



CITY OF CRYSTAL LAKE

ANNUAL BUDGET

FISCAL YEAR 2025



Managing resources, revenues and expenditures in order to best serve the community.

For the fiscal year beginning January 1, 2025

www.crystallake.org



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CITY OF CRYSTAL LAKE, ILLINOIS

2025

CITY OFFICIALS

MAYOR

Haig Haleblian

COUNCILMEMBERS

Ellen Brady

Cameron Hubbard

Ian Philpot

Brett Hopkins

Mandy Montford

Denise Smith

ADMINISTRATION

Eric Helm

Kathryn Cowlin

Nicholas Hammonds

Jodie Hartman

Julie Meyer

Steven Weishaar

Michael P. Magnuson

Craig Snyder

James Black

City Manager

Director of Community Development

Deputy City Manager

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

MISSION STATEMENT

The City of Crystal Lake is committed to the high quality of life enjoyed by the citizens and businesses of the Crystal Lake community. Our mission is to enhance and preserve the history, natural resources and unique cultural traditions of the community as well as provide fiscally sound and responsive services, programs, and facilities with the highest degree of professionalism, integrity, and efficiency so that Crystal Lake continues to be a great place to live and work.



GOVERNMENT FINANCE OFFICERS ASSOCIATION

*Distinguished
Budget Presentation
Award*

PRESENTED TO

**City of Crystal Lake
Illinois**

For the Fiscal Year Beginning

May 01, 2024

Christopher P. Morrill

Executive Director

The Government Finance Officers' Association of the United States and Canada (GFOA) presented a Distinguished Budget Presentation Award to the City of Crystal Lake, Illinois for the Annual Budget beginning May 1, 2024. In order to receive this award, a governmental unit must publish a document that meets program criteria as a policy document, as an operations guide, as a financial plan and as a communications device. The award is valid for a period of one year only. We believe our current budget continues to conform to program requirements. We will submit it to the GFOA for consideration of another award.



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CITY OF CRYSTAL LAKE
ANNUAL BUDGET
FISCAL YEAR 2025



TRANSMITTAL LETTER



November 7, 2024

Honorable Mayor, City Council and Residents of the City of Crystal Lake:

We are pleased to present the City of Crystal Lake's Annual Budget for Fiscal Year (FY) 2025. The budget is balanced. It meets the needs and demands of our community's long-term strategic commitments and it is within the parameters of the financial limitations discussed below.

Because of the competent leadership of the City Council, residents can be proud in knowing that the City has planned ahead for the future. Past decisions have given the City the flexibility to maintain first-rate services today and ensure those quality services continue into the future. The attached Annual Budget for FY 2025 has been formulated to ensure that residents continue to enjoy the benefit of high quality government services at one of the lowest municipal tax rates in the region.

The City has traditionally operated on a fiscal year that would start on May 1st of each year and end April 30th of the following year. This budget represents the City's first full calendar fiscal year. In order to achieve this transition, the City operated a shortened, 8-month fiscal year referred to as FY 2024B. The transitional fiscal year (FY 2024B) started on May 1, 2024 and will end on December 31, 2024. The benefits of making this conversion include aligning the City's budget with the annual tax levy request, federal W2 and 1099 reporting, and State of Illinois Motor Fuel Tax audit cycles. A significant benefit is that it also captures the entire construction season as many capital projects fall within a single fiscal year.

In 2022, Standard and Poor's upgraded the City to a AAA stable rating. The City of Crystal Lake's AAA credit rating represents the highest credit rating that can be earned by an organization and has been assigned to very few governments within the State of Illinois. According to S&P, the City of Crystal Lake "embodies many characteristics of a 'AAA' issuer, including a diverse economy that is independently strong and growing...with consistently stable financial operating results with no discernible budgetary pressures... and a sophisticated and knowledgeable management team that has strong planning practices." We are confident the City's solid financial policies, strong leadership and extensive long-term planning will continue to carry the City through the upcoming financial periods.

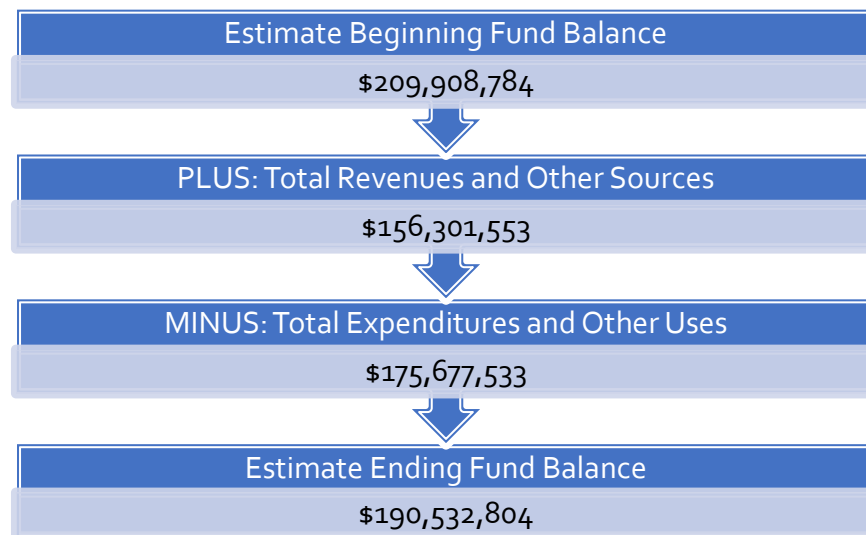


OVERVIEW OF CITY FINANCIALS

When viewed from a high level, City finances can be broken out into four main categories: Governmental, Business-Type, Pension Funds and Library Funds. Each category has a distinct purpose. Governmental activities cover the majority of financial activity within the City, including the General Fund, special revenue funds, debt service funds and capital improvement funds. The Business-Type activities represent the Water and Sewer Enterprise Funds and the internal service fund, Group Insurance. Police and Firefighters' Pension Funds are provided as fiduciary funds. The Library is a component unit of the City with their own governing board and Code of Ordinances

Fiscal year 2025 expenditures will be funded using a combination of operating revenue, capital revenue and accumulated assets (planned use of fund balance). Balances that are nonspendable, restricted or assigned represent funds already expended, are reserved for future debt repayment, held in reserve by the City's insurance carriers, or are restricted from general use. Operating results and capital activities by fund are available in the Summary of All Funds section of this document.

The following graphic looks at the budget as a whole, including City funds, both Public Safety Pension Funds and the Crystal Lake Public Library for Fiscal Year 2025.



In many areas of this document, the budget is broken out into governmental and business-type activities, which are determined by the Governmental Accounting Standards Board (GASB). Governmental activities of the City include general government, public safety, highway and streets, culture and recreation, and interest on long-term debt. Business-type activities represent the City's water and sewer functions, as well as group health insurance. Business-type activities are self-supporting through user charges.



BALANCED OPERATIONS BUDGET

The City finances are organized into operational and capital funds to allow for better tracking of each category. An important element to a balanced budget is ensuring operating revenues generate sufficient funds to pay for operating, recurring expenditures. One-time revenues, such as grants or reimbursements, or transfers of operational surpluses are then used to fund the City’s capital needs.

Considering only the City’s operations, revenues and other inflows are budgeted for fiscal year 2025 at \$98.77 million. These funds will be used to fund \$74.91 million in operating expenditures, debt service and other outflows. This generates a net operational surplus of \$23.86 million for capital purposes. City operations exclude capital funds, public safety pension funds and Library funds.

The fiscal year 2025 budget transfers this \$23.86 million, along with \$3.70 million in fund balance reserves, to the capital funds for a total of \$27.56 million. This is intentional, as fund balance contains amounts designated for specific projects, such as multiple engineering projects. As the capital projects move forward, the designated funds can be transferred to the capital funds as a funding source.

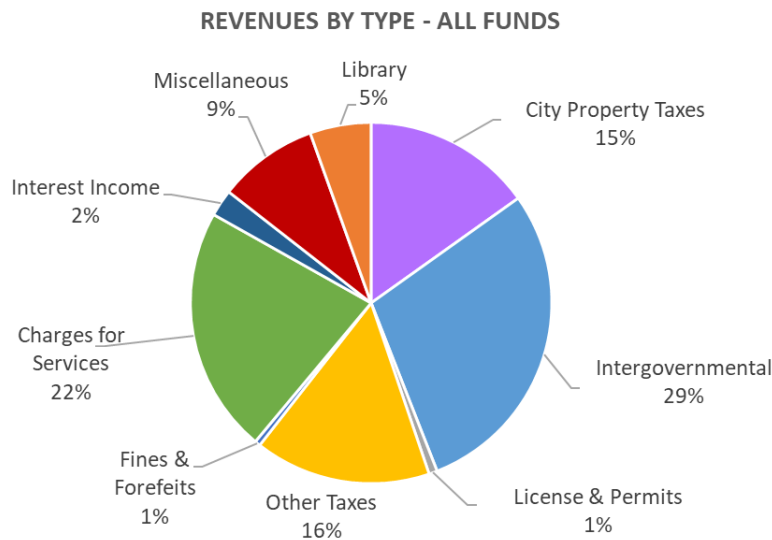
OPERATIONAL INFLOWS	Revenues and Other Sources	Overall, operations are expected to generate sufficient revenues to offset all operational expenditures as well as provide additional funding for capital needs. All funds are forecasted to remain compliant with the City’s fund balance policy at year end.			
	\$98,768,393				
LESS					
OPERATIONAL OUTFLOWS	Expenditures and Other Outflows				
	\$74,912,649				
EQUALS	Operational Surplus for Capital Needs	PLUS	Planned Use of Fund Balance for Capital Projects	EQUALS	Transfer to Capital Funds
	\$23,855,744		\$3,702,714		\$27,558,458



REVENUES & EXPENDITURES

Budget preparation begins with revenue projections. Revenues are projected based on:

- Legislative action: The City continues to monitor the legislature through organizations such as the Illinois Municipal League (IML), when in session, to determine potential bills which would directly affect the amount of revenue received from the State.
- Consultation with departments: Each department is consulted to evaluate potential and existing revenues. Department heads review their respective revenue streams during the budget process and make recommendations to the Director of Finance.
- Review of revenue history: The City reviews previous years' revenues to determine revenue projections for the upcoming budget year.
- Economic trends: State of Illinois employment rates, real estate development patterns, interest rates and the Consumer Price Index.
- Consulting with outside sources: The City consults with surrounding communities, County government, financial advisors, and other third-parties to assist in determining revenue forecasts and trends.



The world continually adapts to ever-changing economic conditions with the negative impacts of the pandemic being replaced by inflationary concerns. The City's local economy is not exempt from the impacts of these national and global events. However, the revenue used to support City programs and projects comes from a variety of sources. The largest sources of revenue for the City come from property taxes, sales taxes, home rule sales taxes, state income taxes, user-fees for water and sewer, and fire rescue services. Combined, these sources represent \$76.61 million or 71% of all anticipated receipts.

Comparing revenues to expenditures, the City has successfully grown the overall fund balance of the City as a whole. With conservative budgeting, cost controls, savings from vacant positions, and postponed capital projects, along with the extension of the grocery tax, the City



is again projecting a small overall surplus for Fiscal Year 2024B. Looking ahead to 2025, the chart below illustrates the return to a twelve month fiscal year, as well as the intentional drawdown for capital projects. When reviewing the percentage changes from 2024B, it is helpful to keep in mind that if all other factors were held constant for the year, a 50% increase would be expected from 8 months to 12 months.

REVENUES, EXPENDITURES, OTHER SOURCES & USES BY TYPE – ALL FUNDS

Type	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
Revenues and Other Sources:								
Property taxes	\$ 18,359,637	\$ 19,277,533	\$ 20,186,943	\$ 20,748,700	\$ 21,069,667	\$ 21,589,145	\$ 840,445	4.1%
Intergovernmental	25,546,035	25,461,443	27,283,543	20,734,580	20,796,637	31,325,227	10,590,647	51.1%
Licenses and permits	1,034,144	1,059,180	1,420,681	717,000	705,538	805,500	88,500	12.3%
Other taxes	11,253,734	11,393,576	11,968,191	10,703,698	10,435,275	17,024,820	6,321,122	59.1%
Fines and forfeits	491,556	536,113	595,902	356,000	372,000	548,000	192,000	53.9%
Charges for services	20,738,160	22,232,324	23,513,461	16,382,841	16,765,065	24,068,744	7,685,903	46.9%
Interest	(7,785,113)	1,992,091	13,374,677	2,732,160	2,829,944	2,787,400	55,240	2.0%
Miscellaneous	11,192,756	5,712,488	11,321,489	2,422,105	8,668,827	9,740,063	7,317,958	302.1%
Internal service charges	4,973,668	11,009,225	5,124,229	9,426,847	3,504,838	5,431,175	(3,995,672)	-42.4%
Internal transfers	23,059,123	17,579,882	24,631,529	28,777,726	32,424,752	32,481,479	3,703,753	12.9%
Other sources	3,746,695	17,985,516	1,489,591	1,400,000	250,137	10,500,000	9,100,000	650.0%
Total	112,610,395	134,239,372	140,910,238	114,401,657	117,822,680	156,301,553	41,899,896	36.6%
Expenditures and Other Uses:								
General government	7,650,883	7,854,287	8,433,213	6,921,754	6,049,058	10,106,511	3,184,757	46.0%
Public safety	33,014,531	35,385,824	37,083,570	28,964,976	28,169,685	40,797,000	11,832,024	40.8%
Highways and streets	6,427,262	6,761,199	6,902,024	5,796,987	5,282,255	8,733,483	2,936,496	50.7%
Waterworks and sewerage	8,627,917	15,629,582	15,284,568	28,484,990	19,672,633	10,711,626	(17,773,364)	-62.4%
Culture and recreation	5,501,744	5,609,309	5,741,467	6,354,096	4,426,366	7,461,117	1,107,021	17.4%
Capital outlay	12,867,205	9,377,101	13,228,753	23,214,834	12,734,409	53,876,023	30,661,189	132.1%
Debt service	4,705,870	12,070,368	4,903,618	4,851,495	4,526,452	4,755,421	(96,074)	-2.0%
Lease payments	807,518	891,127	884,008	11,948	-	-	(11,948)	-100.0%
Internal service charges	5,707,443	5,794,258	5,759,765	4,333,481	3,840,421	6,347,518	2,014,037	46.5%
Internal transfers	23,059,123	17,570,863	24,631,529	28,777,726	32,424,752	32,481,479	3,703,753	12.9%
Other uses	-	-	-	-	-	407,355	407,355	N/A
Total	108,369,496	116,943,918	122,852,514	137,712,287	117,126,031	175,677,533	37,965,246	27.6%
Revenues & Other Sources in Excess of Expenditures & Other Uses								
	4,240,898	17,295,453	18,057,724	(23,310,630)	696,649	(19,375,980)		
Beginning Balance, May 1	167,382,467	174,126,348	192,951,943	196,626,248	209,212,135	209,908,784		
Change in Receiv/Pay	2,502,990	1,530,136	(1,797,532)	-	-	-		
Prior Period Adjustment	-	-	-	-	-	-		
Ending Balance, April 30	\$ 174,126,355	\$ 192,951,937	\$ 209,212,135	\$ 173,315,618	\$ 209,908,784	\$ 190,532,804		

As the chart above demonstrates, overall revenues, including library revenues, have performed well the past few years, with a steady climb back from the 2020 pandemic dips. 2024B revenues are only down due to the shortened eight month fiscal year. Analyses of major revenues in more detail are available in the Summary of All Funds section of this document.



The FY 2025 budget contains one new revenue source, a storage facility tax, to be used exclusively for offsetting capital expenditures. An incremental change to the water and sewer rates has also been included, effective with consumption for September 2025.

Changes to major items for FY 2025 revenues are as follows, with comparisons from the prior year budget:

- City Revenues \$107,414,351 (FY 2024B \$78,622,412)
- Library Revenues \$5,905,723 (FY 2024B \$5,542,122)

Revenues available to support the FY 2025 budget are \$113.32 million , an increase of \$29.16 million or 35% from the FY 2024B budget as the City transitions back to a twelve month budget. Major changes among revenues and other amounts available are described below.

- Fiscal year 2024B only consists of 8 months. The shortened fiscal year is a transitional fiscal year as the City moves its fiscal year from an April 30th end to a December 31st end. Certain revenues such as property taxes were received in full during the shortened fiscal year yet will be used to fund expenses into the following year. Other revenues such the sales tax only accumulated 8 months of payments as compared to the usual 12 months..
- Revenues such as retail sales tax, home rule sales tax, use tax, income tax and motor fuel tax have been budgeted with positive, albeit conservative, increases in FY 2025 on a month-to-month basis. The home rule sales tax rate increased in FY 2024B by 0.5% effective July 1, 2024; the increase was implemented to fund additional police patrol officers and firefighters, contribute to annual road improvement costs and funding towards the City's lead water service line replacement. The increase also provides a funding source to replace the upcoming elimination of sales tax on groceries, which will negatively impact the City by an estimated \$2 million per year, starting in 2026.
- A 3% water and sewer user fee increase has been budgeted, taking effect with September 2025 consumption. As a self-supporting utility, the Water & Sewer Fund charges user fees to fund both its operational and capital needs. All utility taxes collected on electricity and natural gas are allocated to the Water & Sewer Capital Fund to support the capital needs of the City's water, storm sewer and wastewater utilities. Prior to FY 2023/24, this revenue source had been allocated between the both the Capital Replacement Fund and the Water & Sewer Capital Fund to fund capital expenditures.



- Charges for Services were less affected by the shortened fiscal year than other sources. Many of these charges are for the Three Oaks Recreation Area which operates from April to September each year.

On the expenditure side, changes to major items for FY2025 expenditures are as follows, with comparisons from the prior year budget:

• Operating	\$74,912,649	(FY 2024B \$54,296,949)
• Capital	\$53,660,793	(FY 2024B \$43,661,209)
• Public Safety Pensions	\$7,800,410	(FY 2024B \$5,086,899)
• Library	\$6,822,202	(FY 2024B \$5,889,504)

Budgeted expenditures for all funds in FY 2025 total \$143.20 million, an increase of \$34.26 million (31%) from the FY 2024B abbreviated budget year. Major changes among expenditures and other uses are described below.

- Increase in operating expenditures of \$20.62 million.
 - Due to the fiscal year transition, certain expenses were significantly less in the shortened 2024B fiscal year compared to 2025. Some expenditures remain consistent year to year due to the timing of those expenditures. For example, the Three Oaks Recreation Area operates between April and September, and as a result, their operating expenditures did not decrease for FY 2024B.
 - Sworn police and fire personnel are covered by the Police Pension Plan and Firefighters' Pension Plan respectively. Both plans are defined benefit, single-employer, pension plans. The defined benefits and employee and employer contribution levels are governed by Article 3 and Article 4, respectively, of the Illinois Pension Code. Each year an independent actuary calculates employer contributions as prescribed in Illinois Statutes. The City's contribution for fiscal year 2025 increased \$411,450 from the prior year to \$6,309,638. Police Pension Fund and Firefighters' Pension Fund contributions are budgeted to be \$3,992,645 and \$2,316,993, respectively.
 - The Group Insurance Fund is used to account for the accumulation of assets that are reserved for purposes of meeting funding for group health insurance. FY 2025 expenses of the Group Insurance Fund include employee (active and retired) contributions toward group insurance. For the upcoming plan year which starts July 1st, the premiums for the City's health and dental plans are estimated to increase by 5%. The City's budgeted contribution increased by \$1.9 million over the prior year budget, and the overall group health insurance expense increased by \$2.4 million. In addition to being affected by the shortened fiscal year 2024B, the addition of new authorized full-time positions drives the forecasted cost of contributions and premiums higher.



- The FY 2025 budget includes projected merit and contractually obligated increases. Non-union employees' ability to receive a raise is based upon their individual performance. The budgeted amount for wages has increased by \$9,805,245 due to the shortened fiscal year budget, projected merit and contractual increases, and additions to staffing levels.
- The Illinois Municipal Retirement Fund (IMRF) is a defined benefit retirement plan that provides retirement, survivor, disability and death benefits to municipal government employees in Illinois. It is governed by Article 7 of the Illinois Pension Code. Employer contributions to the pension plan are calculated by the IMRF and fluctuate based on demographic changes and investment rate of return. The City's contribution rate for calendar year 2024 was 9.65% of covered payroll, and the contribution rate for 2025 is expected to increase to 10.94%. Overall, the City's budgeted contribution amount increased by \$20k. The City expects to use dedicated fund balance reserves to fund any shortfall for IMRF expenditures.
- Budgeted personnel services expenses, including the City's portion of health insurance premiums and employment taxes, increased by \$14.41 million. This is primarily due to the fiscal year change. The City is also adding three new firefighter/paramedics and three police officers as part of a multiple phase public safety staffing review, as well as a few other administrative positions for 2025.
- Inflationary increases, as well as the fiscal year change, are increasing contractual services City-wide. As contracts end and are re-bid, contractual increases are anticipated and have been budgeted. Examples of include contractual services for capital projects, tree planting and trimming services, landscaping services, wetland management services, street patching services, snow removal services, managed IT services, crossing guard services and NAPA Services. For FY 2025, Contractual Services is budgeted to increase by \$3.5 million across all funds.
- Similar to services, commodity purchase are also projected to increase due to inflationary growth in 2024 and the fiscal year conversion. Inflationary increases are expected as commodity contracts are put out for bid. Examples of commodities include road salt, water treatment supplies, medical supplies and equipment, and motor fuel. For FY 2025, an increase of \$1.7 million in Materials & Supplies is budgeted across all funds.
- Decrease of \$96k in debt service: Debt service payments reflected in this budget are for the repayment of series 2012, 2014, 2019A, 2019B, 2022B and 2022C series general obligation bonds, as well as a low-interest loan from the IEPA. Additionally, only one new vehicle lease was issued in 2024B. The proposed budget for 2025 includes the plan to issue \$10 million in general obligation bonds to fund the City's community wide water meter replacement program. The City is also anticipating issuing Tax Increment



Financing (TIF) developer notes in 2025 relating to the Water’s Edge project, payable solely from receipts of corresponding TIF increment.

- Increase of \$10 million in capital projects and equipment: The capital schedule depicted later in this document reflects capital and equipment replacement of \$53.66 million.
- The Library’s budget request is set per the appropriations ordinance adopted by the Crystal Lake Public Library Board, incorporated into the City’s overall budget.

Capital Expenditures

The FY 2025 City budget reflects total capital expenditures of \$53.66 million. This includes City-wide capital projects and equipment. Examples include facilities, infrastructure such as roads and water lines, vehicles, technology and equipment. Infrastructure is the largest category; improving and maintaining the infrastructure is a critical component to core City services.

The increase in capital expenditures can be attributed to the planned purchase of City equipment such as vehicles and to anticipated infrastructure projects such as roadway improvements, the Three Oaks Water Level Adjustment, Depot Park renovations, watermain replacements, new deep well #19, water meter replacements, and the reestablishment of Crystal Creek, among others.

One major area of capital focus is the roadways. The City’s annual street resurfacing program and other major roadway improvements are funded through transfers from the General Fund, the Motor Fuel Tax Fund and the Road and Vehicle License Fund. The roadway-related improvements total \$10.1 million. Many of the projects will span multiple budget years as the work is designed, constructed and completed.

Streets programmed for resurfacing in fiscal 2025 include:

Street	Limits	
	From	To
Maplewood Lane	Oak Street	Lincoln Parkway
Terra Cotta Frontage	Terra Cotta	Lincoln Parkway
Lincoln Parkway	Terra Cotta	Woodstock Street
Prairie Street	Main Street	Glen Avenue
Prairie Street	RR Tracks	East Street
Prairie Street	East Street	Erick Street
Cog Circle	Pingree Road	Chalet Drive
Cog Circle	Chalet Drive	End
Cog Circle	Route 14	Cog Circle
Coventry Lane	Berkshire Drive	Virginia Street
Bristol Drive	Coventry Lane	Devonshire Lane



Lee Court	Coventry Lane	Coventry Lane
Lee Drive	McHenry Ave	Coventry Lane
Sussex Lane	Berkshire Drive	Lee Drive
Lake Street	McHenry Avenue	Coventry Lane
Linn Avenue	Everett Avenue	Virginia Street
Brink Alley	Brink Street	Grant Street

Other roadway improvements budgeted in FY 2025 include:

- Three Oaks Lutter and Sand traffic signal and pedestrian accommodations
- Prairie Trail Connections
- Route 31 Improvements
- Pingree & Grandview Pedestrian Enhancements
- Route 14 Median Improvements

As part of the American Rescue Plan Act (ARPA), the City received \$2,710,058 in FY 2021/22 and another \$2,710,058 in FY 2022/23 for a total of \$5,420,116. These funds will be exhausted in the coming year as they are allocated construction of the new deep well #19 at Water Treatment Plant #2, expected to be complete by the end of 2025.

All capital expenditures can be found in the Capital Replacement Funds section on page 203 and in the Capital Improvement Plan Highlights section on page 227. Additional details on major capital projects can be found in the City’s Capital Improvement Plan located at www.crystallake.org.

OTHER SOURCES AND USES - CITY WIDE

Other sources and uses represent all others funds utilized outside of revenues and expenditures. These include transfers between funds, capital lease financing and bond and loan proceeds. Changes to major items for FY 2025 other sources and uses are as follows, with comparisons from the prior year budget:

- Bond proceeds \$10,500,000 (FY 2024B \$1,400,000)
- Transfers between City funds \$32,481,479 (FY 2024B \$28,777,726)

Total other sources and uses in the FY 2025 budget are \$42,981,479, an increase of \$12.80 million (42%) from the FY 2024B budget. Major changes among other sources and uses are described below.

- Increase of \$9.1 million in anticipated bond and loan proceeds revenue: The City is planning to issue new general obligation bonds in 2025 in order to fund the City’s water meter replacement program.
- Increase of \$3.7 million in transfers between funds: Transfers are made between funds for debt service, rolling stock, technology and infrastructure. Amounts fluctuate each year based on needs and timing of projects.



The difference between revenues and other sources and expenditures and other uses is the planned use of fund balance to provide for improvements to roads and maintenance of water and sewer infrastructure, as well as fund capital and equipment purchases. The City is projecting to use \$3 million in prior year bond issuances to finalize several capital projects.

Fund	Revenues and Other Sources	Expenditures and Other Uses	Net Activity - Planned Use of Fund Balance
City Funds	14,040,273	161,054,921	(20,648,648)
Pension Funds	9,989,557	7,800,410	2,189,147
Library Funds	5,905,723	6,822,202	(916,479)
Total	156,301,553	175,677,533	(19,375,980)

Per City policy, any surpluses above the fund balance policy of the General Fund are to be transferred to the capital funds, to be drawn down as needed in future years. This policy has ensured that while the planned use of fund balance may be higher in some years than others, the resulting ending fund balances are all within their respective appropriate ranges.

GENERAL FUND SUMMARY

The General Fund is the main operational fund of the City. Major service areas include activities of the Police Department, Community Development, Public Works Streets, Facilities and Fleet, as well as Administration. Administration encompasses not only the activities of the City Council, but also the City Manager’s Office, Human Resources, Finance and Information Technology. The primary funding of these services are Retail Sales Tax, Home Rule Sales Tax and other alternate revenue sources. Accounting for the Three Oaks Recreation Area is also included in the General Fund.

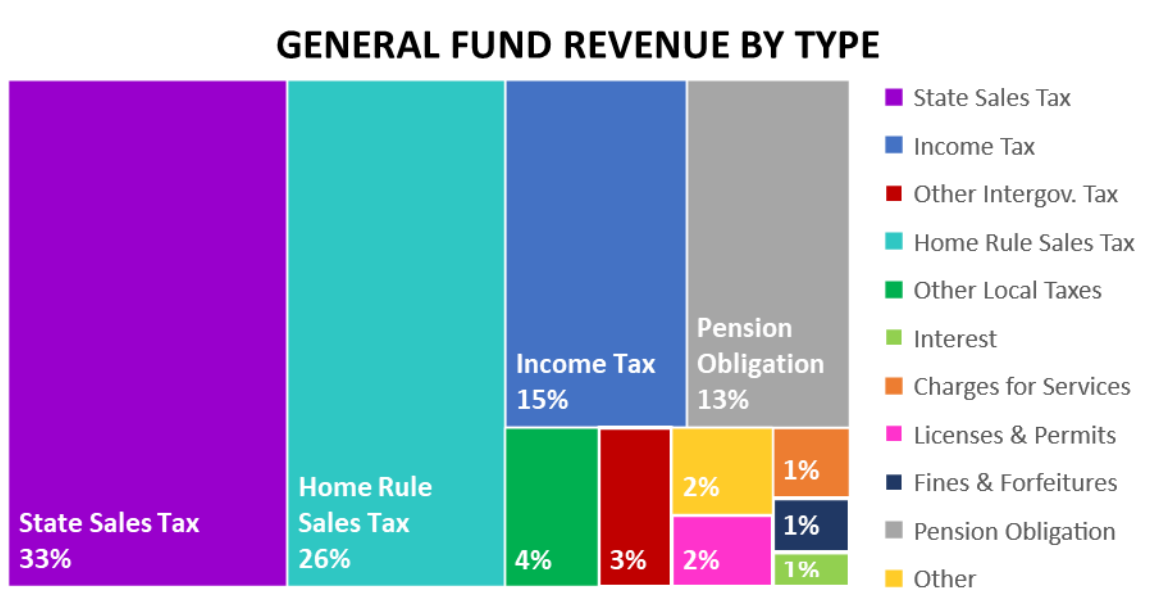
General Fund Revenues

With the continuation of no corporate property tax, the General Fund’s two largest revenue sources are the Sales Tax and the Home Rule Sales Tax. Sales Tax (\$15.7M), Home Rule Sales Tax (\$12.2M), Income Tax (\$7.0M), Use Tax (\$1.0M) and Telecommunication Tax (\$0.5M) comprise the majority of the revenue sources for the General Fund, almost 77% of the total revenues. Combined, the Sales Tax and the Home Rule Sales Tax account for 59% of General Fund revenues. These revenue sources, unlike Property Tax, are unpredictable and greatly influenced by the economy.

Intergovernmental revenues make-up the largest share of General Fund revenues. This category not only includes Sales and Income Taxes, but also grant proceeds. Sales tax makes up the largest portion at intergovernmental revenue at 65% of the category. The next largest category is local taxes, which includes the Telecommunications Tax and Home Rule Sales Tax, as well as Cable Franchise Fees. Home Rule Sales Tax accounts for 88% of local taxes.



The annual levy for the Police and Firefighters’ Pension Funds is also included as a pass-through from the General Fund; the City does not retain these funds. Excluding the pass-through levy for public safety pensions, FY 2025 General Fund revenues are up 58% or \$15.1 million, as compared to those of the prior year budget due to the shortened fiscal year and the Home Rule Sales Tax increase that took effect July 1, 2024. Receipts of Telecommunications Taxes and more recently, receipts of Cable Franchise Fees, continue to decline as consumers opt for new technologies.



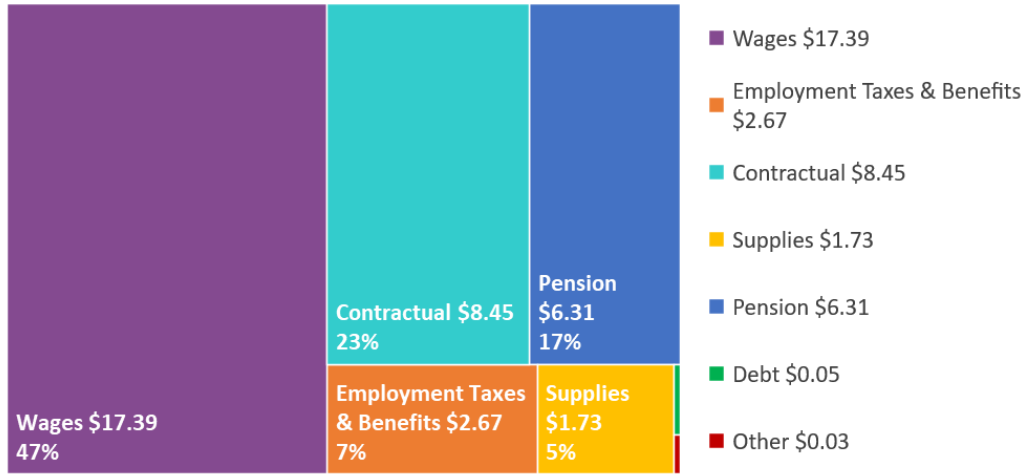
Additional details on revenue trends and forecasting are available in the Summary of All Funds section of this document.

General Fund Expenditures

One way to evaluate expenditures of the General Fund is to review spending by “object”, or type of spending. Being a service-oriented organization, the majority of spending in the General Fund is personnel services. The City continually explores the balance between providing services with in-house staff and through contracted services. The General Fund also procures supplies for performing services and has a small component of debt service obligations.



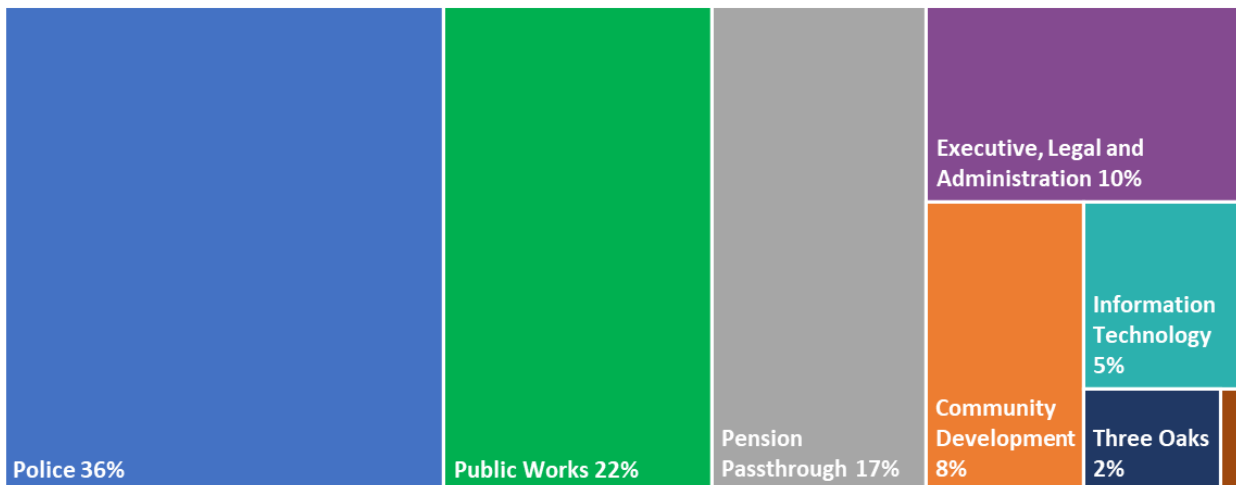
GENERAL FUND EXPENDITURES BY OBJECT



Another way to view expenditures is by “function”, also referred to as by department. For the General Fund, the largest component of expenditures is the Police Department with 36% of the operating expenditures. Certain areas of the Public Works Department, such as Streets and Facilities, represent the next biggest portion at 22%. The General Fund also includes a pass-through of public safety pensions (Police and Firefighters’ Pension Funds). Administration encompasses legal services, the City Manager’s Office, Finance and Human Resources and adjudication. Community Development manages permitting, planning, economic development and other functions. Fire Rescue expenditures are tracked separately in the Fire Rescue Fund.

GENERAL FUND EXPENDITURE BY FUNCTION

- Police 36%
- Public Works 22%
- Community Development 8%
- Three Oaks 2%
- Executive, Legal and Administration 10%
- Pension Passthrough 17%
- Information Technology 5%
- Other < 1%





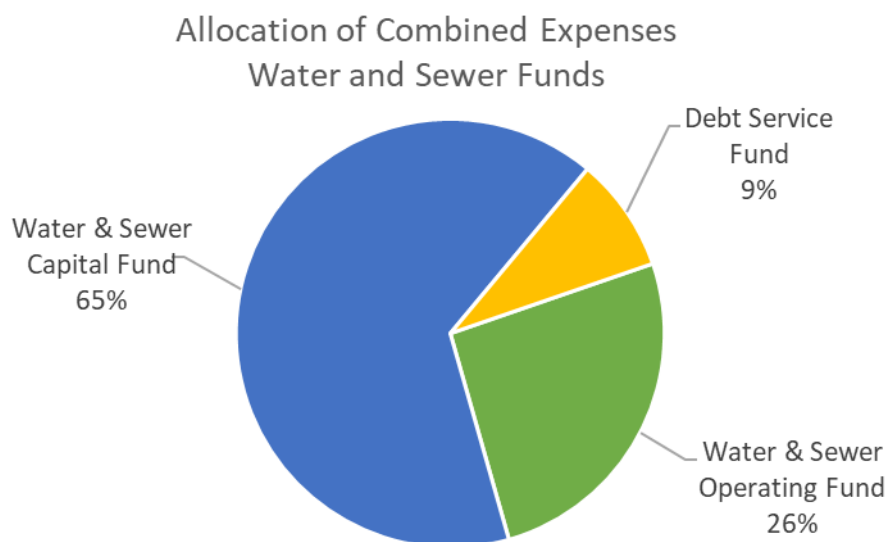
General Fund Other Financing Sources & Uses

Certain items that flow either in to or out from the General Fund are not classified as revenues or expenditures, respectively. Transfers between funds of the City are recorded as an other financing source for the fund on the receiving side of the transfer, and as an other financing use for the fund sending the transfer. Several other financing uses, transfers out, are expected. The largest anticipated transfer is to the Capital Replacement Fund, which is used to account for acquisition and replacement of capital for multiple City funds, such as the General Fund, the Road/Vehicle License Fund and the Motor Fuel Tax Fund. A schedule of interfund transfers is available in the Summary of All Funds section of this document.

WATER AND SEWER SUMMARY

The Water and Sewer Fund is a self-supporting utility. The City is charged with the responsibility of collecting, treating, pumping and distributing potable water and providing related water service to residents of Crystal Lake. The City is also responsible for the network of sewers conveying sanitary sewage to the treatment facility for treatment and disposal.

Activities of this function are tracked in three primary funds specific to water and sewer service: Operating, Debt Service and Capital Replacement. The combined budget for fiscal year 2025 is \$41.40 million in expenses, with \$27.12 of the total allocated to infrastructure and other necessary capital items. Operational expenses are budgeted at \$10.70 million. Debt service expenses are budgeted at \$3.58 million for 2025.

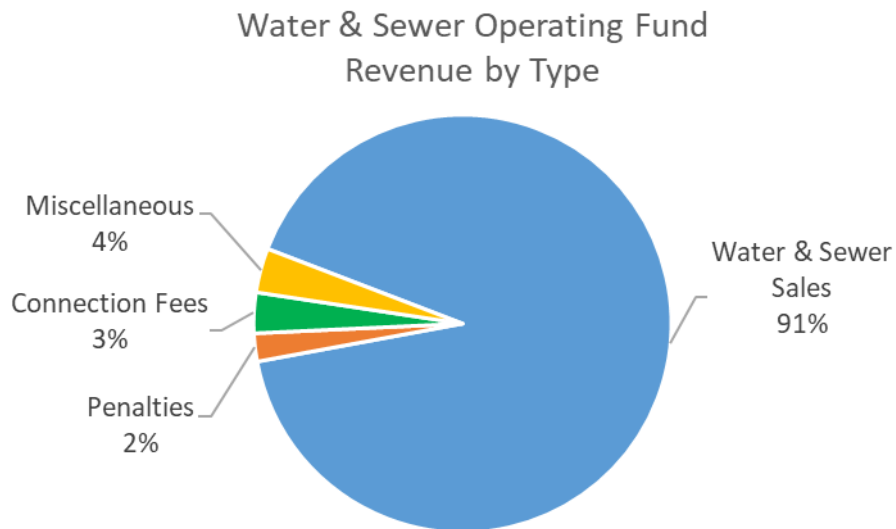


The City is continually monitoring the state of the water and sewer system to ensure continuity of high quality water and sewer services to the community. The current FY 2025 budget does include an increase of 3% to be implemented starting with September 2025 consumption. Annual increases



provide a funding mechanism that allows the Water and Sewer Fund to be financially independent and allows for capital investment to maintain water and sewer infrastructure systems. Even with the proposed increase, the City’s water and sewer rates still rank near average of nearby communities.

The majority of revenue is derived from the delivery of water and acceptance of sewage, with other sources supplementing the fund such as system connection fees and penalties.



The water and sewer rate structure not only supports continued operations of the water, sewer, and wastewater services of the City, but also infrastructure improvements necessary for maintaining the integrity of the systems. The bulk of water, sewer and wastewater projects are funded through user fees in addition to State Revolving Fund (SRF) programs, administered by the Illinois Environmental Protection Agency (IEPA).

Outside of increases attributable to the fiscal year change, the Water and Sewer Fund anticipates cost increases attributable to rising commodity prices and utility charges as well as wage increases due to contractual obligations and merit increases for non-represented personnel. Operating expenses in the Water & Sewer Fund for FY 2025 have increased \$3.01 million or 39%.

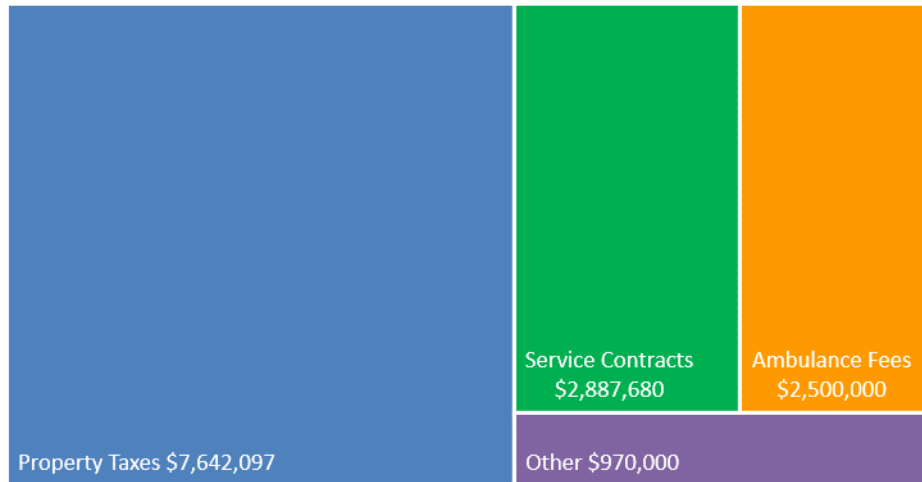
Expenses budgeted in the Water and Sewer Capital Replacement Fund are up \$6.32 million from the prior year budget. Several large projects are slated for the upcoming year, as well as the next several years. Notable projects include the Three Oaks water level adjustment, a new deep well (#19) at Water Treatment Plant #2, re-establishment of Crystal Creek, water meter replacement program and completion of the lift station #14 rehabilitation.



FIRE RESCUE FUND SUMMARY

The Fire Rescue Department operates out of three stations and is charged with providing services not only to the City, but to the Crystal Lake Rural Fire Protection District and the Village of Lakewood through negotiated contracts. City Property Tax (\$7.64 million), service fees from the Crystal Lake

Fire Rescue Fund Revenue by Type

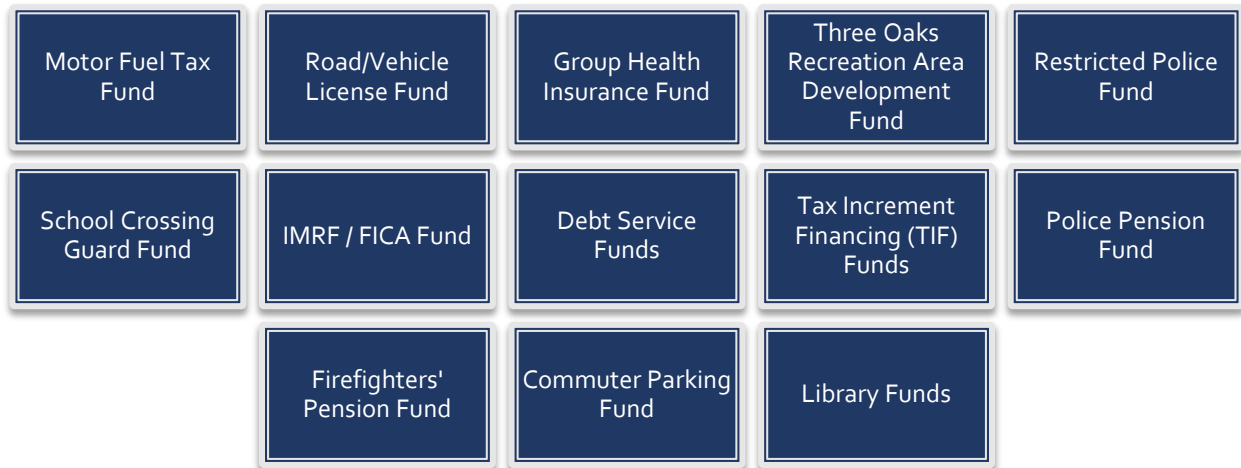


Rural Fire Protection District and the Village of Lakewood (\$2.89 million) and ambulance fees (\$2.5 million) comprise the majority (93%) of the revenue sources for the Fire Rescue Fund. Budgeted revenues as compared to those of the prior year budget are up \$2.11 million (17%), mainly due to the fiscal year conversion. Ambulance fees were amended in 2024 to match the State of Illinois’ Ground Emergency Medical Transportation (GEMT) rate; the GEMT rate is calculated based on each agency’s unique costs to providing solely ambulance services. With this change, the City ceased balance billing residents for any amounts unpaid by insurance. The City’s agreements with both the Rural Fire Protection District and the Village of Lakewood remain in effect for 2025.

Operating expenses for fiscal year 2025 are up \$3.99 million (44%), as compared to those of the prior year budget due to the shortened FY 2024B and the phasing in of additional firefighter/paramedic positions. The budget includes contractually obligated increases along with merit increases for non-represented employees.

OTHER FUNDS SUMMARY

The remainder of expenditures and other uses for the City is comprised of 24 active funds that account for 18% of total expenditures and other uses. These funds include:



Motor Fuel Tax Fund

The Motor Fuel Tax Fund is used to account for the maintenance and improvement of various streets in the City. Financing is provided from the City’s share of Motor Fuel Tax allotments. State Statute requires these allotments to be used to maintain streets. Salt and other de-icing materials for the City’s snowplowing operations are budgeted in the Motor Fuel Tax Fund.

Fiscal year transfer of \$2.63 million to the Capital Replacement Fund (Other Financing Uses) will provide for several capital projects such intersection improvements to Three Oaks Road, at Lutter Drive and Sands Road, Route 176 and Oak Street improvements, roadway resurfacing, and prairie trail connections.

Road/Vehicle License Fund

The Road/Vehicle License Fund accounts for revenues received from County road and bridge taxes. Until Fiscal Year 2024B, this fund also accounted for the revenues and corresponding expenditures of the City vehicle license (sticker) fees; the vehicle license fees were eliminated starting July 2024. To replace the lost revenue from the stickers, the City now transfers a portion of the Home Rule Sales Tax from the General Fund to the Capital Replacement Fund to be used for street maintenance. Fiscal year transfers to the Capital Replacement Fund (Other Financing Uses) will provide for the City’s annual City-wide road resurfacing program, annual pavement marking program, sidewalk repairs and curb replacement, and traffic safety improvements.

Debt Service Funds

Debt service funds are used to account for the payment of principal and interest of bonds issued to finance the construction of the Three Oaks Recreation Area. Repayment of the bonds is being funded from available property tax increment in the Vulcan Lakes TIF Fund and from Home Rule Sales Tax.



TIF Funds

In order to provide proper accounting procedures and to comply with State Statute, various Tax Increment Financing (TIF) District funds were established. Included in TIF funds are the Main Street TIF, Virginia Street TIF, the Vulcan Lakes TIF and the Waters Edge TIF. Initial funding for the Virginia Street project was provided using Home Rule Sales Tax. In accordance with City Resolution 2008R-88, tax increment will be used to reimburse the General Fund for the Home Rule Sales Tax used for the Virginia Street project. Tax increment generated by the Vulcan Lakes TIF will be used to retire bonds issued for constructing the Three Oaks Recreation Area. The Waters Edge TIF was created to assist in the redevelopment of the Crystal Court Shopping Center area.

Restricted Police Fund

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 for purposes directly related to DUI and drug related enforcement and prevention.

Three Oaks Recreation Area Development Fund

The Three Oaks Recreation Area Development Fund was funded initially from developer donations in lieu of land for park and recreational purposes. Donations are restricted to the acquisition and development of park and recreation land that serve the needs of residents of the development for which donations were made. Improvements to aid in water level control at Three Oaks Recreation Area will draw down the majority of funds accumulated in the fund at this point.

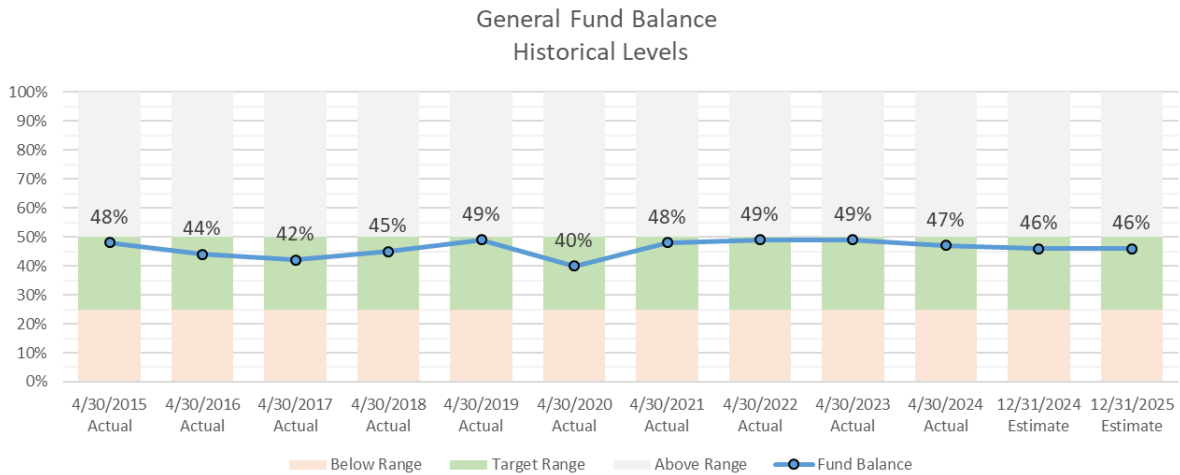
Commuter Parking Fund

The Commuter Parking Fund is used to account for revenues and expenditures associated with the operation and maintenance of the City's commuter parking areas.

FUND RESERVES

A fund reserve is an unrestricted fund balance set aside to stabilize a municipality's finances to mitigate risk that can occur from unforeseen revenue fluctuations, unanticipated expenditures that may result from emergency situations, provide cash flow liquidity for general operations, and maintain investment grade bond ratings and good credit standing.

While credit agencies have always analyzed fund balance with evaluation of credit-worthiness, increased attention has been focused on determining sufficient levels. The City's Financial Policies indicate that the City shall strive to maintain a minimum unassigned fund balance in the General Fund of between 25% and 50% of operating expenditures.



As the chart above shows, the City has maintained the General Fund balance solidly in the target range throughout the last ten years. The fund balance decrease observed in FY 2019/20 was the result of a temporary drop in revenue due to the COVID-19 pandemic and the related shutdowns.

It is anticipated that at the end of Fiscal Year 2024B, the unassigned fund balance will be about 46% after accounting for funds that will be used in the current year. Based on the proposed Annual Budget for fiscal year end December 31, 2025, the unassigned fund balance is projected to be about 46% of current year expenditures and 44% of the subsequent year projected expenditures. This is solidly within the policy range.

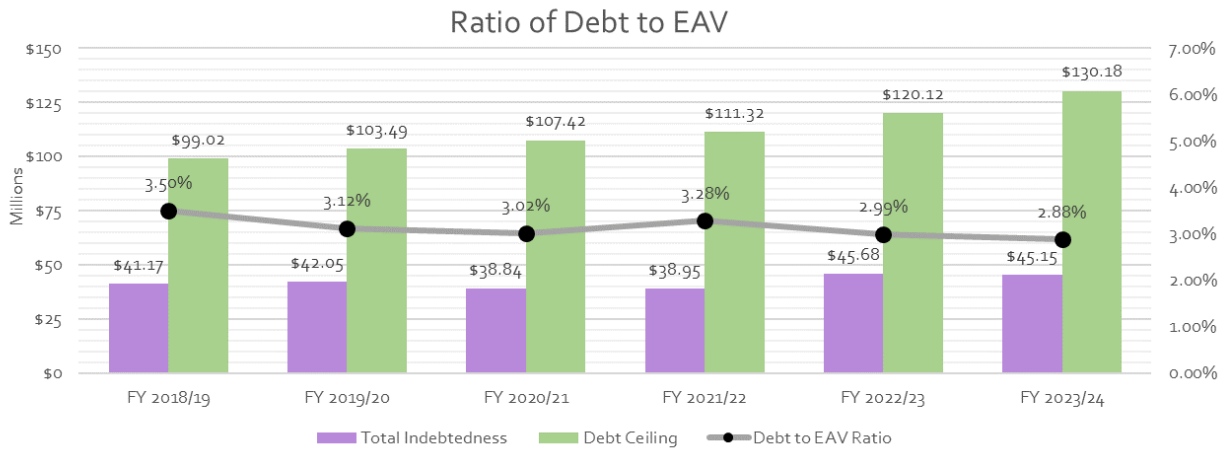
Funds that have been restricted or assigned include amounts that are held in reserve by the City’s liability insurance carrier (IRMA). The fiscal year 2025 budget continues the use of fund reserves to pay for capital related items.

FINANCIAL POLICIES

Financial policies are the primary element to sound money management. They are a strongly recommended part of local government financial management. Financial policies are guiding principles for operational and strategic decision making related to financial management. Financial policies codify the methods of selection for improving the financial health of the City.

Debt Administration

Under Illinois Compiled Statutes, indebtedness is limited to 8.625% on the value of taxable property in non-home rule communities. While the City is not subject to these limitations, the City has imposed the non-home rule limit upon itself through approval by the City Council. The City’s ratio of general obligation debt and loans to the value of taxable property in the City, as determined using the City’s 2024 estimated equalized assessed valuation is estimated at 2.88%. The City expects to finalize the repayment schedule on the recent IEPA loan in FY2025.



The City anticipates issuing \$10 million in general obligation bonds in FY 2025. These bond funds will be used to fund the City’s community wide water meter replacement program.

While the City has some outstanding leases for vehicles, the City is transitioning back to purchasing City vehicles when possible rather than exclusively leasing vehicles. This will provide interest and administrative cost savings that can be put to use funding additional vehicles.

Budgetary Control Basis

The annual City Budget is prepared on the current financial resources measurement focus for all funds, using the modified accrual basis of accounting, whereas the City’s basis for accounting for the Annual Comprehensive Financial Report is on an accrual and modified accrual basis. All annual appropriations lapse at the end of the fiscal year to the extent they have not been expended or lawfully encumbered. Expenditures may not exceed appropriations at the fund level.

SPENDING CONTROL MEASURES

Spending control measures that the City has incorporated into this budget in order to maintain current service levels include:

- Taking advantage of cooperative purchasing
- Seeking competitive bids
- Avoid filling vacated positions unless they are critical to City operations
- Seeking grant funding to offset program and project costs.

Intergovernmental Cooperation

State law authorizes public agencies to contract with other public agencies via intergovernmental agreements that enable cooperation among the agencies to perform governmental activities and



deliver public services. Local governments engage in a wide array of cooperative efforts with each other, state agencies, and other governmental entities.

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

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

Southeast Emergency Communications (SEECOM): The City was a founding member of SEECOM which is a regional public safety dispatch center that currently serves 16 municipal agencies.

Liability Insurance Pool: The City is a participant in the Intergovernmental Risk Management Agency (IRMA), which allows municipal groups to band together to reduce liability insurance costs. Seventy-two (72) municipal entities are members of IRMA.

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

Insurance

Through concerted efforts and enhancements in the City's risk management program, the City is able to take advantage of very favorable insurance costs. As a result of the City's claims history, the City's liability insurance budget did not need to be increased in FY 2025 from the previous year.

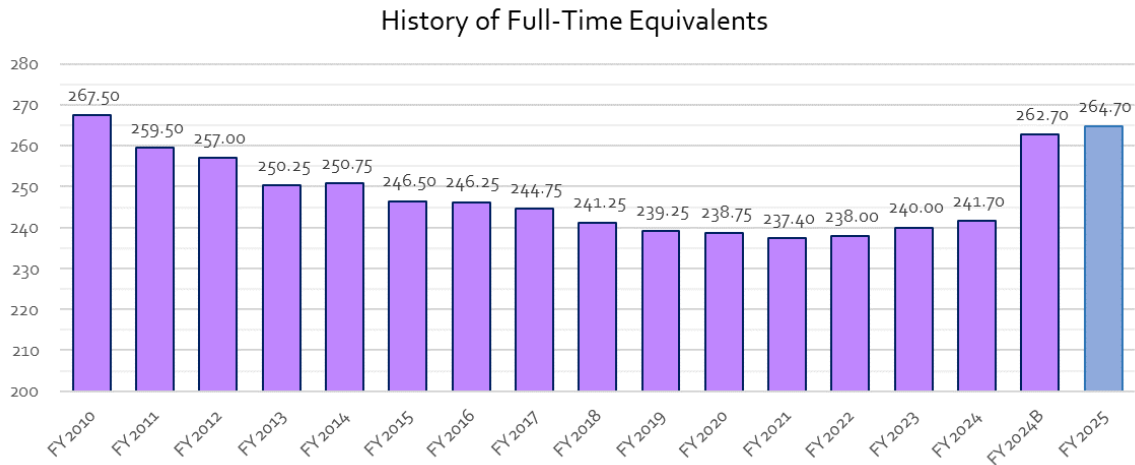
In an effort to better control health care costs, the City joined the Intergovernmental Personnel Benefit Cooperative (IPBC). The purpose of the IPBC is to provide economies of scale and risk pooling that will allow members more financial stability than offered by the commercial insurance market. As of July 2024, IPBC has over 160 members. As the City's plan year for health insurance runs July through June with IPBC, the City has actual premium rates for the first half of 2025; the second half premium rates have been estimated to increase by 5%. Final rates will be available early 2025.

Personnel

In FY 2024B, ten (10) new police officers and twelve (12) new firefighter/paramedic positions were authorized. These new positions are being filled with a phased in approach, with one third of the next police officers and one quarter of the firefighter paramedics being funded for each of the next three and four years respectively. In addition to these positions, the FY2025 budget adds three new positions across multiple departments. These include a second Deputy Fire Chief, a Community Development Analyst, and a Public Works supervisor. The budget also eliminates a Management Analyst position from the Administration Division. These changes result in an increase to authorized



FTE’s for the FY 2025 budget of two (2) positions. Despite these additions, the City staffing remains comparable to levels of fifteen (15) years ago, down 2.8 FTE’s from 2010.



LONG-TERM FINANCIAL AND CAPITAL PLANNING

The Five-Year Financial Forecast and the Capital Improvement Plan (CIP) are guiding documents used to ensure that the City continues to provide high quality public services.

The City’s Five-Year Financial Forecast includes a 5-year projection of revenues and expenditures based on historical trends of current policies and services and expenditure projections that include capital replacement. The Five-Year Financial Plan can be found on page 255.

Additionally, each year, the City’s capital projects are detailed and prioritized in the City’s CIP. As part of the budget process (see page 300), the City’s department heads assess capital needs and propose a 5-year capital projects list which includes project details and costs estimates. This project list is then vetted and prioritized during budget meetings with the City Manager and Finance Director prior to its inclusion in the CIP document. Each year, the CIP is reassessed and reprioritized to stay current. For more information on the CIP and the City’s capital expenditures, please see the Capital Plan Highlights on page 227.

CHALLENGES

Even with a balanced budget, many potential challenges lie ahead. Some of these challenges could include:

Supply Chain Disruptions

Despite improvements over the past year, the City is still experiencing disruptions in the national and global supply chain networks affecting purchases. Vehicle manufacturers in particular are still behind in production with long waiting lists for vehicle orders and inflating prices. Due to significant



increase in demand, discounts that had been previously extended to governmental units in the past are no longer being offered.

Inflation

Inflationary pressures within the economy in the past two years have driven the cost of the goods and services higher. The inflationary rate has declined from earlier in 2024, but the higher prices remain. The City has seen significant cost increases in many areas of its operation. The costs of vehicles have risen significantly, as well as that of many of the commodities needed to support City operations. The resulting higher interest rates may also lead to increased costs for any future borrowing the City may undertake to fund its capital projects.

State Budget

The State of Illinois continues to have budgetary struggles. For the past few years, several proposals and pieces of legislation had been introduced and approved that relied upon diverting the local government share of state collected revenues instead of addressing other factors.

The structural financial imbalances that existed prior to the approval of the most recent State Budget have not been addressed. Since the pressures of these imbalances will continue into the next budget, it is likely that additional local government diversions may be proposed in future years. In 2024, the State enacted legislation to eliminate the sales tax on groceries, effective January 2026. This legislation will significantly reduce sales tax distributions to municipalities all across the state without reducing any revenues of the State, as 100% of the grocery tax is currently passed on from the State to the municipalities. Anticipating the elimination in 2024, the City increased the Home Rule Sales Tax to ensure a consistent funding source for operations, but future reductions from State remain a threat to all local budgets.

Increased Pension Costs

All full-time employees are required by statute to participate in State-mandated pension plans. Both the employer and employee contributions are dictated by State law. Pension contributions from the City to both the Police Pension Fund and the Firefighters' Pension Fund have escalated due to changes in actuarial assumptions; they are a significant portion of the annual operating budget. The City will continue to work with our legislators to help develop sustainable pension reform.

Service Requirements of the Community

Many of the major revenue sources of the City, such as Income Tax and Sales Tax, depend on a healthy economy. As economic downturns do not have a corresponding reduction in demand for City services, it is the fiduciary duty of the City to ensure the needs of the community are met regardless of the economy.

Weather can also play a large role in spending levels. Cool, wet summers typically see less water consumption, decreasing expenses necessary to maintain the system. A harsh, cold winter increases



costs for providing snow and ice control. Freeze-thaw cycles tend to produce water main breaks. Water lines freeze during the winter months and must be de-thawed. Despite these factors, the need for maintenance of our municipal infrastructure, including streets and water and sewer systems, remains constant to avoid costly failures in the future.

Costs of Unfunded State and Federal Mandates

In addition to decreases in revenue and increases in service demands, local governments must adhere to numerous State and federal requirements that are not necessarily accompanied by funds from the State or the federal government. Examples include mandates by Illinois Environmental Protection Agency and the U.S. Environmental Protection Agency related to water and sewage issues, provisions in the Prevailing Wage Act, and other state mandates. One mandate of particular interest for the coming years will be the replacement of lead service lines throughout the community. Recent information from the Federal Government is that the timeline for replacing all lead service lines in the community has escalated, shrinking the time requirement to ten (10) years from 2027 instead of the State's former requirement of seventeen (17) years.

OPPORTUNITIES

Despite the challenges there is room for optimism.

Attractive Place to Live and Work

Crystal Lake continues to be an attractive place to live and conduct business. Crystal Lake is comprised of 2,560 local businesses, providing a workforce of 27,420 employees. In 2023 the City filled 1,100,122 square feet of commercial space with new businesses.

New construction in the residential and commercial sectors continues to add value to the City. Of particular note, Lennar, the nation's largest homebuilder, almost completed construction of a 500-unit residential development, Woodlore Estates, on the northeast section of Crystal Lake. The Springs at Three Oaks, a 280 unit luxury apartment complex, was completed in 2022. Enclave, a 99 unit luxury rental project was completed in 2024 and Redwood, a 304 rental ranch townhome community plans to be completed in 2025. More housing is currently underway including Clover Communities, a 121-unit age-restricted independent living apartment complex; and Woodlore Townes, a 47-unit townhome community.

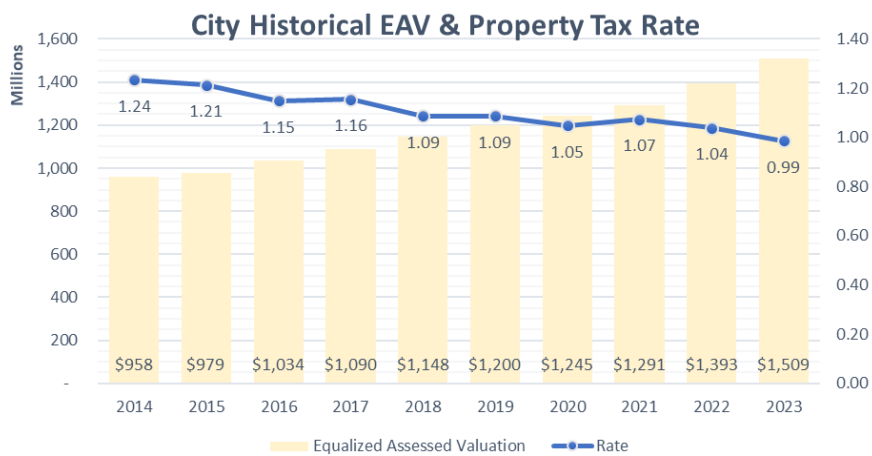
Route 14 serves as a retail corridor for the City of Crystal Lake, with a variety of tenants occupying space in several shopping centers. The Route 14 corridor provides a variety of large national tenants as well as dining options ranging from fine dining to fast casual.



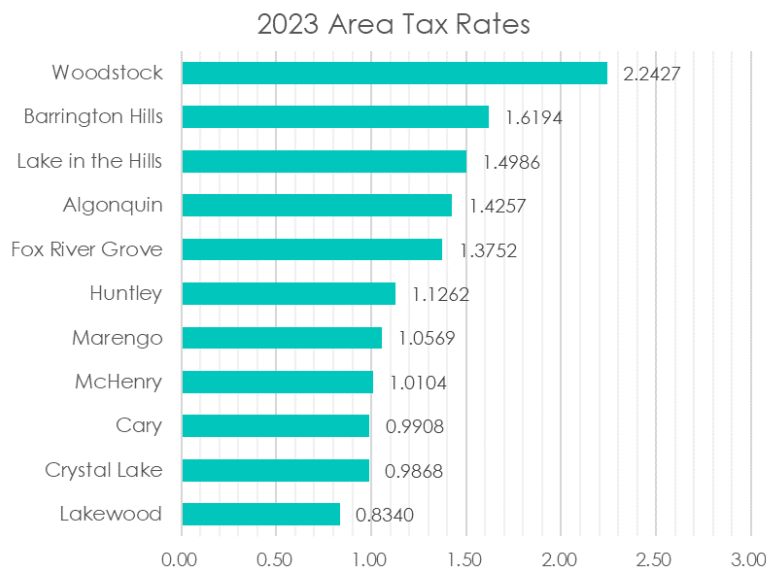
Low Property Tax

The FY 2025 budget continues the funding of General Fund services without the use of a General Fund Property Tax. The levy is designated for funding pension obligations, fire rescue operations, and supporting the Library’s operations.

The City property tax levy for 2024 is proposed to increase by \$528k. However, with estimated growth to the tax base within the City, the resulting tax rate for the City is expected to decrease again with the 2024 Levy, minimizing the impact to property owners. In fact, the City’s rate is the lowest it has been in the past ten years, as evidenced in the chart below.

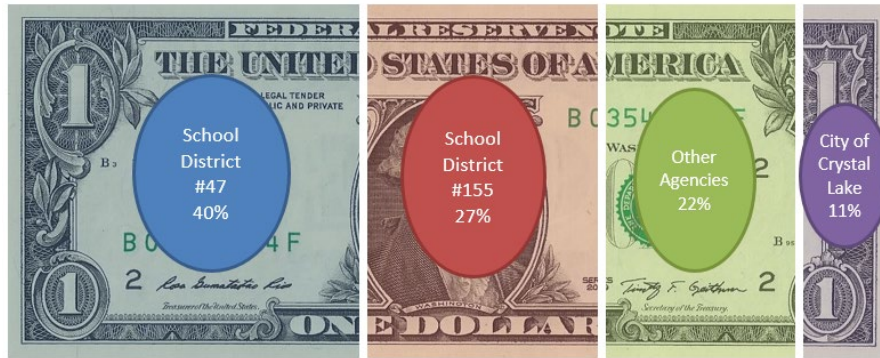


Because of a culture of spending control throughout the organization, when comparing surrounding communities that provide like services, Crystal Lake’s portion of a property owner’s tax bill is among the lowest. While each community has variations to their tax levy lines, the following graphic illustrates the comparable rates from the 2023 property tax levies. The calculations include fire districts (where appropriate) and excludes library and park district levies.





Since 1997, the City has not levied a property tax for the General Fund. As a result, only approximately 11% of the property tax bill is attributable to municipal services provided by the City of Crystal Lake. The City has successfully mitigated tax levy increases over the past several years through spending controls and by utilizing reserves.



Financial Stewardship

As evidenced by Standard and Poor’s upgrade of the City’s bond rating to AAA, the City takes its role as financial steward very seriously. The Government Finance Officers Association (GFOA) has additionally recognized the City of Crystal Lake’s budget document with the Distinguished Budget Presentation Award for the FY 2024B Budget. This award is the highest form of recognition in governmental budgeting. The City also received the Certificate of Achievement for Excellence in Financial Reporting from GFOA; this is the thirty-fourth year in a row the City has received this award. As the City also received the Popular Annual Financial Report Award from GFOA, the City now has the distinction of being designated as Triple Crown Award Winner. It is expected that the City will be recognized for its accomplishments in budgeting and financial reporting again next year.

ACKNOWLEDGEMENTS

Our organizational culture is one in which each of the strategic commitments is not categorized by department, but rather requires contributions from all levels of the organization, departments, and elected and volunteer commissions. The City of Crystal Lake team, working as one, collectively impacts each strategic commitment. The City of Crystal Lake is in sound financial condition for FY 2025 as evidenced by our continued strong general purpose bond rating, as well as our adherence to external and internal financial policies. We believe the 2025 Annual Budget balances the needs of the City in a fiscally responsible manner.

This budget is the culmination of a major effort by numerous members of the City Staff whose input has been gathered to develop policy and spending priorities. We would like to especially thank the Department Directors, Assistant Finance Director Adam Orton, and Assistant City Manager Nicholas



City of Crystal Lake
2025 Annual Budget
Transmittal Letter

Hammonds for their help in preparing this document. On behalf of the Management Team, we are pleased to present the Fiscal Year 2025 City Budget.

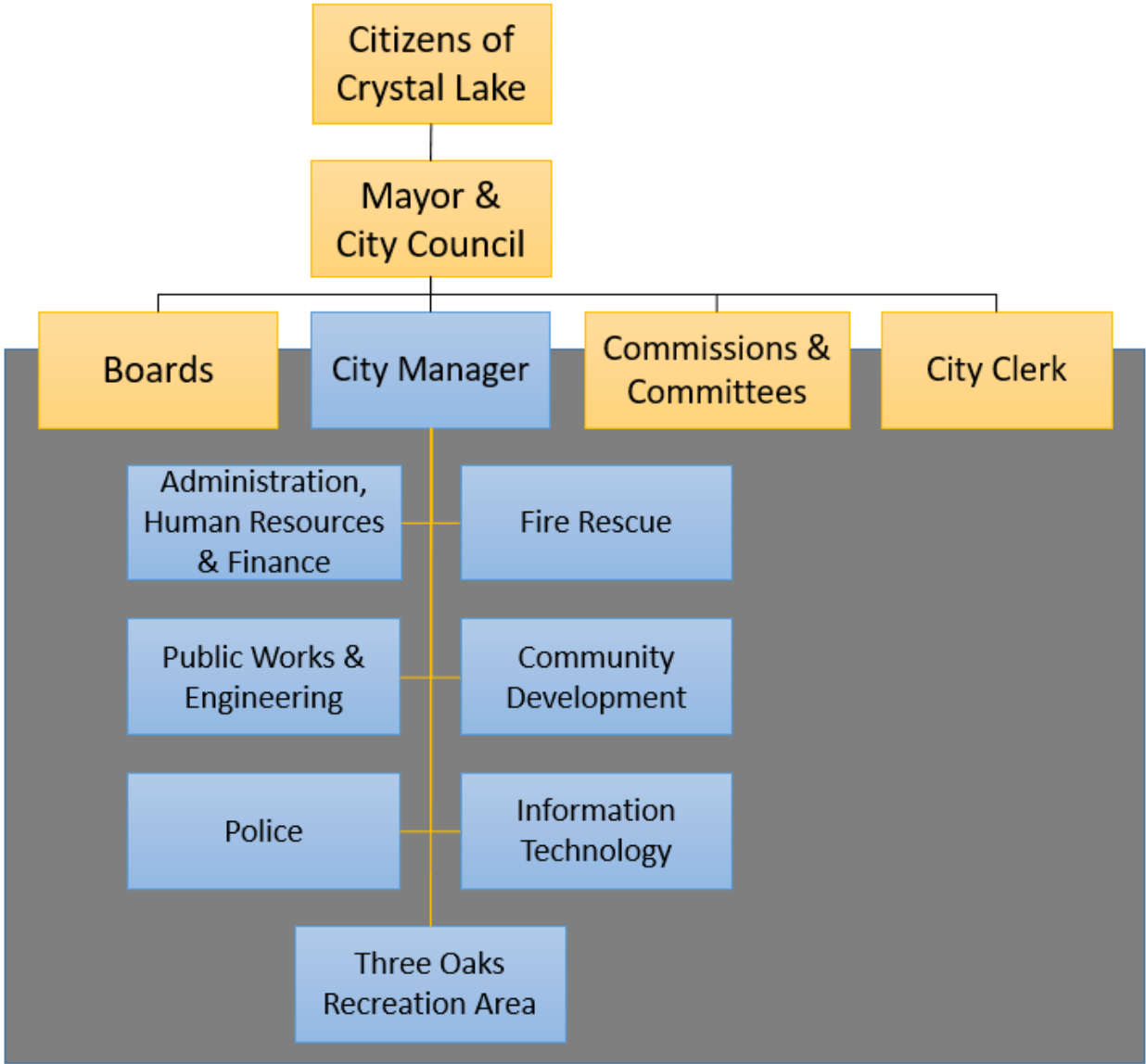
Respectively submitted,

Eric Helm
City Manager

Jodie Hartman
Director of Finance/Treasurer



CITY OF CRYSTAL LAKE ORGANIZATIONAL STRUCTURE





GUIDING PRINCIPLES

The Fiscal Year 2025 budget was prepared based upon five primary guiding principles that over the years have made the City of Crystal Lake financially strong and capable of addressing multiple needs of its citizens. The principles are, for the most part, timeless, and will be part of the City's direction for the coming years, if not forever. However, the means in which we meet or work towards these principles may change from year to year. These guiding principles used in the development and analysis of this budget include:

Customer Service - Enhance customer service and citizen satisfaction.

- Implement mechanisms to promote effective internal and external communication.
- Provide training opportunities to employees that promote develop customer service skills.
- Provide efficient and effective service to residents by continuing to evaluate operations.

Economic Development – Continue to promote and foster economic development.

- Participate in community revitalization and create employment opportunities through business retention, attraction and diversification.
- Allocate necessary resources to continue development of the City's economy, focusing on the Route 14 and the Route 31 corridors.

Fiscal Management – Responsibly manage public funds and develop financial plans to balance resources with the community's priorities and vision.

- Explore grants and additional economic development opportunities.
- Explore dedicated revenue sources from which to fund capital projects.
- Evaluate projects and processes, seeking opportunities for cost savings.

Infrastructure – Evaluate, plan and implement important capital projects aimed at maintaining the City's infrastructure and upholding a high quality of life for residents.

- Provide adequate infrastructure throughout the City in order to ensure safe roadways and reliable water and sewer systems.
- Continue to develop and refine the City's transportation network in order to provide accessibility and mobility via the City's rail, trail and roadway systems.
- Strengthen partnerships to encourage enhanced recreation and cultural opportunities in the community.

Public Safety – Continue to allocate necessary resources for the maintenance of the public's health, safety and welfare.

- Provide for prompt, efficient and dependable emergency response.
- Emphasize public safety, emergency planning and homeland security.



PERFORMANCE METRICS

The City of Crystal Lake’s Strategic Plan lays out the vision for the community. It consists of three Strategic Commitments that guide the City as it develops plans for the future:

1. Development - Reinvestment in the Community
2. Enhancing Community Life Through Service Maintenance and Development
3. Managing Infrastructure/Finances

For more information on the Strategic Plan, please see Appendix C.

Within the framework established by the Strategic Plan, each department develops goals and objectives for the upcoming fiscal year. In order to monitor their progress towards these goals and objectives throughout the year, the departments utilize performance metrics to track their progress. These performance metrics are measurable outcomes of a department’s activity and can be either quantitative or qualitative in nature.

Strategic Commitment #1: Development - Reinvestment in the Community

ECONOMIC DEVELOPMENT: Continue to promote and foster economic development								
Objective	Department	Goals	Metric	2022/23 Actual	2023/24 Actual	2024B		2025 Goal
						Goal	Estimate	
Participate in community revitalization through business retention, attraction and diversification. Allocate necessary resources to continue development of the City's economy.	Community Development	Distribute regular real estate opportunity email blasts and targeted recruitment efforts	Number of outreach pieces	204	225	120 or more	104	150 or more
	Community Development	Maintain positive relationships with qualified developers to construct high quality development in the City.	Customer satisfaction survey results	100%	100%	90% or more	98%	90% or more
	Community Development	Proactively grant business awards as possible.	Number of grants awarded	9	4	2 or more	2	3 or more
	Community Development	Conduct business retention visits each year to engage current business owners and solicit feedback on community concerns.	Number of visits	125	154	60 or more	70	100 or more
	Community Development	Participate in economic development outreach meetings and events.	Number of meetings or events	145	176	100 or more	78	130 or more



Strategic Commitment #2: Enhancing Community Life through Service Maintenance and Development

CUSTOMER SERVICE: Enhance customer service and citizen satisfaction								
Objective	Department	Goals	Metric	2022/23 Actual	2023/24 Actual	2023/24 Goal Estimate		2025 Goal
Provide efficient and effective service to residents by continuing to evaluate operations	Community Development	Provide excellent customer service, evidenced by maintaining at least a 90% satisfactory rating on customer satisfaction	Rating on Survey	100%	100%	90% or more	100%	90% or more
	Three Oaks Recreation Area	Provide excellent customer service at Three Oaks Recreation Area, evaluating satisfaction through the customer survey.	Rating on Survey	96%	94%	90% or higher	98%	90% or Higher
	Community Development	Complete initial investigation of property maintenance violations within 48 hours of receipt.	% Complete within 48 Hours	100%	100%	90% or more	98%	90% or more
	Finance	Perform timely service to all customer service requests assigned to Finance staff, responding within one business day when possible.	% Complete within 24 Hours	91%	94%	100%	99%	100%
Implement mechanisms to promote effective internal and external communication	City Manager's Office	Respond to all FOIA requests within the minimum required 5 days, if not sooner.	Average Days	4.4	4.1	< 5.0	3.8	< 5.0
	Information Technology	Close internal service request tickets within 24 business hours of receipt.	% Complete within 24 Hours	85%	86%	85% or higher	86%	85% or higher
	Information Technology	Provide cyber security training to 100% of network users at least quarterly.	% Complete	100%	100%	100%	100%	100%
	Information Technology	Maintain network uptime to 100% during normal City Hall operating hours.	% Uptime	100%	100%	100%	100%	100%

PUBLIC SAFETY: Continue to allocate necessary resources for the maintenance of the public's health, safety and welfare								
Objective	Department	Goals	Metric	2022/23 Actual	2023/24 Actual	2024B Goal Estimate		2025 Goal
Provide prompt, efficient and dependable emergency response	Fire Rescue	Provide a prepared response from time of 911 dispatch to arrival on scene.	Minutes	6.10	5.42	7 or less	5.50	7 or less
	Fire Rescue	Provide a turn-out time of 60 seconds or less to emergency medical calls.	Seconds	65.0	84.0	90 or less	85.0	90 or Less
Emphasize public safety, emergency planning and homeland security	Fire Rescue	Complete initial fire plan reviews within 10 business days and resubmittals within 5 business days, 98% of the time.	Days	98%	99%	98%	99%	98%
	Police	Maintain incident command qualifications to continue effective responses during planned or unplanned major events.	Number of Training Events	2	3	1	3	2
	Police	Complete 4-6 short public safety announcement video presentations to post on social media on varying topical issues.	Number of Unique Video Posts	15	6	4	4	6
	Police	Enhance community policing efforts through monthly foot patrols for each officer to actively engage residential and business communities.	Months of Active Foot Patrols	12	12	12	12	12
	Three Oaks Recreation Area	Encourage CPR certification of all Three Oaks attendants.	Percent of Employees	100%	92%	> 90%	100%	>90%



Strategic Commitment #3: Managing Infrastructure & Finances

INFRASTRUCTURE: Evaluate, plan and implement capital projects aimed at maintaining the City's infrastructure and upholding a high quality of life for residents								
Objective	Department	Goals	Metric	2021/22 Actual	2023/24 Actual	2024B Goal	2024B Estimate	2025 Goal
Provide adequate infrastructure throughout the City in order to ensure safe roadways, reliable water and sewer systems and a healthy urban forest canopy.	Public Works	Ensure drinking water production and distribution meets current regulations with no permit violations from the IL EPA.	Number of Violations	0	0	0	1	0
	Public Works	Maintain City's pavement condition rating as good or better through proactive maintenance and resurfacing programs.	Average Condition Rating Score	74	73.9	72.5	73.9	73.1
	Public Works	Ensure the City is treating wastewater in an environmentally responsible manner, complying will regulatory discharge requirements.	Compliance Percentage	99.9%	99.8%	98% or higher	100.0%	99.5%
	Public Works	Proactively maintain the City's sanitary sewer system to minimize the potential for backups.	Clean & TV 5% - 10%	11.9%	12.5%	4.6%	7.5%	11.0%
	Public Works	Maintain the City's urban forest canopy through a proactive and preventative forestry program, trimming and planting trees annually.	Number of trees planted or trimmed	1,571	4,762	2,250 trees or more	3,357	2,250

FISCAL MANAGEMENT: Responsibly manage public funds and develop financial plans to balance resources with the community's priorities and vision.								
Objective	Department	Goals	Metric	2021/22 Actual	2023/24 Actual	2024B Goal	2024B Estimate	2025 Goal
Ensure public funds are properly managed, accounted for, and invested to maximize availability of funds.	Finance	Uphold tight internal controls relating to all activities involving accounting procedures to obtain a positive, unmodified audit opinion.	Audit Opinion Unmodified	Yes	Yes	Yes	Yes	Yes
	Finance	Prepare the Annual Comprehensive Financial Report in conformity with all required standards, receiving the GFOA's annual ACFR award.	Award Receipt	Yes	Yes	Yes	Yes	Yes
	Finance	Actively manage investment portfolio to maximize returns while minimizing risk and conforming to legal requirements for government investments.	Return above 3 Year Treasury Rate	-0.60%	+1.31%	+0.50%	-0.70%	+0.50%
Engage in financial planning to ensure financial stability and available resources.	Finance	Update and enhance the City's long-term capital plan and financial forecasts.	Updates Complete	Yes	Yes	Yes	Yes	Yes
	Finance	Prepare a quality budget document that receives the GFOA's annual budget award.	Award Receipt	Yes	Yes	Yes	Yes	Yes



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CITY OF CRYSTAL LAKE ANNUAL BUDGET FISCAL YEAR 2025



SUMMARY OF ALL FUNDS

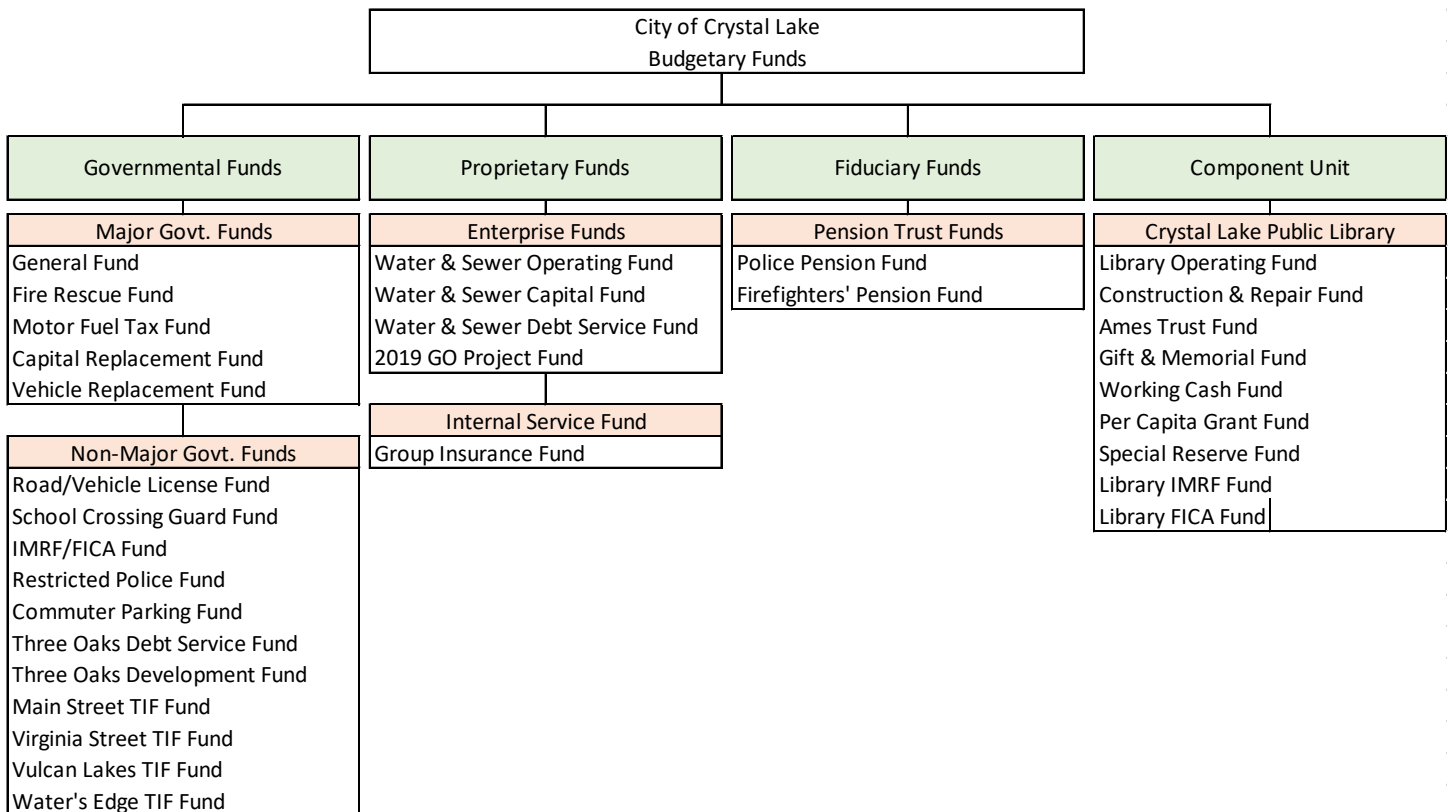


MAJOR FUNDS AND ORGANIZATIONAL RELATIONSHIPS

The City of Crystal Lake utilizes an accounting system organized on the basis of funds, each of which is considered a separate accounting entity. Accounting for the operations of each fund is accomplished with a separate set of self-balancing accounts that comprise its assets, liabilities, fund equity, revenues, and expenditures, or expenses, as appropriate. Resources are allocated to and recorded in individual funds based upon purposes for which they are to be spent and the means by which spending activities are controlled.

FUNDS

The City of Crystal Lake maintains forty-six individual funds. Nine individual funds are Library Funds. Fourteen funds, consisting of resources received and held by the City as an agent for others, are not subject to appropriation but are reported in the City's Annual Comprehensive Financial Report. They include Special Services Areas and Special Assessments.





The presentations of the major funds are divided by departments. Each departmental presentation contains a statement of activities, an organizational chart, a personnel summary, Fiscal Year 2024B accomplishments, Fiscal Year 2025 objectives, a budget by account, and a brief summary of account information.

Staff has worked diligently to provide a budget proposal that meets the high standards of the City and reflects a conservative view of the economic environment. The overriding concern in preparing this budget was the future state of the economy and what impact it will have on revenues. Staff will continue to undertake cost-saving measures in FY 2025 to reduce expenditures, seek funding opportunities to offset program and project costs and to explore alternate revenue sources to diversify sources and reduce the reliance upon the State of Illinois.

Major Fund Descriptions

The **General Fund** accounts for all general government activity not accounted for in other funds of the City. Departmental operating activities such as those of police, fleets, streets, engineering, community development and the Three Oaks Recreation Area as well as general government support services, such as the City Manager's Office, Finance and Information Technology are accounted for in the General Fund.

The **Fire Rescue Fund** is used to track the operating activities of the Fire Rescue Department. Funding for Fire Rescue Department activities is derived mostly from property taxes. Ambulance user fees, Fire Rescue services charges, wireless alarm monitoring fees and grant proceeds make up the remainder.

The **Motor Fuel Tax Fund** is used to account for the maintenance and improvement of various streets in the City. Financing is provided from the City's share of Motor Fuel Tax allotments. State Statute requires these allotments to be used to maintain City streets.

The **Capital Replacement Fund** provides a budgetary set of accounts to track revenues and expenditures related to the replacement of computers, equipment, vehicle lease payments and major infrastructure projects.

The **Vehicle Replacement Fund** is used to account for the acquisition costs of governmental fleet vehicles. These vehicles were accounted for in the Capital Replacement Fund through Fiscal Year 2023/24. Financing is provided by operating transfers from the General Fund and the Fire Rescue Fund to set aside resources for fleet additions and replacements.

The **Water and Sewer Operating Fund** is comprised of a number of divisions working to maintain a quality water supply system and to collect, convey and treat wastewater effectively and efficiently.

The **Water and Sewer Capital & Equipment Replacement Fund** provides a budgetary set of account categories for the expenditure of funds to pay for the replacement of water and sewer infrastructure (mains, lift stations, treatment plants, etc.).



Organizational Relationships

The presentations of the major funds are divided by departments. A department is a major administrative segment of the City which indicates overall management responsibility for an operation or a group of related operations within a functional area (i.e. Public Works Department). The smallest organizational unit included in this budget submittal is the division. The division indicates responsibility for one operational area, and in many cases these operational areas are put together to demonstrate a broader responsibility. When this is done, the divisions are combined to make up a department.

DEPARTMENT / DIVISION	FUNDS														
	General	Fire Rescue	Water & Sewer	Capital Replacement	Vehicle Replacement	Road & Vehicle	IMRF & FICA	Crossing Guard	Restricted Police	Commuter Parking	Foreign Fire	Motor Fuel Tax	Debt Service	TIF	Insurance
Executive	✓														
Legal & Judiciary	✓														
Fire & Police Commission	✓														
City Administration															
City Manager / Finance / HR	✓		✓	✓		✓						✓			✓
Administrative Adjudication	✓														
Police & Firefighter Pensions	✓														
Information Technology	✓		✓												
Police	✓		✓	✓			✓	✓							
Fire Rescue		✓		✓	✓					✓					
Community Development	✓			✓	✓									✓	
Public Works															
Administration			✓												
Engineering	✓			✓	✓	✓					✓				
Streets	✓			✓	✓					✓					
Fleet Services	✓			✓	✓										
Facility Services	✓			✓	✓										
Water & Sewer			✓												
Wastewater Treatment			✓												
Three Oaks Recreation Area	✓			✓											



BUDGET OVERVIEW: OPERATING & CAPITAL FY 2025 BUDGETS

The City finances are accounted for in multiple funds, allocating operational and capital items in unique funds. The City takes great pride in balancing the operational budget each year, with any residual operating income transferred to the capital funds. This proposed budget includes intentional drawdowns of the operational fund balance reserves to fund upcoming capital improvement projects. For 2025, the City is planning on transferring \$27.56 million to the capital funds to invest in infrastructure, buildings, vehicles and other City assets.



The City has traditionally operated on a fiscal year that would start on May 1st of each year and end April 30th of the following year. The City of Crystal Lake is transitioning its fiscal year to a calendar year basis which will start January 1, 2025. In order to achieve this transition, the City operated an 8-month fiscal year, referred to as Fiscal Year 2024B. This transitional fiscal year (FY 2024B) started on May 1, 2024 and ends on December 31, 2024. The benefits of making this conversion include aligning the City’s budget with the annual tax levy request, federal W2 and 1099 reporting, and State of Illinois Motor Fuel Tax audit cycles. A significant benefit is that it also allows for the entire construction season for many capital projects to fall within a single fiscal year. This change applies to all City Funds (including the public safety pension funds) and the Library’s Funds.

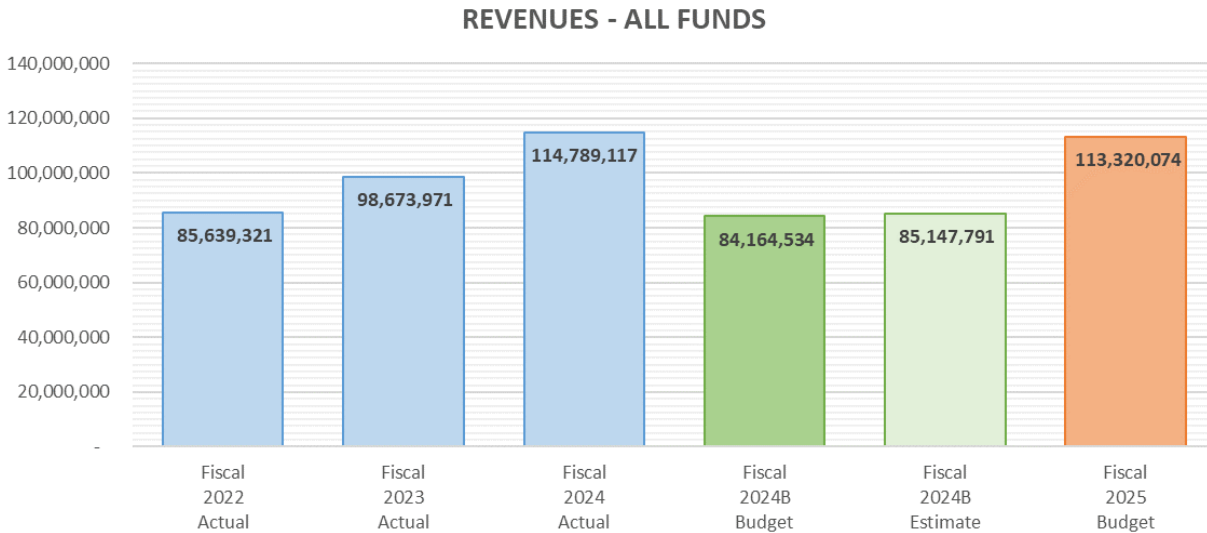
While the City budgeted for only 8 months of revenues and expenditures, the Library has chosen to budget for a full 12 months for comparability purposes. The Library anticipates only 8 months of financial activity to be incurred and recorded for FY 2024. For this reason, comparable data from FY 2024B may differ for City Funds compared to Library Funds.

Transfers from governmental activities to capital funds total \$10.55 million. Business-type activities (Water & Sewer) project to transfer \$17.01 million. The City has committed to funding capital investments using a pay as you go methodology where possible to reduce long-term debt obligations. Details regarding the upcoming projects for the 2025 fiscal year and the following four years can be found in the Capital Improvement Plan Highlights section of the budget document.

The proposed fiscal year 2025 operational budget is a **BALANCED BUDGET**.



REVENUE SUMMARY - ALL FUNDS



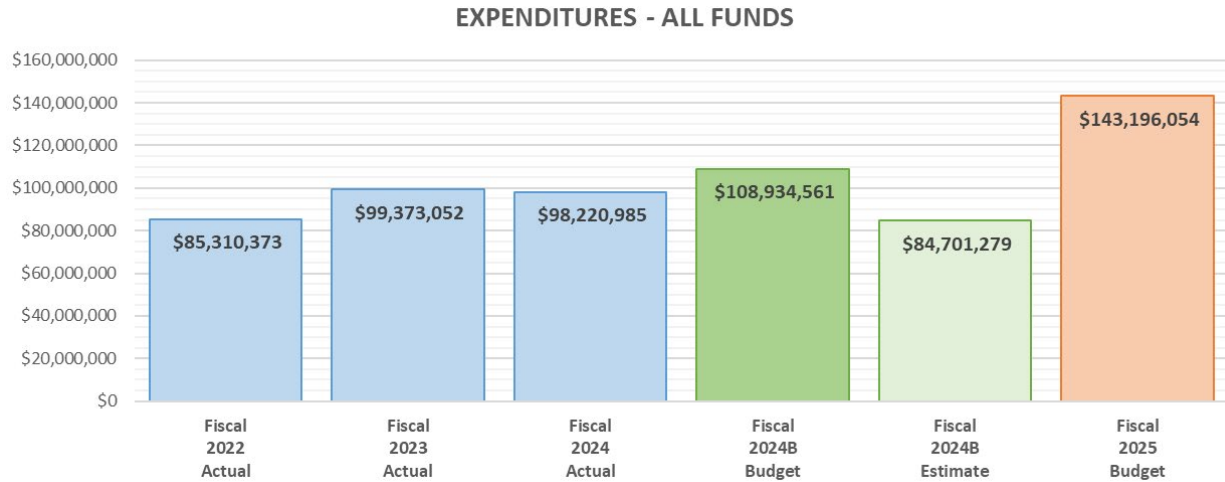
City-wide revenues have stabilized after experiencing some unusual shifts between 2020 and 2022. Total revenues for FY 2025 are expected to increase by \$29.16 million (35%); this is primarily due to the return to a full twelve month fiscal year for 2025, as well as the increased Home Rule Sales Tax receipts. These totals include ongoing operating and one-time revenues, such as grants and connection fees. Fiscal Year 2025 includes conservative estimates based on the most current information available.

Fund	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
Revenues*								
General Fund	\$ 37,413,886	\$ 41,371,035	\$ 44,580,643	\$ 31,859,437	\$ 33,644,061	\$ 47,386,240	\$ 15,526,803	48.7%
Restricted Police Funds	110,778	213,276	201,535	85,340	190,931	127,360	42,020	49.2%
Fire Rescue Fund	12,270,521	12,684,938	12,728,353	11,892,054	12,258,566	13,999,777	2,107,723	17.7%
Road/Vehicle License Fund	606,001	607,838	645,212	450,160	490,050	500,000	49,840	11.1%
School Crossing Guard Fund	118,596	116,783	135,390	119,242	119,222	161,474	42,232	35.4%
IMRF/FICA Fund	1,183,020	1,088,601	1,265,437	1,311,699	1,311,339	1,346,933	35,234	2.7%
Motor Fuel Tax Fund	2,300,394	2,221,367	2,053,811	1,289,502	1,342,334	1,831,626	542,124	42.0%
Commuter Parking Fund	106,707	167,305	207,287	105,000	100,025	170,000	65,000	61.9%
Three Oaks Development Fund	200,607	319,904	609,539	300	275,350	300	-	0.0%
Debt Service Funds	245	244	-4,606	-	-	-	-	N/A
TIF Funds	223,204	240,738	320,363	312,000	440,222	465,000	153,000	49.0%
Capital Replacement Fund	2,002,773	1,988,217	419,988	1,776,502	437,254	3,718,158	1,941,656	109.3%
Vehicle Replacement Fund	-	-	-	-	-	-	-	N/A
Water & Sewer Funds	17,092,068	17,391,285	21,859,509	15,994,190	15,622,381	20,962,173	4,967,983	31.1%
Group Insurance Fund	6,051,320	6,219,452	6,318,970	4,333,643	4,287,137	6,755,753	2,422,110	55.9%
Police Pension Fund	1,388,414	5,340,374	9,419,162	5,224,753	4,349,220	5,795,212	570,459	10.9%
Fire Pension Fund	(459,983)	3,458,463	8,376,863	3,868,590	4,655,692	4,194,345	325,755	8.4%
Library Funds	5,030,735	5,244,132	5,651,661	5,542,122	5,624,007	5,905,723	363,601	6.6%
Total - All Funds	85,639,321	98,673,971	114,789,117	84,164,534	85,147,791	113,320,074	29,155,540	34.6%
Total - All Funds	113,117,241	98,673,971	114,789,117	84,164,534	85,147,791	113,320,074	29,155,540	34.6%
Less Internal Service Charges	(4,973,668)	(5,242,013)	(5,124,229)	(3,528,671)	(3,504,838)	(5,431,175)	(1,902,504)	53.9%
All Other Revenues	\$ 108,143,573	\$ 93,431,959	\$ 109,664,888	\$ 80,635,863	\$ 81,642,953	\$ 107,888,899	\$ 27,253,036	33.8%

*Excludes transfers between funds, capital lease financing, loan or bond proceeds



EXPENDITURE SUMMARY - ALL FUNDS



As shown in the graph above and the chart below, total budgeted expenditures are expected to increase by 31.5%, returning to a twelve month fiscal year. Upcoming capital expenditures are expected to grow 16%. Total expenditures are anticipated to increase 29% when capital expenditures are not included. Considering a pure eight (8) to twelve (12) month conversion would bring a 50% increase, the 29% is not unreasonable. Most funds are budgeting minor adjustments outside of the eight month conversion factor.

Fund	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
Expenditures*								
General Fund	\$ 28,392,271	\$ 30,321,772	\$ 31,257,424	26,566,165	\$ 24,936,485	\$ 36,635,369	\$10,069,204	37.9%
Restricted Police Funds	7,326	8,805	118,675	106,520	143,275	264,216	157,696	148.0%
Fire Rescue Fund	10,827,533	11,563,698	11,684,190	8,974,577	8,395,243	12,959,940	3,985,363	44.4%
Road/Vehicle License Fund	39,737	46,466	40,821	-	-	-	-	N/A
School Crossing Guard Fund	127,084	123,391	126,834	86,352	86,352	161,374	75,022	86.9%
IMRF/FICA Fund	1,510,738	1,436,179	1,345,982	1,107,978	1,030,625	1,771,317	663,339	59.9%
Motor Fuel Tax Fund	507,460	725,630	697,127	449,000	445,200	650,000	201,000	44.8%
Foreign Fire Insurance Fund	491	35,129	-	-	-	-	-	N/A
Commuter Parking Fund	188,103	176,480	166,446	151,296	146,872	224,633	73,337	48.5%
Debt Service Funds	1,021,347	1,052,993	1,303,557	1,003,177	1,003,177	1,125,000	121,823	12.1%
TIF Funds	97,533	88,364	40,144	23,376	23,376	77,610	54,234	232.0%
Capital Replacement Fund	4,193,326	9,900,964	13,878,861	20,113,944	11,382,065	22,112,718	1,998,774	9.9%
Vehicle Replacement Fund	-	-	-	2,746,999	1,288,045	4,432,453	1,685,454	61.4%
Water & Sewer Funds	20,839,146	26,710,630	19,250,715	32,295,293	23,145,945	41,403,939	9,108,646	28.2%
Group Insurance Fund	5,707,443	5,794,258	5,759,765	4,333,481	3,840,421	6,754,873	2,421,392	55.9%
Police Pension Fund	4,086,722	4,100,678	4,790,559	3,108,284	3,089,599	4,763,210	1,654,926	53.2%
Fire Pension Fund	2,119,168	2,336,029	2,823,804	1,978,615	1,968,973	3,037,200	1,058,585	53.5%
Library Funds	5,644,944	4,951,586	4,936,081	5,889,504	3,775,626	6,822,202	932,698	15.8%
Total - All Funds	85,310,373	99,373,052	98,220,985	108,934,561	\$ 84,701,279	\$ 143,196,054	\$ 34,261,493	31.5%
Total - All Funds	\$ 85,310,373	\$ 99,373,052	\$ 98,220,985	108,934,561	\$ 84,701,279	\$ 143,196,054		
Less Internal Service Charges	(4,973,668)	(5,242,013)	(5,124,229)	(3,528,671)	(3,504,838)	(5,353,382)		
Less Capitalized Lease Costs	(2,894,699)	(125,043)	(284,255)	(830,563)	-	(830,563)		
All Other Expenditures	\$ 77,442,006	\$ 94,005,996	\$ 92,812,501	\$ 104,575,327	\$ 81,196,441	\$ 137,012,109	\$ 32,436,782	31.0%

* (Excludes transfers between funds)

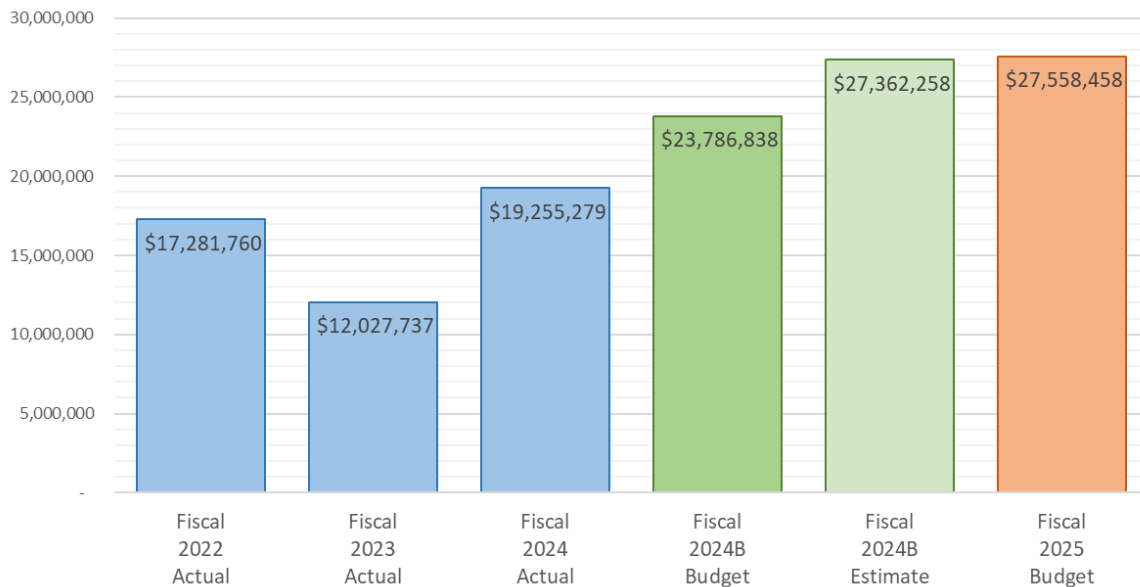


INTERFUND TRANSFERS - ALL FUNDS

Transfer From:	Transfer To:	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
General Fund	Capital Replacement Fund	10,221,778	8,845,105	6,000,000	1,620,000	8,500,000	1,750,000
General Fund	Commuter Parking Fund	107,036	24,981	-	40,000	32,000	20,000
General Fund	Vehicle Replacement Fund	-	-	4,000,000	1,400,000	4,000,000	500,000
General Fund	Three Oaks Debt Service Fund	964,510	983,774	935,096	914,021	879,555	1,000,870
General Fund	W&S Capital Fund	-	-	-	3,200,000	700,000	1,940,000
Fire Rescue Fund	Capital Replacement Fund	446,617	-	-	993,000	895,781	97,000
Fire Rescue Fund	Vehicle Replacement Fund	-	-	-	237,015	201,512	874,608
Road/Vehicle License Fund	Capital Replacement Fund	556,520	551,220	572,350	450,160	592,049	500,000
Motor Fuel Tax Fund	Capital Replacement Fund	1,433,650	1,901,463	2,940,466	6,255,599	3,836,124	2,631,404
Foreign Fire Insurance Fund	Capital Replacement Fund	240,755	-	-	-	-	-
Three Oaks Development Fund	W&S Capital Fund	-	-	98,720	1,000,000	-	2,260,000
Main Street TIF	Capital Replacement Fund	354,629	-	-	49,000	147,350	-
Virginia Street TIF	General Fund	130,233	131,469	150,200	151,156	199,190	199,130
Vulcan Lakes TIF	Three Oaks Debt Service Fund	56,837	69,219	87,691	89,156	123,622	124,130
SSA Funds	General Fund	-	9,618	-	-	-	-
W&S Operating Fund	W&S Debt Service Fund	3,631,497	3,995,238	3,695,542	3,796,555	3,828,127	3,578,891
W&S Operating Fund	W&S Capital Fund	2,783,302	-	3,000,000	2,000,000	4,000,000	4,000,000
W&S Debt Service Fund	W&S Capital Fund	-	671,929	1,916,962	4,882,064	3,133,750	12,424,435
W&S 2019 GO Project Fund	W&S Capital Fund	1,244,510	58,020	726,782	1,700,000	1,355,692	581,011
Library - Operating Fund	Library - Special Reserve	-	-	245,144	-	-	-
Total - All Funds		22,171,872	17,242,035	24,368,952	28,777,726	32,424,752	32,481,479

The chart below illustrated the history of operating transfers to capital funds in the past few years, as well as the anticipated transfer for FY 2025. As the capital funds have limited direct revenues (utility taxes, grants, and other smaller revenue sources), the capital funds rely on operational surpluses to fund critical elements such as vehicles, roads, infrastructure and equipment. By policy, any General Fund operating surplus exceeding the fund balance policy range is transferred to the capital funds for advance funding; this explains the estimate for 2024B exceeding the 2024B budgeted amount.

TRANSFERS FROM OPERATING FUNDS TO CAPITAL FUNDS





REVENUES & OTHER FINANCING SOURCES - ALL FUNDS

Fund	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
Revenues & Other Sources								
General Fund	\$ 37,680,179	\$ 41,512,122	\$ 44,793,137	\$ 32,010,593	\$ 33,843,251	\$ 47,585,370	\$ 15,574,777	48.7%
Restricted Police Funds	110,778	213,276	201,535	85,340	190,931	127,360	42,020	49.2%
Fire Rescue Fund	12,278,721	12,684,938	12,728,353	11,892,054	12,258,566	13,999,777	2,107,723	17.7%
Road/Vehicle License Fund	606,001	607,838	645,212	450,160	490,050	500,000	49,840	11.1%
School Crossing Guard Fund	118,596	116,783	135,390	119,242	119,222	161,474	42,232	35.4%
IMRF/FICA Fund	1,183,020	1,088,601	1,265,437	1,311,699	1,311,339	1,346,933	35,234	2.7%
Motor Fuel Tax Fund	2,300,394	2,221,367	2,053,811	1,289,502	1,342,334	1,831,626	542,124	42.0%
Foreign Fire Insurance Fund	36	17	-	-	-	-	-	N/A
Commuter Parking Fund	213,743	192,286	207,287	145,000	132,025	190,000	45,000	31.0%
Three Oaks Development	200,607	319,904	609,539	300	275,350	300	-	0.0%
Debt Service Funds	1,021,592	1,053,237	1,018,181	1,003,177	1,003,177	1,125,000	121,823	12.1%
TIF Funds	216,150	240,738	320,363	312,000	440,222	465,000	153,000	49.0%
Capital Replacement Fund	15,381,764	13,442,641	10,424,316	11,144,261	14,433,000	8,696,562	(2,447,699)	-22.0%
Vehicle Replacement Fund	-	-	4,000,000	1,637,015	4,427,207	1,374,608	(262,407)	N/A
Water & Sewer Funds	24,915,825	39,944,754	32,058,316	33,972,809	28,639,950	56,246,510	22,273,701	65.6%
Group Insurance Fund	6,051,320	6,219,452	6,318,970	4,333,643	4,287,137	6,755,753	2,422,110	55.9%
Police Pension Fund	1,388,414	5,340,374	9,419,162	5,224,753	4,349,220	5,795,212	570,459	10.9%
Fire Pension Fund	(534,855)	3,413,641	8,376,863	3,868,590	4,655,692	4,194,345	325,755	8.4%
Library Funds	5,857,986	5,582,578	6,334,265	5,601,519	5,624,007	5,905,723	304,204	5.4%
Total - All Funds	\$ 112,475,522	\$ 134,194,548	\$ 140,910,238	\$ 114,401,657	\$ 117,822,680	\$ 156,301,553	\$ 41,899,896	36.6%

EXPENDITURES & OTHER FINANCING USES - ALL FUNDS

Fund	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
Expenditures & Other Uses								
General Fund	\$ 39,685,594	\$ 40,175,632	\$ 42,192,520	\$ 33,740,186	\$ 39,048,040	\$ 41,846,239	\$ 8,106,053	24.0%
Restricted Police Funds	7,326	8,805	118,675	106,520	143,275	264,216	157,696	148.0%
Fire Rescue Fund	11,274,150	11,563,698	11,684,190	10,204,592	9,492,536	13,931,548	3,726,956	36.5%
Road/Vehicle License Fund	596,257	597,686	613,171	450,160	592,049	500,000	49,840	11.1%
School Crossing Guard Fund	127,084	123,391	126,834	86,352	86,352	161,374	75,022	86.9%
IMRF/FICA Fund	1,510,738	1,436,179	1,345,982	1,107,978	1,030,625	1,771,317	663,339	59.9%
Motor Fuel Tax Fund	1,941,109	2,627,094	3,637,593	6,704,599	4,281,324	3,281,404	(3,423,195)	-51.1%
Foreign Fire Insurance Fund	241,246	35,129	-	-	-	-	-	N/A
Commuter Parking Fund	188,103	176,480	166,446	151,296	146,872	224,633	73,337	48.5%
Three Oaks Development	-	-	98,720	1,000,000	-	2,260,000	1,260,000	126.0%
Debt Service Funds	1,021,347	1,052,993	1,347,236	1,003,177	1,003,177	1,125,000	121,823	12.1%
TIF Funds	639,232	240,760	278,035	312,688	493,538	400,870	88,182	28.2%
Capital Replacement Fund	4,193,326	9,900,964	13,878,861	20,113,944	11,382,065	22,112,718	1,998,774	9.9%
Vehicle Replacement Fund	-	-	-	2,746,999	1,288,045	4,432,453	1,685,454	61.4%
Water & Sewer Funds	28,498,455	31,435,816	28,590,002	44,673,912	35,463,514	61,988,276	17,314,364	38.8%
Group Insurance Fund	5,707,443	5,794,258	5,759,765	4,333,481	3,840,421	6,754,873	2,421,392	55.9%
Police Pension Fund	4,086,722	4,100,678	4,790,559	3,108,284	3,089,599	4,763,210	1,654,926	53.2%
Fire Pension Fund	2,119,168	2,336,029	2,823,804	1,978,615	1,968,973	3,037,200	1,058,585	53.5%
Library Funds	6,472,195	5,290,032	5,443,696	5,889,504	3,770,626	6,822,202	932,698	15.8%
Total - All Funds	108,309,496	116,943,915	122,896,087	137,712,287	\$ 117,121,031	\$ 175,677,533	\$ 37,965,246	27.6%



REVENUES & EXPENDITURES BY TYPE - ALL FUNDS

Type	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
Revenues and Other Sources:								
Property taxes	\$ 18,359,637	\$ 19,277,533	\$ 20,186,943	\$ 20,748,700	\$ 21,069,667	\$ 21,589,145	\$ 840,445	4.1%
Intergovernmental	25,546,035	25,461,443	27,283,543	20,734,580	20,796,637	31,325,227	10,590,647	51.1%
Licenses and permits	1,034,144	1,059,180	1,420,681	717,000	705,538	805,500	88,500	12.3%
Other taxes	11,253,734	11,393,576	11,968,191	10,703,698	10,435,275	17,024,820	6,321,122	59.1%
Fines and forfeits	491,556	536,113	595,902	356,000	372,000	548,000	192,000	53.9%
Charges for services	20,738,160	22,232,324	23,513,461	16,382,841	16,765,065	24,068,744	7,685,903	46.9%
Interest	(7,785,113)	1,992,091	13,374,677	2,732,160	2,829,944	2,787,400	55,240	2.0%
Miscellaneous	11,192,756	5,712,488	11,321,489	2,422,105	8,668,827	9,740,063	7,317,958	302.1%
Internal service charges	4,973,668	11,009,225	5,124,229	9,426,847	3,504,838	5,431,175	(3,995,672)	-42.4%
Internal transfers	23,059,123	17,579,882	24,631,529	28,777,726	32,424,752	32,481,479	3,703,753	12.9%
Other sources	3,746,695	17,985,516	1,489,591	1,400,000	250,137	10,500,000	9,100,000	650.0%
Total	112,610,395	134,239,372	140,910,238	114,401,657	117,822,680	156,301,553	41,899,896	36.6%
Expenditures and Other Uses:								
General government	7,650,883	7,854,287	8,433,213	6,921,754	6,049,058	10,106,511	3,184,757	46.0%
Public safety	33,014,531	35,385,824	37,083,570	28,964,976	28,169,685	40,797,000	11,832,024	40.8%
Highways and streets	6,427,262	6,761,199	6,902,024	5,796,987	5,282,255	8,733,483	2,936,496	50.7%
Waterworks and sewerage	8,627,917	15,629,582	15,284,568	28,484,990	19,672,633	10,711,626	(17,773,364)	-62.4%
Culture and recreation	5,501,744	5,609,309	5,741,467	6,354,096	4,426,366	7,461,117	1,107,021	17.4%
Capital outlay	12,867,205	9,377,101	13,228,753	23,214,834	12,734,409	53,876,023	30,661,189	132.1%
Debt service	4,705,870	12,070,368	4,903,618	4,851,495	4,526,452	4,755,421	(96,074)	-2.0%
Lease payments	807,518	891,127	884,008	11,948	-	-	(11,948)	-100.0%
Internal service charges	5,707,443	5,794,258	5,759,765	4,333,481	3,840,421	6,347,518	2,014,037	46.5%
Internal transfers	23,059,123	17,570,863	24,631,529	28,777,726	32,424,752	32,481,479	3,703,753	12.9%
Other uses	-	-	-	-	-	407,355	407,355	N/A
Total	108,369,496	116,943,918	122,852,514	137,712,287	117,126,031	175,677,533	37,955,246	27.6%
Revenues & Other Sources in Excess of Expenditures & Other Uses	4,240,898	17,295,453	18,057,724	(23,310,630)	696,649	(19,375,980)		
Beginning Balance, May 1	167,382,467	174,126,348	192,951,943	196,626,248	209,212,135	209,908,784		
Change in Receiv/Pay	2,502,990	1,530,136	(1,797,532)	-	-	-		
Ending Balance, April 30	\$ 174,126,355	\$ 192,951,937	\$ 209,212,135	\$ 173,315,618	\$ 209,908,784	\$ 190,532,804		



FUND BALANCE: HISTORY AND BUDGETARY CHANGES - ALL FUNDS

Fund	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Estimate	2025 Revenues & Other Sources	2025 Expenditures & Other Uses	Fiscal 2025 Budget	\$ Change	% Change
GENERAL FUND									
General Fund	\$ 19,751,538	\$ 21,087,371	\$ 23,687,988	\$ 18,483,199	\$ 47,585,370	\$ 41,846,239	\$ 24,222,330	\$ 5,739,131	31.1%
FIRE RESCUE FUND									
Fire Rescue Fund	6,516,407	7,637,647	8,681,811	11,447,841	13,999,777	13,931,548	11,516,070	68,229	0.6%
OTHER FUNDS									
Restricted Police Funds	498,249	702,720	785,580	833,236	127,360	264,216	696,380	(136,856)	-16.4%
Road/Vehicle License Fund	59,806	69,958	101,999	-	500,000	500,000	-	-	N/A
School Crossing Guard Fund	118,590	111,982	120,539	153,409	161,474	161,374	153,509	100	0.1%
IMRF/FICA Fund	1,492,602	1,145,024	1,064,479	1,345,193	1,346,933	1,771,317	920,809	(424,384)	-31.5%
Motor Fuel Tax Fund	8,523,063	8,117,336	6,533,554	3,594,564	1,831,626	3,281,404	2,144,786	(1,449,778)	-40.3%
Foreign Fire Insurance Fund	35,112	-	-	-	-	-	-	-	N/A
Commuter Parking Fund	16,124	31,929	72,771	57,924	190,000	224,633	23,291	(34,633)	-59.8%
Three Oaks Develop. Fund	1,165,418	1,485,323	1,996,142	2,271,492	300	2,260,000	11,792	(2,259,700)	-99.5%
Group Insurance Fund	1,007,235	1,432,430	1,991,635	2,438,351	6,755,753	6,754,873	2,439,231	880	0.0%
Police Pension Fund	48,047,669	49,287,365	53,915,969	55,175,590	5,795,212	4,763,210	56,207,592	1,032,002	1.9%
Fire Pension Fund	49,662,915	50,785,349	56,338,408	59,025,127	4,194,345	3,037,200	60,182,272	1,157,145	2.0%
DEBT SERVICE FUNDS									
2012 GOB (Crystal Heights)	285,237	285,482	-	-	-	-	-	-	N/A
2009 Bonds (Three Oaks)	-	-	-	-	1,125,000	1,125,000	-	-	N/A
TIF FUNDS									
Main Street TIF Fund	-	37,663	85,572	2,935	65,000	870	67,065	64,130	2184.7%
Virginia Street TIF Fund	-	-	-	-	200,000	200,000	-	-	N/A
Vulcan Lakes TIF Fund	-	-	-	-	125,000	125,000	-	-	N/A
Waters Edge TIF Fund	(95,214)	(181,191)	(186,773)	(157,452)	75,000	75,000	(157,452)	-	0.0%
WATER & SEWER OPERATING FUNDS									
W&S Operating Fund	8,891,776	11,743,870	13,275,567	9,119,187	16,018,930	18,285,317	6,852,800	(2,266,387)	-24.9%
W&S Debt Service Fund	124,134	7,181,317	5,378,244	2,651,109	13,578,891	16,003,326	226,674	(2,424,435)	-91.4%
W&S 2019 Project Fund	2,514,237	2,523,396	1,917,817	610,325	5,000	584,011	31,314	(579,011)	-94.9%
GOVERNMENTAL CAPITAL FUNDS									
Capital Replacement Fund	16,007,964	19,549,640	16,095,099	19,146,034	8,696,562	22,112,718	5,729,878	(13,416,156)	-70.1%
Vehicle Replacement Fund	-	-	4,000,000	7,139,162	1,374,608	4,432,453	4,081,317	(3,057,845)	-42.8%
WATER & SEWER CAPITAL FUNDS									
W&S Capital Fund	5,794,168	5,915,460	8,463,200	9,830,643	26,643,689	27,115,622	9,358,710	(471,933)	-4.8%
LIBRARY FUNDS									
Operating Fund	2,548,796	2,673,358	2,971,516	4,706,970	5,167,880	5,667,880	4,206,970	(500,000)	-10.6%
Construction & Repair	378,252	482,980	433,351	429,789	143,445	143,445	429,789	-	0.0%
Ames Trust	389,242	390,117	394,947	389,947	-	15,000	374,947	(15,000)	-3.8%
Gift & Memorial	24,196	13,041	15,851	23,161	40,800	60,882	3,079	(20,082)	-86.7%
Working Cash	50,021	51,492	54,240	-	-	-	-	-	N/A
Per Capita	(330)	(329)	59,068	59,068	119,598	119,598	59,068	-	0.0%
Special Reserve	41,142	72,277	517,168	455,022	-	250,000	205,022	(250,000)	-54.9%
IMRF Fund	107,327	167,908	326,884	474,734	200,000	331,397	343,337	(131,397)	-27.7%
FICA Fund	170,674	151,022	119,510	202,225	234,000	234,000	202,225	-	0.0%
TOTAL - ALL FUNDS	\$ 174,126,350	\$ 192,951,937	\$ 209,212,135	\$ 209,908,784	\$ 156,301,553	\$ 175,677,533	\$ 190,532,804	(\$ 19,375,980)	-9.2%

Expenditures and Other Uses in excess of Revenues and Other Sources represent planned use of available balances to pay for capital equipment and replacement. Of the \$19.4 million decrease, \$3 million is unspent bond proceeds currently held by the City for water and sewer projects. Due to the variable amounts of capital projects planned each fiscal year, the City intentionally plans for



drawdowns of fund balance when necessary to smooth the effects on the overall financial health of the City. All funds are projected to remain above their minimum fund balance levels per policy.

MAJOR REVENUES

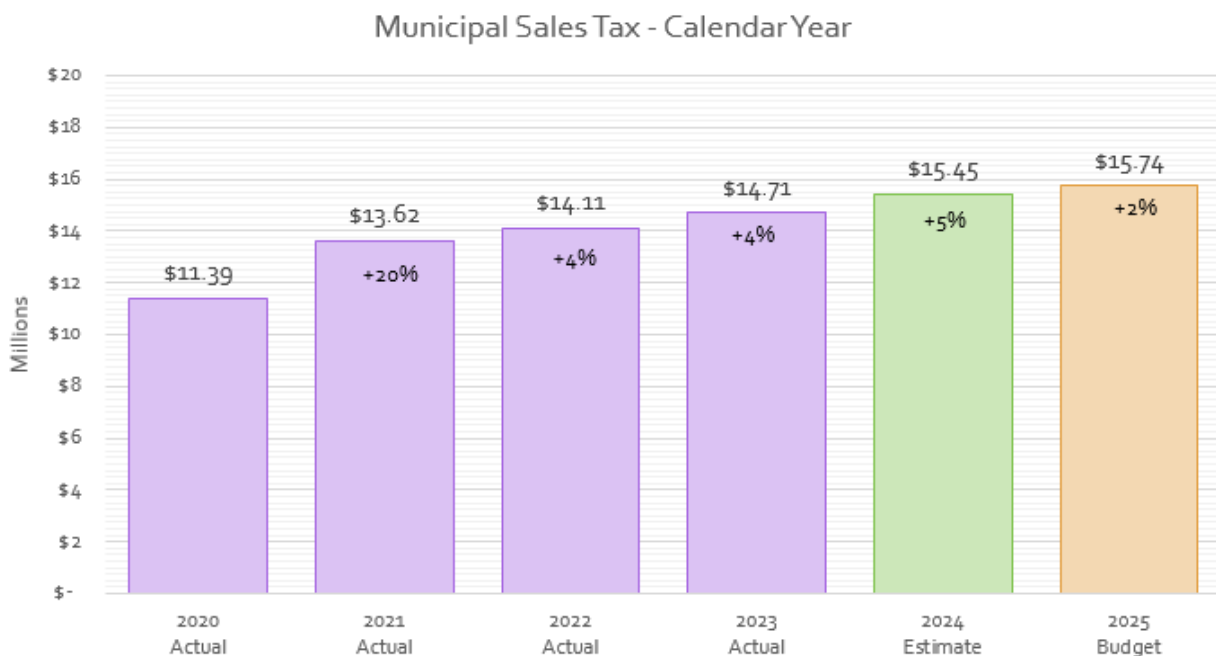
For discussion purposes, commentary on many major revenue sources included comparisons on a calendar year, not the City’s former May to April fiscal years, as the 2025 budget transitions the City into a full calendar fiscal year.

Property Taxes

Property taxes include amounts levied against all real estate in the City. Real property taxes that will be collected during 2025 are levied December 2024. Assessed values are established by the County Assessor at approximately 33.33% of appraised market value. The County Treasurer collects property taxes on behalf of all taxing districts in the County. The County Treasurer periodically remits to the City its portion of the taxes collected.

Property taxes are levied primarily for purposes of meeting pension obligations, public safety, library and recreation, and debt service. The City currently has no General Fund property tax.

Municipal Sales Tax



Sales tax receipts have outperformed previous year levels as inflation continues to rise. The most prevalent estimates for forecasting recommend continuing a conservative approach to any revenue subject to the volatility of the economy. The FY 2025 budget reflects a 2% increase in receipts of

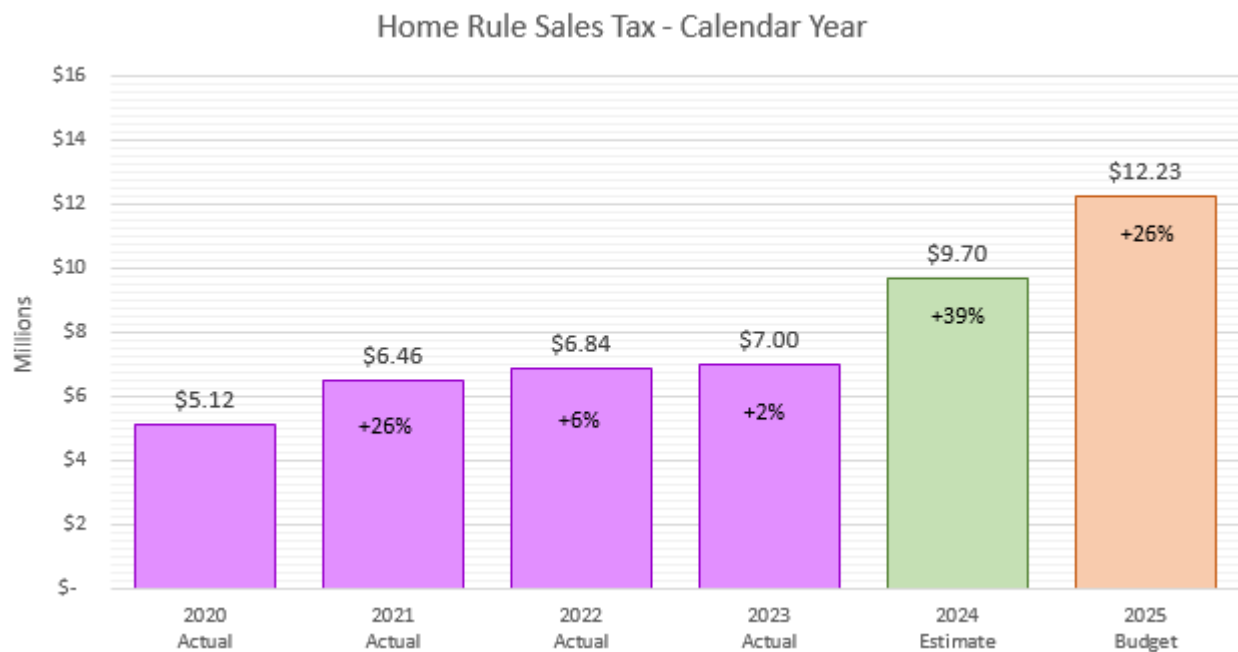


sales tax compared to 2024 receipts. The State of Illinois’ elimination of the sales tax on groceries will be effective in 2026, affecting future year forecasts significantly for this revenue source.

For the eight month period of fiscal year 2024B, receipts of Sales Tax are anticipated to end the year at \$10.62 million, 19% above the fiscal year budget of \$8.92 million as the State of Illinois originally proposed eliminating the tax on groceries as of July 2024.

Home Rule Sales Tax

A Home Rule Sales Tax allows operational services of the City to be maintained, as well as to provide for Three Oaks Recreation Area debt service. The Home Rule Sales Tax is only imposed on general merchandise purchases; it is not applied to titled or registered personal property such as vehicles, watercraft or trailers. It is also not applied to qualifying food, drugs and medical appliances.



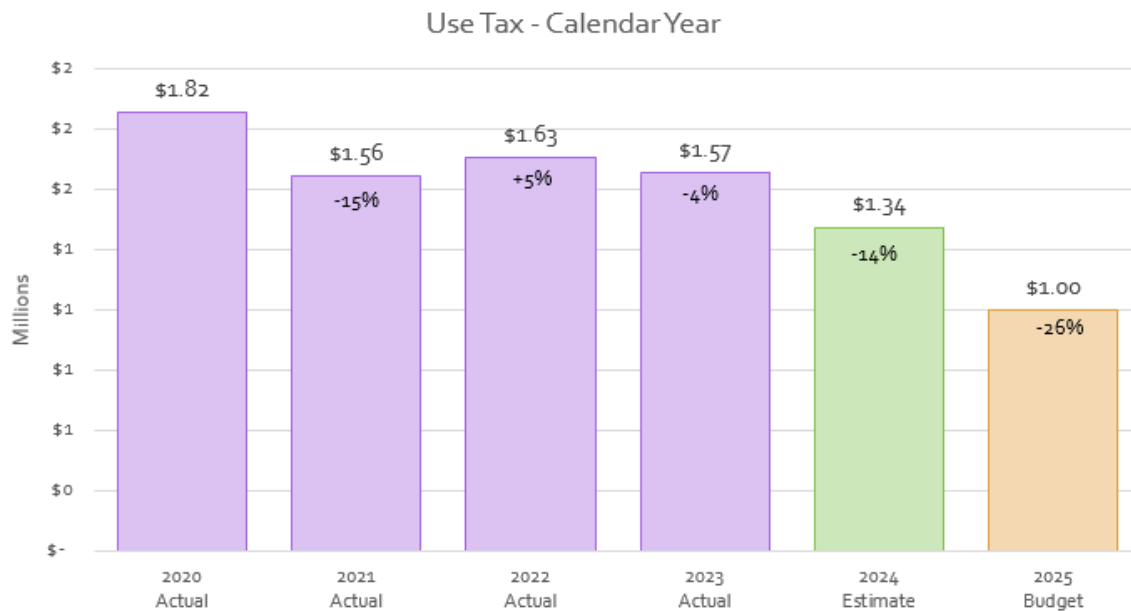
Starting July 2024, the Home Rule Sales Tax rate was increased from 0.75% to 1.25% in order to offset costs of increasing police patrol and firefighter/paramedic personnel, as well as funding for the road program and lead water service line replacements. The increase accounts for the anticipated loss from the elimination of the State Sales Tax on groceries in 2026, which the City is estimating a loss of \$2.0 million per year.

Receipts for FY 2024B are trending just below budgeted expectations. Fiscal year 2024B revenue is expected to end the year at \$7.49 million or 5% below the fiscal year budget of \$7.89 million. Budgetary projections for FY 2025 reflect a 2% increase in Home Rule Sales Tax receipts when compared to receipts/estimates, with adjustments to account for the rate increase.



State Use Tax

State Use Tax is imposed on the privilege of using in Illinois any item of tangible property that is purchased outside Illinois at retail. The use tax rate is 6.25% on purchases of general merchandise including automobiles and other items that must be titled or registered. Use Tax is 1% on qualifying food, drugs and medical appliances. 20% of collections from sales of general merchandise and 100% of collections from qualifying food, drugs and medical appliances is returned to local governments.



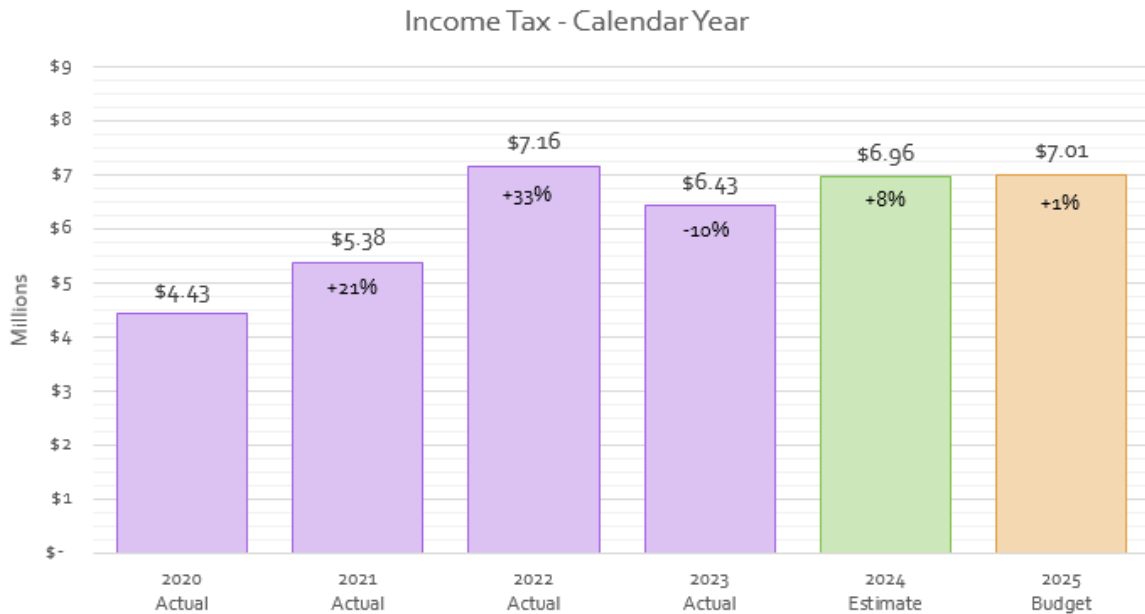
Beginning January 1, 2020, marketplace facilitators such as Amazon were required to collect a 6.25% Use Tax on marketplace sales from certain retailers. Effective January 1, 2021, marketplace facilitators and eligible remote retailers are required to collect state and locally-imposed sales taxes, instead of the Use Tax, on online purchases from sellers based on where the product is delivered. As of January 1, 2021, this has shifted revenues out of the Use Tax classification and into the Sales Tax classification. The remaining Use Tax still collected is distributed on a per capita basis.

Current FY 2024B receipts are anticipated to end the short year at \$872 thousand or 13% below the FY 2024B budget of \$1 million. FY2025 receipts are budgeted for \$1 million. Based on projections from the Illinois Municipal League, receipts for 2025 have been reduced significantly, down 33% from the prior year levels.



State Income Tax

Distributions of State Income Tax to cities and counties are based on their population in proportion to the total state population.



Of continual concern is the future impact of the State of Illinois on City finances. Local Government Distributive Fund (LGDF) continues to be at risk of reduction as the State of Illinois reviews their own dire budget situation. The State previously shared 10% of collections but reduced the sharing percentage to allow the State to retain a higher amount of the tax. Municipalities and supporting agencies have lobbied the State to restore the 10% rate. With a few incremental increases over time, the State is currently sharing 6.47% (last increased August 2024). While the proposed State FY 2024/25 budget does not include any reductions to the LGDF at this time, this revenue source remains vulnerable to future reductions as shown by history.

Receipts of State Income Tax are anticipated to end the year at \$4.69 million or 9.7% above the FY 2024B budget of \$4.27 million. Based on a recommendation from the Illinois Municipal League citing economic factors and conservative adjustments, the amount of State Income Tax for FY 2025 has been budgeted at \$7.01 million.

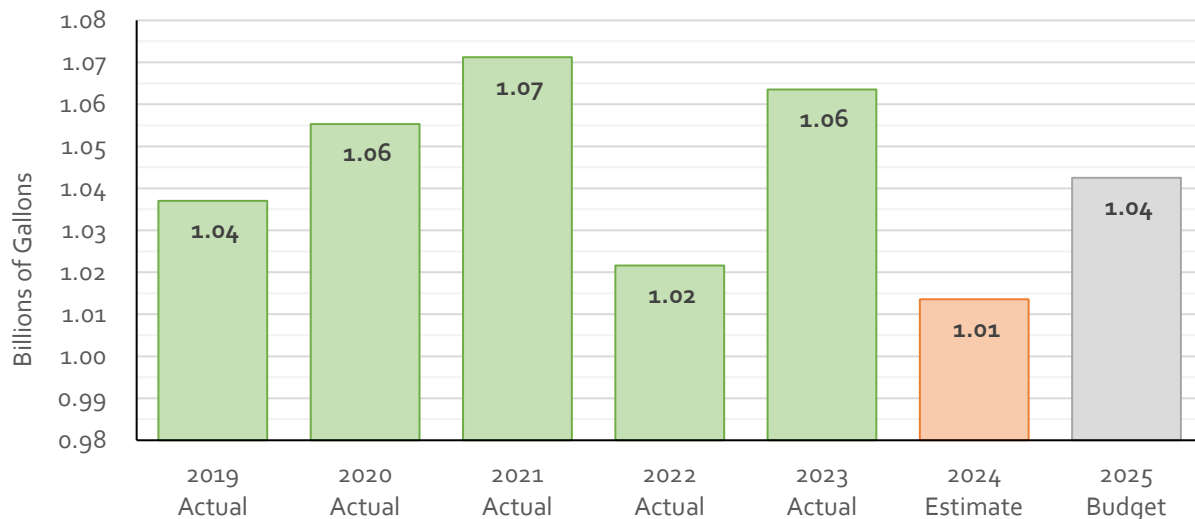


Water & Sewer User Fees

User fees for water and sewer are calculated on the number of gallons of water consumed as determined by a water meter. Meters are read every month. Fees for water and sewer are combined in a monthly bill sent to residents and businesses.

Residential customers account for approximately 75% of monthly consumption. Consumption is predicted to end the year around 1.01 billion gallons, much lower in comparison to the 1.06 billion gallons during 2023. Spring 2024 weather was wet and cool, which tends to reduce the demand for water consumption. While homes are being equipped with more water conservation devices, new customers have been added due to recent growth in the community. The chart below demonstrates the variability in water consumption from year to year.

Water Consumption History



The 2025 budget incorporates a 3% water and sewer rate increase beginning with September consumption that will be billed in November 2025. For an average family of four with 6,000 gallons of consumption per month, this would equate to an additional \$2.70 per month.

The FY 2024B budget included an increase of 3% that was implemented in September 2024. The increase provides a funding mechanism that allows the Water and Sewer Fund to continue to be financially independent and allows for some capital investment in order to maintain water and sewer infrastructure systems.



Fire Rescue Services

Through intergovernmental agreements, the City of Crystal Lake's Fire Rescue Department provides fire rescue and emergency lifesaving services to the citizens of the Crystal Lake Fire Protection District and to the citizens of the Village of Lakewood. In exchange, the Crystal Lake Rural Fire Protection District is charged an annual fee equal to 90.50% of the District's property tax receipts. The Village of Lakewood is assessed a fee based on the Equalized Assessed Value (EAV) of property within the Village's boundaries. The Crystal Lake Rural Fire Protection District and the Village of Lakewood are non-home rule communities. Both are subject to limitations of the Property Tax Extension Limitation Law.

For the eight months in fiscal year 2024B, the City invoiced \$1,859,937 for these services. In fiscal year 2025, the City anticipates receiving \$2,887,680. This projection includes the assumption that both agencies will experience small growth in their EAV for the 2024 levy.

PERSONNEL SUMMARY - ALL FUNDS

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
City Administration	13.05	13.05	14.00	14.00	14.00	13.00
Administrative Adjudication	1.00	1.00	0.50	0.50	0.50	0.50
Information Technology	1.00	1.00	1.00	1.00	1.00	1.00
Police	77.70	78.70	78.70	88.70	88.70	88.70
Community Development	15.00	15.00	15.00	15.00	15.00	16.00
Public Works Administration	4.75	5.75	4.50	4.50	4.50	4.50
Engineering	7.00	7.00	8.00	8.00	8.00	8.00
Streets	15.00	15.00	15.00	15.00	15.00	15.00
Fleet Services	7.00	7.00	5.00	5.00	5.00	5.00
Facility Services	0.00	0.00	3.00	2.00	2.00	3.00
Water Operations	16.00	16.00	16.00	16.00	16.00	16.00
Wastewater Treatment	13.00	13.00	13.00	13.00	13.00	13.00
Fire Rescue	67.50	67.50	68.00	80.00	80.00	81.00
Total FTE	238.00	240.00	241.70	262.70	262.70	264.70
Change from PY	0.60	2.00	1.70	22.70	21.00	2.00
Cumulative Change (since '10)	(29.50)	(27.50)	(25.80)	(4.80)	(4.80)	(2.80)
% Change	11.03%	10.28%	9.64%	1.79%	1.79%	1.05%

One vacant position, a Management Analyst from City Administration, was eliminated for FY 2025. Three new positions have been added for FY 2025: a Community Development Analyst, a Supervisor

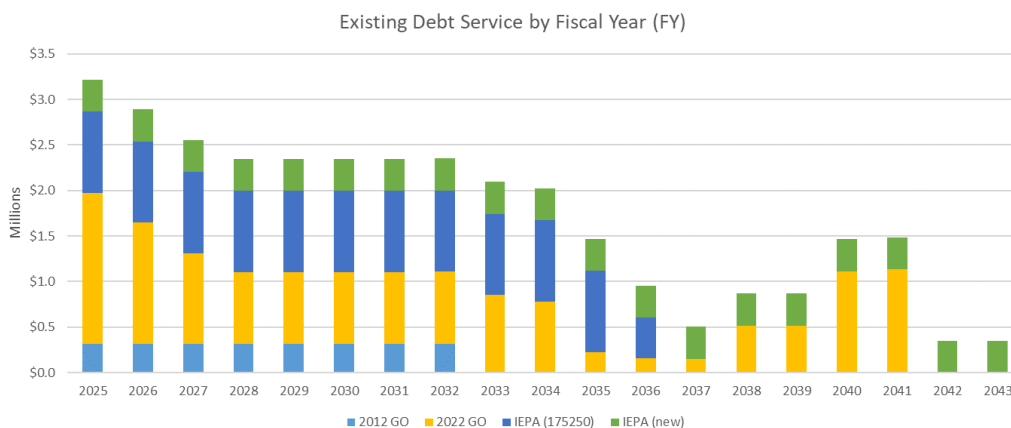


(Facility Services), and a second Deputy Fire Rescue Chief. In FY 2024B, ten (10) new police officers and twelve (12) new firefighter/paramedic positions were authorized. However, only seven of the new police officers positions and six of the new firefighter/paramedic positions have been budgeted to be filled in FY 2025. Overall, through attrition, the City has reduced staffing by 2.80 full-time equivalents (FTE) over the past fifteen years. The Personnel Summary-All Funds does not include elected officials, Planning and Zoning Committee members, Library personnel, or temporary employees. Personnel summaries throughout this budget document reflect positions for which salaries and wages are budgeted. Organizational charts reflect the structure of each department.

DEBT SERVICE

At December 31, 2024, the City will have a number of debt issues outstanding. Balance outstanding on general obligation bonds of \$21,750,000 will be repaid in stages over the next nineteen (19) years. General obligation bonds are repaid using alternative revenue sources, not ad valorem property taxes. The City's general obligation note was repaid in full during FY 2024B. The City also has a low-interest loan agreement with the Illinois Environmental Protection Agency (IEPA) for wastewater infrastructure improvements. At December 31, 2024, the remaining balance will be \$10,263,577. The City has been approved for a new loan agreement with the IEPA on which it is drawing funds to finance the new deep well #20 at Water Treatment Plant #4. In FY 2022/23, the City issued bonds for several other water, sewer, and wastewater projects, including the portion of the new deep well #19 at Waste Treatment Plant #2 above the \$5,420,116 received through the American Rescue Plan Act (ARPA). Additional revenue resulting from planned water and sewer rate increases will go towards paying principal and interest over the loan's twenty-year term. In FY 2025, the City will be issuing general obligation bonds in order to finance the water meter replacement program. The program will cost approximately \$10 million over the course of three years.

Looking at existing debt payments (exclusive of vehicle lease payments), the following chart illustrates remaining scheduled payments through retirement.





The following summarizes the City's expected debt services obligations as of December 2024:

<u>Debt Issuance</u>	<u>Interest Rate</u>	<u>Purpose</u>
2012 GO Bonds	2.00% - 2.625%	Proceeds used for Flooding Mitigation and Water & Sewer Improvements.
2016 IEPA Loan	1.86%	Proceeds used for improvements to Wastewater Treatment Plant #2 and Wastewater Treatment Plant #3.
2019 IEPA Loan	1.35%	Proceeds used for improvements to Water Treatment Plant #2.
2019A GO Bonds	3.00% - 4.00%	Refinance 2009B GO Bonds and fund water & sewer improvements, including WWTP #2 UV Disinfection System Replacement, Lift Station #14 Rehabilitation. The 2009B GO Bonds were issued to fund the development of the Three Oaks Recreation Area.
2022B GO Bonds	3.00% - 4.00%	Proceeds used for water & sewer improvements, including Dole Avenue Watermain, Edgewater Storage, Lift Station #16 Rehabilitation, Reestablish Crystal Creek.
2022C GO Bonds	2.65%	Refinance 2013 GO Bonds. The 2013 GO Bonds were issued to fund various water and sewer system improvements.



Debt Service Schedule - Principal Payments

Fiscal Year	2012 GO Bonds	2019 GO Bonds	2022 GO Bonds	IEPA (175250)	IEPA (new)	Total
2025	\$ 265,000	\$ 960,000	\$ 1,330,000	\$ 704,837	\$ 272,841	\$ 3,532,678
2026	270,000	1,005,000	1,050,000	718,008	276,537	3,319,545
2027	275,000	1,045,000	750,000	731,425	280,283	3,081,708
2028	280,000	1,090,000	565,000	745,093	284,080	2,964,172
2029	285,000	-	580,000	759,016	287,928	1,911,943
2030	295,000	-	595,000	773,199	291,828	1,955,027
2031	300,000	-	615,000	787,647	295,781	1,998,428
2032	310,000	-	630,000	802,366	299,787	2,042,153
2033	-	-	710,000	817,359	303,848	1,831,207
2034	-	-	655,000	832,633	307,964	1,795,597
2035	-	575,000	120,000	848,192	312,135	1,855,327
2036	-	975,000	60,000	430,021	316,364	1,781,385
2037	-	1,005,000	55,000	-	320,649	1,380,649
2038	-	1,035,000	420,000	-	324,992	1,779,992
2039	-	1,065,000	435,000	-	329,394	1,829,394
2040	-	-	1,045,000	-	333,856	1,378,856
2041	-	-	1,100,000	-	338,379	1,438,379
2042	-	-	-	-	342,962	342,962
2043	-	-	-	-	347,608	347,608
Total	\$ 2,280,000	\$ 8,755,000	\$ 10,715,000	\$ 8,949,795	\$ 5,867,216	\$ 36,567,011

Debt Service Schedule - Total Payments

Fiscal Year	2012 GO Bonds	2019 GO Bonds	2022 GO Bonds	IEPA (175250)	IEPA (new)	Total
2025	\$ 318,656	\$ 1,263,650	\$ 1,654,853	\$ 892,485	\$ 351,131	\$ 4,480,775
2026	318,356	1,270,250	1,328,673	892,485	351,131	4,160,895
2027	317,619	1,270,050	993,895	892,485	351,131	3,825,180
2028	316,431	1,273,250	786,320	892,485	351,131	3,619,617
2029	314,781	139,650	786,348	892,485	351,131	2,484,395
2030	318,013	139,650	785,978	892,485	351,131	2,487,256
2031	315,638	139,650	790,210	892,485	351,131	2,489,114
2032	318,138	139,650	788,913	892,485	351,131	2,490,316
2033	-	139,650	852,218	892,485	351,131	2,235,484
2034	-	139,650	778,175	892,485	351,131	2,161,441
2035	-	714,650	223,525	892,485	351,131	2,181,791
2036	-	1,097,400	159,745	446,242	351,131	2,054,519
2037	-	1,098,150	152,855	-	351,131	1,602,136
2038	-	1,098,000	516,123	-	351,131	1,965,254
2039	-	1,096,950	517,893	-	351,131	1,965,974
2040	-	-	1,114,190	-	351,131	1,465,321
2041	-	-	1,135,750	-	351,131	1,486,881
2042	-	-	-	-	351,131	351,131
2043	-	-	-	-	351,131	351,131
Total	\$ 2,537,631	\$ 11,020,250	\$ 13,365,660	\$ 10,263,577	\$ 6,671,491	\$ 43,858,609



CAPITAL EXPENDITURES

The City of Crystal Lake's Capital Improvement Plan (CIP) is a long-range planning document designed to review the City's anticipated capital needs. Ultimately, the CIP's goal is to ensure that the City's infrastructure (including its street system, water conveyance system, fleet, etc.) can meet both the service demands of the public and operational needs of the organization. A capital asset is a tangible or intangible asset having significant value that is used in operations and has an initial useful life that benefits more than a single fiscal year period. Capital assets include land, land improvements, buildings, infrastructure, equipment, software and construction in progress. Capital assets are defined as assets with an initial, individual cost of more than \$25,000, or vehicles, trailers and boats regardless of cost.

Capital expenditures of the City are budgeted in one of three capital replacement funds: Capital Replacement Fund, Vehicle Replacement Fund or Water & Sewer Capital Replacement Fund. Projects are split based on the nature and funding source of the projects. Any project of governmental nature as to nature and funding source (General Fund, Fire Rescue Fund, Motor Fuel Tax Fund, et.al.) are budgeted in the Capital Replacement Fund. Any project related to water and sewer functions are budgeted in the Water & Sewer Capital Replacement Fund.

All capital expenditures can be found in the Capital Replacement Funds section on page 203 and in the Capital Plan Highlights section on page 227. Additional details on major capital projects can be found in the City's Capital Improvement Plan located at www.crystallake.org.



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CITY OF CRYSTAL LAKE
ANNUAL BUDGET
FISCAL YEAR 2025



GENERAL FUND



ANNUAL BUDGET SUMMARY

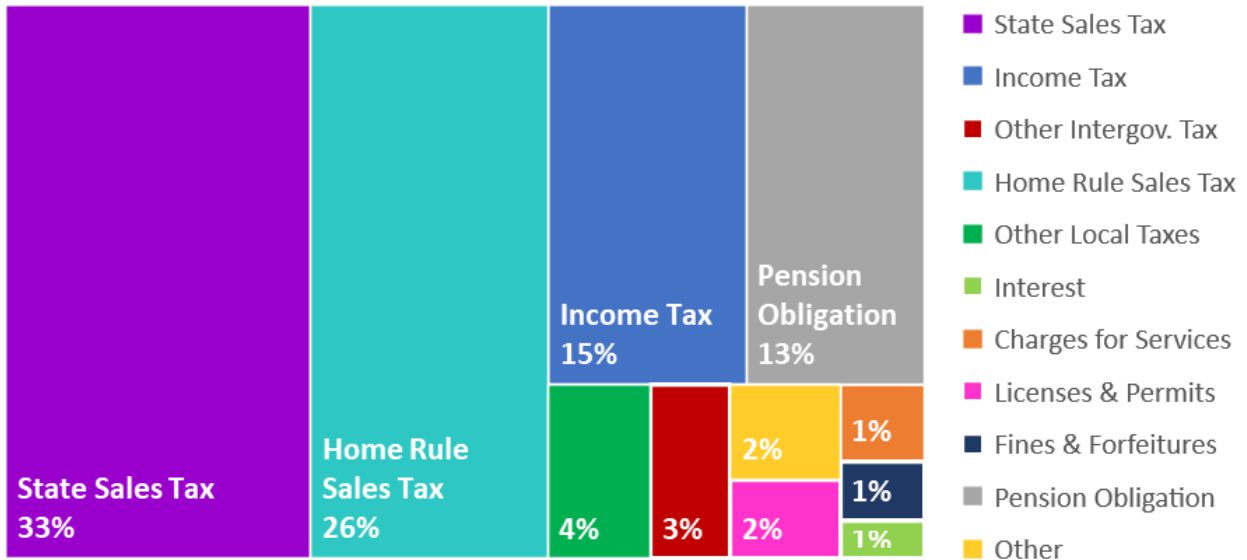
	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40030. Property Tax - Police Pension	\$ 2,930,936	\$ 3,481,668	\$ 3,482,254	\$ 3,612,536	\$ 3,612,536	3,992,645	\$ 380,109	10.5%
40035. Property Tax - Fire Pension	2,023,985	2,285,797	2,286,134	2,285,640	2,285,640	2,316,993	31,353	1.4%
Total Property Taxes	4,954,921	5,767,466	5,768,388	5,898,176	5,898,176	6,309,638	411,462	7.0%
41020. Personal Property RT- State	349,201	457,772	331,006	172,220	158,983	251,279	79,059	45.9%
41025. Personal Property RT- Township	34,529	68,600	45,345	28,938	18,000	24,410	(4,528)	-15.6%
41030. Sales Tax - II	13,846,844	14,154,945	15,169,052	8,915,785	10,624,969	15,735,386	6,819,601	76.5%
41040. Income Tax - II	5,835,642	6,506,600	6,592,621	4,274,951	4,691,436	7,011,965	2,737,014	64.0%
41045. Use Tax - II	1,558,587	1,664,317	1,518,838	1,001,764	872,072	998,415	(3,349)	-0.3%
41700. Grant Proceeds - State of IL	91,177	9,892	48,290	2,000	2,000	2,000	-	0.0%
41800. Grant Proceeds - Federal	51,073	22,462	23,516	20,000	20,000	20,000	-	0.0%
41850. Grant Proceeds - Other Govt	-	33,923	38,874	-	-	-	-	N/A
41900. Grant Proceeds - Other	53,499	213	4,500	-	1,600	-	-	N/A
Total Intergovernmental Revenue	21,820,551	22,918,723	23,772,041	14,415,658	16,389,060	24,043,455	9,627,797	66.8%
42050. Liquor Licenses	79,749	133,858	147,399	136,500	140,000	140,000	3,500	2.6%
42090. Miscellaneous Licenses	12,299	15,540	17,375	15,500	15,500	15,500	-	0.0%
42210. Building Permits	723,367	695,633	1,101,302	500,000	550,000	650,000	150,000	30.0%
Total Licenses and Permits	815,416	845,032	1,266,076	652,000	705,500	805,500	153,500	23.5%
43032. Home Rule Sales Tax	6,652,098	6,826,463	7,179,057	7,895,435	7,490,863	12,226,859	4,331,424	54.9%
43035. Auto Rental Tax - II	59,236	60,825	58,694	38,960	32,516	51,486	12,526	32.2%
43040. Local Cannabis Tax	-	62,931	324,664	195,000	229,030	335,000	140,000	71.8%
43200. Hotel Tax	363,158	329,027	352,400	217,616	290,245	360,249	142,633	65.5%
43300. Telecommunications Tax	589,605	557,117	528,630	329,262	336,575	485,443	156,181	47.4%
43500. Franchise Fees - Cable	643,023	604,830	543,973	350,297	314,824	429,040	78,743	22.5%
Total Other Taxes	8,307,120	8,441,192	8,987,418	9,026,570	8,694,053	13,888,077	4,861,507	53.9%
44300. Police Fines	174,026	268,401	331,697	200,000	210,000	310,000	110,000	55.0%
44310. Police Towing Fines	73,015	96,500	91,500	60,000	77,000	95,000	35,000	58.3%
44320. Police False Alarms	22,125	23,550	21,000	22,000	3,000	5,000	(17,000)	-77.3%
44510. Adjudication Fines	54,583	69,907	54,495	30,000	30,000	55,000	25,000	83.3%
Total Fines and Forfeits	323,749	458,357	498,692	312,000	320,000	465,000	153,000	49.0%
45150. Parking - Three Oaks	111,994	123,842	124,201	120,000	99,648	120,000	-	0.0%
45160. Beach Admission - Three Oaks	163,881	185,003	217,202	185,000	227,040	195,000	10,000	5.4%
45165. Instruction - Three Oaks	12,544	14,780	17,240	15,000	12,329	15,000	-	0.0%
45170. Season Pass - Three Oaks	4,376	3,480	3,570	3,500	1,450	3,000	(500)	-14.3%
45210. Plan Review Fees	153,733	186,129	232,698	90,000	100,000	180,000	90,000	100.0%
45270. Inspection Fees	8,918	6,367	4,238	3,500	20,000	9,000	5,500	157.1%
45400. Police Detail	112,291	110,318	86,828	70,000	75,000	85,000	15,000	21.4%
Total Charges for Services	567,738	629,919	685,976	487,000	535,467	607,000	120,000	24.6%



ANNUAL BUDGET SUMMARY (CONTINUED)

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES (Continued)								
47010. Interest Income	334,046	627,823	970,287	250,000	250,000	300,000	50,000	20.0%
47020. Interest Income Leases	-	36,547	35,899	-	-	-	-	N/A
47990. Unrealized Gain/Loss on Invest	(1,885,620)	(105,428)	617,625	-	-	-	-	N/A
Total Interest Income	(1,551,575)	558,942	1,623,812	250,000	250,000	300,000	50,000	20.0%
48150. Rent - Three Oaks Concessions	70,731	72,280	71,259	70,000	70,000	70,000	-	0.0%
48155. Rent - Three Oaks Boats	149,452	123,356	163,130	140,000	140,000	140,000	-	0.0%
48160. Rent - Three Oaks Pavillions	15,473	18,682	21,966	20,000	20,090	20,000	-	0.0%
48165. Rent - Three Oaks Beach Chairs	1,585	2,025	2,165	2,000	2,830	2,000	-	0.0%
48170. Consumables - Three Oaks	2,184	2,322	2,969	2,500	2,812	2,500	-	0.0%
48650. Historical Preservation Services	-	1,820	8,002	-	7,000	7,000	-	0.0%
48700. Rental Income - City Facilities	162,446	171,570	135,249	121,723	121,723	128,970	7,247	6.0%
48800. Host Fees	437,956	441,333	434,477	325,000	290,000	435,000	110,000	33.8%
48820. Capital Facility Fees	85,600	159,498	281,447	60,000	125,000	60,000	-	0.0%
48930. Electrical Civic Contribution	98,004	49,002	-	-	-	-	-	N/A
48940. EV Charging Station	28	192	260	60	200	100	40	0.0%
48950. Reimbursements	129,332	365,077	188,015	39,000	40,000	56,000	17,000	43.6%
48990. Miscellaneous Income	1,023,176	344,249	669,301	30,750	30,750	46,000	15,250	49.6%
Total Miscellaneous	2,175,966	1,751,405	1,978,240	818,033	851,805	967,570	149,537	18.3%
Total Revenues	37,413,886	41,371,035	44,580,643	31,859,437	33,644,061	47,386,240	15,526,803	48.7%

GENERAL FUND REVENUE BY TYPE





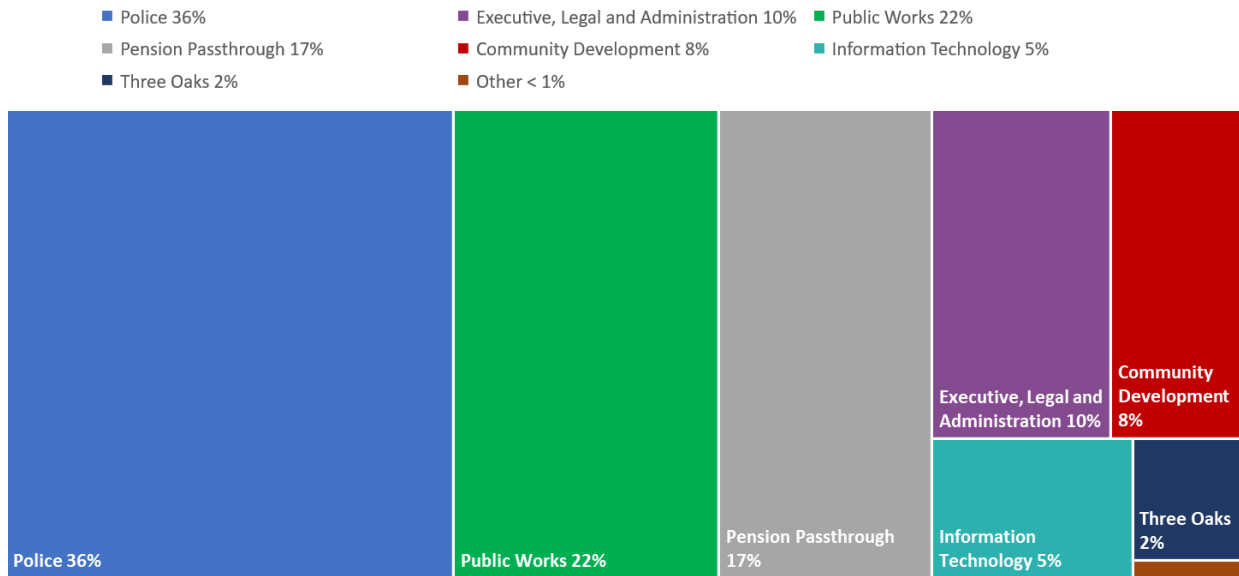
ANNUAL BUDGET SUMMARY (CONTINUED)

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
EXPENDITURES								
Executive Department	365,407	451,084	500,424.74	423,165	406,141	535,285	112,120	26.5%
Legal Department	796,764	560,998	717,292.45	559,695	487,019	763,200	203,505	36.4%
City Administration Department								
City Manager/Human Resources/Finance	1,851,790	1,960,376	2,017,658.25	1,643,955	1,465,998	2,358,407	714,452	43.5%
Information Technology	876,699	935,993	1,286,189.64	1,162,417	1,071,447	1,777,523	615,106	52.9%
Administrative Adjudication	97,275	106,329	47,664.95	46,533	38,668	65,587	19,054	40.9%
Police Department	10,847,121	11,244,337	11,562,136.70	8,775,662	8,406,665	13,227,090	4,451,428	50.7%
Community Development Department	2,051,115	2,311,109	2,197,086.79	1,950,835	1,521,984	2,757,582	806,747	41.4%
Public Works Department								
Streets	3,412,791	3,492,139	3,522,913.43	2,933,955	2,646,789	4,409,716	1,475,761	50.3%
Engineering	1,005,952	1,072,972	1,272,323.23	1,046,149	1,003,670	1,468,696	422,547	40.4%
Fleet Services	1,273,220	1,423,991	712,481	546,539	550,166	855,340	308,801	56.5%
Facility Services	-	-	656,358	670,048	636,430	1,125,098	455,050	67.9%
Three Oaks Recreation Area	761,523	912,460	901,245.84	818,483	715,039	854,145	35,662	4.4%
Fire & Police Commission	44,164	29,811	42,538.12	36,790	34,530	74,332	37,542	102.0%
Pension Obligation	4,954,921	5,767,466	5,768,388.42	5,898,176	5,898,176	6,309,638	411,462	7.0%
Debt Service	53,529	52,706	52,722.89	53,763	53,763	53,730	(33)	-0.1%
Total Expenditures	28,392,271	30,321,772	31,257,424	26,566,165	24,936,485	36,635,369	10,069,204	37.9%
Revenues Over (Under) Expenditures before	9,021,615	11,049,263	13,323,219	5,293,272	8,707,576	10,750,871		
OTHER FINANCING SOURCES (USES)								
Transfer In								
SSA & SA Funds	-	9,618	106	-	-	-		
Virginia Street TIF Fund	130,233	131,469	150,200	151,156	199,190	199,130		
Other								
Sale of Fixed Assets	136,061	-	-	-	-	-		
Gain/Loss on Leased Assets	-	-	60,974	-	-	-		
Gain/Loss on Sale of Assets	-	-	1,214	-	-	-		
Transfer Out								
Capital Replacement Fund	(3,221,778)	(3,145,105)	(3,000,000)	(1,620,000)	(1,620,000)	(1,750,000)		
Capital Replacement Fund - Advance	(7,000,000)	(5,700,000)	(3,000,000)	-	(6,880,000)	-		
Commuter Parking Fund	(107,036)	(24,981)	-	(40,000)	(32,000)	(20,000)		
Fire Rescue Fund	-	-	-	-	-	-		
Three Oaks Debt Service	(964,510)	(983,774)	(935,096)	(914,021)	(879,555)	(1,000,870)		
Vehicle Replacement Fund	-	-	(4,000,000)	(1,400,000)	(4,000,000)	(500,000)		
Water & Sewer Capital Fund	-	-	-	(3,200,000)	(700,000)	(1,940,000)		
Total Other Financing Sources (Uses)	(11,027,030)	(9,712,773)	(10,722,603)	(7,022,865)	(13,912,365)	(5,011,740)		
Net Change in Fund Balance	(2,005,415)	1,336,490	2,600,617	(1,729,593)	(5,204,789)	5,739,131		
Beginning Fund Balance	21,756,951	19,751,536	21,087,371	20,760,092	23,687,988	18,483,199		
Prior Period Adjustment	-	(655)	-	-	-	-		
Ending Fund Balance	19,751,536	21,087,371	23,687,988	19,030,499	18,483,199	24,222,330		
Restricted or Assigned Fund Balance	(4,982,886)	(5,485,450)	(8,101,493)	(3,883,582)	(6,377,300)	(6,506,270)		
Available Fund Balance	\$ 14,768,650	\$ 15,601,921	\$ 15,586,495	\$ 15,146,917	\$ 12,105,899	\$ 17,716,060		



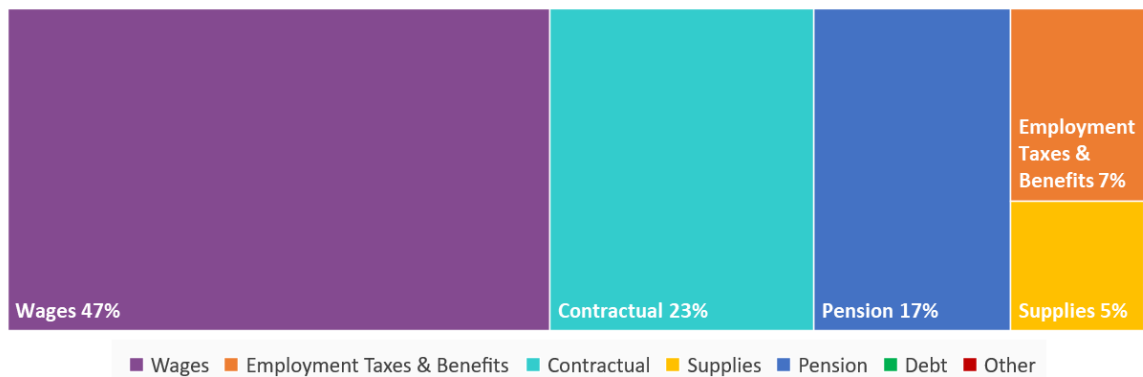
As a service organization, one important way to analyze spending is to look at the expenditures by function, otherwise known as purpose. As the graphic below shows, the majority of General Fund expenditures are related to the Police Department operations. Public Works expenditures for the General Fund, the second largest function, includes divisions of Engineering, Streets, Fleet Services and Facility Services. Public Safety Pension obligations for Police and Fire make up the third largest percentage.

GENERAL FUND EXPENDITURE BY FUNCTION



Another important way to review spending in the General Fund is to look at expenditures by object, or type of good or service. As is typical in a service organization, 71% of the expenditures in the General Fund relate to personnel services. The second largest is contractual services at 22%. Supplies and debt services, as well as other smaller categories make up the remaining 7%.

GENERAL FUND EXPENDITURE BY OBJECT



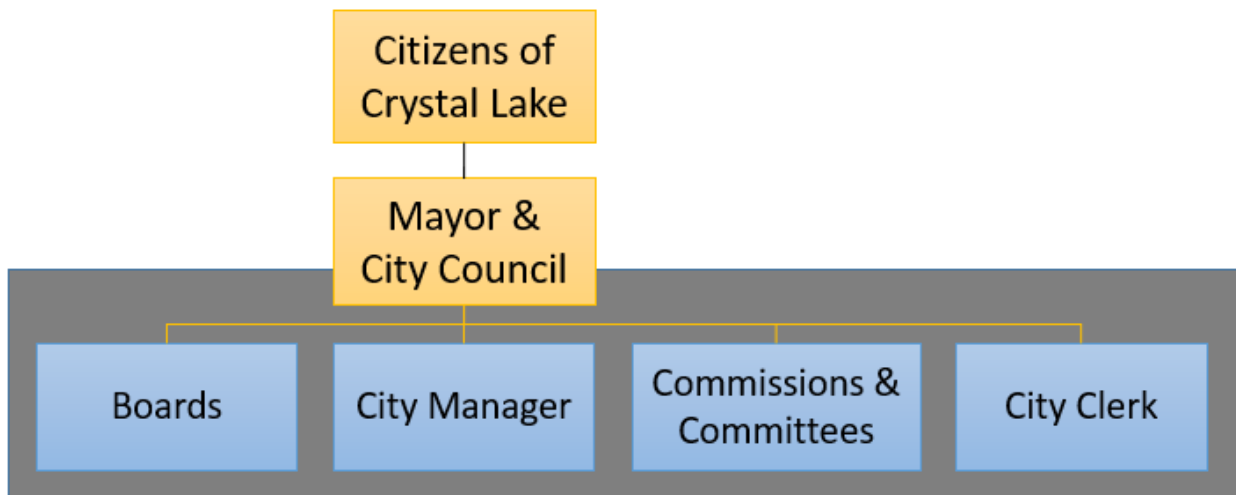


EXECUTIVE DEPARTMENT

STATEMENT OF ACTIVITIES

It is the responsibility of the Mayor and City Council to develop policies and enact ordinances and resolutions to ensure the health, safety, and welfare of Crystal Lake residents. The City Council adopts an annual budget outlining the services to be offered to City residents during the coming year and establishes the revenue sources to be used to finance the services.

ORGANIZATIONAL CHART



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Personnel Services	\$ 22,800	\$ 22,800	\$ 22,800	\$ 15,200	\$ 15,200	\$ 22,800	\$ 7,600	50.0%
55200. Training	13,625	3,834	3,803	8,170	3,100	8,380	210	2.6%
55220. Dues and Subscriptions	16,724	18,748	17,794	19,642	13,299	21,150	1,508	7.7%
55240. Insurance Services	11,070	12,048	12,049	8,853	7,242	13,255	4,402	49.7%
55760. Community Events	97,313	84,954	104,739	96,300	42,300	102,600	6,300	6.5%
55900. Hotel Tax Program	203,875	308,700	339,240	275,000	325,000	347,100	72,100	26.2%
58900. Miscellaneous Contractual Services	-	-	-	-	-	20,000	20,000	N/A
Total - Executive	\$ 365,407	\$ 451,084	\$ 500,425	\$ 423,165	\$ 406,141	\$ 535,285	\$ 112,120	26.5%



ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- Funds budgeted in the Hotel Tax Program account represent distributions of hotel/motel tax to non-profit agencies that sponsor programs aimed at attracting tourism to the City of Crystal Lake.



LEGAL AND JUDICIARY

STATEMENT OF ACTIVITIES

It is the responsibility of Legal and Judiciary to provide legal advice to elected and administrative officials, to prepare and review legal documents for the City, to litigate cases involving the City and to conduct real estate transactions for the City.

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55010. Professional Services	\$ 7,829	\$ 8,809	\$ 4,424	\$ 9,695	\$ 10,200	\$ 13,200	\$ 3,505	36.2%
55030. Legal Services	788,935	552,189	712,868	550,000	476,819	750,000	200,000	36.4%
Contractual Services	796,764	560,998	717,292	559,695	487,019	763,200	203,505	36.4%
Total - Legal	\$ 796,764	\$ 560,998	\$ 717,292	\$ 559,695	\$ 487,019	\$ 763,200	\$ 203,505	36.4%



CITY ADMINISTRATION DEPARTMENT

STATEMENT OF ACTIVITIES

The City Administration Department is subdivided into the City Manager's Office, Finance, and Human Resources. The Statement of Activities for the Administration Department is as follows:

City Manager's Office

The City Manager, who is appointed by the City Council, serves as the chief executive officer and is responsible for the day-to-day operations of the City. The City Manager's Office is the center point of communication between the Mayor and City Council, the various City Departments, and the citizenry. The City Manager's Office provides leadership by translating policy, as established by the City Council, into operating programs. The City Manager's Office ensures that the mission statement is the driving force behind all operational endeavors. In addition, the City Manager's Office coordinates the budget, handles risk management, and is responsible for promoting an overall customer service culture, managing and responding to City Council issues, providing vision, guidance, oversight, and examples to departments concerning performance and general service delivery, administering initiatives and participating in community leadership efforts.

Finance Department

The Finance Department is responsible for maintaining the integrity of all financial systems, records and functions of the City in accordance with applicable laws, ordinances, policies and procedures. These activities include the recording and reporting of all financial transactions, billing and collection of all monies due the City, making payments to employees and vendors, managing cash and investments, preparing the annual financial report, and developing budget and financial forecasts. Additionally, Finance Department personnel assist with the administration of the Police and Fire Pension programs, as well as the Administrative Adjudication Program.

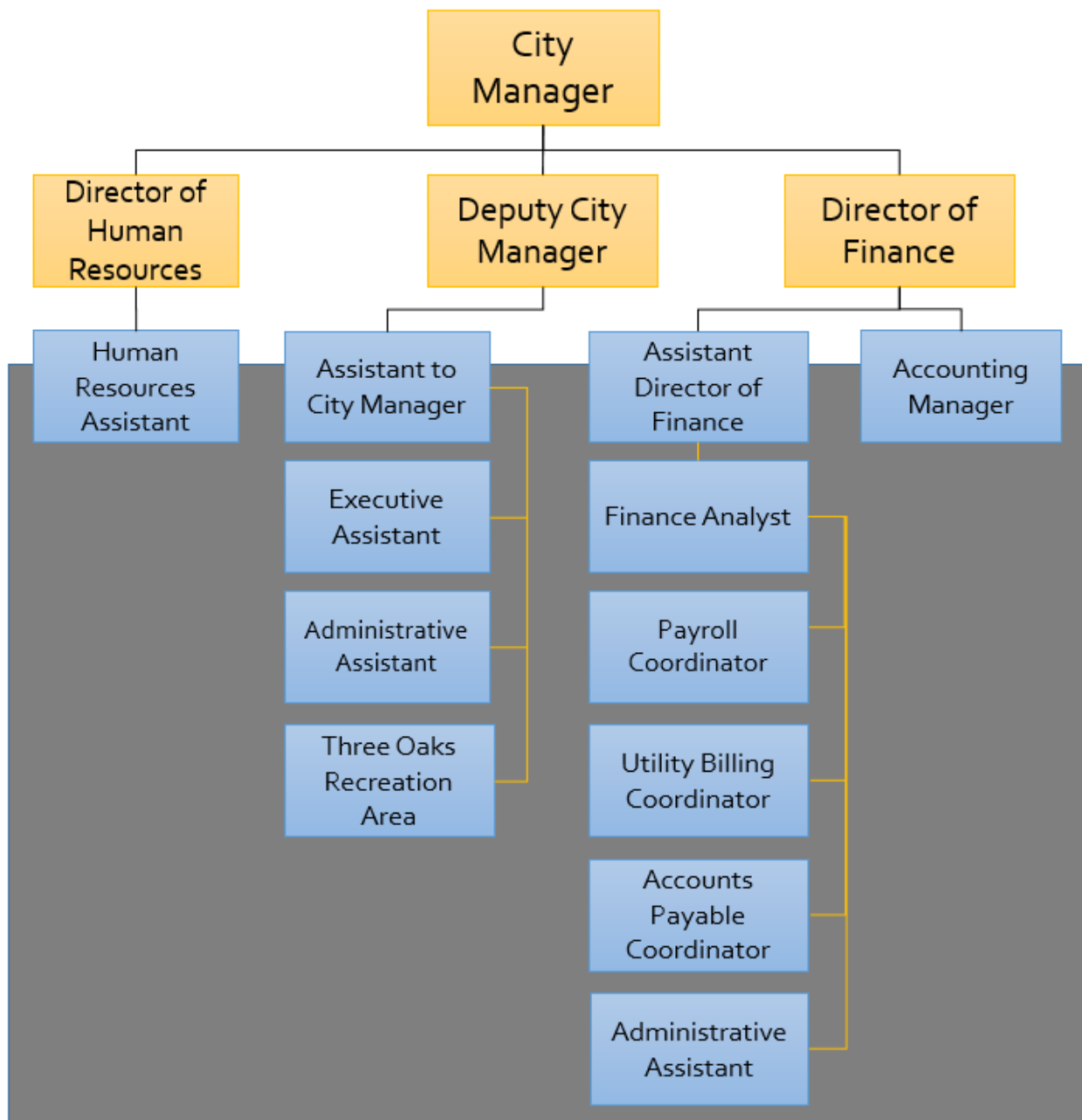
Human Resources

The Human Resources Division is responsible for all recruitment efforts: the interview, testing, and hiring processes. The operating departments rely on Human Resources for assistance and direction as it applies to labor relations, employee relations and performance management, as well as for guidance in the administration of organizational policies, and federal and state regulations. In addition, the Human Resources Division is responsible for benefits administration, which includes health, dental, life, disability, and workers compensation



insurance issues, as well as providing administrative assistance to the pension funds and two deferred compensation programs. The Division handles classification and compensation administration, personnel records management, and training and development for full-time, part-time and seasonal employees of the City of Crystal Lake.

ORGANIZATIONAL CHART





PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
City Manager	1.00	1.00	1.00	1.00	1.00	1.00
Deputy City Manager	1.00	1.00	0.00	1.00	1.00	1.00
Assistant City Manager	0.00	1.00	1.00	0.00	0.00	0.00
Assistant to the City Manager	1.00	0.00	1.00	1.00	1.00	1.00
Management Analyst	1.00	1.00	1.00	1.00	1.00	0.00
Director of Human Resources	1.00	1.00	1.00	1.00	1.00	1.00
Director of Finance	1.00	1.00	1.00	1.00	1.00	1.00
Assistant Finance Director	1.00	1.00	1.00	1.00	1.00	1.00
Executive Assistant	1.00	1.00	1.00	1.00	1.00	1.00
Human Resources Assistant	1.00	1.00	1.00	1.00	1.00	1.00
Administrative Assistant	1.30	1.30	1.00	1.00	1.00	1.00
Accounting Manager	0.00	0.00	1.00	1.00	1.00	1.00
Accountant	1.00	1.00	0.00	0.00	0.00	0.00
Finance Analyst	0.00	0.00	1.00	1.00	1.00	1.00
Payroll Coordinator	0.00	0.00	1.00	1.00	1.00	1.00
Accounts Payable Coordinator	0.00	0.00	1.00	1.00	1.00	1.00
Financial Services Rep	1.75	1.75	0.00	0.00	0.00	0.00
Total FTE	13.05	13.05	14.00	14.00	14.00	13.00

The Management Analyst position has been removed from the list of authorized positions.

ACCOMPLISHMENTS

- Pursue online licensing features through the City's online permitting software, Accela.
On Track.
- Implement a virtual agenda management system for City Council and Planning and Zoning Commission meetings.
Completed.
- Utilize the Public Arts Commission to enhance the aesthetics and cultural identity of the City.
Ongoing.
- Pursue the action items selected for the Mayors' Monarch Pledge program and continue to promote the environment through the Sustainability Committee.
On Track.
- Coordinate the installation of electric vehicle charging stations and pursue grant opportunities to fund the installations.



On Track.

- Expand the use of Optiview for City property files. Research the backscanning needs of the CMO and continue the plan to backscan CMO documents into the City's document management system.

Ongoing.

- Implementation of the Three Oaks Recreation Area Master Plan based on the priorities identified by the City Council and available funding sources, with the priority of high water level control.

Ongoing.

- Create a youth commission in promote civic engagement among the youth in the community.

Completed. The Youth Commission was created and held their first meeting in October 2024.

The City's Human Resources Department has the following objectives:

- Complete negotiations with Local 150 for a successor Public Works collective bargaining agreement.

Completed. The new CBA was signed in February 2024.

- Complete negotiations with Crystal Lake Professional Firefighters Association Local 3926 for a successor collective bargaining agreement that includes Battalion Chiefs.

Completed.

- Train and equip supervisors through a comprehensive quarterly training program.

Ongoing.

- Recruit Police Officers, Firefighter/Paramedics and seasonal employees, in addition to other vacancies within the City.

Ongoing.

- Improve employee engagement through various programs initiated by the City's wellness committee.

Ongoing.

- Secure a consultant before June 2024 to evaluate competitive 457 Deferred Compensation Plans to improve employee investment options



Ongoing.

The Human Resources Department achieved the following additional accomplishments during fiscal year 2024B:

- The City completed NIMS emergency management certification requirements.

The City's Finance Department has the following objectives for the coming year:

- Update financial policies to reflect changes relating to new financial software and incorporate efficiencies and best practices in the industry.

Completed. Updated financial policies were prepared and approved by the City Council.

- Review adjudication procedures to identify any processes that can be streamlined or improved in order to improve efficiency.

In Process. The City's new adjudication software for police-issued citations has been implemented. Implementation of the software for building code violations is still ongoing.

- Research various purchasing cards in order to determine which option best supports the City's purchasing needs.

In Process. The Finance Department continues to explore its various purchasing card options.

The Finance Department achieved the following additional accomplishments during fiscal year 2024B:

- Received the Certificate of Achievement for the City's FY2022/23 Annual Comprehensive Financial Report. This is the thirty-fourth year that the City has received the award for the ACFR.
- Received the Distinguished Budget Presentation Award from the GFOA for the FY2023/24 budget document. This is the sixteenth year the City has received the budget award.
- Received the Certificate of Achievement for the City's FY2022/23 Popular Annual Finance Report. This is the third year that the City has received the award for the ACFR.

OBJECTIVES

- Pursue online licensing features through the City's online permitting software, Accela.



- Utilize the Public Arts Commission to enhance the aesthetics and cultural identity of the City.
- Pursue the action items selected for the Mayors' Monarch Pledge program and continue to promote the environment through the Sustainability Committee.
- Evaluate long-term electric vehicle charging station opportunities.
- Expand the use of Filebound for City property files. Research the backscanning needs of the CMO, Finance, and Fire Rescue Departments and continue the plan to backscan documents into the City's document management system.
- Implementation of the Three Oaks Recreation Area Master Plan based on the priorities identified by the City Council and available funding sources, with the priority of high water level control.
- Improve transparency on the City website by utilizing additional software features.
- Complete a new community wide survey to update the City's strategic plan.

The City's Human Resources Department has the following objectives:

- Begin negotiations with MAP Chapter 177 for a successor Police Department collective bargaining agreement.
- Train and equip supervisors through a comprehensive training program.
- Complete the 457 Deferred Compensation Plan recordkeeper transition to improve employee investment options.
- Improve employee engagement through various programs initiated by the City's wellness committee.
- Evaluate timekeeping solutions for part-time and seasonal staff.

The City's Finance Department has the following objectives for the coming year:

- Create a financial procedures manual to help ensure Finance Department continuity.
- Implement a water meter replacement program ensure accurate water readings and provide additional resources to customers regarding their water usage.
- Create a long-term capital improvement plan that projects capital needs over the next twenty years.



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$1,355,986	\$1,427,793	\$1,419,285	\$1,155,805	\$1,049,217	\$1,679,310	\$523,505	45.3%
54115. Wages-Part Time Employees	41,786	45,130	59,412	27,600	38,682	56,600	29,000	105.1%
54150. Wages-Overtime	2,106	271	310	500	1,500	2,500	2,000	400.0%
54200. Group Insurance	187,633	177,336	220,487	162,696	162,696	223,288	60,592	37.2%
Personnel Services	1,587,511	1,650,530	1,699,494	1,346,601	1,252,095	1,961,698	615,097	45.7%
55010. Professional Services	56,974	59,895	62,546	52,087	35,995	85,788	33,701	64.7%
55040. Annual Audit Services	23,862	26,246	18,740	28,675	27,975	25,248	(3,427)	-12.0%
55140. Publishing Services	3,594	5,496	4,314	4,725	3,442	5,800	1,075	22.8%
55160. Postage & Freight	25,922	26,266	33,687	23,630	23,135	34,000	10,370	43.9%
55200. Training	3,762	9,937	13,193	9,050	8,504	11,650	2,600	28.7%
55220. Dues and Subscriptions	14,367	11,435	14,294	11,066	8,964	12,459	1,393	12.6%
55240. Insurance and Bonding Services	33,049	58,326	44,900	34,985	25,683	52,475	17,490	50.0%
55310. Examinations	3,427	4,336	6,038	5,100	2,500	5,100	-	0.0%
55340. Maintenance Services-Office Equip.	5,346	4,028	1,517	2,082	951	2,039	(43)	-2.1%
55550. Employee Programs Services	34,286	36,133	42,128	60,700	31,300	74,500	13,800	22.7%
Contractual Services	204,589	242,098	241,356	232,100	168,449	309,059	76,959	33.2%
56000. Office Supplies	7,732	10,529	12,669	8,000	4,000	10,000	2,000	25.0%
56040. Motor Fuel & Lubricants	1,271	376	104	600	100	600	-	0.0%
56050. Computer Hardware & Software	11,468	9,010	6,510	4,850	800	5,250	400	8.2%
56060. Small Tools and Equipment	1,735	1,996	2,995	2,200	2,000	2,700	500	22.7%
56070. Automotive Supplies	989	460	109	1,000	-	1,000	-	0.0%
56950. Stationery and Printing	36,496	45,378	47,126	38,604	38,554	58,100	19,496	50.5%
Materials & Supplies	59,691	67,749	69,513	55,254	45,454	77,650	22,396	40.5%
58900. Miscellaneous	-	-	7,295	10,000	-	10,000	-	0.0%
Other Expenses	-	-	7,295	10,000	-	10,000	-	0.0%
Total - City Administration	\$1,851,790	\$1,960,376	\$2,017,658	\$1,643,955	\$1,465,998	\$2,358,407	\$714,452	43.5%



ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- The increase in Overtime Wages best reflects the anticipated cost for FY2025.
- The amount for Professional Services has increased due to the addition of a citizen survey.



ADMINISTRATIVE ADJUDICATION DIVISION

STATEMENT OF ACTIVITIES

The City’s Division of Administrative Adjudication hears a wide range of cases involving violations of municipal ordinances that were once heard in the McHenry County Circuit Court. Having hearings at City Hall expedites compliance, reduces litigation expenses and allows the Circuit Court to focus on more serious offenses. Hearings at City Hall also are more convenient for residents who wish to contest a ticket or other citation. An administrative hearing is a civil, not a criminal proceeding. Cases filed in adjudication are punishable by fines and a variety of other penalties, excluding jail time. Under the administrative hearing system, an Administrative Law Judge, not the City entity that issued the ticket, complaint or notice of violation, hears cases. Administrative Law Judges, all of whom are experienced attorneys, are required to undergo State mandated training to be professional, fair and courteous.

PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Financial Services Rep	1.00	1.00	0.00	0.00	0.00	0.00
Administrative Assistant	0.00	0.00	0.50	0.50	0.50	0.50
Total FTE	1.00	1.00	0.50	0.50	0.50	0.50

ACCOMPLISHMENTS

- Continued to successfully implement the Administrative Adjudication Program for the City of Crystal Lake.

OBJECTIVES

- Continue to enhance the Administrative Adjudication process to allow for the fair adjudication of matters unique to the City.



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2023 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 55,370	\$ 57,034	\$ 25,909	\$ 21,720	\$ 19,938	\$ 32,275	\$ 10,555	48.6%
54200. Group Insurance	23,935	24,573	3,502	2,513	2,513	3,812	1,299	51.7%
Personnel Services	79,305	81,607	29,411	24,233	22,451	36,087	11,854	48.9%
55010. Professional Services	17,623	24,073	17,456	21,500	15,642	28,500	7,000	32.6%
55160. Postage & Freight	348	649	799	700	475	900	200	28.6%
Contractual Services	17,971	24,722	18,254	22,200	16,117	29,400	7,200	32.4%
56000. Office Supplies	-	-	-	100	100	100	-	0.0%
Materials & Supplies	-	-	-	100	100	100	-	0.0%
Total - Administrative Adjudication	\$ 97,275	\$ 106,329	\$ 47,665	\$ 46,533	\$ 38,668	\$ 65,587	\$ 19,054	40.9%

ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- The increase in Professional Services best reflects the anticipated costs for the Prosecutor and the Hearing Officer for FY2025.

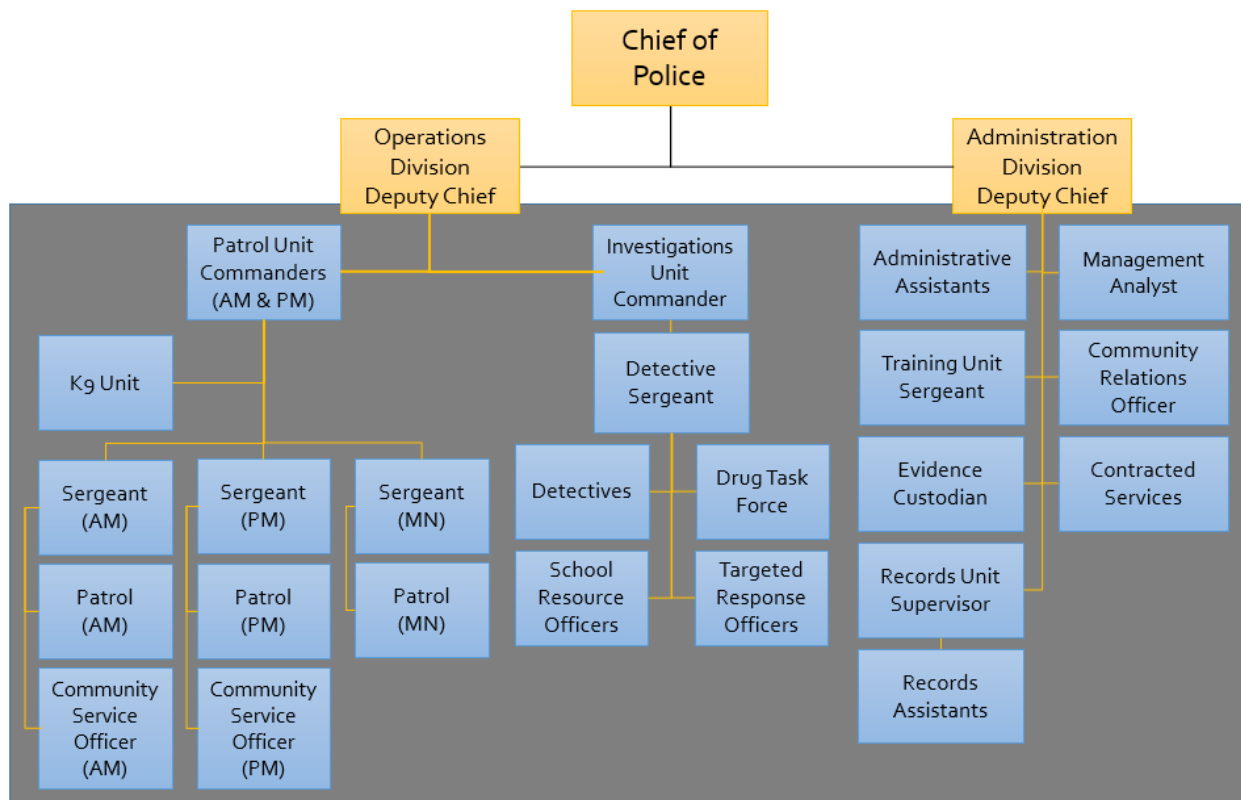


POLICE DEPARTMENT

STATEMENT OF ACTIVITIES

The Police Department is responsible for providing a variety of professional services to the community. These services include, but are not limited to: preventative patrol operations, traffic services, criminal investigations, youth services, crime prevention, parking enforcement and public education. The Crystal Lake Police Department proudly serves the public as we continue to explore ways to enhance our partnerships with various community groups and expand our community outreach efforts. We are committed to the fair and impartial enforcement of the law, and will remain transparent in all our actions in order to retain the public’s trust in our organization.

ORGANIZATIONAL CHART





PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Police Chief	1.00	1.00	1.00	1.00	1.00	1.00
Deputy Police Chief	2.00	2.00	2.00	2.00	2.00	2.00
Commander	3.00	3.00	3.00	3.00	3.00	3.00
Sergeant	11.00	11.00	11.00	11.00	11.00	11.00
Police Officer	50.00	50.00	50.00	60.00	60.00	60.00 *
Property Control Officer	0.00	1.00	1.00	1.00	1.00	1.00
Community Service Officer	4.00	3.00	3.00	3.00	3.00	3.00
Management Analyst	0.00	1.00	1.00	1.00	1.00	1.00
Administrative Assistant	1.70	1.70	1.70	1.70	1.70	1.70
Police Records Supervisor	1.00	1.00	1.00	1.00	1.00	1.00
Police Records Assistant	4.00	4.00	4.00	4.00	4.00	4.00
Total FTE	77.70	78.70	78.70	88.70	88.70	88.70

* In FY2024B, an additional ten (10) police officers were authorized. However, as of FY 2025, only 7 of the new positions have been budgeted to be filled.

ACCOMPLISHMENTS

- The Department will continue to participate in the Illinois Traffic Safety Challenge, demonstrating our commitment to traffic safety with the goal of reducing traffic crashes and, most importantly, reduce the occurrences of crash-related injuries.

Not Met. The Department opted out of completing an Illinois Traffic Safety Challenge application this year due to unconfirmed concerns regarding the source of funding. However, the Department is still actively engaged in our commitment to traffic safety with the goal of reducing traffic crashes and the occurrences of crash related injuries. Through Traffic Enforcement Efforts and proactive approaches from January through June of 2024, this Department has demonstrated a 15% increase in DUI arrests, recorded zero fatal crashes citywide, and a 28% decrease in crashes at the major intersection of McHenry Avenue and James R. Rakow Road.

- Maintain qualifications under the Incident Command System in order to continue our effective responses during any planned or unplanned major event.
 - Provide introductory training for any newly appointed supervisors.

Met. Sergeant Eitel attended ICS 300 and 400 in October.
 - Provide one scenario-based training opportunities for police supervisors to practice their skills in a simulated environment.



- Met. Two tabletop exercises completed with School District 155. An additional tabletop exercise was completed with McHenry County Emergency Management Agency.*
- Enhance community policing efforts.
 - The Department will facilitate at least three community presentations during the fiscal year covering topics of current crime trends affecting our residents and/or business owners.

Met. Chief Black facilitated Coffee with the Chief in June and October. Chief Black also participated in a Town Hall event at Lewis University in November. Also, the Community Relations Officer completed seventeen additional community presentations.
 - In addition to their current tasks and assignments, all patrol officers, on average, will conduct foot patrols in order to actively engage the residential and business community by means of consensual and non-enforcement related contacts.

Met. Each shift has residential and business foot patrols attached to their individual Shift Expectations, requiring patrol officers to complete foot patrols on a daily basis.
 - Police Department staff will complete four short Public Safety Announcement video presentations to post on social media. Topics can vary regarding issues concerning our residents.

Met. Four videos have been completed and disseminated.
 - The Investigations Unit will continue to conduct sex offender compliance checks to ensure those sex offenders registered within the City are accurately reporting the information required under State law.
 - At least two compliance checks will be conducted.

Met. A compliance check was completed in July and October.
 - One compliance check will be conducted within two weeks prior to Halloween.

Met. A compliance check was completed within the time frame.
 - Continue supervisory and management training, as well as develop leadership and mentoring opportunities.
 - Send at least one Sergeant to the Northwestern University Center for Public Safety to attend a session of Staff and Command.

Met. Sergeant Dade completed training November.



- Send command staff to advanced leadership and management training.

Met. Commander Behning graduated from the FBI National Academy in September and Commander Coutre graduated from the Northwestern University Center for Public Safety's Executive Management Program in October.

- Maintain CALEA accreditation compliance.

- The Department will be required to submit evidence of compliance to CALEA on an annual basis.

Met. The Department successfully completed its first year of the four year cycle on October 15.

- Successfully implement the IDOT Traffic Enforcement Grant Program.

- Focus efforts on impaired driving, distracted driving, and speeding violations.

Met. Efforts have been focused on these factors, with the Department currently sitting at a 15% increase in DUI enforcement from January through June compared to 2023.

- Staff each campaign fully with officers to ensure grant funds are spent as outlined in the grant.

Met. Each campaign has met this requirement, except for the Independence Day campaign where staffing levels were effected by manpower requirements for scheduled City events such as the Independence Day Parade, Lakeside Festival, Three Oaks Recreational Area Site Security, and other various patrol functions.

- Ensure minimum production standards for enforcement efforts are adhered to as specified in the grant.

Met. Minimum production standards have been adhered to and/or exceeded during the grant program.

- Complete data reports and grant reimbursement paperwork on time and with a high degree of accuracy, with appropriate paperwork forwarded to IDOT and the City's Finance Department.

Met. All reports were submitted prior to the assigned deadline (to include campaign reports as well as quarterly and annual reports). No accuracy issues were noted by IDOT and the Department received timely reimbursement based upon the submitted reports. All financial campaign reports were submitted to the City's Finance Department at the same time they were transmitted to IDOT.



- The Department will ensure all requirements are met for records related items due to recent law changes including Juvenile Expungements and Federal and State reporting.

Met. The Department is ensuring all requirements are met for records related Federal and State reporting items, including Juvenile Expungements.

- Utilize the PD's Police Social Worker to respond to and engage with community members that may be experiencing crisis.

Met. The Department's Police Social Worker has received 204 referrals for services from May-September and is on pace to receive more than 500 referrals in calendar year 2024. Of the 204 referrals, the Social Worker directly engaged with 134 people.

OBJECTIVES

- The Department will continue to participate in the Illinois Traffic Safety Challenge, demonstrating our commitment to traffic safety with the goal of reducing traffic crashes and, most importantly, reduce the occurrences of crash-related injuries.
- Maintain qualifications under the Incident Command System in order to continue our effective responses during any planned or unplanned major event.
 - Provide introductory training for any newly appointed supervisors.
 - Provide two scenario-based training opportunity for police supervisors to practice their skills in a simulated environment.
 - Research and develop a mass casualty/rapid response training exercise to occur in 2026/2027.
- Enhance community policing efforts.
 - The Department will facilitate at least three community presentations during the fiscal year covering topics of current crime trends affecting our residents and/or business owners.
 - In addition to their current tasks and assignments, all patrol officers, on average, will conduct foot patrols in order to actively engage the residential and business community by means of consensual and non-enforcement related contacts.
 - Police Department staff will complete six short Public Safety Announcement video presentations to post on social media. Topics can vary regarding issues concerning our residents.



- The Investigations Unit will continue to conduct sex offender compliance checks to ensure those sex offenders registered within the City are accurately reporting the information required under State law.
 - At least three compliance checks will be conducted.
 - One compliance check will be conducted within two weeks prior to Halloween.
- Continue supervisory and management training, as well as develop leadership and mentoring opportunities.
 - Send at least one Sergeant to the Northwestern University Center for Public Safety to attend a session of Staff and Command.
 - Send command staff to advanced leadership and management training.
- Maintain CALEA accreditation compliance.
 - The Department will be required to submit evidence of compliance to CALEA on an annual basis.
- Successfully implement the IDOT Traffic Enforcement Grant Program.
 - Focus efforts on impaired driving, distracted driving, and speeding violations.
 - Staff each campaign fully with officers to ensure grant funds are spent as outlined in the grant.
 - Ensure minimum production standards for enforcement efforts are adhered to as specified in the grant.
 - Complete data reports and grant reimbursement paperwork on time and with a high degree of accuracy, with appropriate paperwork forwarded to IDOT and the City's Finance Department.
- The Department will ensure all requirements are met for records related items due to recent law changes including Juvenile Expungements and Federal and State reporting.
- Utilize the PD's Police Social Worker to respond to and engage with community members that may be experiencing crisis.



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 7,293,190	\$ 7,472,805	7,866,818.75	\$ 5,842,481	\$ 5,627,010	\$ 9,022,202	\$ 3,179,721	54.4%
54115. Wages-Part Time Employees	64,559	67,348	81,212.09	64,038	59,805	95,520	31,482	49.2%
54150. Wages-Overtime	477,904	507,498	503,957.12	400,000	393,017	598,500	198,500	49.6%
54200. Group Insurance	1,392,590	1,487,360	1,309,386.96	977,200	1,011,596	1,522,824	545,624	55.8%
Personnel Services	9,228,243	9,535,012	9,761,374.92	7,283,719	7,091,428	11,239,046	3,955,327	54.3%
55010. Professional Services	928,731	920,259	924,883.42	733,339	678,389	1,019,045	285,706	39.0%
55140. Publishing Services	50	-	114.08	100	115	115	15	15.0%
55160. Postage & Freight	2,427	3,416	4,157.25	3,000	2,400	3,000	-	0.0%
55200. Training	54,925	95,043	66,627.75	73,240	71,920	88,647	15,407	21.0%
55220. Dues and Subscriptions	34,428	50,388	61,544.32	150,410	122,277	163,427	13,017	8.7%
55240. Insurance and Bonding Services	212,505	246,094	315,720.29	195,830	170,442	293,745	97,915	50.0%
55310. Examinations	7,021	2,565	3,230.00	8,550	430	8,500	(50)	-0.6%
55320. Maintenance Services-Oper. Equip.	43,148	38,536	44,947.47	50,972	26,672	55,000	4,028	7.9%
55340. Maintenance Services-Office Equip.	3,368	3,442	3,109.73	2,100	1,600	2,300	200	9.5%
55360. Radio Equipment Services	795	-	5,772.48	3,000	3,036	2,000	(1,000)	-33.3%
55760. Community Events	-	-	400.46	-	-	300	300	0.0%
Contractual Services	1,287,398	1,359,744	1,430,507.25	1,220,541	1,077,281	1,636,079	415,538	34.0%
56000. Office Supplies	11,303	10,835	10,806.07	8,000	8,000	10,000	2,000	25.0%
56020. Cleaning Supplies	-	899	807.75	800	800	800	-	0.0%
56040. Motor Fuel & Lubricants	99,038	107,778	115,615.94	84,777	75,000	125,000	40,223	47.4%
56050. Computer Hardware & Software	41,131	34,686	30,445.58	26,007	27,870	37,925	11,918	45.8%
56060. Small Tools and Equipment	36,917	41,151	65,277.30	40,618	37,901	45,840	5,222	12.9%
56070. Automotive Supplies	60,455	61,722	69,933.35	33,000	20,000	45,000	12,000	36.4%
56120. Clothing	73,492	75,707	68,156.21	70,700	61,765	79,900	9,200	13.0%
56950. Stationery and Printing	2,875	10,187	9,212.33	7,500	6,620	7,500	-	0.0%
Materials & Supplies	325,211	342,966	370,254.53	271,402	237,956	351,965	80,563	29.7%
58800. Grants - Historical	-	4,901	0.00	-	-	-	-	0.0%
58900. Miscellaneous	6,269	1,715	0.00	-	-	-	-	0.0%
Other Expenses	6,269	6,616	0.00	-	-	-	-	0.0%
Total - Police	\$ 10,847,121	\$ 11,244,337	11,562,136.70	\$ 8,775,662	\$ 8,406,665	\$13,227,090	\$ 4,451,428	50.7%



ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- Full-time wages includes the addition of three new police officers.
- Overtime has increased due to special events and increased staffing.
- The increase in Group Health Insurance reflects the costs of health insurance for the new police officers.
- The Publishing account has increased to best reflect the costs of posting notices in the newspaper.
- Office Equipment and Maintenance Account has decreased due the completed purchase of elevated desktop stands and reduced maintenance costs.
- The decrease in the Small Tools and Equipment account is the result of a reduction in ammunition purchased and completed purchases of a remote video system and a replacement VARDA.
- The Clothing account has increased due to increased staffing.
- Stationary and Printing Account has decreased due to transition to electronic citation program resulting in a reduced printing necessity and reduced costs associated with the awards ceremony.
- The Radio Equipment budget has decreased due to the purchase of new batteries in the previous fiscal year.
- Dues & Subscription account increased due to the reallocation of the Axon Interview system from the Capital Replacement Fund. There is also an increase to the Flock service contract and Starcom airtime.



FIRE AND POLICE COMMISSION

STATEMENT OF ACTIVITIES

The Board of Fire and Police Commissioners consists of a Chairperson and two Commissioners. The Director of Human Resources for the City of Crystal Lake serves as the staff liaison to the Board of Fire and Police Commissioners. The Board has the authority to provide for promotion of certain positions in the Fire Rescue and Police Departments. In addition, certain disciplinary actions and/or terminations are subject to the exclusive jurisdiction of the Board of Fire and Police Commissioners according to applicable state law.

ACCOMPLISHMENTS

- Fulfilled the duties of the Board as outlined in the Board of Fire and Police Commission Rules and Regulations as adopted in July 2015.

OBJECTIVES

- Conduct promotional examinations and processes as needed for the establishment of eligibility lists for the positions of Police Sergeant, Fire Lieutenant or Battalion/Bureau Chief should there become a risk of the current active lists being exhausted prior to their expiration dates.
- Fulfill the duties of the Board as outlined in the Board of Fire and Police Commission Rules and Regulations as adopted in July 2015.



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55010. Professional Services	\$ 338	\$ 1,339	\$ 94	\$ 500	\$ 500	\$ 500	\$ -	0.0%
55140. Publishing Services	1,590	1,898	2,587	1,000	1,345	1,500	500	50.0%
55160. Postage & Freight	289	136	99	250	40	250	-	0.0%
55200. Training	-	-	-	1,000	-	1,000	-	0.0%
55220. Dues and Subscriptions	-	375	-	375	-	375	-	0.0%
55240. Insurance and Bonding Services	1,452	1,623	1,624	1,543	941	2,314	771	50.0%
55310. Examinations	40,496	24,440	38,134	32,122	31,704	68,393	36,271	112.9%
Contractual Services	44,164	29,811	42,538	36,790	34,530	74,332	37,542	102.0%
Total - Fire & Police Commission	\$ 44,164	\$ 29,811	\$ 42,538	\$ 36,790	\$ 34,530	\$ 74,332	\$ 37,542	102.0%

ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- The increase in Examinations is due to the anticipated additional hires in the Police and Fire Rescue Departments.



COMMUNITY DEVELOPMENT DEPARTMENT

STATEMENT OF ACTIVITIES

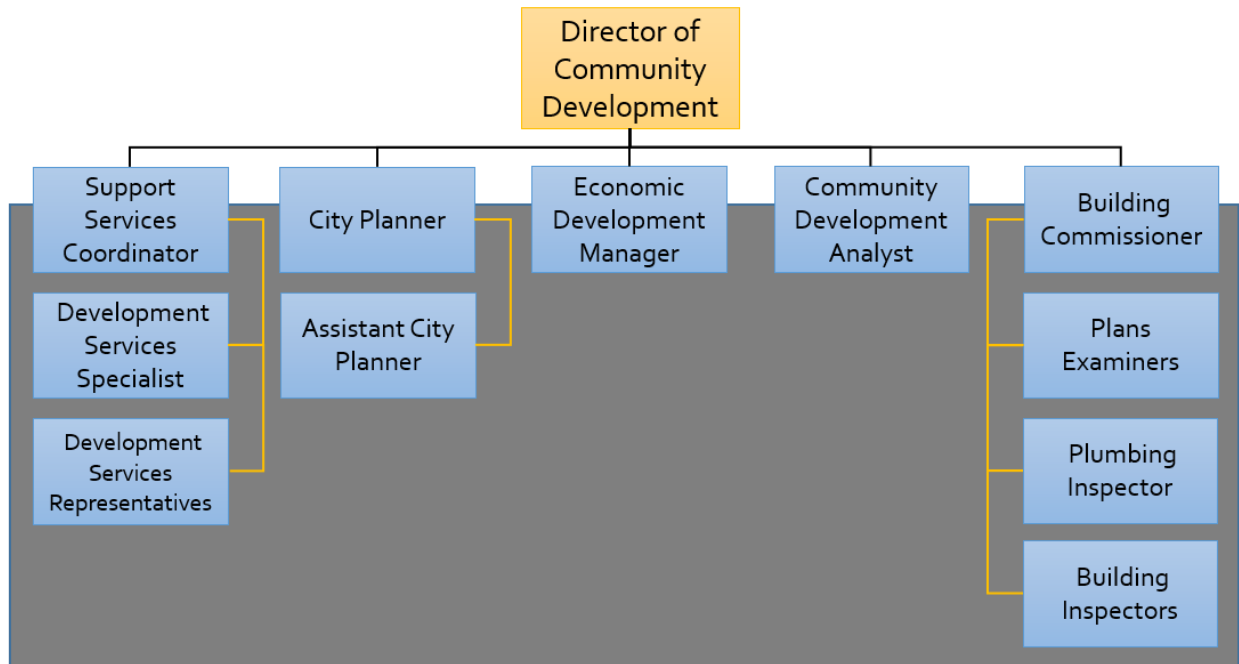
The Community Development Department helps the City maintain and improve a vibrant business community while ensuring the safety and well-being of our citizens. The Department accomplishes this through two distinct yet cooperative disciplines: (1) Building and (2) Planning and Economic Development.

Building Division: The Building Division works with residents, business owners, and developers to build safe, high-quality improvements to their property. The Division works closely with the property owner throughout the design, permitting, and construction phases to assure that the project meets community standards, City codes, and addresses life-safety matters. This is an interactive process that helps keep the projects on schedule, provides a helpful business climate, and puts the customer first. The Building Division works with the public to maintain the high quality of life enjoyed by City residents.

Planning and Economic Development Division: The Planning and Economic Development Division oversees the economic development, planning and zoning aspects of the City's operations. The Division advances business recruitment and retention through several programs and initiatives. The Division also coordinates development proposals as they move through the City process, conducts plan reviews and building permit reviews. The Division also participates in several community organizations, such as the Chamber of Commerce and the Downtown Crystal Lake organization.



ORGANIZATION CHART



PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Community Development Director	1.00	1.00	1.00	1.00	1.00	1.00
Building Commissioner	1.00	1.00	1.00	1.00	1.00	1.00
Economic Development Manager	1.00	1.00	1.00	1.00	1.00	1.00
City Planner	1.00	1.00	1.00	1.00	1.00	1.00
Assistant City Planner	1.00	1.00	1.00	1.00	1.00	1.00
Plans Examiner	2.00	2.00	2.00	2.00	2.00	2.00
Support Service Coordinator	1.00	1.00	1.00	1.00	1.00	1.00
Plumbing Inspector	1.00	1.00	1.00	1.00	1.00	1.00
Building Inspector	3.00	3.00	3.00	3.00	3.00	3.00
Community Development Analyst	0.00	0.00	0.00	0.00	0.00	1.00
Development Services Specialist	1.00	0.00	0.00	0.00	0.00	0.00
Development Services Representative	2.00	3.00	3.00	3.00	3.00	3.00
Total FTE	15.00	15.00	15.00	15.00	15.00	16.00

In FY 2025, the Community Development Department has budgeted for the addition of a Community Development Analyst position.



ACCOMPLISHMENTS

Department Wide:

- Assist in expanding the City's capabilities with the Accela Land Management software, by converting processes to Accela that are currently being handled by other software programs.

On track. The department has worked with our consultant and CMO to convert the waste hauler and tobacco licensing to Accela Land Management Software.

- Review the development process and seek opportunities to improve efficiency.

On track. The department continues to work to improve processes. It is desirous to allow for additional administrative approvals to encourage a speedy approval process for minor amendments to approved plans.

- Continue to expand the public's access to code and ordinance requirements and information about developments and events in town by implementing interactive website pages for building codes and zoning information and utilizing ESRI StoryMaps and other tools.

On track. Accela recently acquired OpenCounter and staff is exploring if this application could be an option to help the public access code requirements in a customer-friendly way.

- Continue to improve service to customers by investing in staff training. Cross-train employees to ensure continuous operations of essential functions.

On track. Staff have participated in multiple cross-trainings.

- Implement a new customer survey and survey technique in order to garner feedback on the Department's performance. Report on survey results regularly.

On track. Customer service surveys are being reviewed and a new technique is being explored.

- Pursue grant funding from outside agencies.

On track. Staff submitted for the Rebuild Downtown Main Streets grant through the State of Illinois for the improvements at Depot Park.

Building Division:

- Improve public awareness of the importance of building code benefits by promoting International Code Council Building Safety Month and creating timely, informational articles for the City newsletter and social media.



Completed. Participated in Building Safety Month and provided information to residents in the City's newsletter. Staff continues to educate customers on ez APP, our online permit submittal portal. Staff walks customers through the set-up process as well as troubleshooting and providing instructions.

- Complete at least 95 percent of all residential plan reviews in 10 days or less.

On track. The Department continued to work to reach this benchmark and met customer expectations for review times.

- Complete at least 95 percent of all commercial plan reviews in 15 days or less.

On track. The Department continued to work to reach this benchmark and met customer expectations for review times. This fiscal year there were more large scale developments that required more staff time for reviews and inspections.

- Complete initial investigation of property maintenance issues within two business days of receiving the complaint information.

On track. The Department continues to meet the goal of investigating all property maintenance issues within two business days of receipt.

Planning and Economic Development Division:

- Promote and market development, redevelopment, and business occupancies in primary retail-commercial corridors and industrial parks.

On track. Email blasts were sent featuring available properties, along with mail and email targeted marketing packages to brokers, retailers, and manufacturers that may be interested in the Crystal Lake market. Crystal Lake is marketed through Crain's, ILReJournal, Bisnow, and Heartland. Division staff continued to reach out and build connections through contacts with brokers, potential retailers, and manufacturers. Throughout the past year outreach meetings were held along with weekly in-person/zoom/phone calls to keep existing connections going and initiate new relationships with brokers, shopping center owners, retailers, restaurants and developers. The City also worked closely with Brixmor, Eilers and Downtown Businesses on their reinvestments and façade renovations with the creation of the new façade program. The City also promoted Crystal Lake opportunities at ICSC Recon, ICSC Central, ILEDA Summit, Bisnow- Future of the Chicagoland Suburbs, CRE Broker Presentation, IL Restaurants Association- Hospitality Industry Status Update and at the Heartland Relators Organization. A number of our shopping center owners changed hands and the City worked to develop relationships with the new owners.

- Publish a Business Resource Guide.



Completed. The City created and completed a New Business Resource Guide available on the Clearly Crystal Lake website. The Guide provides information to new businesses coming to Crystal Lake about City requirements, processes and resources that are available.

- Plan for development in the northwest corridor and promote citywide strategic parcels.

On track. Staff has continued to work with prospective residential developers in the northwest corridor. The City has focused its marketing efforts on strategic parcels with conceptual site planning, targeting marketing packets, and email blasts.

- Foster a support system for small businesses and encourage entrepreneurship in the City by hosting a business workshop.

Completed. The City of Crystal Lake in partnership with the Crystal Lake Chamber of Commerce and Small Business Association hosted an artificial intelligence seminar to assist small businesses with ways they can use and leveraging artificial intelligence in their small business. We had 40 individuals register and 29 attended. Attendees ranged from small retail businesses with brick and mortar locations in downtown Crystal Lake to professional offices and contractors throughout Crystal Lake. Attendees were encouraged to bring a computer and during this two-hour interactive workshop we discussed how to choose the right AI tools, technologies, and platforms, as well as, how to effectively get them to work for their specific uses.

- Outline a plan to update the 2030 Comprehensive Land Use Plan and create viable development scenarios with concise design guidelines through the 2050 Comprehensive Land Use Plan.

On track. Plan is in progress, but new research and information is being evaluated based on recent discussions at a Joint Planning and Zoning Commission workshop and City Council decisions. The next step is to get a public survey completed.

- Assist development teams and property owners on creating successful infill developments to meet the City's need for growth by supporting these smaller developments through preliminary zoning reviews, customer research and support, walk-throughs, conceptual reviews, and other customer service activities.

On track. Staff worked with the developer on Water's Edge to create a plan and City Council approved a plan for the 30-acre site. The developer broke ground in October 2023 and underground infrastructure work started. The residential buildings are under construction. The City is working with Heartland to secure commercial tenants. The City also worked with Teska to help create site plans to assist in marketing the D'Andrea site at the corner of Route 31 and Route 14. Additionally the City helped property owners through the process for the successful opening of numerous businesses filling in large vacancies within the City including



the opening of KD Market and La Rosita and assisting new owners of Buy Buy Baby and Bed Bath and Beyond to divide the spaces to attract new tenants. The City is partnering with Brixmor to help fill the remaining large square footage vacancies remaining in the City. The City also worked to promote these businesses for a strong and successful opening.

- Enhance the City’s customer service by expanding the use of technology to improve customer service by enabling better access to data using GIS maps, public outreach, and procedure enhancements.

On track. Staff has worked to create online maps and improve accessibility. The interactive map for the public was upgraded to be more user-friendly. New Story Maps are being added for the Historic Preservation Commission’s trolley tours, Public Art Commission’s art locations and a development project map.

- Incorporate place-making opportunities along primary commercial corridors utilizing a phase approach through ongoing development approvals and assisting with capital improvements.

On track. Placemaking has become a part of the development approval process. City staff has worked with developers to incorporate public places, such as Water’s Edge and Enclave.

- Study and provide place-making opportunities for Downtown Crystal Lake to further activate the Downtown District.

Completed. The City completed four conceptual plans for placemaking opportunities. The Brink Street Market enhancement has been completed.

- Assist the Public Arts Commission in implementing the Public Arts Strategic Plan.

On track. An RFP was released for the art in the Exchange roundabout. Chalk art will be on display at the Johnny Appleseed Festival. The Commission is exploring a decorative bench and bike rack program. Staff is working with legal counsel on a mural program.

OBJECTIVES

Department Wide:

- Assist in expanding the City’s capabilities with the Accela Land Management software, by converting processes to Accela that are currently being handled by other software programs.
- Review the development process and seek opportunities to improve efficiency.



- Continue to expand the public's access to code and ordinance requirements and information about developments and events in town by implementing interactive website pages for building codes and zoning information and utilizing ESRI StoryMaps and other tools.
- Continue to improve service to customers by investing in staff training. Cross-train employees to ensure continuous operations of essential functions.
- Pursue grant funding from outside agencies.

Building Division:

- Improve public awareness of the importance of building code benefits by promoting International Code Council Building Safety Month and creating timely, informational articles for the City newsletter and social media.
- Review the policy for property maintenance issues and establish timeframes for actions steps through the process to ensure chronic nuisance properties are being addressed.
- Review the commercial and residential building codes for potential updates or new adoptions.

Planning and Economic Development Division:

- Promote and market development, redevelopment, and business occupancies in primary retail-commercial corridors and industrial parks.
- Foster a support system for small businesses and encourage entrepreneurship in the City by hosting a business workshop.
- Assist development teams and property owners on creating successful infill developments to meet the City's need for growth by supporting these smaller developments through preliminary zoning reviews, customer research and support, walk-throughs, conceptual reviews, and other customer service activities.
- Plan for development in the northwest corridor and promote citywide strategic parcels.
- Work with strategic partners, such as the McHenry County Economic Development Corporation, McHenry County College, Naturally McHenry County, Downtown Crystal Lake, McHenry County Workforce Resource Team, Chamber of Commerce and Manufacturing Pathways to develop strategies to attract manufacturing businesses.
- Enhance activity of the City's LinkedIn page to build page out and share development successes.



- Staff joint workshops and bring forth relevant topics for discussion with the Planning and Zoning Commission and City Council.
- Modify the zoning approval process as necessary to streamline and clarify the process thereby ensuring high quality development can receive approvals efficiently.
- Create a mural program with the Public Arts Commission.
- Work with Public Works and Engineering to determine where sidewalk deferrals were approved with development requests.

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 1,360,660	\$ 1,381,090	\$ 1,447,592	\$ 1,084,095	\$ 1,018,477	\$ 1,677,564	\$ 593,469	54.7%
54115. Wages-Part Time Employees	75,835	22,406	35,173	37,600	20,280	44,240	6,640	17.7%
54150. Wages-Overtime	1,030	720	-	3,000	2,600	7,000	4,000	133.3%
54200. Group Insurance	184,411	222,573	219,963	112,626	112,626	217,351	104,725	93.0%
Personnel Services	1,621,936	1,626,788	1,702,729	1,237,321	1,153,983	1,946,155	708,834	57.3%
55010. Professional Services	266,814	478,434	343,506	550,775	260,726	604,450	53,675	9.7%
55140. Publishing Services	2,186	1,283	937	700	500	1,000	300	42.9%
55160. Postage & Freight	2,061	1,704	1,519	1,800	1,800	2,000	200	11.1%
55200. Training	6,049	6,604	7,941	9,700	5,050	12,200	2,500	25.8%
55220. Dues and Subscriptions	3,805	4,879	4,188	4,304	5,026	5,816	1,512	35.1%
55240. Insurance and Bonding Services	61,185	69,607	68,293	63,875	39,944	95,811	31,936	50.0%
55310. Examinations	-	-	-	4,000	-	4,000	-	N/A
55650. Historic Preservation Services	1,401	6,015	6,130	6,000	3,000	7,000	1,000	16.7%
55910. Enhanced Sales Tax Incentive	62,695	95,776	40,235	60,000	41,505	60,000	-	0.0%
Contractual Services	406,197	664,302	472,748	701,154	357,551	792,277	91,123	13.0%
56000. Office Supplies	4,294	2,043	2,975	2,900	2,600	3,000	100	3.4%
56040. Motor Fuel & Lubricants	4,997	5,669	5,847	5,000	4,800	7,000	2,000	40.0%
56050. Computer Hardware & Software	4,957	3,623	-	-	-	-	-	0.0%
56060. Small Tools and Equipment	3,550	942	324	600	250	1,500	900	150.0%
56070. Automotive Supplies	4,124	6,319	10,653	2,200	1,200	5,000	2,800	127.3%
56120. Clothing	916	1,285	1,530	1,200	1,200	1,700	500	41.7%
56950. Stationery and Printing	144	138	281	460	400	950	490	106.5%
Materials & Supplies	22,982	20,019	21,610	12,360	10,450	19,150	6,790	54.9%
Total - Community Development	\$ 2,051,115	\$ 2,311,109	\$ 2,197,087	\$ 1,950,835	\$ 1,521,984	\$ 2,757,582	\$ 806,747	41.4%



ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- The increase in Full-Time Wages is due to the additional of an additional full-time Community Development Analyst position.
- The Professional Services account increased due to anticipated economic development costs.
- Stationary and Printing is higher due to anticipated costs of printing services.



PUBLIC WORKS DEPARTMENT ENGINEERING DIVISION

STATEMENT OF ACTIVITIES

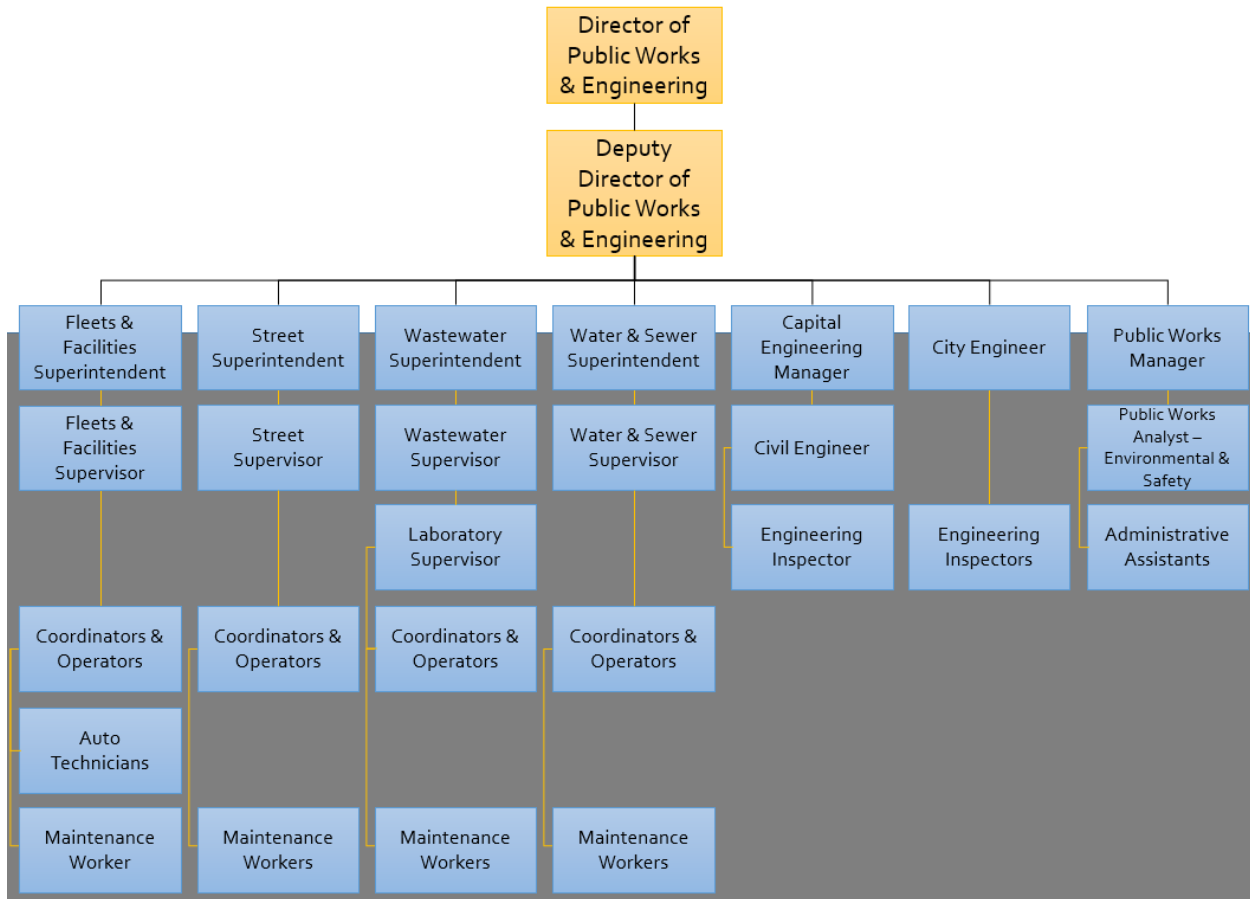
The Engineering Division oversees public infrastructure projects from concept planning through design and construction to ensure safe, high-quality improvements in the City. This work ranges from annual street resurfacing and sidewalk programs to large scale roadway and public works infrastructure improvements. Projects are developed with a focus on the quality of life for our citizens and protecting our natural resources. The Division strives for robust public participation and communication with residents on major projects while being fiscally responsible through value engineering and researching and obtaining alternative funding sources.

The Engineering Division is responsible for the review and inspection of private development work involving grading, drainage, and installation of public utilities. The Division works with residents, business owners, and developers throughout the review and construction phases to provide a high level of customer service as an advocate for development within the City. This work ranges from driveways and home additions to large scale commercial and residential developments. The Division is responsible for the review, issuance, and inspection of all franchise utility permits in the City (ComEd, Nicor, Comcast, AT&T, etc.).

Citizen complaints regarding traffic, private drainage, sidewalk, curb, and flooding are all handled by the Engineering Division. Engineering staff investigates and responds to drainage complaints ranging from nuisance sump pumps to area flooding. The Division provides an annual assessment of the City's infrastructure including pavement condition, sidewalk tripping hazards or repair, and pavement markings while continually reviewing a means to preserve existing infrastructure. The Division coordinates the Traffic Safety Committee to ensure citizen complaints are investigated and where warranted, improvements made.



ORGANIZATIONAL CHART



PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Deputy Director of Public Works & Engineering	0.00	0.00	1.00	1.00	1.00	1.00
City Engineer	1.00	1.00	1.00	1.00	1.00	1.00
Capital Engineering Manager	1.00	1.00	1.00	1.00	1.00	1.00
Civil Engineer	1.00	1.00	1.00	1.00	1.00	1.00
Engineering Inspector	3.00	3.00	3.00	3.00	3.00	3.00
Public Works Analyst	1.00	1.00	1.00	1.00	1.00	1.00
Total FTE	7.00	7.00	8.00	8.00	8.00	8.00

In FY2023/24, the position of Deputy Director of Public Works was re-allocated to the Public Works Engineering budget from Public Works Administration.



ACCOMPLISHMENTS

- Prepare engineering for the following projects: Dole Avenue Reconstruction; Various Pedestrian Connections to Prairie Trail; Annual resurfacing and concrete programs; Pedestrian improvements on Oak St.; Pingree Rd./Grandview Dr. pedestrian enhancements.

On track. Engineering completed for Dole Avenue Reconstruction; Various Pedestrian Connections to Prairie Trail; Annual resurfacing and concrete programs. Engineering ongoing for Pedestrian improvements on Oak St.; Pingree Rd./Grandview Dr. pedestrian enhancements.

- Initiate/ continue construction and management for the following projects: Annual resurfacing and concrete programs, Dole Avenue Reconstruction; Cog Circle project (developer dependent); Pingree Road at Grandview Drive Pedestrian Improvement; Three Oaks Rd./Lutter Dr./Sand Rd. Intersection

On track. Annual programs completed; Dole Avenue completed; Pingree Road at Grandview to be bid out in late 2024 and completed in FY2025. The developer for Cog Circle has delayed his project. Three Oaks Rd./Lutter Dr./Sands Rd. intersection has been delayed by IDOT.

- Initiate engineering on the following projects; Oak St./IL 176

On track. Preliminary engineering is complete and the City is waiting on Illinois Department of Transportation (IDOT) approval before proceeding with final engineering.

- Complete at least two (2) bicycle projects.

On track. Engineering is underway for a new multi-use path on Oak Street north of IL 176. Engineering for additional projects will start in late 2024B.

- Provide training opportunities for all staff utilizing experienced employees and outside resources.

On track. Staff attended several in-person and virtual training opportunities in order to keep their professional certifications and licenses valid.

- Complete the engineering design for at least two projects utilizing in-house staff.

On track. Engineering was completed in-house for the new cold storage building. Staff completed engineering for the resurfacing and concrete programs, downtown pavers rehabilitation, pavement markings, sidewalk trip hazards, pavement rejuvenation, and minor drainage projects were completed utilizing in-house staff.



- Ensure all development inspections are completed with City deadlines.

On track. Staff continues to meet review and inspection deadlines for private development and other permit projects.

The Engineering Division achieved the following additional accomplishments during fiscal year 2024B:

- Provided design and construction engineering services to Community Development for various projects and City Manager's Office (Three Oaks Recreation Area projects).

OBJECTIVES

- Initiate and/or complete construction on the following projects/programs; annual resurfacing and concrete program, Pingree Rd./Grandview Dr. pedestrian project, Pedestrian Connections to the Prairie Trail, Three Oaks Rd. at Lutter Dr./Sands Rd. intersection.
- Initiate and/or complete engineering on the following projects; Oak St./IL 176; multi-use path on Oak St.; Main St. at Liberty Dr.
- Provide engineering expertise for the design and construction of the Depot Park project.
- Provide engineering expertise for the design and construction of the Three Oaks Recreation Area loop trail.
- Complete two (2) bicycle projects and work with the Community Development Department to reduce sidewalk gaps in the City.
- Provide training opportunities for all staff utilizing experienced employees and outside resources.
- Complete the engineering design for at least two projects utilizing in-house staff.
- Start construction on the Re-establishment of Crystal Creek and Three Oaks Recreation Area Water Level Control Project.
- Ensure all development inspections are completed with City deadlines.



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 712,243	\$ 745,431	\$ 890,507	\$ 659,861	\$ 630,510	\$ 970,712	\$ 310,851	47.1%
54115. Wages-Part Time Employees	15,000	16,972	8,112	32,640	20,062	36,480	3,840	11.8%
54150. Wages-Overtime	5,363	7,650	11,569	20,000	20,000	20,000	-	0.0%
54200. Group Insurance	111,291	128,266	149,992	92,886	92,886	168,672	75,786	81.6%
Personnel Services	843,897	898,319	1,060,180	805,387	763,458	1,195,864	390,477	48.5%
55010. Professional Services	40,230	38,033	73,602	68,000	68,000	97,000	29,000	42.6%
55080. Pest Control Services	95,611	108,022	108,272	139,000	139,000	139,000	-	0.0%
55140. Publishing Services	546	1,039	1,502	1,000	1,000	1,000	-	0.0%
55160. Postage & Freight	56	71	39	500	500	500	-	0.0%
55200. Training	4,027	3,147	1,397	2,400	2,200	4,700	2,300	95.8%
55220. Dues and Subscriptions	1,004	580	986	580	580	1,365	785	135.3%
Contractual Services	141,474	150,893	185,798	211,480	211,280	243,565	32,085	15.2%
56000. Office Supplies	25	304	319	700	700	700	-	0.0%
56040. Motor Fuel & Lubricants	3,615	5,993	6,761	6,000	6,000	6,850	850	14.2%
56050. Computer Hardware & Software	9,521	7,990	11,171	9,732	9,732	11,717	1,985	20.4%
56060. Small Tools and Equipment	3,990	1,543	3,042	9,800	9,800	4,800	(5,000)	-51.0%
56070. Automotive Supplies	1,787	5,369	3,649	1,850	1,500	4,000	2,150	116.2%
56120. Clothing	1,606	1,020	1,404	1,000	1,000	1,000	-	0.0%
56950. Stationery and Printing	37	200	-	200	200	200	-	0.0%
Materials & Supplies	20,580	22,419	26,345	29,282	28,932	29,267	(15)	-0.1%
Other Expenses	-	1,341	-	-	-	-	-	0.0%
Total - Engineering Division	\$ 1,005,952	\$ 1,072,972	\$ 1,272,323	\$1,046,149	\$1,003,670	1,468,696	\$ 422,547	40.4%



ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- Professional Services was increased due to the anticipated increases in stormwater consulting services to assist with MS4 permit as well as additional tree removal services for Engineering projects.
- The increase in Travel & Training is for employees to attend a national conference being held locally.
- Dues & Subscriptions has increased due to license and membership renewals that occur every two years.
- Small Tools & Equipment has decreased due to the budgeted purchase of a drone in FY2024B.



PUBLIC WORKS DEPARTMENT STREETS DIVISION

STATEMENT OF ACTIVITIES

It is the responsibility of the Streets Division to manage and repair public streets, traffic control signs, parkways, parkway trees, public and municipal grounds in a manner consistent with City policy and regulatory agency requirements.

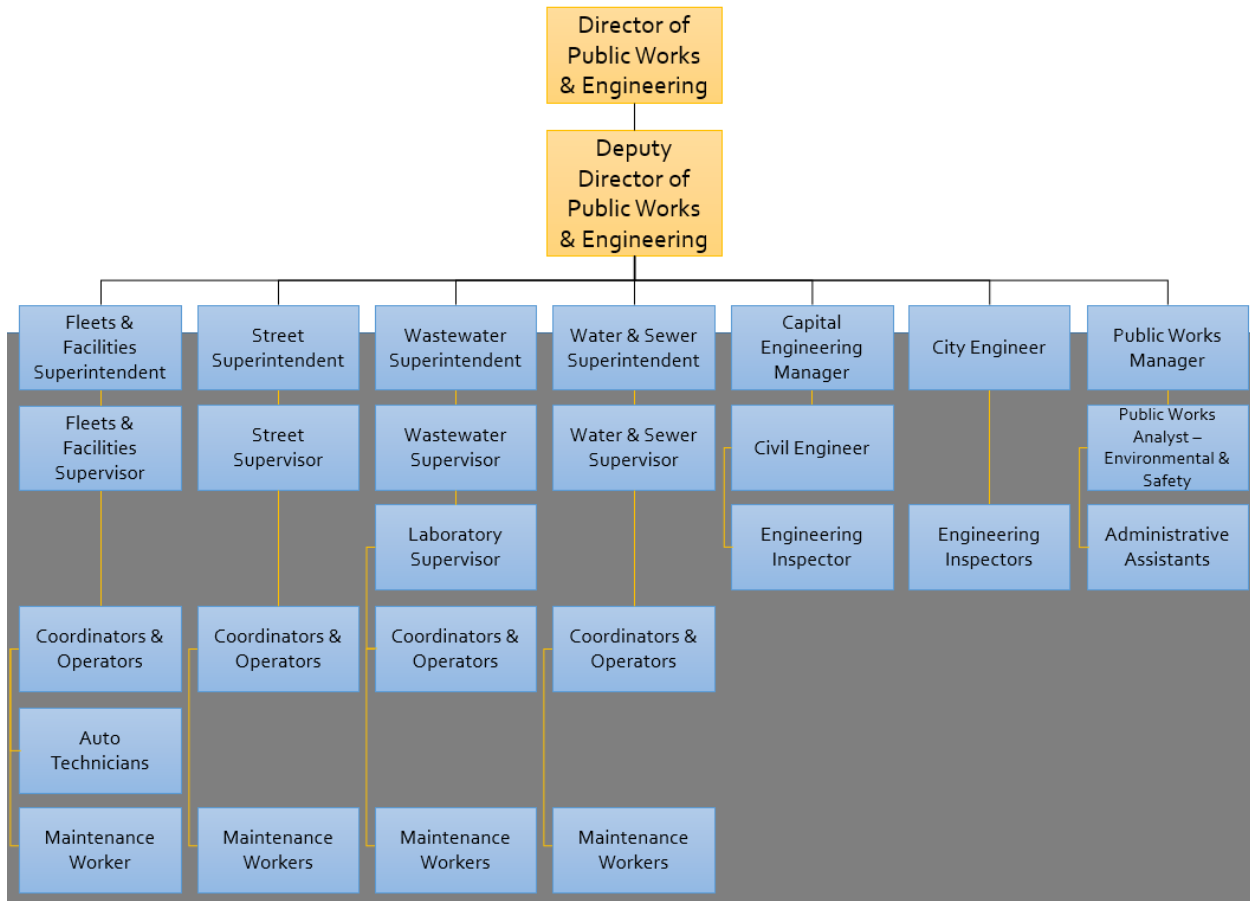
The Division is responsible for the maintenance, repair, as well as the deicing and snow removal operations of over 175 centerline miles of public streets, 23 commuter and public parking lots containing over 1,450 parking spaces, and over 7,400 traffic control signs throughout the City. In addition, the Streets Division is responsible for maintaining pavement markings, curb and gutter maintenance, asphalt patching of existing streets, and parkway maintenance.

The Streets Division is also responsible for the Spring and Fall tree planting programs, Spring brush pickup, the brush drop off site (April – November), tree trimming and trimming programs, tree removals, including storm damage and those deteriorating due to disease, and the maintenance of City owned properties and rights-of-way.

The Division is also called upon for many special projects throughout the year including assistance with the opening and closing and general maintenance at the Three Oaks Recreation Area and the installation of all holiday decorations in the Downtown Business District and the Virginia Street Corridor.



ORGANIZATIONAL CHART



PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Superintendent	1.00	1.00	1.00	1.00	1.00	1.00
Supervisor	1.00	1.00	1.00	1.00	1.00	1.00
Program Coordinator	3.00	3.00	3.00	3.00	3.00	3.00
Maintenance Worker	8.00	8.00	8.00	8.00	8.00	8.00
Administrative Assistant	2.00	2.00	2.00	2.00	2.00	2.00
Total FTE	15.00	15.00	15.00	15.00	15.00	15.00



ACCOMPLISHMENTS

- Implement asset management software to enhance internal customer service and measure true costs of service.

On track. Streets Division personnel continue to work with the software provider on implementing the system.

- Complete annual pavement patching, tree replacement and winter tree trimming programs.

On track. Annual programs were completed on time.

- Continue to utilize available technology to track and document division activities (i.e. tree trimming, planting, and removal, snow and ice control, patching, etc.).

On track. Staff continues to use technology when able to track and document activities.

- Complete annual pavement patching, tree replacement and winter tree trimming programs.

On track. Programs completed and ongoing.

- Develop five (5) key performance indicators (KPI's) that track and document division efficiencies and activities.

Held. New Superintendent and new Supervisor will be assigned this goal for FY25.

- Implement use of pre-formed pavement markings in at least one (1) location.

On track. Should be completed this fiscal year.

The Streets Division achieved the following additional accomplishments during fiscal year 2024B:

- Improved winter storm pre-planning and scheduling.
- Snow removal on City property sidewalks and the Metra Station was privatized. In-house office renovation project resulting in improved use of space and working environment.
- Completed construction of salt storage building at Wastewater Treatment Plant 2.



OBJECTIVES

- Implement asset management software to enhance internal customer service and measure true costs of service.
- Complete annual pavement patching, tree replacement and winter tree trimming programs.
- Develop five (5) key performance indicators (KPI's) that track and document division efficiencies and activities.
- Implement and monitor new snow routes and utilize new salt storage facility.



City of Crystal Lake
2025 Annual Budget
General Fund | Public Works Streets Division

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 1,240,942	\$ 1,203,940	\$ 1,211,449	\$ 878,580	\$ 780,199	\$ 1,268,782	\$ 390,202	44.4%
54115. Wages-Part Time Employees	29,456	21,953	35,571	52,986	23,632	102,960	49,974	94.3%
54150. Wages-Overtime	134,703	166,951	26,677	39,269	20,805	56,040	16,771	42.7%
54155. Wages-Snow Overtime	-	-	111,561	53,815	53,815	142,000	88,185	0.0%
54200. Group Insurance	305,383	295,512	301,028	173,441	38,235	289,804	116,363	67.1%
Personnel Services	1,710,483	1,688,357	1,686,286	1,198,091	916,686	1,859,586	661,495	55.2%
55010. Professional Services	587,251	662,974	730,342	990,083	975,245	1,147,568	157,485	15.9%
55140. Publishing Services	660	825	366	300	300	300	-	0.0%
55160. Postage & Freight	42	26	19	100	100	100	-	0.0%
55200. Training	2,948	5,610	6,485	9,314	8,760	11,302	1,988	21.3%
55220. Dues and Subscriptions	669	1,321	1,866	1,960	1,780	2,516	556	28.4%
55240. Insurance and Bonding Services	99,965	129,376	116,177	95,710	58,661	143,562	47,852	50.0%
55270. Animal Control Services	-	-	-	1,000	1,000	1,000	-	0.0%
55300. Maintenance Services-Buildings & O	107,763	143,045	116,041	70,000	70,000	70,000	-	0.0%
55310. Examinations	2,212	1,452	2,155	2,270	2,270	2,270	-	0.0%
55320. Operating Equipment Maintenance	4,607	-	71	5,520	5,520	2,000	(3,520)	-63.8%
55340. Office Equipment Maintenance	-	-	-	250	250	250	-	0.0%
55360. Radio Equipment Services	-	-	-	-	-	550	550	N/A
55410. Street Lights Services	553,374	552,464	577,830	310,533	376,000	734,000	423,467	136.4%
55640. Tree Removal Services	14,275	9,760	12,830	-	-	-	-	N/A
55680. Rent - Buildings and Equipment	21,095	411	802	1,000	1,000	1,000	-	0.0%
Contractual Services	1,394,862	1,507,266	1,564,985	1,488,040	1,500,886	2,116,418	628,378	42.2%
56000. Office Supplies	1,430	1,614	2,263	1,960	2,000	2,000	40	2.0%
56020. Cleaning Supplies	3,055	2,277	2,787	4,140	3,000	3,000	(1,140)	-27.5%
56030. Landscape Materials	3,203	2,890	2,491	4,800	4,800	2,800	(2,000)	-41.7%
56040. Motor Fuel & Lubricants	91,861	101,253	78,326	39,617	39,581	41,000	1,383	3.5%
56050. Computer Hardware & Software	13,636	2,112	12,628	16,662	16,662	36,812	20,150	120.9%
56060. Small Tools and Equipment	32,167	17,893	19,156	18,572	19,281	31,000	12,428	66.9%
56070. Automotive Supplies	98,375	98,336	95,983	55,180	55,000	95,000	39,820	72.2%
56080. Public Works Materials	40,088	39,165	25,574	45,200	45,200	178,200	133,000	294.2%
56120. Clothing	9,234	15,363	11,238	10,693	10,693	10,900	207	1.9%
56230. Street Signs	14,397	5,211	21,195	50,000	32,000	32,000	(18,000)	-36.0%
56950. Stationery and Printing	-	-	-	1,000	1,000	1,000	-	0.0%
Materials & Supplies	307,446	286,115	271,643	247,824	229,217	433,712	185,888	75.0%
Other Expenses	-	10,402	-	-	-	-	-	0.0%
Total - Streets	\$ 3,412,791	\$ 3,492,139	\$ 3,522,913	\$ 2,933,955	\$ 2,646,789	\$ 4,409,716	\$ 1,475,761	50.3%



ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- The increase in Professional Services was due to projected contractual increases for tree planting and trimming services, landscaping services, wetland management services, street patching services and snow removal services.
- The Street Light Services was increased due to reallocation of street and traffic light repair and maintenance into the Streets Division.
- The increase in Computer Hardware & Software accounts for asset management software, emergency response call out software, and Arc GIS licenses.
- Small Tools & Equipment increased due to the budgeted purchase of a replacement weather station.
- Public Works Materials increase reflects the reallocation of sidewalk salt and de-icing liquids into the Streets Division.
- The budgeted amount for Street Signs decreased due to the removal of an additional changeable message board that had been budgeted from the previous fiscal year.



PUBLIC WORKS DEPARTMENT

FLEET SERVICES DIVISION

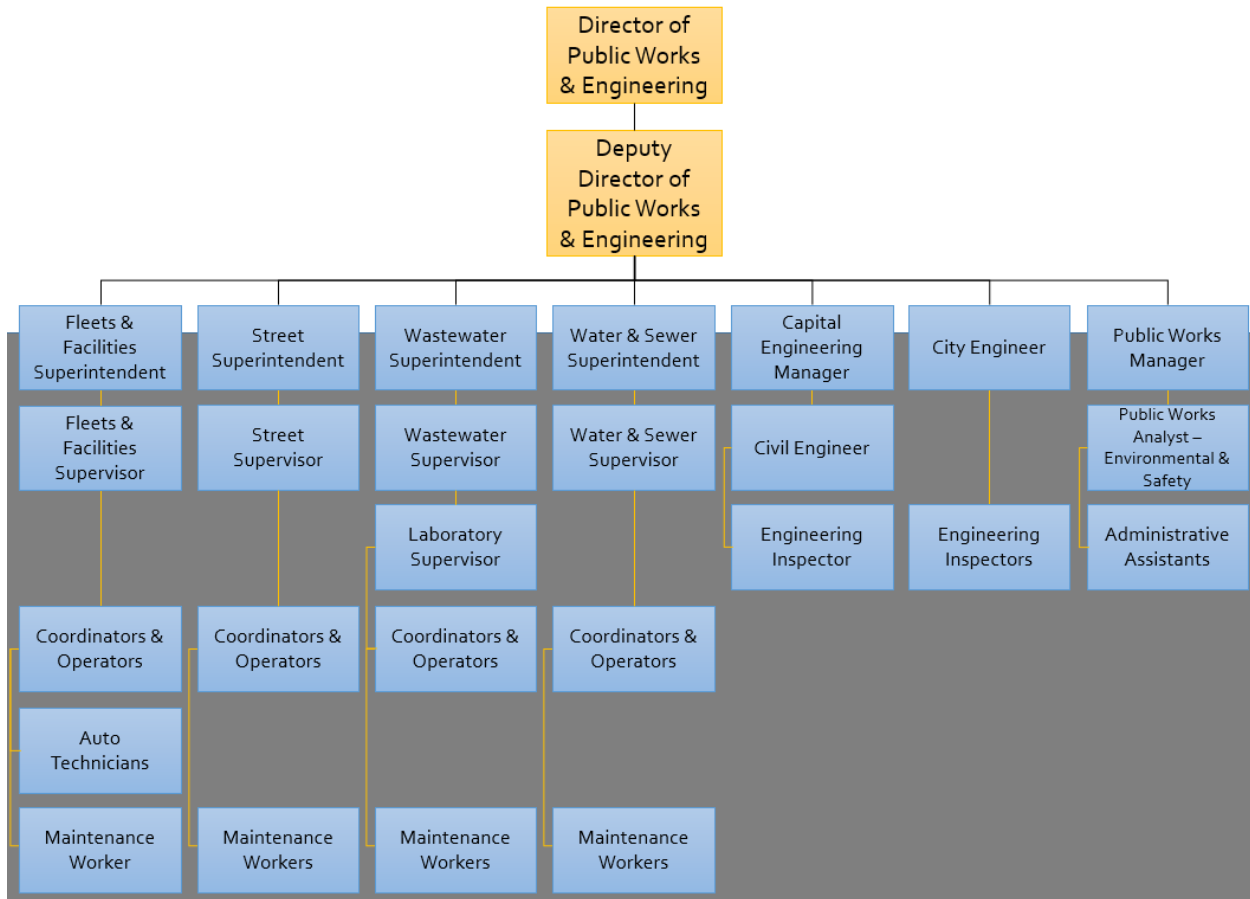
STATEMENT OF ACTIVITIES

The Fleet Services Division is responsible for an extensive variety of services within the City of Crystal Lake. These services include, but are not limited to the maintenance, service, and repair of approximately 326 vehicles and pieces of equipment, with the Division averaging 300 repairs monthly. Additionally, we coordinate outsourced repairs, new vehicle preparation, technical training, accident repairs, equipment replacement, crane & sling inspections, and equipment disposal. We work with other departments to write specifications for vehicles and equipment necessary to perform the varied requirements of their specific department. We coordinate all vehicle orders with Enterprise Fleet Lease as well as coordination of parts, materials, PPE and fluids purchasing through Napa IBS. The division also maintains the fuel dispensing system and coordinates all required inspections. We coordinate the annual testing of fire pumps, aerial ladders, and ground ladders for the Fire Department. We also recommend items for surplus and market those items at public auction.

Our goal is to support each department by providing effective and efficient service, preventative maintenance, repairs, and technical assistance necessary to all City vehicles and equipment while optimizing useful life and reducing downtime. We will do this at the lowest possible cost with the least interference to the operating function of individual departments.



ORGANIZATIONAL CHART



PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Superintendent	1.00	1.00	1.00	1.00	1.00	1.00
Program Coordinator	1.00	1.00	0.00	0.00	0.00	0.00
Automotive Technician	4.00	4.00	4.00	4.00	4.00	4.00
Maintenance Worker	1.00	1.00	0.00	0.00	0.00	0.00
Total FTE	7.00	7.00	5.00	5.00	5.00	5.00

In FY 2023/24, to more accurately allocate costs, the Fleets and Facility Services Division was separated into two divisions: Fleet Services Division and Facility Services Division.



ACCOMPLISHMENTS

- Provide training opportunities for all staff utilizing experienced employees and outside resources.

On track. Divisional staff continues to cross-train which ensures adequate coverage of internal services. One fleet technician will attend IPSI training fall of 2024.

- Complete repair requests from internal customers within the promised timeframe.

On track. Staff has met with Police Department and Fire Department to improve communication and discuss opportunities to improve efficiencies.

- Provide at least four (4) training opportunities for all staff utilizing experienced employees and outside resources.

On track. Staff attended a variety of training opportunities.

- Complete requests for assistance in developing bid specifications for new vehicles within 30 day of the request.

On track. Staff has prepared specifications for new vehicle purchases when requested.

The Fleet Services Division achieved the following additional accomplishment during fiscal year 2024B:

- Hired new technician and new Superintendent.
- Modified used fire truck for use as a Dive/SRT/Hazmat/Investigations truck.

OBJECTIVES

- Complete repair requests from internal customers within the promised timeframe.
- Provide at least four (4) training opportunities for all staff utilizing experienced employees and outside resources.
- Complete requests for assistance in developing bid specifications for new vehicles within 30 day of the request.



City of Crystal Lake
2025 Annual Budget
General Fund | Public Works Fleet Services Division

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 637,198	\$ 667,995	\$ 470,269	\$ 398,895	\$ 402,991	\$ 612,069	\$ 213,174	53.4%
54115. Wages-Part Time Employees	-	2,121	-	-	-	-	-	0.0%
54150. Wages-Overtime	13,291	31,633	2,174	2,250	2,250	2,800	550	24.4%
54200. Group Insurance	144,508	141,030	99,938	65,840	65,840	107,461	41,621	63.2%
Personnel Services	794,997	842,779	572,382	466,985	471,081	722,330	255,345	54.7%
55010. Professional Services	75,872	81,873	85,569	50,150	50,418	87,000	36,850	73.5%
55140. Publishing Services	527	386	56	250	250	250	-	0.0%
55160. Postage & Freight	384	373	103	100	200	200	100	100.0%
55200. Training	2,273	4,699	4,044	4,338	1,387	8,448	4,110	94.7%
55220. Dues and Subscriptions	260	475	790	690	590	1,286	596	86.4%
55240. Insurance and Bonding Services	22,220	22,189	14,201	-	-	-	-	0.0%
55260. Utilities	51,642	85,252	2,614	-	-	-	-	0.0%
55300. Maintenance Services-Buildings & O	284,748	352,069	1,014	-	-	-	-	0.0%
55310. Examinations	1,983	1,070	935	865	735	905	40	4.6%
55320. Maintenance Services-Operating Eq	6,289	4,934	2,542	4,123	4,152	5,350	1,227	29.8%
55350. Rent - Clothing	3,373	3,289	3,424	300	923	1,400	1,100	366.7%
55360. Radio Equipment Services	-	-	-	100	-	550	450	450.0%
Contractual Services	449,571	556,608	115,291	60,916	58,655	105,389	44,473	73.0%
56000. Office Supplies	278	448	200	550	550	850	300	54.5%
56020. Cleaning Supplies	239	953	511	470	470	1,000	530	112.8%
56040. Motor Fuel & Lubricants	3,721	2,762	2,283	1,325	1,325	2,325	1,000	75.5%
56050. Computer Hardware & Software	10,860	9,167	7,779	7,954	9,404	9,404	1,450	18.2%
56060. Small Tools and Equipment	7,765	5,527	8,155	1,960	1,960	6,000	4,040	206.1%
56070. Automotive Supplies	2,371	778	1,573	1,292	1,329	2,550	1,258	97.4%
56120. Clothing	3,207	3,430	2,178	4,197	4,500	4,500	303	7.2%
56320. Operating Supplies	212	869	2,129	850	850	950	100	11.8%
56950. Stationery and Printing	-	-	-	40	42	42	2	0.0%
Materials & Supplies	28,652	23,933	24,808	18,638	20,430	27,621	8,983	48.2%
Other Expenses	-	672	-	-	-	-	-	0.0%
Total - Fleet Services	\$1,273,220	\$1,423,991	\$ 712,481	\$ 546,539	\$ 550,166	\$ 855,340	\$ 308,801	56.5%



ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- Professional Services has increased due to a contractual increases in the NAPA Services contract.
- The increase in Travel & Training is due to anticipated fire vehicle maintenance training and certification renewal trainings.
- Small Tools & Equipment increased due to the addition of budgeted replacement toolboxes in the maintenance garage



PUBLIC WORKS DEPARTMENT FACILITY SERVICES DIVISION

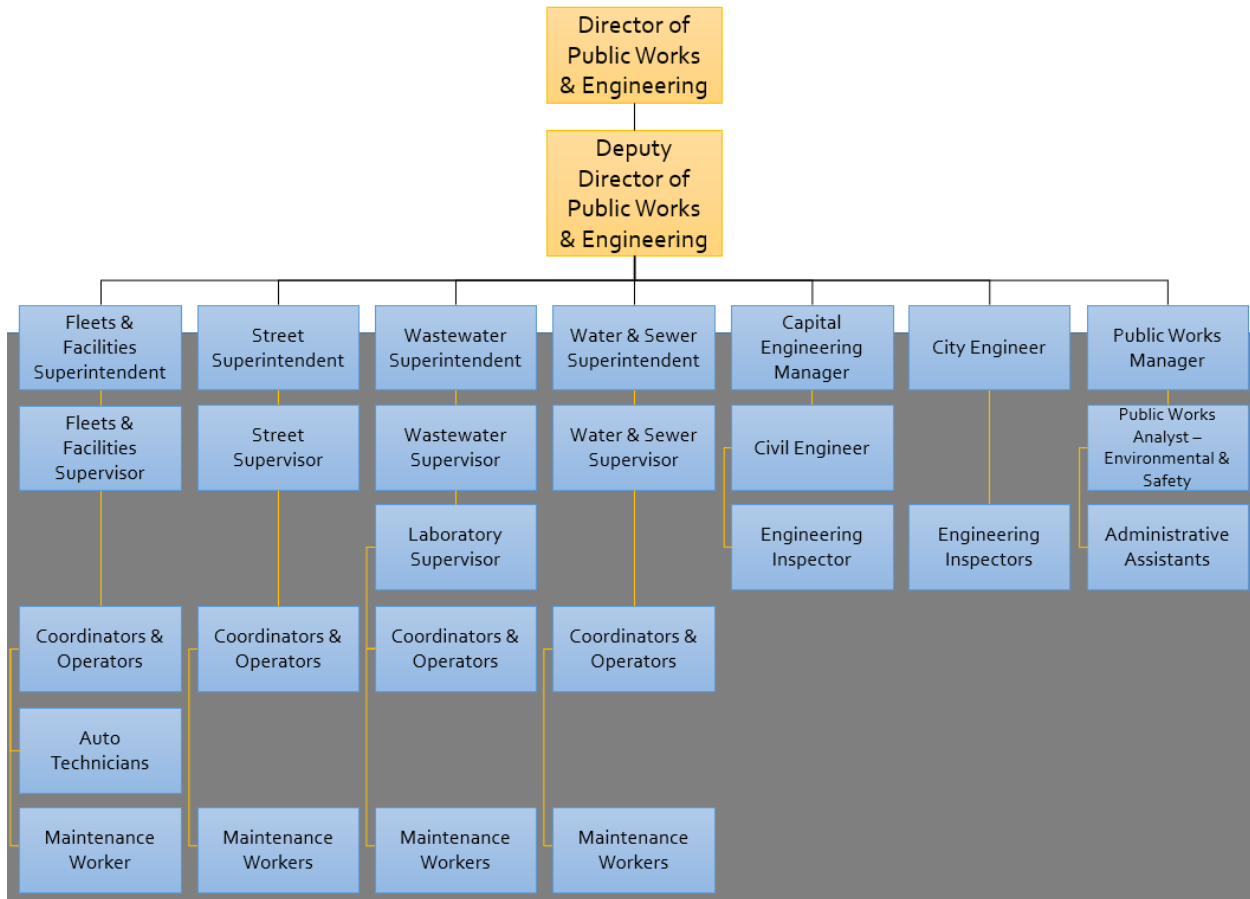
STATEMENT OF ACTIVITIES

The Facility Services side of the Division performs maintenance, service, building upgrades, and repairs necessary to the daily operations of the Municipal Complex and offers support to the Three Oaks Recreational Area buildings. These services include, but are not limited to the maintenance, service, and repairs of the mechanical systems, including HVAC systems, steam boilers, fire alarm systems, backup generators, elevators, surveillance & security systems, and overhead garage doors. The division offers janitorial services and building maintenance to support the Police Department. We are also responsible for the management of service contracts with outside vendors.

Our goal is to support each department by providing effective and efficient service, preventative maintenance, repairs, and technical assistance necessary to the Municipal Complex, and Three Oaks Recreational Area buildings. We will do this at the lowest possible cost with the least interference to the operating function of individual departments.



ORGANIZATIONAL CHART



PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Supervisor	0.00	0.00	1.00	0.00	0.00	1.00
Program Coordinator	0.00	0.00	1.00	1.00	1.00	1.00
Maintenance Worker	0.00	0.00	1.00	1.00	1.00	1.00
Total FTE	0.00	0.00	3.00	2.00	2.00	3.00

The Facility Services Division has budgeted for the addition of a Supervisor position in FY2025. In FY 2023/24, to more accurately allocate costs, the Fleets and Facility Services Division was separated into two divisions: Fleet Services Division and Facility Services Division.



ACCOMPLISHMENTS

- Manage construction for the following projects: City Hall Boiler Replacement; Replacement of Air Cooled Condensing Units 1-6; and Fire Station 1 kitchen reconfiguration and construction
On track. Construction is underway and ongoing
- Provide at least four (4) training opportunities for all staff utilizing experienced employees and outside resources.
On track. Ongoing effort.
- Implement facility asset management software to enhance internal customer service and measure true costs of maintenance and facility repair.
On track. Ongoing effort. Implementation to be completed in early 2025.

The Facility Services Division achieved the following additional accomplishment during fiscal year 2024B:

- Privatize additional janitorial services to free up in-house staff.
- Hired new Superintendent.
- Completed design for replacement of fleets garage heating and make up air unit, PD Sally Port backup IR heating.

OBJECTIVES

- Complete for the following construction projects: City Hall Boiler Replacement; and Replacement of Air Cooled Condensing Units 1-6, Fire Station 1 kitchen reconfiguration, Fleets garage floor replacement, police and fleets HVAC replacement projects.
- Provide at least four (4) training opportunities for all staff utilizing experienced employees and outside resources.
- Initiate design for multi-year PD/ IT space reallocation project (multi-year).



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ -	\$ -	\$ 172,524	\$ 133,864	\$ 149,357	\$ 270,743	\$ 136,879	102.3%
54115. Wages-Part Time Employees	-	-	6,176	9,600	5,700	10,800	1,200	0.0%
54150. Wages-Overtime	-	-	31,208	15,000	15,000	18,500	3,500	23.3%
54200. Group Insurance	-	-	44,840	30,247	30,247	72,217	41,970	138.8%
Personnel Services	-	-	254,749	188,711	200,304	372,260	183,549	97.3%
55010. Professional Services	-	-	-	-	-	50,000	50,000	0.0%
55140. Publishing Services	-	-	593	250	250	550	300	120.0%
55160. Postage & Freight	-	-	67	140	140	140	-	0.0%
55200. Training	-	-	747	1,983	2,104	2,860	877	44.2%
55220. Dues and Subscriptions	-	-	60	200	200	1,086	886	443.0%
55240. Insurance and Bonding Services	-	-	6,289	19,005	11,597	28,508	9,503	50.0%
55260. Utilities	-	-	13,051	75,000	30,000	63,000	(12,000)	-16.0%
55300. Maintenance Services-Buildings & O	-	-	378,340	376,689	383,485	588,150	211,461	56.1%
55310. Examinations	-	-	80	320	320	320	-	0.0%
Contractual Services	-	-	399,227	473,587	428,096	734,614	261,027	55.1%
56040. Motor Fuel & Lubricants	-	-	384	700	700	700	-	0.0%
56050. Computer Hardware & Software	-	-	-	722	504	11,804	11,082	1534.9%
56060. Small Tools and Equipment	-	-	141	929	929	900	(29)	-3.1%
56070. Automotive Supplies	-	-	399	3,625	4,021	2,550	(1,075)	-29.7%
56120. Clothing	-	-	1,442	1,534	1,576	1,970	436	28.4%
56320. Operating Supplies	-	-	17	200	200	200	-	0.0%
56950. Stationery and Printing	-	-	-	40	100	100	60	0.0%
Materials & Supplies	-	-	2,383	7,750	8,030	18,224	10,474	135.1%
Total - Facility Services	\$ -	\$ -	\$ 656,358	\$ 670,048	\$ 636,430	\$1,125,098	\$ 455,050	67.9%

ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

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- Full-Time Wages has been increased to account for the addition of a Supervisor position.
- The increase in Professional Services best reflects the reallocation of architectural and engineering services for facility projects into the Facility Services Division.
- Utilities has been increased to match anticipated costs.
- The Computer Hardware & Software increase accounts for the purchase of asset management software and Arc GIS licenses.



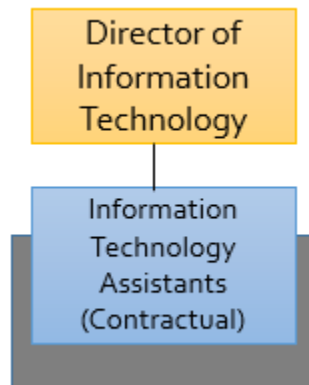
INFORMATION TECHNOLOGY DEPARTMENT

STATEMENT OF ACTIVITIES

The Information Technology Division is responsible for the operation and maintenance of the City's Local and Wide Area Networks and the equipment essential for their operations. This includes over 180 desktop computers, over sixty (60) laptops, twenty-four (24) servers, a multitude of both desktop and networked printers, various switches and routers to provide service throughout the building and to Fire Stations #3 & #4, Wastewater Treatment Plant #2, and Three Oaks Recreation Area, and other miscellaneous network equipment. In addition, Information Technology is also responsible for the City's phone system and phone service, all mobile devices and service, and copiers.

Information Technology is also responsible for the implementation and maintenance of a number of software packages contained on the various servers and desktop computers which automate tasks for the various departments. Among these software packages are a number of specialty applications for the Police and Fire Departments, Microsoft Office applications, Springbrook Software, GIS Server Software and desktop applications, and many other small applications.

ORGANIZATIONAL CHART





PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Information Technology Director	1.00	1.00	1.00	1.00	1.00	1.00
Total FTE	1.00	1.00	1.00	1.00	1.00	1.00

ACCOMPLISHMENTS

- Design and implement replacement for City Council Video/Audio System
Completed. New AV equipment installed during 2024. Have had a number of Council Meetings and PZC meetings in the Council Chambers.
- Complete access control system refurbishment to improve security in City facilities.
Held. Project held and moved to 2025 to build a more comprehensive project plan.
- Continue to expand and improve with City's Geographic Information Systems (GIS).
On track. ArcGIS upgrade completed by B&W to enhance user experience with GIS. Working with third party provider on various mapping updates for City Departments.
- Complete Emergency Notification Building Intercom System project.
Completed. Project was completed during fiscal year providing emergency notification and building evacuation capabilities throughout City Hall.
- Upgrade wireless network including providing wireless access to remote Fire Stations and Three Oaks Recreation Area
Completed. Wireless project completed in 2024 providing upgraded wireless access at City Hall and adding wireless to Fire Stations 3 and 4 and Three Oaks.
- Acquire and implement budgeted equipment throughout City's Wide Area Network prior to December 31, 2024.
On track. Network upgrades have continued through the fiscal year and all budgeted equipment will be replaced by December 31, 2024.
- Identify all City copiers due for replacement and issue an RFP for a 5 year contract through a managed print service provider.
On track. A majority of the copiers will be replaced by the end of FY24B with the remained to be replaced by early FY25.
- Develop project plan to assess the cost and benefits of upgrading the City's email system to include an evaluation of a cloud based solution.



Completed. Project plan complete and upgrade budgeted for 2025.

- Strengthen IT governance by assessing current technology policies and developing new policies.

On track. Ongoing objective. Will continue to evaluate and create policies where needed.

- Develop incident response plan to minimize the overall impact of a cyber security incident.

- *Completed. Develop incident response plan to minimize the overall impact of a cyber security incident.*

- Implement year 1 Strategic Plan objectives.

On track. Most year 1 objectives have been implemented. Will continue to adhere to the strategic plan objectives over the upcoming years.

- Continue to maintain the City's network infrastructure with little or no downtime during normal City Hall operating hours.

On track. Ongoing objective.

OBJECTIVES

- Build project management strategy for integrated surveillance and building access control system by December 31, 2025.
- Complete copier replacement by March 31, 2025.
- Upgrade City's email system and Microsoft Office product by December 31, 2025.
- Strengthen IT governance by assessing current technology policies and developing new policies.
- Upgrade City's aging network infrastructure by December 31, 2025.
- Continue to Implement year 1 and 2 objectives of the IT Strategic Plan.
- Continue to maintain the City's network infrastructure with little or no downtime during normal City Hall operating hours.
- Work with Finance and HR on implementing timekeeping software by December 31, 2025.
- Perform a thorough evaluation of staffing requirements and costs associated with contracted staff by December 31, 2025.



- Continue to expand the use of the City's document management system, FileBound, by leveraging a City-wide power users group.

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2023 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 176,956	\$ 216,225	\$ 168,158	\$ 130,465	\$ 119,214	\$ 195,017	\$ 64,552	49.5%
54200. Group Insurance	17,778	17,900	25,200	16,938	16,938	26,029	9,091	53.7%
Personnel Services	194,734	234,125	193,358	147,403	136,152	221,046	73,643	50.0%
55010. Professional Services	300,480	280,368	386,032	431,805	391,000	606,530	174,725	40.5%
55160. Postage & Freight	-	-	1	-	-	-	-	0.0%
55200. Training	3,729	3,726	5,531	4,676	400	14,800	10,124	216.5%
55220. Dues and Subscriptions	-	250	350	375	375	400	25	6.7%
55240. Insurance and Bonding Services	5,471	6,116	6,115	5,815	3,546	8,717	2,902	49.9%
55260. Utilities	159,788	181,056	201,188	144,558	144,558	217,800	73,242	50.7%
55300. Building & Office Maintenance	17,213	14,054	13,392	22,467	22,467	29,700	7,233	32.2%
Contractual Services	486,680	485,570	612,608	609,696	562,346	877,947	268,251	44.0%
56000. Office Supplies	1,739	2,440	6,049	5,270	6,090	9,800	4,530	86.0%
56050. Computer Hardware & Software	193,546	213,565	473,953	399,708	366,519	668,130	268,422	67.2%
56060. Small Tools and Equipment	-	294	223	340	340	600	260	76.5%
Materials & Supplies	195,285	216,299	480,224	405,318	372,949	678,530	273,212	67.4%
Total - Information Technology	\$ 876,699	\$ 935,993	\$1,286,190	\$ 1,162,417	\$ 1,071,447	\$ 1,777,523	\$ 268,251	23.1%

ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- The Professional Services account increased due to contractual costs for managed IT services and GIS services.
- Training has increased due to the cost of City-wide training programs.
- The amount budgeted for Computer Hardware & Software was increased as ongoing maintenance and subscription costs for software continue to increase.



ADMINISTRATION DEPARTMENT THREE OAKS RECREATION AREA

STATEMENT OF ACTIVITIES

The construction of the Three Oaks Recreation Area began in Fiscal Year 2009/2010. The operations of this area as a recreational destination began in early fall of 2010. Included in this budget are funds to provide a full season of operations for this recreation area, including training to lifeguards, attendants and the site supervisor. Included in this budget are all operational costs, as well as costs for storage and winterizing of all equipment.

Beginning in fiscal year 2017/2018, operating activities of the Three Oaks Recreation Area began being reported as a separate department in the City's General Fund. In years prior to fiscal 2017/2018, the Three Oaks Recreation Area was presented in the Other Funds section of the budget document.

ACCOMPLISHMENTS

- Enhance Training
 - Ensure that responsible staff is trained and responsibly manages the park during all operating hours.
Completed. The Three Oaks Recreation Area was fully staffed to complete a successful year of operations at the park.
 - Certify all employees for CPR and AED training to ensure safety of patrons and staff at the park.
Completed. All lifeguards, attendants, and managers completed CPR certification.
- Customer Service
 - Continue high customer satisfaction scores. Provide quality service and a positive experience for guests. Monitor volumes of guests to expedite wait times during peak hours.
Completed. Satisfaction scores matched or exceeded previous year scores.
- Implementation of the following Capital items:
 - Begin construction of the lake loop trail.



On track. The City received the Recreational Trails Program grant award for \$200,000 for the lake loop trail project. Design engineering for the lake loop trail will be completed in September and the project will be bid in fall 2024. The project is on schedule for substantial completion in 2025.

- Perform upgrades and repairs to the pedestrian island.

Completed. The City completed upgrades and repairs to the pedestrian island, including plant replacements, additional sand to remove weeds, and rip rap at the island's shoreline fishing area.

- Perform enhancements at the parking gate.

Ongoing. The City bid for parking gate enhancements in 2024. Bids came in higher than expected and the City continues to re-evaluate the project.

- Revenues shall pay for all part-time salaries. Fiscally responsible management of the park by establishing appropriate staffing levels based on weather and customer volumes.

Completed. Park revenues will once again exceed the amount of staff expenses.

OBJECTIVES

- Enhance Training
 - Ensure that responsible staff is trained and responsibly manages the park during all operating hours.
 - Certify all employees for CPR and AED training to ensure safety of patrons and staff at the park.
- Customer Service
 - Continue high customer satisfaction scores. Provide quality service and a positive experience for guests. Monitor volumes of guests to expedite wait times during peak hours.
- Implementation of the following Capital items:
 - Begin construction of the lake loop trail.
 - Complete the upper parking lot pedestrian path enhancement.



- Revenues shall pay for all part-time salaries. Fiscally responsible management of the park by establishing appropriate staffing levels based on weather and customer volumes.
- Begin discussions with the Quarry Cable Park to execute the first lease agreement extension.

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54115. Wages-Part Time Employees	\$ 339,769	\$ 337,970	\$ 400,951	\$ 437,000	\$ 422,916	\$ 442,000	\$ 5,000	1.1%
54301. Employer's Social Security	25,977	25,906	30,360	33,278	33,883	33,813	535	1.6%
54302. Employer's IMRF	9,564	6,830	3,395	4,000	4,375	5,470	1,470	36.8%
Personnel Services	375,310	370,706	434,706	474,278	461,174	481,283	7,005	1.5%
55010. Professional Services	80,314	88,380	81,632	63,239	53,900	89,457	26,218	41.5%
55140. Publishing Services	269	483	412	1,150	600	1,150	-	0.0%
55160. Postage & Freight	-	-	-	-	-	-	-	N/A
55200. Training	4,188	1,408	3,565	6,350	3,560	6,450	100	1.6%
55240. Insurance and Bonding Services	20,366	6,551	21,272	6,785	6,647	6,785	-	0.0%
55260. Utilities	26,946	19,666	30,008	29,800	22,500	24,800	(5,000)	-16.8%
55300. Building & Grounds Maint	112,075	130,930	128,152	130,440	110,509	134,540	4,100	3.1%
55310. Examinations	13,769	12,833	22,670	15,500	6,112	15,500	-	0.0%
55420. Plant Maintenance	-	-	3,680	-	-	-	-	N/A
Contractual Services	257,926	260,250	291,392	253,264	203,828	278,682	25,418	10.0%
56000. Office Supplies	955	515	1,498	1,000	600	1,000	-	0.0%
56020. Cleaning Supplies	4,098	4,358	4,621	4,500	4,000	4,500	-	0.0%
56040. Motor Fuel & Lubricant	2,236	2,928	2,987	3,000	2,500	3,000	-	0.0%
56050. Computer Hardware & Software	15,915	14,052	13,616	13,941	7,100	16,980	3,039	21.8%
56060. Small Tools and Equipment	33,336	42,246	39,660	43,650	21,112	43,650	-	0.0%
56070. Automotive Supplies	5,256	4,579	3,462	4,000	3,800	4,000	-	0.0%
56120. Clothing	5,272	5,203	8,503	7,500	3,433	7,700	200	2.7%
56320. Operating Supplies	2,069	6,069	12,011	13,350	7,492	13,350	-	0.0%
56420. Plant Maintenance Supplies	13,258	-	-	-	-	-	-	N/A
Materials & Supplies	82,394	79,950	86,357	90,941	50,037	94,180	3,239	3.6%
58950. Bad Debt Expense	-	-	88,791	-	-	-	-	-
80105. Flooding Event	45,892	201,553	-	-	-	-	-	0.0%
Other Expenses	45,892	201,553	88,791	-	-	-	-	0.0%
Total - Three Oaks Recreation Area	\$ 761,523	\$ 912,460	901,246	\$ 818,483	\$ 715,039	\$ 854,145	\$ 35,662	4.4%



ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- Part-Time Wages have increased due to the State of Illinois minimum wage increase.
- The budget amount for Professional Services has increased due to higher costs of security services.
- Computer Hardware & Software is higher due to an anticipated cost increase for the point of sale software system.
- Building and Ground Maintenance has increased due to anticipated irrigation maintenance costs and door and lock replacements.



POLICE AND FIREFIGHTERS’ PENSION OBLIGATION

STATEMENT OF ACTIVITIES

Sworn personnel from the Police and Fire Departments are covered by the Police Pension Plan and the Firefighters’ Pension Plan, respectively, which are defined benefit pension plans set by Illinois Statute. Covered employees contribute a state mandated amount from their base salaries; the City is required to contribute the remaining amounts necessary to finance the costs of benefits earned by the sworn personnel as actuarially determined. For this contribution, the City levies an annual tax and transfers the required funding to both pension funds.

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54305. ER Contribution Police Pension	\$2,930,936	\$3,481,668	\$3,482,254	\$3,612,536	\$3,612,536	\$3,992,645	\$380,109	10.52%
54306. ER Contribution Fire Pension	2,023,985	2,285,797	2,286,134	2,285,640	2,285,640	2,316,993	31,353	1.37%
Personnel Services	4,954,921	5,767,466	5,768,388	5,898,176	5,898,176	6,309,638	411,462	6.98%
Total - Pension Obligation	\$4,954,921	\$5,767,466	\$5,768,388	\$5,898,176	\$5,898,176	\$6,309,638	\$411,462	6.98%



DEBT SERVICE OBLIGATIONS

STATEMENT OF ACTIVITIES

The Debt Service Division provides a budgetary set of account categories for the expenditure of funds to pay general obligations when they come due. Included below are proportionate amounts to provide for the City’s flooding mitigation program (General Obligation Bonds, Series 2012). The flooding mitigation program is funded using Home Rule Sales Tax.

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55015. Paying Agent Fees	\$ -	\$ -	\$ -	\$ 200	\$ 200	\$ 200	\$ -	0.00%
Contractual Services	-	-	-	200	200	200	-	0.00%
58100. Debt Service - Principal	41,156	41,156	41,996	43,676	43,676	44,516	840	1.92%
58110. Debt Service - Interest	12,373	11,550	10,727	9,887	9,887	9,014	(873)	-8.83%
Debt Service	53,529	52,706	52,723	53,563	53,563	53,530	(33)	-0.06%
Total - Debt Service	\$ 53,529	\$ 52,706	\$ 52,723	\$ 53,763	\$ 53,763	\$ 53,730	\$ (33)	-0.06%



CITY OF CRYSTAL LAKE

ANNUAL BUDGET

FISCAL YEAR 2025



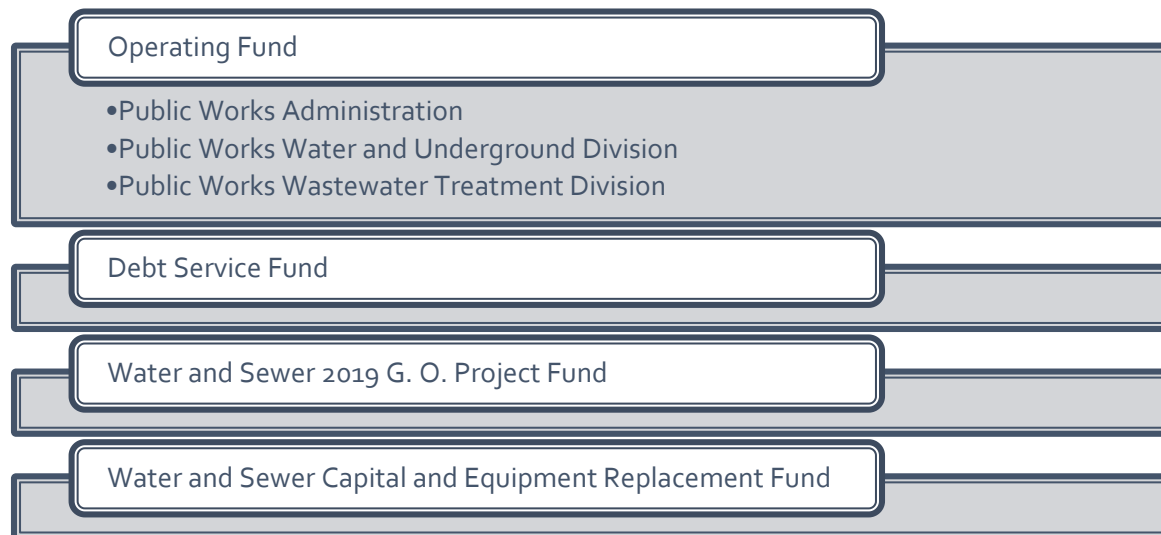
WATER & SEWER FUNDS



WATER AND SEWER FUNDS

OVERVIEW

Water and sewer activities are accounted for in proprietary funds of the City. In order to best track these activities, the City maintains four (4) separate funds relating to water and sewer. Budget information is provided separately for each of the funds in the pages that follow and in the Capital Replacement (Water and Sewer Capital Replacement Fund) section of this document. Water and sewer funds are as follows:



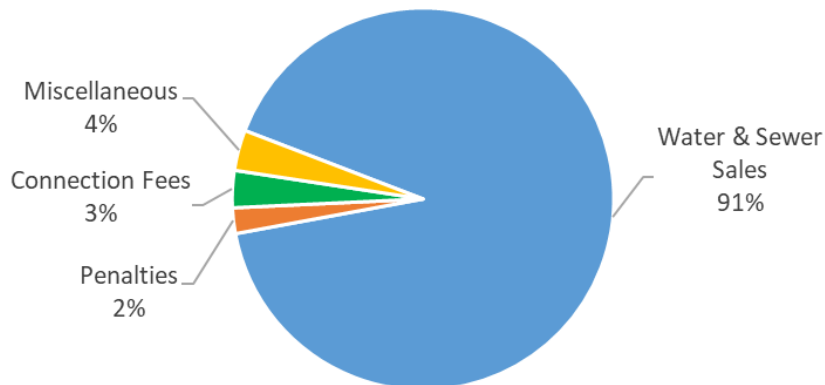


WATER AND SEWER OPERATING FUND

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
41800. Grant Proceeds - Federal	\$ 2,646	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.0%
41900. Grant Proceeds - Other	-	2,500	-	-	-	-	-	0.0%
Total Intergovernmental Revenue	2,646	2,500	-	-	-	-	-	0.0%
46010. Water Sales	6,886,802	6,816,801	7,308,999	4,989,561	4,996,930	7,356,139	2,366,578	47.4%
46015. Water Penalties	290,586	317,774	290,660	215,000	200,000	300,000	85,000	39.5%
46020. Sewer Sales	6,548,258	6,516,941	6,991,688	4,850,293	4,730,651	7,156,949	2,306,656	47.6%
46300. Water Meter Sales	60,700	66,795	119,168	40,000	55,000	70,000	30,000	75.0%
46305. Meter Rental Fees	7,663	15,944	20,147	4,000	4,000	5,000	1,000	25.0%
46480. Water Turn On Fee	9,500	13,300	14,448	8,000	9,000	10,000	2,000	25.0%
46485. Red Tag Fees	26,450	35,700	40,225	25,000	25,000	35,000	10,000	40.0%
46510. Connection Fees - Water	486,896	522,427	713,090	200,000	315,000	200,000	-	0.0%
46520. Connection Fees - Sewer	647,474	729,915	973,463	300,000	425,000	300,000	-	0.0%
46525. Connection Fees - Storm	600	600	-	-	600	-	-	0.0%
Total User Fees	14,964,928	15,036,197	16,471,888	10,631,854	10,761,181	15,433,088	4,801,234	45.2%
47010. Interest Income	132,111	119,446	151,563	45,000	45,000	60,000	15,000	33.3%
47020. Interest Income Leases	-	10,036	86,149	-	-	-	-	-
47990. Unrealized Gain/Loss Invest	(440,445)	(89,271)	87,968	-	-	-	-	0.0%
Total Interest Income	(308,334)	40,210	325,680	45,000	45,000	60,000	15,000	33.3%
48700. Rental Income-City Property	318,621	361,621	303,920	59,398	59,398	355,214	295,816	498.0%
48820. Capital Facility Fees	40,253	79,614	144,234	30,000	65,000	30,000	-	0.0%
48950. Reimbursements	25,770	2,752	29,692	5,000	10,000	5,000	-	0.0%
48990. Miscellaneous Income	117,689	51,688	34,682	20,000	20,000	20,000	-	0.0%
Total Miscellaneous	502,333	495,675	512,528	114,398	154,398	410,214	295,816	258.6%
Total Revenues	15,161,574	15,574,582	17,310,096	10,791,252	10,960,579	15,903,302	5,112,050	47.4%

Water & Sewer Operating Fund
Revenue by Type

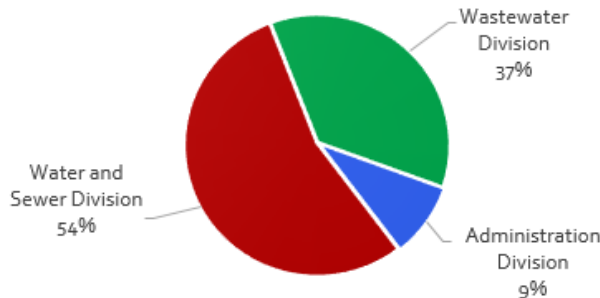




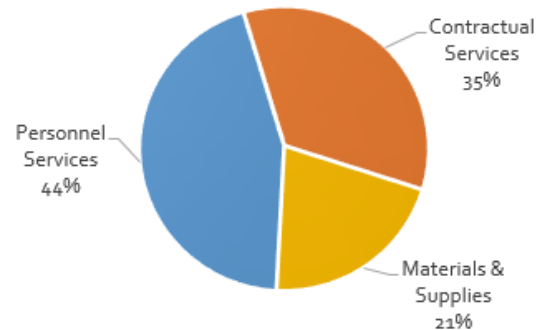
ANNUAL BUDGET SUMMARY (CONTINUED)

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
EXPENSES								
Public Works Administration	845,673	993,578	908,768	741,462	597,967	979,572	238,110	32.1%
Water & Underground Operations	4,432,181	3,990,092	4,450,352	4,224,440	4,102,421	5,821,575	1,597,135	37.8%
Wastewater Treatment	3,350,063	3,311,556	3,453,554	2,730,770	2,588,444	3,905,279	1,174,509	43.0%
Total Expenditures	8,627,917	8,295,226	8,812,674	7,696,672	7,288,832	10,706,426	3,009,754	39.1%
Revenues Over (Under) Expenses before	6,533,657	7,279,356	8,497,423	3,094,580	3,671,747	5,196,876		
OTHER FINANCING SOURCES (USES)								
Gain on Sale of Assets	20,995	-	(7,196)	-	-	-		
Transfer Out								
Water & Sewer Debt Service Fund	(3,631,497)	(3,995,238)	(3,695,542)	(3,796,555)	(3,828,127)	(3,578,891)		
Water & Sewer Capital Replace. Fund	(2,783,302)	-	(3,000,000)	(2,000,000)	(4,000,000)	(4,000,000)		
Total Other Financing Sources (Uses)	(6,393,804)	(3,995,238)	(6,702,738)	(5,796,555)	(7,828,127)	(7,578,891)		
Change in Payables/Receivables	(22,253)	(432,025)	(262,987)	-	-	-		
Net Change in Cash	117,601	2,852,094	1,531,697	(2,701,975)	(4,156,380)	(2,382,015)		
Beginning Cash Balance	8,774,175	8,891,776	11,743,870	12,304,823	13,275,567	9,119,187		
Ending Cash Balance	\$ 8,891,776	\$ 11,743,870	\$ 13,275,567	\$ 9,602,848	\$ 9,119,187	\$ 6,737,172		

Water and Sewer Operating Fund
Expenses by Function



Water and Sewer Operating Fund
Expenses by Object



	Personnel Services	Contractual Services	Materials & Supplies	Grand Total
Administration Division	\$678,608	\$218,620	\$82,344	\$979,572
Water and Sewer Division	2,324,551	2,164,990	1,332,034	5,821,575
Wastewater Division	1,762,014	1,325,748	817,517	3,905,279
	\$4,765,173	\$3,709,358	\$2,231,895	\$10,706,426



PUBLIC WORKS ADMINISTRATION DIVISION

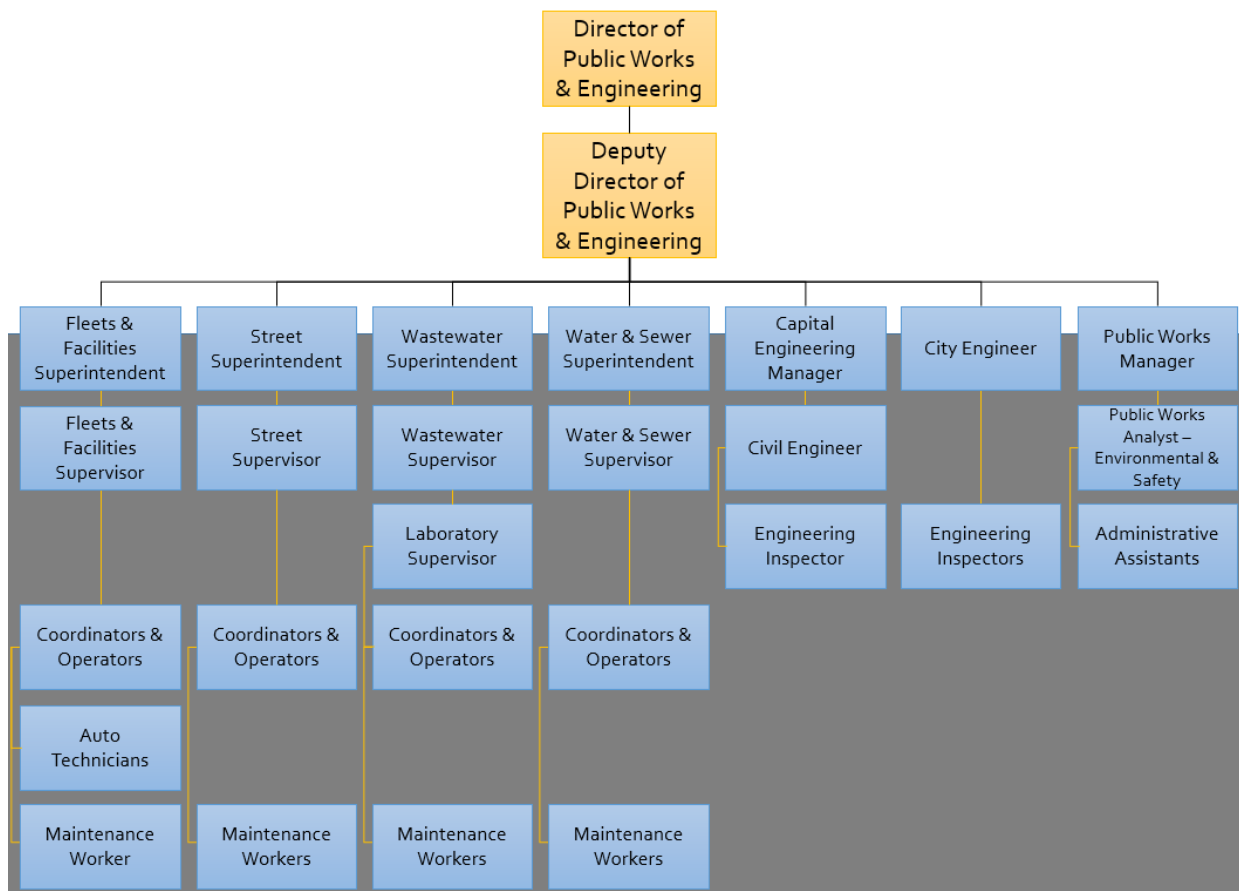
STATEMENT OF ACTIVITIES

The Public Works Administration Division provides overall management of public works including providing clean, potable drinking water, treating wastewater, implementing storm water improvement projects and oversight over maintaining the street system. These are all critical service of the City.

Water and sewer specific related activities are a collaboration of two departments: Public Works and Finance. Public Works staff bear the brunt of responsibility and oversight for maintaining and improving the infrastructure and managing daily tasks. Finance administers billing for services and debt management.

ORGANIZATIONAL CHART

While a collaboration of two departments, staffing assignments to the division include members of both the Public Works Department and the Finance Department.





PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Director of Public Works & Engineering	1.00	1.00	1.00	1.00	1.00	1.00
Deputy Director of Public Works & Engineering	0.00	1.00	0.00	0.00	0.00	0.00
Public Works Manager	1.00	1.00	1.00	1.00	1.00	1.00
Assistant to the Public Works Director	0.00	0.00	0.00	0.00	0.00	0.00
Administrative Assistant	1.50	1.50	1.50	1.50	1.50	1.50
Utility Billing Cordinator	0.00	0.00	1.00	1.00	1.00	1.00
Financial Services Rep	1.25	1.25	0.00	0.00	0.00	0.00
Total FTE	4.75	5.75	4.50	4.50	4.50	4.50

The above chart shows staff assigned to the Public Works Administration Division in FY2025. No new positions are anticipated for the division. In FY2023/24, the position of Deputy Director of Public Works was re-allocated to the Public Works Engineering budget.

ACCOMPLISHMENTS

- Ensure engineering for new, budgeted, capital projects in the Wastewater, Engineering, Water and Sewer, Fleet and Facilities, and Streets Divisions are started within the Fiscal Year.

On track. Engineering was initiated or completed on the majority of budgeted projects with the exception of those delayed by outside agencies, developers or by changes in funding (grants).

- Start construction on the Re-establishment of Crystal Creek, Three Oaks Recreation Area water level control project, and Edgewater Drive drainage project

On track. Crystal Creek project delayed by federal and state funding changes. Three Oaks Recreation Area water level control project will be bid out in late 2024. Edgewater Drive Drainage project completed in September.

- Continue to implement asset management software for all divisions.

On track. Full implementation to be completed in early 2025.

- Review, and update if necessary, ten (10) safety polices or Job Safety Analyses.

On track. The Public Works Safety Committee, Public Works Analyst and management staff review and update policies throughout the year.

- Research potential for out-sourcing a snow plow route in new development or existing route.



On track. Outsourced sidewalk snow removal. Additional street mileage will not require additional staff or equipment. Route optimization taking advantage of new salt storage building will allow PW to maintain increased route mileage with current staff and equipment and only minor increases in completion time (30 minutes).

The Public Works Administration Division achieved the following additional accomplishments during fiscal year 2024B:

- Improved tracking and contract management/processing
- Improved tracking of safety training and policies and facility inspections
- Continuous improvement of GIS for all Departments
- Continued implementation of multiple capital projects along with all maintenance program projects

OBJECTIVES

- Ensure engineering for new, budgeted, capital projects in the Wastewater, Engineering, Water and Sewer, Fleet and Facilities, and Streets Divisions are started within the Fiscal Year
- Initiate construction for the Re-Establishment of Crystal Creek (two-year project) and complete construction of the Three Oaks Water Level Control Project
- Provide management and administrative oversight for the property-owner initiated lead service line replacement program and water meter replacement program.
- Complete implementation of asset management software for all divisions.
- Review, and update if necessary, ten (10) safety policies or Job Safety Analyses.
- Review opportunities to out-source activities to meet demand or to provide more cost effective services.



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 437,048	\$ 512,817	\$ 444,243	\$ 340,275	\$ 320,025	\$ 509,292	\$ 169,017	49.7%
54115. Wages-Part Time Employees	70	70	-	-	-	-	-	N/A
54150. Wages-Overtime	9	-	-	200	200	200	-	0.0%
54200. Group Insurance	69,090	102,429	72,638	48,568	48,568	74,545	25,977	53.5%
54301. Employer's FICA	29,572	34,847	30,270	26,047	24,498	38,917	12,870	49.4%
54302. Employer's IMRF	55,353	54,386	40,492	32,856	30,902	55,654	22,798	69.4%
Personnel Services	591,143	704,549	587,643	447,946	424,193	678,608	230,662	51.5%
55010. Professional Services	114,297	115,769	140,447	115,950	48,278	45,993	(69,957)	-60.3%
55040. Annual Audit Services	11,681	12,030	12,391	12,763	12,763	14,444	1,681	13.2%
55140. Publishing Services	826	2,715	50	1,000	1,000	1,000	-	0.0%
55160. Postage & Freight	80,850	87,780	87,276	60,549	60,780	102,960	42,411	70.0%
55200. Training	126	2,978	2,409	4,965	4,615	5,325	360	7.3%
55220. Dues and Subscriptions	980	1,388	2,195	1,824	1,694	2,957	1,133	62.1%
55240. Insurance and Bonding Services	28,659	34,053	59,795	50,861	29,125	42,541	(8,320)	-16.4%
55310. Examinations	-	-	35	4,000	3,300	3,300	(700)	0.0%
55340. Maintenance Services-Office Equip.	-	-	-	100	100	100	-	0.0%
Contractual Services	237,419	256,712	304,600	252,012	161,655	218,620	(33,392)	-13.3%
56000. Office Supplies	592	957	861	1,000	1,000	1,000	-	0.0%
56050. Computer Hardware & Software	484	4,952	497	26,979	719	63,319	36,340	134.7%
56060. Small Tools and Equipment	420	9,117	-	350	350	350	-	0.0%
56070. Automotive Supplies	-	2,515	-	-	-	-	-	N/A
56950. Stationery and Printing	15,547	14,751	15,168	12,975	9,850	17,475	4,500	34.7%
58900. Miscellaneous	69	25	-	200	200	200	-	0.0%
Materials & Supplies	17,111	32,317	16,526	41,504	12,119	82,344	40,840	98.4%
Total - Public Works Administration	\$ 845,673	\$ 993,578	\$ 908,768	\$ 741,462	\$ 597,967	\$ 979,572	\$ 238,110	32.1%

ACCOUNT INFORMATION

For definitions of budgetary account activities, see "Account Descriptions" presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B was only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- The Illinois Municipal Retirement Fund (IMRF), is a defined benefit retirement plan that provides retirement, survivor, disability and death benefits to municipal government employees in Illinois. It is governed by Article 7 of the Illinois Pension Code. Employer contributions to the pension plan are calculated by the IMRF and fluctuate based on demographic changes and investment rate of return. The City's contribution rate for 2025 is 10.94% of covered payroll.



Water & Sewer Operating Fund | Public Works Administration Division

- The amount budgeted for Professional Services has decreased as a result of credit card fees now being passed along to customers rather than being absorbed by the City.
- The increase in Postage best reflects the anticipated costs for mailing utility bills.
- The increase in Computer Software & Hardware is due to the implementation costs for asset management software.



WATER AND UNDERGROUND DIVISION

STATEMENT OF ACTIVITIES

The Water and Sewer Division performs five primary functions:

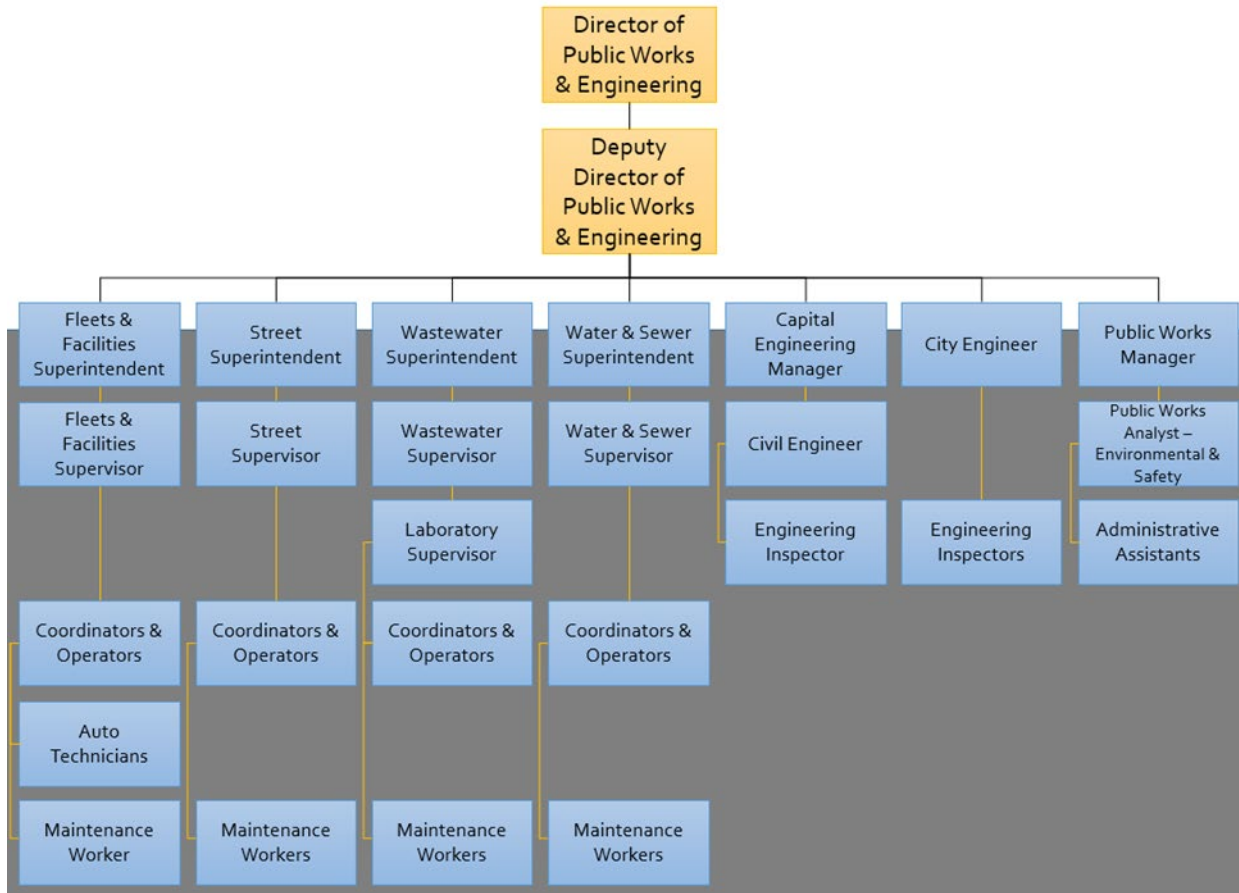
1. Provide a safe and adequate supply of quality potable (drinking) water meeting all regulatory and environmental requirements.
2. Operation, maintenance and repair of five water treatment facilities, 11 wells and 8 storage reservoirs.
3. Distribute and meter potable water to the residents and businesses in the City of Crystal Lake through a system of over 230 miles of water mains, 2,949 valves and 3,122 fire hydrants.
4. Manage and maintain approximately 175 miles of sanitary sewer mains and manholes.
5. Manage and maintain the City's storm water collection system of inlets, catch basins, manholes and sewers.

Daily activities include:

- Operation of the water plants and water system utilizing and maintaining our SCADA system to optimize operations and provide for rapid response.
- Monthly reading of 13,792 water meters via drive by reading system, connect and seal of every new meter, complete final meter reads for every property closing, repair and maintenance of meters as needed, and shut off of water for non-payment.
- Responding to residents and businesses with sewer, water quality & water pressure concerns.
- Assuring EPA compliance by performing all bacteriological, fluoride, chlorine, phosphate, and other water samples required by the EPA as well as compiling, creating and submitting required EPA reports.
- Review of plans for sewer and water system additions and improvements, walkthroughs on every new addition to the sewer and water system to assure proper installation and operation of new facilities.
- JULIE locates – responsible to field locate all City water and sewer utilities.
- Assist with fire flow testing for contractors, and chlorination and pressure testing of water mains.
- Complete regular maintenance and repair work at the water treatment facilities, and to all of the City's sewer collection systems and water distribution systems.
- During winter months Water and Sewer Division works with the Street Division to remove snow on main routes, cul-de-sac's, and public sidewalks.



ORGANIZATIONAL CHART



PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Superintendent	1.00	1.00	1.00	1.00	1.00	1.00
Supervisor	1.00	1.00	1.00	1.00	1.00	1.00
Program Coordinator	1.00	1.00	1.00	1.00	1.00	1.00
PWS Facility Operator	5.00	5.00	4.00	4.00	4.00	4.00
PWS Distribution Operator	1.00	1.00	1.00	1.00	1.00	1.00
Maintenance Worker	7.00	7.00	8.00	8.00	8.00	8.00
Financial Services Rep	0.00	0.00	0.00	0.00	0.00	0.00
Total FTE	16.00	16.00	16.00	16.00	16.00	16.00

The above chart shows staff assigned to the Water & Underground Division in FY2025. No new positions are anticipated for the division.



ACCOMPLISHMENTS

- Initiate or complete engineering for the following projects: Lead Service Line Replacement Program; New Deep Well #19 and Raw Water Piping to WTP#2; Complete WTP#1 long term planning study; Water tank painting specifications; water master plan update; sub-area collection system monitoring

On track. Lead Service Line (LSL) inventory submitted per IEPA deadline and accepted. LSL Draft replacement plan submitted. Engineering completed for new Deep Well #19, raw water piping and well house/ generator is complete. WTP#1 long term planning study will start late this year/ early next year. Water Master Plan has been pushed along with sub-area collection system monitoring to FY 2025. Painting specifications will be completed this year.

- Manage Construction for the following projects: New Deep Well #19 and Raw Water Piping to WTP#; Highland Avenue/Spruce Lane/ Randall Road Water Main Replacement Project; Sanitary Sewer Lining and Grouting Program.

On track. New Deep Well #19 has been drilled, raw water main to WTP#2 is complete. WTP#2 will be closed out with the IEPA in FY 24B. Highland/Spruce and Randall Road water main projects completed. Sewer lining program completed.

- Provide four (4) training opportunities for staff utilizing experienced employees and outside resources.

On track. Divisional staff continues to attend on-site and off-site training and also cross-training which ensures adequate coverage of internal services. Staff have enhanced training for high risk equipment and practices.

- Continue to utilize available technology to track and document division activities (i.e. sewer assessment, valve turning, sewer cleaning and televising, fire hydrant painting and flushing, etc.).

On track. Staff continues to leverage GIS to track and document activities. Sewer assessment and sewer cleaning documentation remain very useful when the City receives claims for residential sewer backups.

The Public Works Water & Underground Division achieved the following additional accomplishments during fiscal year 2024B:

- Responding to ever changing testing and regulatory issues
- Responding to ever changing lead service line reporting requirements



OBJECTIVES

- Complete construction of last phase of new Deep Well 19 project (Well house and generator) and place new Deep Well 19 on-line.
- Manage annual programs for sanitary sewer lining, grouting program, manhole lining, and water storage tank painting.
- Provide four (4) training opportunities for staff utilizing experienced employees and outside resources.
- Continue to refine lead service line inventory and required plan for 2027 deadline.



City of Crystal Lake
2025 Annual Budget
Water & Sewer Operating Fund | Water & Underground Division

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 1,350,636	\$ 1,335,278	\$ 1,450,956	\$ 1,041,525	\$ 1,040,118	\$ 1,556,694	\$ 515,169	49.5%
54115. Wages-Part Time Employees	14,560	14,040	21,427	22,400	17,040	28,800	6,400	28.6%
54150. Wages-Overtime	101,920	105,588	80,703	82,310	82,310	120,000	37,690	45.8%
54200. Group Insurance	341,350	324,182	341,630	198,441	198,441	305,157	106,716	53.8%
54301. Employer's Social Security	108,466	108,106	114,666	87,687	87,169	130,470	42,783	48.8%
54302. Employer's IMRF	183,930	151,065	141,310	108,450	108,314	183,430	74,980	69.1%
Personnel Services	2,100,862	2,038,259	2,150,691	1,540,813	1,533,392	2,324,551	783,738	50.9%
55010. Professional Services	240,241	136,307	53,824	303,533	303,689	368,340	64,807	21.4%
55140. Publishing Services	471	457	557	400	400	600	200	50.0%
55160. Postage & Freight	6,247	5,080	6,366	3,685	3,685	7,040	3,355	91.0%
55200. Training	6,470	7,242	10,562	12,285	12,506	15,480	3,195	26.0%
55220. Dues and Subscriptions	14,804	9,561	11,194	1,590	1,590	12,556	10,966	689.7%
55240. Insurance and Bonding Services	68,447	74,010	89,758	61,540	62,550	92,308	30,768	50.0%
55260. Utilities	579,887	347,116	672,436	455,007	455,007	741,800	286,793	63.0%
55310. Examinations	2,854	2,340	2,033	1,920	1,920	2,690	770	40.1%
55320. Maintenance Services-Operating	9,473	11,698	8,187	12,815	12,815	13,030	215	1.7%
55350. Rent - Clothing	1,641	1,767	1,947	985	985	2,000	1,015	103.0%
55360. Radio Equipment Services	-	821	3,760	4,250	4,250	4,550	300	7.1%
55390. Sidewalk Maintenance & Repair	-	12,404	11,348	12,000	12,000	12,000	-	0.0%
55400. Storm Sewer Services	25,325	2,100	14,976	48,500	48,500	48,500	-	0.0%
55420. Plant Maintenance Services	398,395	196,276	295,981	547,048	447,048	656,596	109,548	20.0%
55440. Lines and Systems Maintenance	51,257	31,124	18,185	185,500	185,500	185,500	-	0.0%
55630. State Filing Fee	-	-	1,000	1,000	1,000	1,000	-	0.0%
55680. Rent - Buildings and Equipment	488	613	331	1,000	1,000	1,000	-	0.0%
Contractual Services	1,406,001	838,916	1,202,445	1,653,058	1,554,445	2,164,990	511,932	31.0%
56000. Office Supplies	1,207	2,495	1,656	1,500	1,700	2,350	850	56.7%
56030. Landscape Materials	129	1,003	1,261	1,350	1,350	1,350	-	0.0%
56040. Motor Fuel & Lubricants	40,659	51,066	42,644	39,664	39,664	60,000	20,336	51.3%
56050. Computer Hardware & Software	41,111	24,142	22,877	42,242	22,257	73,909	31,667	75.0%
56060. Small Tools and Equipment	9,488	42,120	42,937	24,450	24,450	43,690	19,240	78.7%
56070. Automotive Supplies	97,218	52,732	31,784	67,750	67,750	67,750	-	0.0%
56080. Public Works Materials	27,970	26,016	56,424	56,950	58,550	65,500	8,550	15.0%
56120. Clothing	9,451	11,729	11,785	13,593	14,043	14,250	657	4.8%
56140. Water Meter Parts	71,863	85,013	111,578	70,769	70,769	115,000	44,231	62.5%
56150. Fire Hydrants	16,495	17,949	32,993	35,000	35,000	35,000	-	0.0%
56160. Salt	410,386	481,629	428,903	380,500	380,500	515,000	134,500	35.3%
56170. Chemicals And Sealants	67,634	181,683	156,094	125,920	125,920	166,345	40,425	32.1%
56180. Laboratory Supplies	9,751	8,855	11,074	11,961	11,961	16,340	4,379	36.6%
56220. Water Tap Materials	24,627	23,231	23,139	23,500	23,500	23,500	-	0.0%
56320. Operating Supplies	7,641	5,571	8,277	7,700	7,700	9,400	1,700	22.1%
56420. Plant Maintenance Supplies	88,980	90,556	112,509	126,250	128,750	118,300	(7,950)	-6.3%
56950. Stationery and Printing	706	418	1,082	1,470	720	4,350	2,880	195.9%
Materials & Supplies	925,318	1,106,206	1,097,016	1,030,569	1,014,584	1,332,034	301,465	29.3%
58100. Debt Service Principal GASB	-	6,711	-	-	-	-	-	N/A
58900. Miscellaneous	-	-	200	-	-	-	-	N/A
Total - Water & Sewer Operations	\$ 4,432,181	\$ 3,990,092	\$ 4,450,352	\$ 4,224,440	\$ 4,102,421	\$ 5,821,575	\$ 1,597,135	37.8%



ACCOUNT INFORMATION

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- The increase in Professional Services best reflects costs for consulting services for engineering and legal services, water sample analysis and GIS updates and mapping.
- The Utilities best reflects anticipated costs.
- Plant Maintenance Services has been increased due to necessary repairs for water treatment plant facilities.
- The increase in Computer Software & Hardware is due to the software license costs for asset management software and Arc GIS software.
- Small Tools & Equipment increased due to the budgeted purchase of additional safety and fall prevention equipment and supplies.
- Plant Maintenance Supplies decreased due to media replacement at water treatment plant #4 that was completed in FY 2024B.

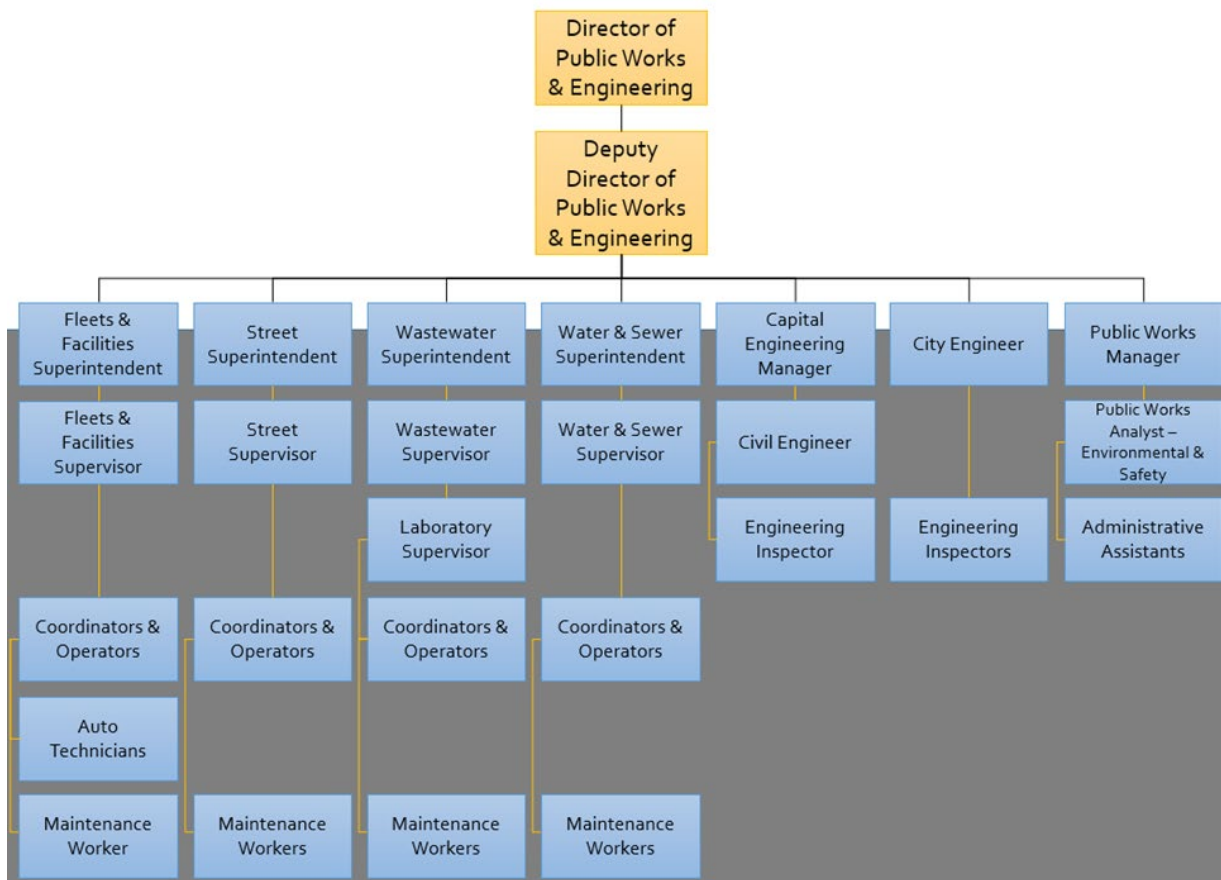


WASTEWATER TREATMENT DIVISION

STATEMENT OF ACTIVITIES

The Wastewater Treatment Division is responsible for the operation and maintenance of two wastewater treatment facilities, twenty eight sanitary lift stations and three storm water stations. During the fiscal year 2018/2019, the facilities processed an average of 4.871 million gallons per day (MGD) or 1760.139 billion gallons throughout the year, producing an effluent that met the facilities' NPDES permit requirements. Other activities include laboratory analysis of samples required for NPDES reporting, plant process control, industrial monitoring and potable water analysis. In addition, the Division is also responsible for the enforcement of the City of Crystal Lake Sewer Use Ordinance and the United States Environmental Protection Agency approved Pretreatment Program. This includes monitoring industrial facilities, inspecting restaurant grease traps and investigation of illicit discharge reports.

ORGANIZATIONAL CHART





PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Superintendent	1.00	1.00	1.00	1.00	1.00	1.00
Supervisor	1.00	1.00	1.00	1.00	1.00	1.00
Laboratory Supervisor	1.00	1.00	1.00	1.00	1.00	1.00
Program Coordinator	1.00	2.00	2.00	2.00	2.00	2.00
WW Facility Operator	2.00	1.00	1.00	1.00	1.00	1.00
Maintenance Worker	7.00	7.00	7.00	7.00	7.00	7.00
Total FTE	13.00	13.00	13.00	13.00	13.00	13.00

The above chart shows staff assigned to the Water & Sewer Division in FY 2025. No new positions are anticipated for the division.

ACCOMPLISHMENTS

- Complete engineering on the following projects: Lift Station 14 rehabilitation; Lift Station 21 generator replacement; Lift Station 12 generator and 2 UST removal; Lift Station 20 generator; Lift Station 6 concept study; Plant 2 UV disinfection system replacement.

On track. Engineering completed in Lift Station 14, 12 and Plant 2 UV system. Lift Station 12 UST removal engineering pushed to FY25 due to delays in Lift 12 generator shipping. Lift 6 concept study completed. Lift station 20 generator engineering completed.

- Complete construction on the following projects: Lift Station 16 rehabilitation; Lift Station 14 rehabilitation; Lift Station 19 generator replacement; All Lift Station CISCO radio replacements; Plant 2 UV disinfection.

On track. Lift 16 and Lift 19 construction completed. Lift 14 construction to start in late FY2024B and be completed in FY25 (Supply chain delays); Lift 12 UST removal will take place in FY2025.

- Provide at least three (3) training opportunities for staff utilizing experienced employees and outside resources.

On track. Staff is sent to a variety of training opportunities because of high number of staff with limited experience.

- Continual review and assessment of maintenance activities to minimize sanitary sewer overflows and basement backups.



On track. There were no SSO's or basement backups in FY24B due to lift station operations.

The Wastewater Division achieved the following additional accomplishments during fiscal year 2024B:

- Completed replacement of several lift station electrical control panels utilizing in-house staff.
- Attracting new employees to wastewater industry.

OBJECTIVES

- Initiate/ complete engineering for Lift Station 12 UST removal; Lift Stations 21, 23 and 25 control panel and generator replacement; Lift Station 6 engineering. Initiate engineering for new Dole Ave. Lift Station (old Park District station.) Initiate preliminary engineering (IEPA project plan) for phosphorous reduction project and clarifier rehabilitations at Plant 2 and Plant 3.
- Initiate/ complete construction on Lift Station 12 UST removal; Lift Station 14 rehabilitation. Award construction contracts for Lift Stations 21, 23 and 25 control panel and generator replacements; Plant 2 women's locker room renovation/addition
- Provide at least three (3) training opportunities for staff utilizing experienced employees and outside resources.
- Continual review and assessment of maintenance activities to minimize sanitary sewer overflows and basement backups.



City of Crystal Lake
2025 Annual Budget
Water & Sewer Operating Fund | Wastewater Division

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 1,027,515	\$ 1,040,170	\$ 1,032,398	\$ 801,013	\$ 743,625	\$ 1,199,634	\$ 398,621	49.8%
54150. Wages-Overtime	66,386	74,776	30,590	67,101	67,094	63,000	(4,101)	-6.1%
54200. Group Insurance	260,961	306,138	299,796	200,061	200,061	264,656	64,595	32.3%
54301. Employer's Social Security	80,503	81,634	77,485	66,411	62,020	96,592	30,181	45.4%
54302. Employer's IMRF	138,785	118,812	96,658	83,773	78,234	138,132	54,359	64.9%
Personnel Services	1,574,150	1,621,529	1,536,927	1,218,359	1,151,034	1,762,014	543,655	44.6%
55010. Professional Services	83,963	120,932	114,991	138,031	137,330	147,750	9,719	7.0%
55080. Pest Control Services	2,121	1,974	3,152	1,734	1,734	3,500	1,766	101.8%
55140. Publishing Services	676	243	374	300	300	450	150	50.0%
55160. Postage & Freight	464	1,005	634	667	667	1,000	333	49.9%
55200. Training	22,184	13,325	13,842	13,876	13,876	15,205	1,329	9.6%
55220. Dues and Subscriptions	10,368	18,732	22,717	11,066	8,764	22,617	11,551	104.4%
55240. Insurance and Bonding Services	34,439	41,760	39,493	37,007	22,581	55,511	18,504	50.0%
55260. Utilities	365,079	281,797	400,122	249,992	249,988	331,900	81,908	32.8%
55310. Examinations	1,218	1,643	1,100	2,315	2,315	2,315	-	0.0%
55360. Radio Equipment Services	-	-	-	467	467	700	233	49.9%
55420. Plant Maintenance Services	462,492	447,542	555,511	521,849	427,680	685,300	163,451	31.3%
55630. State Filing Fee	47,500	47,500	47,500	48,500	48,500	48,500	-	0.0%
55680. Rent - Buildings and Equipment	6,189	7,321	7,719	3,168	3,168	11,000	7,832	247.2%
Contractual Services	1,036,693	983,774	1,207,154	1,028,972	917,370	1,325,748	296,776	28.8%
56000. Office Supplies	7,110	4,863	6,462	3,755	3,755	6,500	2,745	73.1%
56030. Landscape Materials	3,179	963	506	1,668	1,668	2,500	832	49.9%
56040. Motor Fuel & Lubricant	37,606	31,262	23,032	18,509	18,836	34,850	16,341	88.3%
56050. Computer Hardware & Software	20,485	6,587	13,170	14,499	14,498	64,377	49,878	344.0%
56060. Small Tools and Equipment	24,005	30,936	5,271	11,433	11,430	15,600	4,167	36.4%
56070. Automotive Supplies	18,476	9,290	8,289	13,457	13,457	15,640	2,183	16.2%
56120. Clothing	15,012	16,543	13,830	11,932	12,242	14,050	2,118	17.8%
56170. Chemicals And Sealants	310,150	302,605	391,607	232,783	232,777	411,000	178,217	76.6%
56180. Laboratory Supplies	17,263	27,210	22,049	21,052	21,052	19,500	(1,552)	-7.4%
56420. Plant Maintenance Supplies	285,935	273,309	225,258	154,351	190,325	233,500	79,149	51.3%
Materials & Supplies	739,220	703,568	709,473	483,439	520,040	817,517	334,078	69.1%
58100. Debt service	-	2,685	-	-	-	-	-	N/A
Total - Wastewater Treatment	\$ 3,350,063	\$ 3,311,556	\$ 3,453,554	\$ 2,730,770	\$ 2,588,444	\$ 3,905,279	\$ 1,174,509	43.0%



ACCOUNT INFORMATION

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- The increase in Chemical and Sealants best reflects the anticipated increases in chemical costs and amounts to meet EPA requirements.
- The increase in Computer Software & Hardware is for asset management software, new permit reporting software, Arc GIS licenses, and vehicle GPS services.
- Plant Maintenance Supplies has increased to account for the installation of a small generator at lift station #30, the purchase of a UV channel canopy, and necessary replacements of process monitoring equipment.



WATER AND SEWER DEBT SERVICE FUND

STATEMENT OF ACTIVITIES

The Water & Sewer Debt Service Fund provides a budgetary set of account categories for the expenditure of funds to pay obligations when they come due.

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
47010. Interest Income	\$ -	\$ 38,820	\$ 229,802	\$ -	\$ 50,000	\$ -	\$ -	N/A
Total Interest Income	-	38,820	229,802	-	50,000	-	-	N/A
48990. Misc. Income	-	42,888	-	-	-	-	-	N/A
Total Misc. Income	-	42,888	-	-	-	-	-	N/A
Total Revenues	-	81,707	229,802	-	50,000	-	-	N/A
EXPENDITURES								
City Administration	1,653	1,297	-	2,000	2,000	2,200	200	10.00%
Debt Service								
55010. Professional Services	-	252,429	9,278	5,800	5,800	257,200	251,400	N/A
58100. Principal	2,766,676	9,736,986	2,941,686	3,003,088	2,678,045	2,528,164	(474,924)	-15.81%
58110. Interest Expense	863,167	975,255	877,144	785,667	785,667	791,327	5,660	0.72%
Total Expenditures	3,631,497	10,965,966	3,828,108	3,796,555	3,471,512	3,578,891	(217,664)	-5.73%
Revenues Over (Under) Expenses before Other Financing Sources (Uses)	(3,631,497)	(10,884,259)	(3,598,306)	(3,796,555)	(3,421,512)	(3,578,891)		
OTHER FINANCING SOURCES (USES)								
Bond Proceeds	-	14,530,000	-	-	-	10,000,000		
Bond Premium (Discount)	-	137,895	-	-	-	-		
Transfer In								
Water & Sewer Fund	3,631,497	3,995,238	3,695,542	3,796,555	3,828,127	3,578,891		
Water & Sewer Accrual Fund	-	-	-	-	-	-		
Transfer Out								
Water & Sewer Capital Fund	-	(671,929)	(1,916,962)	(4,882,064)	(3,133,750)	(12,424,435)		
Total Other Financing Sources (Uses)	3,631,497	17,991,204	1,778,580	(1,085,509)	694,377	1,154,456		
Change in Payables/Receivables	-	(49,763)	16,653	-	-	-		
Net Change in Cash	-	7,057,182	(1,803,073)	(4,882,064)	(2,727,135)	(2,424,435)		
Beginning Cash Balance	124,134	124,134	7,181,317	5,855,310	5,378,244	2,651,109		
Ending Cash Balance	\$ 124,134	\$ 7,181,317	\$ 5,378,244	\$ 973,246	\$ 2,651,109	\$ 226,674		



WATER AND SEWER 2019 GO PROJECT FUND

STATEMENT OF ACTIVITIES

The Water & Sewer 2019 GO Project Fund provides a budgetary set of account categories for the expenditure of funds to pay for the replacement of water and sewer infrastructure (mains, lift stations, treatment plants, etc.). Revenues are primarily available from the issuance of general obligation bonds.

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
47010. Interest Income	\$ 3,479	\$ 55,888	\$ 135,645	\$ 5,000	\$ 50,000	\$ 5,000	\$ -	0.00%
47990. Unrealized Gain/Loss on Invest	(2,803)	12,202	(11,971)	-	-	-	-	0.00%
Total Interest Income	676	68,090	123,674	5,000	50,000	5,000	-	0.00%
Total Revenues	676	68,090	123,674	5,000	50,000	5,000	-	0.00%
EXPENDITURES								
City Administration	3,059	2,558	2,472	1,800	1,800	3,000	1,200	0.00%
Total Expenditures	3,059	2,558	2,472	1,800	1,800	3,000	1,200	0.00%
Revenues Over (Under) Expenditures before Other Financing Sources (Uses)	(2,383)	65,532	121,202	3,200	48,200	2,000		
OTHER FINANCING SOURCES (USES)								
2019A Bond Proceeds	-	-	-	-	-	-		
2019A Bond Premium	-	-	-	-	-	-		
2019B Bond Proceeds	-	-	-	-	-	-		
2019B Bond Premium	-	-	-	-	-	-		
Transfer Out								
Water & Sewer Capital Fund	(1,244,510)	(58,020)	(726,782)	(1,700,000)	(1,355,692)	(581,011)		
Total Other Financing Sources (Uses)	(1,244,510)	(58,020)	(726,782)	(1,700,000)	(1,355,692)	(581,011)		
Change in Payables/Receivables	(655,134)	1,647	-	-	-	-		
Net Change in Cash	(1,902,028)	9,159	(605,580)	(1,696,800)	(1,307,492)	(579,011)		
Beginning Cash Balance	4,416,265	2,514,237	2,523,396	2,135,738	1,917,817	610,325		
Ending Cash Balance	\$ 2,514,237	\$ 2,523,396	\$ 1,917,817	\$ 438,938	\$ 610,325	\$ 31,314		

CITY OF CRYSTAL LAKE
ANNUAL BUDGET
FISCAL YEAR 2025



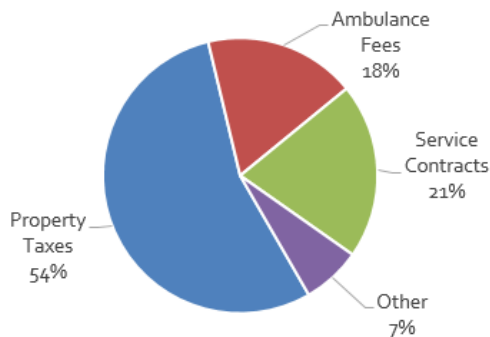
FIRE RESCUE FUND



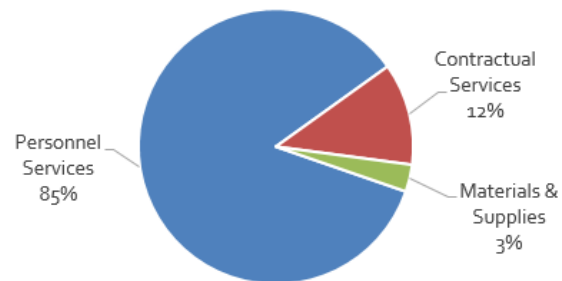
ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40050. Property Tax - Fire/Rescue	\$ 6,837,798	\$ 6,938,933	\$ 7,338,820	\$ 7,608,859	\$ 7,608,859	\$ 7,642,097	\$ 33,238	0.4%
41700. Grant Proceeds - State of IL	2,690	-	-	-	-	-	-	N/A
41800. Federal Grant Proceeds	13,429	-	-	-	-	-	-	N/A
41850. Grant Proceeds - Other Govt	49,422	21,888	27,858	-	-	-	-	N/A
41900. Grant Proceeds - Other	3,750	-	-	-	-	-	-	N/A
45050. Alarm System Monitoring Fees	423,940	431,860	442,840	293,000	330,000	425,000	132,000	45.1%
45500. Ambulance Services	1,677,236	1,802,035	1,403,477	1,700,000	1,900,000	2,500,000	800,000	47.1%
45505. Ambulance GEMT	574,895	513,510	486,041	335,000	335,000	400,000	65,000	19.4%
45510. Fire Recovery Fees	16,939	6,910	15,641	25,000	50,000	50,000	25,000	100.0%
45550. Intergovernmental Services	2,461,444	2,513,354	2,647,739	1,831,695	1,859,937	2,887,680	1,055,985	57.7%
47010. Interest Income	50,005	65,687	131,989	40,000	40,000	40,000	-	0.0%
47990. Unrealized Gain/Loss	55,579	(349,307)	(74,006)	-	-	-	-	N/A
48820. Capital Facility Fees	87,675	165,999	283,799	50,000	130,000	50,000	-	0.0%
48825. Impact Fees	1,571	240	1,580	-	1,270	-	-	N/A
48950. Reimbursements	12,642	12,861	8,216	8,000	3,000	5,000	(3,000)	-37.5%
48990. Miscellaneous Income	1,506	560,969	14,360	500	500	-	(500)	-100.0%
Total Revenues	12,270,521	12,684,938	12,728,353	11,892,054	12,258,566	13,999,777	2,107,723	17.7%
EXPENDITURES								
Fire Rescue	10,827,533	11,563,698	11,684,190	8,974,577	8,395,243	12,959,940	3,985,363	44.4%
Total Expenditures	10,827,533	11,563,698	11,684,190	8,974,577	8,395,243	12,959,940	3,985,363	44.4%
Revenues Over (Under) Expenditures before Other Financing Sources (Uses)	1,442,988	1,121,240	1,044,164	2,917,477	3,863,323	1,039,837		
OTHER FINANCING SOURCES (USES)								
Transfer In								
General Fund HR	-	-	-	-	-	-		
Gain on Sale of Assets	8,200	-	-	-	-	-		
Transfer Out								
Capital Replacement Fund	(446,617)	-	-	(993,000)	(895,781)	(97,000)		
Vehicle Replacement Fund	-	-	-	(237,015)	(201,512)	(874,608)		
Total Other Financing Sources (Uses)	(438,417)	-	-	(1,230,015)	(1,097,293)	(971,608)		
Net Change in Fund Balance	1,004,572	1,121,240	1,044,164	1,687,462	2,766,030	68,229		
Beginning Fund Balance	5,511,836	6,516,407	7,637,647	7,213,027	8,681,811	11,447,841		
Prior Period Adjustment	-	-	-	-	-	-		
Ending Balance	6,516,407	7,637,647	8,681,811	8,900,489	11,447,841	11,516,070		
Restricted or Assigned Fund Balance	(845,098)	(1,032,586)	(1,273,429)	(1,474,730)	(1,403,429)	(1,453,429)		
Available Fund Balance	\$ 5,671,309	\$ 6,605,061	\$ 7,408,382	\$ 7,425,759	\$ 10,044,412	\$ 10,062,641		

Fire Rescue Fund Revenue by Type



Fire Rescue Fund Expenditures by Object

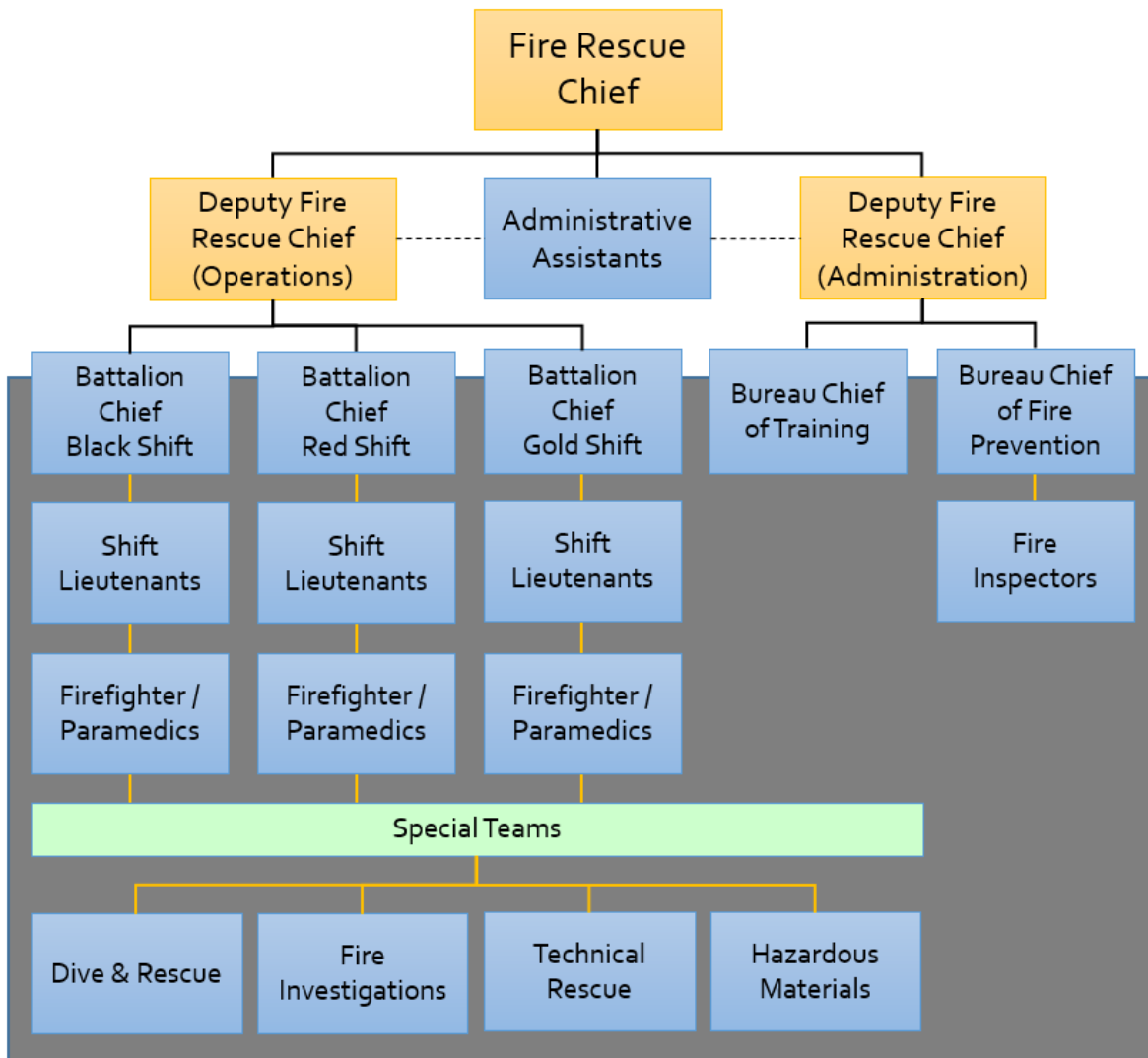




STATEMENT OF ACTIVITIES

The Crystal Lake Fire Rescue Department operates out of three stations covering an area of approximately 51 square miles, and provides emergency services for the City of Crystal Lake, the Crystal Lake Rural Fire Protection District and the Village of Lakewood. These services include, but are not limited to fire suppression, emergency medical care, airport firefighting operations, hazardous material incidents, confined space rescue, trench rescue, high/low angle rescue, water rescue, dive rescue, fire investigations, juvenile fire-setter evaluations and education, CPR training, and other public education activities. The Department also reviews plans and conducts fire inspections for occupancies within its service areas. Capital acquisition and replacement associated with Fire Rescue activities are accounted for in the Capital & Equipment Replacement Fund of the City.

ORGANIZATIONAL CHART





PERSONNEL SUMMARY

Position	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Estimate	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
Chief of Fire Rescue	1.00	1.00	1.00	1.00	1.00	1.00
Deputy Chief	1.00	1.00	1.00	1.00	1.00	2.00
Bureau Chief	2.00	2.00	2.00	2.00	2.00	2.00
Battalion Chief	3.00	3.00	3.00	3.00	3.00	3.00
Fire Lieutenant	9.00	9.00	9.00	9.00	9.00	9.00
Firefighter/Paramedic	48.00	48.00	48.00	60.00	60.00	60.00 *
Fire Inspector	1.50	1.50	2.00	2.00	2.00	2.00
Administrative Assistant	2.00	2.00	2.00	2.00	2.00	2.00
Total FTE	67.50	67.50	68.00	80.00	80.00	81.00

* In FY2024B, an additional twelve (12) firefighter/paramedics were authorized. However, as of FY2025, only 6 of the new positions have been budgeted to be filled. A second Deputy Chief has also been added for FY2025.

ACCOMPLISHMENTS

- Continue to seek approval from City Council to implement recommendations from the Operations and Utilization study beginning in FY 2024B.

On track. City Council has approved the hiring of 12 additional staff over 4 years. Department would like to move forward to the Fire Station build phase.

- Ensure National Incident Management System (NIMS) compliance of City employees based upon their current job requirements.

On track. Those employees that were promoted and new employees are obtaining the necessary NIMS certificates.

- Replace apparatus under the schedule of the capital improvement plan.

In progress. Current ambulance orders will be delivered first quarter of 2026. The Dive Rescue vehicle has been replaced with a used vehicle. 2 new Pierce engines have been ordered for 2028 delivery.

- Replace CLWAN head end equipment.

On track. Project to be installed in 4th quarter of 2024.

- Obtain ambulance cot power load system for sixth ambulance in coordination with ambulance purchase and seek grant support for purchase through IRMA.

Held. Purchase of the power load system was to be done in coordination with a new ambulance purchase, which was held due to supply chain issues and increased pricing above previous market value of the ambulance.



- Begin station 2 planning project.
In progress. Station 2 planning project has been put into the 2025 budget with PW.
- Purchase of new sets of turnout gear for all FD members through Council approval in 2023.
Completed. Turnout gear was delivered and put into service in March 2024.
- PRFP to be completed for the purchase of replacement SCBA for the 2024B capital budget year.
Completed. New SCBA were delivered and placed in service in May of 2024.
- Begin accreditation process in second half of 2025.
On track. Completing 5 year plan and standards of cover in early 2025 prior to beginning accreditation.
- Purchase department drone and implement drone training/procedures.
In progress. Drone has been ordered and will be delivered in the 4th quarter.
- Continue the Implementation of Blue Card certification for all Fire Rescue members to enhance our incident management system.
Ongoing.
- Install and migrate our current policy and procedures into the Lexipol Policy System.
On track.
- Continue to recruit and hire new members to fill our current vacant positions to alleviate staffing and overtime issues.
Ongoing.
- Migrate daily scheduling and operations to new First Due fire rescue software program.
On track.

The Fire Rescue Department achieved the following additional accomplishments **during** fiscal year 2024B:

- Began new Lexipol Policy and Procedure project.
- Four new recruits were hired in 2024.
- Updating Station 1 kitchen with full remodel.
- Implementation of First Due Fire software program.



OBJECTIVES

- Continue to implement identified recommendations from the Operations and Utilization study.
- Replace apparatus under the schedule of the capital improvement plan.
- Obtain ambulance cot power load system for sixth ambulance in coordination with ambulance purchase and seek grant support for purchase through IRMA.
- Begin the process of accreditation.
- Continue the implementation of Blue Card certification for all Fire Rescue members to enhance our incident management system.
- Install and migrate our current policy and procedures into the Lexipol Policy System.
- Continue to recruit and hire new members to fill our current vacant positions to alleviate staffing and overtime issues.
- Migrate all fire department operations and data to new First Due fire rescue software program.
- Create a 5 year strategic plan to incorporate the outcomes of the Operations and Utilization Study and move towards the CPSE accreditation model.
- Begin the process of planning and designing Fire Station 2.



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages-Full Time Employees	\$ 7,073,446	\$ 7,157,060	\$ 7,160,484	\$ 5,755,626	\$ 5,191,723	\$ 8,648,650	\$ 2,893,024	50.3%
54115. Wages-Part Time Employees	32,713	32,238	9,979	-	-	-	-	N/A
54150. Wages-Overtime	788,851	1,193,214	1,290,528	737,000	905,000	625,000	(112,000)	-15.2%
54200. Group Insurance	1,455,422	1,533,297	1,565,099	1,129,225	1,129,225	1,721,256	592,031	52.4%
Personnel Services	9,350,432	9,915,808	10,026,090	7,621,851	7,225,948	10,994,906	3,373,055	44.3%
55010. Professional Services	505,511	544,269	515,170	361,850	320,635	533,750	171,900	47.5%
55040. Annual Audit Services	4,543	4,679	4,819	4,964	4,964	5,618	654	13.2%
55140. Publishing Services	1,133	100	759	750	-	1,000	250	33.3%
55160. Postage & Freight	1,531	1,173	1,803	1,000	460	1,800	800	80.0%
55200. Training	26,439	34,047	40,031	49,320	46,578	90,850	41,530	84.2%
55220. Dues and Subscriptions	32,419	48,073	52,226	40,297	46,622	60,275	19,978	49.6%
55240. Insurance and Bonding Services	312,810	387,700	359,984	313,460	204,670	470,188	156,728	50.0%
55260. Utilities	3,372	4,419	2,808	3,500	3,500	5,000	1,500	42.9%
55300. Maintenance Services-Buildings & Offices	40,681	33,147	53,663	46,100	40,400	60,550	14,450	31.3%
55310. Examinations	23,712	34,906	23,483	8,000	2,500	27,500	19,500	243.8%
55320. Maintenance Services-Operating Equip.	40,111	47,505	55,516	42,950	38,400	72,908	29,958	69.8%
55340. Maintenance Services-Office Equipment	886	1,332	674	550	36	850	300	54.5%
55360. Radio Equipment Services	173,214	197,528	176,760	145,200	144,700	224,250	79,050	54.4%
Contractual Services	1,166,362	1,338,878	1,287,696	1,017,941	853,465	1,554,539	536,598	52.7%
56000. Office Supplies	3,431	7,868	6,989	5,200	6,200	8,000	2,800	53.8%
56020. Cleaning Supplies	2,639	3,815	3,141	4,625	2,900	6,125	1,500	32.4%
56040. Motor Fuel & Lubricants	75,140	96,179	84,138	63,650	59,000	92,000	28,350	44.5%
56050. Computer Hardware & Software	12,837	9,855	20,788	10,050	10,050	11,900	1,850	18.4%
56060. Small Tools and Equipment	46,986	61,907	71,735	69,600	60,100	74,940	5,340	7.7%
56070. Automotive Supplies	88,637	88,277	83,942	79,505	75,480	98,130	18,625	23.4%
56120. Clothing	49,689	41,031	99,427	102,155	102,100	119,400	17,245	16.9%
58900. Miscellaneous	125	80	244	-	-	-	-	N/A
Materials & Supplies	279,483	309,011	370,404	334,785	315,830	410,495	75,710	22.6%
80115. Corona Virus	31,256	-	-	-	-	-	-	N/A
Total - Fire Rescue	\$ 10,827,533	\$ 11,563,698	\$ 11,684,190	\$ 8,974,577	\$ 8,395,243	\$ 12,959,940	\$ 3,985,363	44.4%

ACCOUNT INFORMATION

For a complete description of budgetary account activities, see "Account Descriptions" presented later in this document. Major changes in budget amounts are briefly explained below.

- The City of Crystal Lake is transitioning from a May to April fiscal year to a January to December fiscal year. Fiscal Year 2024B is only inclusive of 8 months in order to bridge the transitional period. As a result of the shortened fiscal year, many budgetary line items have significant variances, making year-over-year comparisons challenging.
- Full-time wages includes the addition of three new firefighter/paramedics as well as the addition of a second Deputy Fire Rescue Chief.
- Professional Services has increased due to contractual costs for dispatch services.



City of Crystal Lake
2025 Annual Budget
Fire Rescue Fund

- The increase in the Travel & Training account is ensure new hires receive the required training. The increase is also attributable to the costs associated to start the Fire Rescue accreditation process.
- The budget for Operating Equipment Maintenance has been increased due to required hose and ladder testing to meet NFPA requirements.
- Radio Equipment Maintenance has increased in anticipation of radio and battery replacements.
- The increase in Small Tools and Equipment is reflective of the increased costs in medical supplies and equipment and the increased call volume.
- An increase in Clothing represents an increase in gear and clothing costs and to outfit new staff.

CITY OF CRYSTAL LAKE
ANNUAL BUDGET
FISCAL YEAR 2025



OTHER FUNDS



MOTOR FUEL TAX FUND

STATEMENT OF ACTIVITIES

The Motor Fuel Tax (MFT) Fund accounts for funds apportioned to the City by the State of Illinois for its highway maintenance responsibilities. The State of Illinois collects a flat tax on every gallon of fuel purchased. The State distributes these funds to municipalities, road districts, and counties. The State allocates MFT funds to municipalities based on population. Municipalities can use the MFT funds for road maintenance and improvement projects within specific guidelines established by the State.

Capital acquisition and replacement projects are accounted for in the Capital Replacement Fund of the City. Capital acquisition and replacement includes road improvement project funded through the Motor Fuel Tax receipts.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
41210. Motor Fuel Tax - IL	\$ 1,677,201	\$ 1,650,147	\$ 1,797,521	\$ 1,259,502	\$ 1,236,567	\$ 1,811,626	\$ 552,124	43.8%
41700. Grant Proceeds - State of IL								
Rebuild Illinois Funds	895,041	447,521	-	-	-	-	-	N/A
47010. Interest Income	28,528	111,497	163,749	30,000	47,000	20,000	(10,000)	-33.3%
47990. Unrealized Gain/Loss on Invest	(302,386)	(60,426)	75,026	-	-	-	-	N/A
48950. Reimbursements	2,010	72,629	17,515	-	58,767	-	-	#DIV/0!
Total Revenues	2,300,394	2,221,367	2,053,811	1,289,502	1,342,334	1,831,626	542,124	42.0%
EXPENDITURES								
Public Works	507,460	725,630	697,127	449,000	445,200	650,000	201,000	44.8%
Total Expenditures	507,460	725,630	697,127	449,000	445,200	650,000	201,000	44.8%
Revenues Over (Under) Expenditures	1,792,934	1,495,737	1,356,684	840,502	897,134	1,181,626		
OTHER FINANCING SOURCES (USES)								
Transfer Out								
Capital Replacement Fund	(1,433,650)	(1,901,463)	(2,940,466)	(6,255,599)	(3,836,124)	(2,631,404)		
Total Other Financing Sources (Uses)	(1,433,650)	(1,901,463)	(2,940,466)	(6,255,599)	(3,836,124)	(2,631,404)		
Net Change in Fund Balance	359,285	(405,727)	(1,583,782)	(5,415,097)	(2,938,990)	(1,449,778)		
Beginning Fund Balance	8,163,778	8,523,063	8,117,336	5,837,022	6,533,554	3,594,564		
Ending Fund Balance	8,523,063	8,117,336	6,533,554	421,925	3,594,564	2,144,786		
Restricted or Assigned Fund Balance	(8,523,063)	(8,117,336)	(6,533,554)	(421,925)	(3,594,564)	(2,144,786)		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55010. Professional Services	\$ 7,543	\$ 7,258	\$ 7,357	\$ 53,800	\$ 50,000	\$ 50,000	\$ (3,800)	-7.1%
55330. Traffic Signal Maintenance	64,202	230,826	91,668	69,000	69,000	-	(69,000)	-100.0%
55410. Street Lights Services	26,807	38,304	51,191	33,000	33,000	-	(33,000)	-100.0%
Contractual Services	98,552	276,388	150,215	155,800	152,000	50,000	(105,800)	-67.9%
56160. Salt	408,908	449,242	546,912	293,200	293,200	600,000	306,800	104.6%
Materials & Supplies	408,908	449,242	546,912	293,200	293,200	600,000	306,800	104.6%
Total Engineering MFT	\$ 507,460	\$ 725,630	\$ 697,127	\$ 449,000	\$ 445,200	\$ 650,000	\$ 201,000	44.8%

ACCOUNT INFORMATION

For definitions of budgetary account activities, see "Account Descriptions" presented later in this document.

- The Motor Fuel Tax Fund is used to fund the City's purchase of road salt.
- The fiscal year 2025 transfer to the Capital Replacement Fund provides funding for the following:
 - Annual resurfacing program
 - Dole Avenue reconstruction
 - Route 176 at Railroad Tracks
 - Intersection improvements at Three Oaks Road, Lutter Drive and Sands Road
 - Oak Street Traffic signal replacement
 - Signal installation at Main St and Liberty
 - Oak Street pedestrian improvements
 - Pedestrian connections to the Prairie Trail project
 - Virginia Street Corridor Lumiaries Replacement



ROAD/VEHICLE LICENSE FUND

STATEMENT OF ACTIVITIES

The Road/Vehicle License Fund provides street system and related capital improvement funding for the City. Prior to fiscal year 2024B, this fund contained revenue generated and expenditures related to the annual vehicle sticker sales. However, as of June 1, 2024, the City discontinued its vehicle license program. Road tax levy funds rebated to the City by each of the four townships within the City’s corporate limits are still accounted for in the Road/Vehicle License Fund.

Capital acquisition and replacement are accounted for in the Capital & Equipment Replacement Fund. Capital acquisition and replacement includes road resurfacing and improvement projects.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024 Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40060. Property Tax - Streets	\$ 440,828	\$ 453,010	\$ 484,460	\$ 450,000	\$ 490,000	\$ 500,000	\$ 50,000	11.1%
42010. Vehicle Licenses	164,003	148,388	154,605	-	38	-	-	N/A
47010. Interest Income	124	161	219	160	12	-	(160)	-100.0%
48950. Reimbursements	1,045	-	561	-	-	-	-	N/A
48990. Miscellaneous Income	-	6,279	5,366	-	-	-	-	N/A
Total Revenues	606,001	607,838	645,212	450,160	490,050	500,000	49,840	11.1%
EXPENDITURES								
Administration	39,737	46,466	40,821	-	-	-	-	N/A
Total Expenditures	39,737	46,466	40,821	-	-	-	-	N/A
Revenues Over (Under) Expenditures	566,263	561,372	604,391	450,160	490,050	500,000		
OTHER FINANCING SOURCES (USES)								
Transfer Out								
Capital Replacement Fund	(556,520)	(551,220)	(572,350)	(450,160)	(592,049)	(500,000)		
Total Other Financing Sources (Uses)	(556,520)	(551,220)	(572,350)	(450,160)	(592,049)	(500,000)		
Net Change in Fund Balance	9,743	10,152	32,041	-	(101,999)	-		
Beginning Fund Balance	50,063	59,806	69,958	-	101,999	-		
Ending Fund Balance	59,806	69,958	101,999	-	-	-		
Restricted or Assigned Fund Balance	(59,806)	(69,958)	(101,999)	-	-	-		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55010. Professional Services	\$ 30,279	\$ 27,276	\$ 26,635	\$ -	\$ -	\$ -	\$ -	N/A
55160. Postage & Freight	8,774	8,881	12,731	-	-	-	-	N/A
Contractual Services	39,053	36,156	39,366	-	-	-	-	N/A
56950. Stationery and Printing	684	10,310	1,455	-	-	-	-	N/A
Materials & Supplies	684	10,310	1,455	-	-	-	-	N/A
Total - Administration	\$ 39,737	\$ 46,466	\$ 40,821	\$ -	\$ -	\$ -	\$ -	N/A

ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- Effective June 1, 2024, the City discontinued its vehicle license program.
- The fiscal year 2025 transfer to the Capital and Equipment Replacement Fund provides funding for the City’s annual street resurfacing program, sidewalk, pavement markings, and pedestrian and traffic safety enhancements.



SCHOOL CROSSING GUARD FUND

STATEMENT OF ACTIVITIES

The Crossing Guard Fund provides the budgetary accounts necessary for the operation of the Crossing Guard Program. This program is administered by a third party firm, which provides integrated solutions to security under the guidance of the Crystal Lake Police Department. Costs are shared with Crystal Lake Elementary School District 47 through an intergovernmental agreement.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40070. Property Tax - Crossing Guards	\$ 54,904	\$ 54,946	\$ 71,816	\$ 75,966	\$ 75,966	\$ 80,687	\$ 4,721	6.2%
47010. Interest Income	150	142	158	100	80	100	-	0.0%
48950. Reimbursements	63,542	61,696	63,417	43,176	43,176	80,687	37,511	86.9%
Total Revenues	118,596	116,783	135,390	119,242	119,222	161,474	42,232	35.4%
EXPENDITURES								
Police Department	127,084	123,391	126,834	86,352	86,352	161,374	75,022	86.9%
Total Expenditures	127,084	123,391	126,834	86,352	86,352	161,374	75,022	86.9%
Net Change in Fund Balance	(8,489)	(6,608)	8,557	32,890	32,870	100		
Beginning Fund Balance	127,079	118,590	111,982	114,590	120,539	153,409		
Ending Fund Balance	118,590	111,982	120,539	147,480	153,409	153,509		
Restricted or Assigned Fund Balance	(118,590)	(111,982)	(120,539)	(147,480)	(153,409)	(153,509)		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2023 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55010. Professional Services	\$ 127,084	\$ 123,391	\$ 126,834	\$ 86,352	\$ 86,352	\$ 161,374	\$ 75,022	86.9%
Contractual Services	127,084	123,391	126,834	86,352	86,352	161,374	75,022	86.9%
Total - Police Department	\$ 127,084	\$ 123,391	\$ 126,834	\$ 86,352	\$ 86,352	\$ 161,374	\$ 75,022	86.9%

ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- Professional service expenditures are adjusted to account for contractual service increases for crossing guard services for the upcoming year.



IMRF/FICA FUND

STATEMENT OF ACTIVITIES

The Illinois Municipal Retirement Fund (IMRF)/Federal Insurance Contributions Act (FICA) Fund is used to account for revenues derived from a separate tax levy and disbursement of these funds for contributions to Social Security and the Illinois Municipal Retirement Fund.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40080. Property Tax- IMRF	\$ 739,056	\$ 741,502	\$ 764,370	\$ 795,686	\$ 795,686	\$ 815,469	\$ 19,783	2.5%
40090. Property Tax - FICA	442,030	345,463	499,388	515,013	515,013	530,464	15,451	3.0%
47010. Interest Income	1,934	1,637	1,679	1,000	640	1,000	-	0.0%
Total Revenues	1,183,020	1,088,601	1,265,437	1,311,699	1,311,339	1,346,933	35,234	2.7%
EXPENDITURES								
City Administration	1,510,738	1,436,179	1,345,982	1,107,978	1,030,625	1,771,317	663,339	59.9%
Total Expenditures	1,510,738	1,436,179	1,345,982	1,107,978	1,030,625	1,771,317	663,339	59.9%
Net Change in Fund Balance	(327,718)	(347,578)	(80,545)	203,721	280,714	(424,384)		
Beginning Fund Balance	1,820,320	1,492,602	1,145,024	1,006,030	1,064,479	1,345,193		
Ending Fund Balance	1,492,602	1,145,024	1,064,479	1,209,751	1,345,193	920,809		
Restricted or Assigned Fund Balance	(1,492,602)	(1,145,024)	(1,064,479)	(1,209,751)	(1,345,193)	(920,809)		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54301. Employer's FICA	\$ 684,816	\$ 707,947	\$ 735,095	\$ 596,309	\$ 565,723	\$ 895,834	\$ 299,525	50.2%
54302. Employer's IMRF	825,922	728,232	610,887	511,669	464,902	875,483	363,814	71.1%
Personnel Services	1,510,738	1,436,179	1,345,982	1,107,978	1,030,625	1,771,317	663,339	59.9%
Total - City Administration	\$ 1,510,738	\$ 1,436,179	\$ 1,345,982	\$ 1,107,978	\$ 1,030,625	\$ 1,771,317	\$ 663,339	59.9%

ACCOUNT INFORMATION

For definitions of budgetary account activities, see "Account Descriptions" presented later in this document. Major changes in budget amounts are briefly explained below.

- The Illinois Municipal Retirement Fund (IMRF), is a defined benefit retirement plan that provides retirement, survivor, disability and death benefits to municipal government employees in Illinois. It is governed by Article 7 of the Illinois Pension Code. Employer contributions to the pension plan are calculated by the IMRF and fluctuate based on demographic changes and investment rate of return. The City's contribution rate for 2025 is 10.94%.



GROUP INSURANCE FUND

STATEMENT OF ACTIVITIES

The Group Insurance Fund is used to account for the accumulation of assets reserved for meeting funding requirements set by the Intergovernmental Personnel Benefits Cooperative (IPBC) for group health insurance. Sources of revenue include employee contributions, internal charges to operating departments, and rebates for prescriptions and wellness programs.

Expenditures provide for the payment of premiums, administration of the City's flexible health spending and dependent care program, employee assistance program and for the City's annual wellness program that provides employees with influenza vaccinations. Restricted fund balance represents amounts in the Terminal Reserve at IPBC.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
4XXXX. Employee Contributions	\$ 679,586	\$ 700,188	\$ 660,853	\$ 477,890	\$ 445,039	\$ 727,447	\$ 249,557	52.2%
4XXXX. Cobra, Retiree Contributions	314,158	353,307	451,156	301,282	321,388	570,981	269,699	89.5%
47010. Interest Earnings	444	882	1,333	600	792	1,000	400	66.7%
48950. Reimbursements								
Wellness Program	16,250	19,510	15,720	25,200	15,080	25,150	(50)	-0.2%
48990. Miscellaneous Income	67,214	(96,448)	65,679	-	-	-	-	N/A
4XXXX. Internal Service Charges								
General Fund	2,367,529	2,494,550	2,374,337	1,631,663	1,648,861	2,655,549	1,023,886	62.8%
Wellness / Admin Fees	-	-	-	2,724	2,724	2,657	(67)	-2.5%
Fire Rescue Fund	1,455,422	1,533,297	1,565,099	1,127,796	1,127,796	1,719,863	592,067	52.5%
Wellness / Admin Fees				1,429	1,429	1,393	(36)	-2.5%
Commuter Parking Fund	24,613	24,943	25,529	17,198	-	-	(17,198)	
Water & Sewer Fund	671,401	732,749	714,064	446,422	446,422	643,676	197,254	44.2%
Wellness / Admin Fees				648	648	682	34	5.2%
Library	454,703	456,474	445,200	300,791	276,958	407,355	106,564	35.4%
Total Revenues	6,051,320	6,219,452	6,318,970	4,333,643	4,287,137	6,755,753	2,422,110	55.9%



ANNUAL BUDGET SUMMARY (CONTINUED)

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
EXPENDITURES								
City Administration	5,707,443	5,794,258	5,759,765	4,333,481	3,840,421	6,754,873	2,421,392	55.9%
Total Expenditures	5,707,443	5,794,258	5,759,765	4,333,481	3,840,421	6,754,873	2,421,392	55.9%
Revenues Over (Under) Expenditures before Other Financing Sources (Uses)	343,877	425,194	559,205	162	446,716	880		
OTHER FINANCING SOURCES (USES)								
Total Other Financing Sources (Uses)	-	-	-	-	-	-		
Net Change in Fund Balance	343,877	425,194	559,205	162	446,716	880		
Beginning Fund Balance	663,359	1,007,236	1,432,430	1,952,816	1,991,635	2,438,351		
Ending Fund Balance	1,007,236	1,432,430	1,991,635	1,952,978	2,438,351	2,439,231		
Restricted or Assigned Fund Balance	(452,739)	(350,893)	(407,803)	(454,000)	(450,000)	(450,000)		
Available Fund Balance	\$ 554,497	\$ 1,081,537	\$ 1,583,832	\$ 1,498,978	\$ 1,988,351	\$ 1,989,231		

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54200. Group Insurance	\$ 5,698,902	\$ 5,773,606	\$ 5,743,431	\$ 4,303,481	\$ 3,819,917	\$ 6,724,873	\$ 2,421,392	56.3%
Personnel Services	5,698,902	5,773,606	5,743,431	4,303,481	3,819,917	6,724,873	2,421,392	56.3%
55010. Professional Services	8,541	7,137	4,099	10,000	5,504	10,000	-	0.0%
55310. Examinations	-	13,515	12,235	20,000	15,000	20,000	-	0.0%
Contractual Services	8,541	20,652	16,334	30,000	20,504	30,000	-	0.0%
Total - City Administration	\$ 5,707,443	\$ 5,794,258	\$ 5,759,765	\$ 4,333,481	\$ 3,840,421	\$ 6,754,873	\$ 2,421,392	55.9%

ACCOUNT INFORMATION

For definitions of budgetary account activities, see "Account Descriptions" presented later in this document. Major changes in budget amounts are briefly explained below.

- Increases in premiums for employee PPO health plans, HMO health plans and the dental plans have been budgeted.
- The percentage contributions per employee remained the same.
- Prior to fiscal year 2020/21, expenses net of employee, retiree and Library contributions were allocated between operating departments of the City and the Insurance Reserves Fund.



FOREIGN FIRE INSURANCE FUND

STATEMENT OF ACTIVITIES

The Foreign Fire Insurance Fund is no longer an active fund. Historically, this fund provided the budgetary accounts necessary to account for the proceeds of foreign fire insurance tax and for expenses authorized by the Board of Foreign Fire Insurance. The funds were spent at the direction of the Foreign Fire Insurance Board per State Statute. As of January 2023, Public Act 107-0740 made the Foreign Fire Insurance Board a separate entity from the City of Crystal Lake; all assets were transferred accordingly.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
41600. Foreign Fire Insurance Tax	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	N/A
47010. Interest Income	36	17	-	-	-	-	-	N/A
Total Revenues	36	17	-	-	-	-	-	N/A
EXPENDITURES								
Foreign Fire Insurance Board	491	35,129	-	-	-	-	-	N/A
Total Expenditures	491	35,129	-	-	-	-	-	N/A
Revenues Over (Under) Expenditures	(456)	(35,112)	-	-	-	-	-	-
OTHER FINANCING SOURCES (USES)								
Transfer to Capital Reserve Fund	(240,755)	-	-	-	-	-	-	-
Total Other Financing Sources (Uses)	(240,755)	-	-	-	-	-	-	-
Net Change in Fund Balance	(241,211)	(35,112)	-	-	-	-	-	-
Beginning Fund Balance	276,322	35,112	-	-	-	-	-	-
Ending Fund Balance	35,112	-	-	-	-	-	-	-
Restricted or Assigned Fund Balance	(35,112)	-	-	-	-	-	-	-
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55030. Legal Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	N/A
55240. Insurance and Bonding Services	-	-	-	-	-	-	-	N/A
55260. Utilities	-	-	-	-	-	-	-	N/A
Contractual Services	-	-	-	-	-	-	-	N/A
56050. Computer Hardware & Softwar	-	-	-	-	-	-	-	N/A
56060. Small Tools and Equipment	491	400	-	-	-	-	-	N/A
56060. Operating Supplies	-	-	-	-	-	-	-	N/A
58900. Miscellaneous	-	34,729	-	-	-	-	-	N/A
Materials & Supplies	491	35,129	-	-	-	-	-	N/A
Total - Foreign Fire Insurance Board	\$ 491	\$ 35,129	\$ -	\$ -	\$ -	\$ -	\$ -	N/A

ACCOUNT INFORMATION

No future activity will be recorded by the City relating to the Foreign Fire Insurance Board.



POLICE PENSION FUND

STATEMENT OF ACTIVITIES

The Police Pension Fund was created, as required by State Statute, to provide retirement and disability benefits for sworn City of Crystal Lake police officers and their dependents. At April 30, 2024, the plan fiduciary net position as a percentage of the total pension liability, was 60.22%. The tax levy passed in December 2024 is intended to fund the 2025 budget.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40030. Employer Contribution	\$ 2,930,906	\$ 3,481,415	\$ 3,482,254	\$ 3,612,536	\$ 3,612,536	\$ 3,992,645	\$ 380,109	10.5%
47010. Interest Income	(2,573,309)	770,731	4,811,877	1,100,000	250,000	1,000,000	(100,000)	-9.1%
48790. Employee Contribution	1,030,717	1,088,129	1,125,031	512,217	486,684	802,567	760,000	148.4%
48990. Miscellaneous	100	100	-	-	-	-	-	N/A
Total Revenues	1,388,414	5,340,374	9,419,162	5,224,753	4,349,220	5,795,212	570,459	10.9%
EXPENDITURES								
Police Pension Board	4,086,722	4,100,678	4,790,559	3,108,284	3,089,599	4,763,210	1,654,926	53.2%
Total Expenditures	4,086,722	4,100,678	4,790,559	3,108,284	3,089,599	4,763,210	1,654,926	53.2%
Net Change in Fund Balance	(2,698,308)	1,239,697	4,628,603	2,116,469	1,259,621	1,032,002		
Beginning Fund Balance	50,745,977	48,047,669	49,287,365	51,713,921	53,915,969	55,175,590		
Ending Fund Balance	48,047,669	49,287,365	53,915,968.74	53,830,390	55,175,590	56,207,592		
Restricted or Assigned Fund Balance	(48,047,669)	(49,287,365)	(53,915,969)	(53,830,390)	(55,175,590)	(56,207,592)		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



ANNUAL BUDGET

Account	Fiscal 2022 Actuals	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54195. Pension Payments	\$ 3,850,144	\$ 3,968,584	\$ 4,721,701	\$ 3,030,864	\$ 3,029,459	\$ 4,676,760	\$ 1,645,896	54.3%
Personnel Services	3,850,144	3,968,584	4,721,701	3,030,864	3,029,459	4,676,760	1,645,896	54.3%
55010. Professional Services	215,218	72,839	53,964	49,670	44,255	63,450	13,780	27.7%
55030. Legal Services	6,005	7,106	6,301	10,000	4,500	10,000	-	0.0%
55200. Training	-	275	275	1,000	275	1,000	-	0.0%
55220. Dues and Subscriptions	795	795	795	1,000	795	1,000	-	0.0%
55240. Insurance and Bonding Service	6,669	6,725	7,523	7,750	10,315	11,000	3,250	41.9%
55630. State Filing Fee	7,891	8,000	-	8,000	-	-	(8,000)	-100.0%
55700. IFA Loan Repayment	-	36,329	-	-	-	-	-	-
Contractual Services	236,579	132,069	68,858	77,420	60,140	86,450	9,030	11.7%
58900. Miscellaneous	-	24	-	-	-	-	-	N/A
Total - Police Pension Board	\$ 4,086,722	\$ 4,100,678	\$ 4,790,559	\$ 3,108,284	\$ 3,089,599	\$ 4,763,210	\$ 1,654,926	53.2%



FIREFIGHTERS' PENSION FUND

STATEMENT OF ACTIVITIES

The Firefighters' Pension Fund was created, as required by State Statute, to provide retirement and disability benefits for City of Crystal Lake firefighters/paramedics and their dependents. At April 30, 2024, the plan fiduciary net position as a percentage of the total pension liability, was 78.55%. The tax levy passed in December 2024 is intended to fund the 2025 budget.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40030. Employer Contribution	\$ 2,023,991	\$ 2,285,797	\$ 2,286,134	\$ 2,285,640	\$ 2,285,640	\$ 2,316,993	\$ 31,353	1.4%
47010. Interest Income	(3,204,391)	507,519	5,444,671	1,100,000	1,921,000	1,100,000	-	0.0%
48970. Employee Contribution	645,544	620,325	646,058	482,950	449,052	777,352	294,402	61.0%
Total Revenues	(534,855)	3,413,641	8,376,863	3,868,590	4,655,692	4,194,345	325,755	8.4%
EXPENDITURES								
Firefighters' Pension Board	2,044,296	2,291,207	2,823,804	1,978,615	1,968,973	3,037,200	1,058,585	53.5%
Total Expenditures	2,044,296	2,291,207	2,823,804	1,978,615	1,968,973	3,037,200	1,058,585	53.5%
Net Change in Fund Balance	(2,579,151)	1,122,434	5,553,059	1,889,975	2,686,719	1,157,145		
Beginning Fund Balance	52,242,066	49,662,915	50,785,349	52,984,743	56,338,408	59,025,127		
Ending Fund Balance	49,662,915	50,785,349	56,338,408	54,874,718	59,025,127	60,182,272		
Restricted or Assigned Fund Balance	(49,662,915)	(50,785,349)	(56,338,408)	(54,874,718)	(59,025,127)	(60,182,272)		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		

ANNUAL BUDGET

Account	Fiscal 2022 Actuals	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54195. Pension Payments	\$ 1,974,968	\$ 2,236,078	\$ 2,760,245	\$ 1,889,115	\$ 1,890,653	\$ 2,914,050	\$ 1,024,935	54.25%
Personnel Services	1,974,968	2,236,078	2,760,245	1,889,115	1,890,653	2,914,050	1,024,935	54.25%
55010. Professional Services	41,684	41,048	46,606	61,500	66,080	103,150	41,650	67.72%
55030. Legal Services	11,681	5,823	9,713	10,000	5,000	10,000	-	0.00%
55200. Training	1,420	1,392	650	2,000	650	2,000	-	0.00%
55220. Dues and Subscriptions	795	795	795	1,000	795	1,000	-	0.00%
55240. Insurance and Bonding Services	5,710	5,795	5,795	7,000	5,795	7,000	-	0.00%
55630. State Filing Fee	8,000	-	-	8,000	-	-	(8,000)	-100.00%
58900. Miscellaneous	37	275	-	-	-	-	-	N/A
Contractual Services	69,328	55,129	63,559	89,500	78,320	123,150	33,650	37.60%
Total - Firefighters Pension Board	\$ 2,044,296	\$ 2,291,207	\$ 2,823,804	\$ 1,978,615	\$ 1,968,973	\$ 3,037,200	\$ 1,058,585	53.50%



RESTRICTED POLICE FUND

STATEMENT OF ACTIVITIES

The Restricted Police Fund provides a set of budgetary accounts necessary to account for funds collected by the Police Department for specific infractions such as DUI, drug forfeitures and vehicle impoundments. Restricted accounts are governed by State or Federal Statutes. Funds are limited in their potential uses. Funds expended must be used by the Police Department for DUI and drug enforcement activities.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024,B Budget	Fiscal 2024,B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
41810. DUI Fines	\$ 27,397	\$ 32,943	\$ 31,683	\$ 20,000	\$ 21,000	\$ 30,000	\$ 10,000	50%
41820. Vehicle Fines	160	140	511	200	200	250	50	25%
41830. Electronic Citations	2,912	4,126	5,814	2,740	2,740	4,110	1,370	50%
41845. DEA (Federal Sharing)	125	13,482	36,393	10,000	10,000	15,000	5,000	50%
41850. Drug Fines	4,847	2,495	5,898	2,400	2,400	3,000	600	0%
41860. Forfeited Funds	10,848	21,956	31,103	10,000	10,000	15,000	5,000	50%
41865. National Opioid Settlement	-	75,622	26,157	-	102,591	-	-	0%
43870. State Sharing Cannabis Tax	64,490	62,512	63,977	40,000	42,000	60,000	20,000	50%
Total Revenues	110,778	213,276	201,535	85,340	190,931	127,360	42,020	49%
EXPENDITURES								
51810. DUI Fines	-	-	48,048	82,320	82,320	70,000	(12,320)	0%
51820. Vehicle Fines	-	-	896	-	-	16,016	16,016	N/A
51830. Electronic Citations	-	-	-	1,000	900	900	(100)	-10%
51840. Donations-Police Activities	946	-	2,079	2,800	1,600	2,800	-	0%
51845. DEA (Federal Sharing)	1,476	1,938	21,068	7,000	11,950	44,950	37,950	542%
51850. Drug Fines	3,397	5,202	3,600	3,600	6,000	10,000	6,400	178%
51860. Forfeited Funds	1,508	1,665	7,984	9,800	-	74,800	65,000	663%
51865. National Opioid Settlement	-	-	35,000	-	40,505	44,750	44,750	0%
Total Expenditures	7,326	8,805	118,675	106,520	143,275	264,216	157,696	148%
Revenues Over (Under) Expenditures before Other Financing Sources (Uses)	103,453	204,471	82,860	(21,180)	47,656	(136,856)		
Net Change in Fund Balance	103,453	204,471	82,860.32	(21,180)	47,656	(136,856)		
Beginning Fund Balance	394,796	498,248.65	702,719.62	753,868	785,580	833,235.94		
Restricted Fund Balance								
35710. DUI Fines	94,418	127,362	110,997	63,010	49,677	9,677		
35715. Drug Fines	26,877	24,170	26,469	24,170	22,869	15,869		
35720. Vehicle Fines	30,186	30,326	30,837	31,076	31,037	15,271		
35725. Forfeited Funds	68,144	88,435	111,554	113,437	121,554	61,754		
35730. Electronic Citations	28,367	32,493	37,411	38,733	39,251	42,461		
35775. Police Activities	7,449	7,449	5,369	(2,150)	3,769	969		
35785. DEA (Federal Sharing)	123,488	135,041	150,357	128,281	148,407	118,457		
35870. State Cannabis Tax	119,319	181,831	245,807	281,831	287,807	347,807		
35875. National Opioid Settlement	-	75,622	66,779	54,300	128,865	84,115		
Total Restricted Fund Balance	498,249	702,720	785,580	732,688	833,236	696,380		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



COMMUTER PARKING LOT FUND

STATEMENT OF ACTIVITIES

The Commuter Parking Fund is a Special Revenue fund designated to maintain and operate the City's commuter parking areas.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
44300. Police Fines	\$ 45,130	\$ 70,135	\$ 96,947	\$ 35,000	\$ 40,000	\$ 70,000	\$ 35,000	100.0%
45300. Parking Fees	61,655	97,168	110,299	70,000	60,000	100,000	30,000	42.9%
47010. Interest Income	(78)	2	41	-	25	-	-	N/A
Total Revenues	106,707	167,305	207,287	105,000	100,025	170,000	65,000	61.9%
EXPENDITURES								
Streets	188,103	176,480	166,446	151,296	146,872	224,633	73,337	48.5%
Total Expenditures	188,103	176,480	166,446	151,296	146,872	224,633	73,337	48.5%
Revenues Over (Under) Expenditures	(81,396)	(9,175)	40,841	(46,296)	(46,847)	(54,633)		
OTHER FINANCING SOURCES (USES)								
Transfer In								
General Fund	107,036	24,981	-	40,000	32,000	20,000		
Total Other Financing Sources (Uses)	107,036	24,981	-	40,000	32,000	20,000		
Net Change in Fund Balance	25,640	15,806	40,841	(6,296)	(14,847)	(34,633)		
Beginning Fund Balance	(9,516)	16,124	31,929	30,981	72,771	57,924		
Ending Fund Balance	16,124	31,929	72,771	24,685	57,924	23,291		
Restricted or Assigned Fund Balance	(16,124)	(31,929)	(72,771)	(24,685)	(57,924)	(23,291)		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
54110. Wages - Full Time Employees	\$ 58,697	\$ 59,730	\$ 62,112	\$ 45,081	\$ 45,081	\$ 67,036	\$ 21,955	48.7%
54150. Overtime	24,960	24,960	24,960	16,640	16,640	24,960	8,320	50.0%
54200. Group Health Insurance	24,613	24,943	25,529	17,198	17,198	26,751	9,553	55.5%
54301. Employer's Social Security	6,399	6,478	6,661	4,722	4,722	5,129	407	8.6%
54302. Employer's IMRF	11,520	11,662	11,990	5,957	5,957	10,065	4,108	69.0%
Personnel Services	126,189	127,773	131,252	89,598	89,598	133,941	44,343	49.5%
55010. Professional Services	21,125	24,214	22,267	43,718	41,704	60,632	16,914	38.7%
55160. Postage & Freight	320	256	80	1,000	353	850	(150)	-15.0%
55260. Utilities	4,915	4,709	5,381	-	3,600	6,000	6,000	N/A
55320. Operating Equipment Maint.	27,736	8,400	300	14,330	10,827	20,560	6,230	43.5%
55680. Rent - Buildings & Equipment	6,922	10,450	4,121	-	-	-	-	N/A
Contractual Services	61,018	48,030	32,148	59,048	56,484	88,042	28,994	49.1%
56000. Office Supplies	895	678	3,046	2,650	790	2,650	-	0.0%
Material & Supplies	895	678	3,046	2,650	790	2,650	-	0.0%
Total - Streets	\$ 188,103	\$ 176,480	\$ 166,446	\$ 151,296	\$ 146,872	\$ 224,633	\$ 73,337	48.5%

ACCOUNT INFORMATION

For definitions of budgetary account activities, see "Account Descriptions" presented later in this document.

Budgeted in the Commuter Parking Fund for fiscal year 2025 are funds to provide for parking enforcement activities, lighting, snow and ice control, lawn care and general maintenance. Also reflected in the fiscal year 2025 budget are costs for prepaid parking passes and software support for the pay-by-phone mobile application.



THREE OAKS RECREATION AREA DEVELOPMENT FUND

STATEMENT OF ACTIVITIES

The Three Oaks Development Fund was established during Fiscal Year 2013/14 and was funded initially from developer donations in lieu of dedications of land for park and recreational purposes. Donations are restricted to the acquisition and development of park and recreation land that serve the needs of the residents of the development for which donations were made.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
47010. Interest Income	\$ 978	\$ 1,221	\$ 1,456	\$ 300	\$ 350	\$ 300	\$ -	0.0%
48100. Capital Facility Fees	199,629	318,683	608,083	-	275,000	-	-	N/A
Total Revenues	200,607	319,904	609,539	300	275,350	300	-	0.0%
EXPENDITURES								
Three Oaks Recreation Area	-	-	-	-	-	-	-	N/A
Total Expenditures	-	-	-	-	-	-	-	N/A
Revenues Over (Under) Expenditures before Other Financing Sources (Uses)	200,607	319,904	609,539	300	275,350	300		
OTHER FINANCING SOURCES (USES)								
Transfer Out								
Water & Sewer Capital Fund	-	-	(98,720)	(1,000,000)	-	(2,260,000)		
Total Other Financing Sources (Uses)	-	-	(98,720)	(1,000,000)	-	(2,260,000)		
Net Change in Fund Balance	200,607	319,904	510,819	(999,700)	275,350	(2,259,700)		
Beginning Fund Balance	964,812	1,165,418	1,485,323	1,016,073	1,996,142	2,271,492		
Ending Fund Balance	1,165,418	1,485,323	1,996,142	16,373	2,271,492	11,792		
Restricted or Assigned Fund Balance	(1,165,418)	(1,485,323)	(1,996,142)	(16,373)	(2,271,492)	(11,792)		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



ACCOUNT INFORMATION

For definitions of budgetary account activities, see "Account Descriptions" presented later in this document.

- Budgeted in the Three Oaks Recreation Area Development Fund is a transfer of \$2,260,000. The purpose of this transfer to the Water & Sewer Capital Fund is to assist in the funding of the Three Oaks Water Level Control Project.



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CITY OF CRYSTAL LAKE
ANNUAL BUDGET
FISCAL YEAR 2025



GOVERNMENTAL
DEBT SERVICE FUND



CRYSTAL HEIGHTS SSA #43 DEBT SERVICE FUND

STATEMENT OF ACTIVITIES

Special Service Area (SSA) #43 was established in 2004 to fund water and sewer service extension for the Crystal Heights subdivision to replace a failing well and septic system. The City issued general obligation bonds, of which \$1.5 million was allocated to fund the necessary improvements for this project and established SSA #43 to ensure the City was able to fully recoup the costs of the project. SSA #43 was closed in 2024.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40150. Property Tax	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	N/A
47010. Interest Income	245	244	87	-	-	-	-	N/A
48950. Reimbursements	-	-	(4,693)	-	-	-	-	N/A
48990. Miscellaneous Income	-	-	-	-	-	-	-	N/A
Total Revenues	245	244	(4,606)	-	-	-	-	N/A
EXPENDITURES								
City Administration	-	-	280,770	-	-	-	-	N/A
Total Expenditures	-	-	280,770	-	-	-	-	N/A
Revenues Over (Under) Expenditures	245	244	(285,376)	-	-	-	-	
OTHER FINANCING SOURCES (USES)								
Transfer Out	-	-	(106)	-	-	-	-	
Total Other Financing Sources (Uses)	-	-	(106)	-	-	-	-	
Net Change in Fund Balance	245	244	(285,482)	-	-	-	-	
Beginning Fund Balance	284,992	285,237	285,482	-	-	-	-	
Restricted or Assigned Fund Balance	(285,237)	(285,482)	-	-	-	-	-	
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
58900. Miscellaneous Contractual Services	\$ -	\$ -	\$ 280,770	\$ -	\$ -	\$ -	\$ -	N/A
			280,770	-	-	-	-	N/A
58100. Debt Service - Principal	-	-	-	-	-	-	-	N/A
58110. Debt Service - Interest	-	-	-	-	-	-	-	N/A
Debt Service	-	-	-	-	-	-	-	N/A
Total - City Administration	\$ -	\$ -	\$ 280,770	\$ -	\$ -	\$ -	\$ -	N/A

ACCOUNT INFORMATION

For a complete description of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- Preliminary construction estimates exceeded the actual cost of improvements, and the funds received through the participation agreements and the SSA levy have been sufficient to generate a surplus. In accordance with state statute, the refund of the surplus was paid to the current property owners of record for the 43 parcels in the SSA, allocated based on each parcel’s share of the overall equalized assessed value (EAV) of the included parcels.

THREE OAKS RECREATION AREA DEBT SERVICE FUND

STATEMENT OF ACTIVITIES

In 2009, the City issued a combination of Build-America and Recovery Zone bonds to finance the construction of the Three Oaks Recreation Area. In 2019, the City refunded portions of outstanding Build-America and Recovery Zone bonds through the issuance of General Obligation Bonds Series 2019A and General Obligation Bonds Series 2019B. Repayment of the portion of bonds attributable to the refunding is being funded from available property tax increment in the Vulcan Lakes Tax Increment Financing Fund and from Home Rule Sales Tax. The 2019A Bonds are amortized over a 20-year period and 2019B Bonds are amortized over 5 years. The final debt service payment is due on or before January 1, 2040.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
EXPENDITURES								
City Administration	\$ 1,021,347	\$1,052,993	\$1,022,787	\$ 1,003,177	\$ 1,003,177	\$1,125,000	\$ 121,823	12.1%
Total Expenditures	<u>1,021,347</u>	<u>1,052,993</u>	<u>1,022,787</u>	<u>1,003,177</u>	<u>1,003,177</u>	<u>1,125,000</u>	<u>121,823</u>	<u>12.1%</u>
Revenues Over (Under) Expenditures	<u>(1,021,347)</u>	<u>(1,052,993)</u>	<u>(1,022,787)</u>	<u>(1,003,177)</u>	<u>(1,003,177)</u>	<u>(1,125,000)</u>		
OTHER FINANCING SOURCES (USES)								
Transfer In								
General Fund	964,510	983,774	935,096	914,021	879,555	1,000,870		
Vulcan Lakes TIF Fund	56,837	69,219	87,691	89,156	123,622	124,130		
Total Other Financing Sources (Uses)	<u>1,021,347</u>	<u>1,052,993</u>	<u>1,022,787</u>	<u>1,003,177</u>	<u>1,003,177</u>	<u>1,125,000</u>		
Net Change in Fund Balance	-	-	-	-	-	-		
Beginning Fund Balance	-	-	-	-	-	-		
Ending Fund Balance	-	-	-	-	-	-		
Restricted or Assigned Fund Balance	-	-	-	-	-	-		
Available Fund Balance	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>		



City of Crystal Lake
2025 Annual Budget
Three Oaks Debt Service Fund

ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55010. Professional Services	\$ 503	\$ 503	\$ 503	\$ 1,000	\$ 1,000	\$ 1,000	\$ -	0.0%
Contractual Services	503	503	503	1,000	1,000	1,000	-	0.0%
58100. Debt Service - Principal	707,780	774,815	781,850	800,835	800,835	960,000	159,165	19.9%
58110. Debt Service - Interest	313,064	277,675	240,434	201,342	201,342	164,000	(37,342)	-18.5%
Debt Service	1,020,844	1,052,490	1,022,284	1,002,177	1,002,177	1,124,000	121,823	12.2%
Total - City Administration	\$ 1,021,347	\$1,052,993	\$1,022,787	\$ 1,003,177	\$ 1,003,177	\$1,125,000	\$ 121,823	12.1%



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CITY OF CRYSTAL LAKE
ANNUAL BUDGET
FISCAL YEAR 2025



TIF FUNDS



MAIN STREET TIF FUND

STATEMENT OF ACTIVITIES

The Main Street Tax Increment Financing (TIF) District was created to spur development in the area that includes the intersection of Main Street and Crystal Lake Avenue.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024 B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40175. Property Taxes - TIF	\$ 34,327	\$ 38,418	\$ 48,640	\$ 50,000	\$ 65,512	\$ 65,000	\$ 15,000	30.0%
47010. Interest Income	262	41	90	-	45	-	-	N/A
Total Revenues	34,588	38,459	48,729	50,000	65,557	65,000	15,000	30.0%
EXPENDITURES								
Community Development	773	796	820	844	844	870	26	3.1%
Total Expenditures	773	796	820	844	844	870	26	3.1%
OTHER FINANCING SOURCES (USES)								
Transfer Out								
Capital Replacement Fund	(354,629)	-	-	(49,000)	(147,350)	-		
Total Other Financing Sources (Uses)	(354,629)	-	-	(49,000)	(147,350)	-		
Net Change in Fund Balance	(320,814)	37,663	47,909	156	(82,637)	64,130		
Beginning Fund Balance	320,814	-	37,663	-	85,572	2,935		
Ending Fund Balance	-	37,663	85,572	-	2,935	67,065		
Restricted or Assigned Fund Balance	-	(37,663)	(85,572)	-	(2,935)	(67,065)		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55010. Professional Services	\$ 773	\$ 796	\$ 820	\$ 844	\$ 844	\$ 870	\$ 26	3.1%
Contractual Services	773	796	820	844	844	870	26	3.1%
Total - Community Development	\$ 773	\$ 796	\$ 820	\$ 844	\$ 844	\$ 870	\$ 26	3.1%

ACCOUNT INFORMATION

For a complete description of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- Funds budgeted for professional services in fiscal year 2025 are for audit services.



VIRGINIA STREET TIF FUND

STATEMENT OF ACTIVITIES

The Virginia Street Corridor Tax Increment Financing (TIF) District was intended to spur comprehensive revitalization of the Virginia Street Corridor and included streetscape improvements/beautification and redevelopment of key identified sites. Initial funding 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. Transfers to the General Fund are reflected as an Other Financing Use.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024,B Budget	Fiscal 2024,B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40175. Property Taxes - TIF	\$ 131,001	\$ 132,255	\$ 150,984	\$ 152,000	\$ 200,034	\$ 200,000	\$ 48,000	31.6%
47010. Interest Income	5	10	35	-	-	-	-	0.0%
Total Revenues	131,006	132,265	151,020	152,000	200,034	200,000	48,000	31.6%
EXPENDITURES								
Community Development	773	796	820	844	844	870	26	3.1%
Total Expenditures	773	796	820	844	844	870	26	3.1%
Revenues Over (Under) Expenditures	130,233	131,469	150,200	151,156	199,190	199,130		
OTHER FINANCING SOURCES (USES)								
Transfer Out								
General Fund	(130,233)	(131,469)	(150,200)	(151,156)	(199,190)	(199,130)		
Total Other Financing Sources (Uses)	(130,233)	(131,469)	(150,200)	(151,156)	(199,190)	(199,130)		
Net Change in Fund Balance	-	-	-	-	-	-		
Beginning Fund Balance	-	-	-	-	-	-		
Restricted or Assigned Fund Balance	-	-	-	-	-	-		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024 B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55010. Professional Services	\$ 773	\$ 796	\$ 820	\$ 844	\$ 844	\$ 870	\$ 26	3.1%
Contractual Services	773	796	820	844	844	870	26	3.1%
Total - Community Development	\$ 773	\$ 796	\$ 820	\$ 844	\$ 844	\$ 870	\$ 26	3.1%

ACCOUNT INFORMATION

For a complete description of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- Funds budgeted for professional services in fiscal year 2025 are for audit services.



VULCAN LAKES TIF FUND

STATEMENT OF ACTIVITIES

The Vulcan Lakes Tax Increment Financing (TIF) District was created to spur comprehensive development in the area of US 14 and Main Street, to include residential, retail, and recreational facilities (Three Oaks Recreation Area). Initial funding for land acquisition and engineering services was provided using General Fund reserves. Advances made from the General Fund during fiscal year 2007/2008 were reclassified from a liability (Due to General Fund) to an Other Financing Source (Transfer In) in fiscal year 2014/2015. Available Property Tax Increment will be used to retire outstanding Build-America and Recovery Zone bonds that were issued for purposes of constructing the Three Oaks Recreation Area. Other Financing Uses reflected in the schedule below represent transfers to the Three Oaks Debt Service Fund to pay principal and interest on outstanding bonds.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40175. Property Taxes - TIF	\$ 57,598	\$ 70,000	\$ 88,484	\$ 90,000	\$ 124,466	\$ 125,000	\$ 35,000	38.89%
47010. Interest Income	11	15	27	-	-	-	-	N/A
Total Revenues	57,610	70,015	88,511	90,000	124,466	125,000	35,000	38.89%
EXPENDITURES								
Community Development	773	796	820	844	844	870	26	3.08%
Total Expenditures	773	796	820	844	844	870	26	3.08%
Revenues Over (Under) Expenditures	56,837	69,219	87,691	89,156	123,622	124,130		
OTHER FINANCING SOURCES (USES)								
Transfer In								
General Fund	-	-	-	-	-	-		
Transfer Out								
Three Oaks Debt Service Fund	(56,837)	(69,219)	(87,691)	(89,156)	(123,622)	(124,130)		
Total Other Financing Sources (Uses)	(56,837)	(69,219)	(87,691)	(89,156)	(123,622)	(124,130)		
Net Change in Fund Balance	-	-	-	-	-	-		
Beginning Fund Balance	-	-	-	-	-	-		
Restricted or Assigned Fund Balance	-	-	-	-	-	-		
Available Fund Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55010. Professional Services	\$ 773	\$ 796	\$ 820	\$ 844	\$ 844	\$ 870	\$ 26	3.1%
Contractual Services	773	796	820	844	844	870	26	3.1%
Total - Community Development	\$ 773	\$ 796	\$ 820	\$ 844	\$ 844	\$ 870	\$ 26	3.1%

ACCOUNT INFORMATION

For a complete description of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- Funds budgeted for professional services in fiscal year 2025 are for audit services.



WATERS EDGE TIF FUND

STATEMENT OF ACTIVITIES

The Waters Edge Tax Increment Financing (TIF) District was created to spur development in the former Crystal Court shopping center.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
REVENUES								
40175. Property Taxes - TIF	\$ -	\$ -	\$ 32,095	\$ 20,000	\$ 50,165	\$ 75,000	\$ 55,000	275.0%
47010. Interest Income	-	(1)	7	-	-	-	-	N/A
Total Revenues	-	(1)	32,102	20,000	50,165	75,000	55,000	N/A
EXPENDITURES								
Community Development	95,214	85,976	37,684	20,844	20,844	75,000	54,156	259.8%
Total Expenditures	95,214	85,976	37,684	20,844	20,844	75,000	54,156	259.8%
Revenues Over (Under) Expenditures	(95,214)	(85,977)	(5,582)	(844)	29,321	-		
OTHER FINANCING SOURCES (USES)								
Transfer In	-	-	-	-	-	-		
Transfer Out	-	-	-	-	-	-		
Total Other Financing Sources (Uses)	-	-	-	-	-	-		
Net Change in Fund Balance	(95,214)	(85,977)	(5,582)	(844)	29,321	-		
Beginning Fund Balance	-	(95,214)	(181,191)	(184,911)	(186,773)	(157,452)		
Restricted or Assigned Fund Balance	-	-	-	-	-	-		
Available Fund Balance	\$ (95,214)	\$ (181,191)	\$ (186,773)	\$ (185,755)	\$ (157,452)	\$ (157,452)		



ANNUAL BUDGET

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	\$ Change	% Change
55010. Professional Services	\$ 95,214	\$ 85,976	\$ 37,684	\$ 15,844	\$ 15,844	\$ 5,870	\$ (9,974)	-63.0%
Contractual Services	95,214	85,976	37,684	15,844	15,844	5,870	(9,974)	-63.0%
58100. Debt Service - Principal	-	-	-	5,000	5,000	39,130	(5,000)	N/A
58200. Debt Service - Interest	-	-	-	-	-	0	39,130	N/A
Debt Service	-	-	-	5,000	5,000	39,130	34,130	N/A
xxxx. School District TIF Impact	-	-	-	-	-	30,000	-	N/A
Total - Community Development	\$ 95,214	\$ 85,976	\$ 37,684	\$ 20,844	\$ 20,844	\$ 75,000	\$ 24,156	115.9%

ACCOUNT INFORMATION

For a complete description of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- Funds budgeted for professional services in fiscal year 2025 are for services related to the issuance of developer note payments and potential TIF impact distributions to the school district.



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CITY OF CRYSTAL LAKE
ANNUAL BUDGET
FISCAL YEAR 2025



CAPITAL REPLACEMENT
FUNDS



CAPITAL REPLACEMENT FUND

STATEMENT OF ACTIVITIES

The Capital Replacement Fund was established during Fiscal Year 2010/11 and was funded initially from General Fund reserves. The Capital Replacement Fund will provide for future replacements of capital and technological equipment. Additional reservations of fund balance may be made from time-to-time as operating surpluses become available or as deemed appropriate as a result of changes to the capital improvement policy.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
REVENUES						
41700. Grant Proceeds - State of IL						
IDOT Traffic Signal LED Replacement	-	-	-	15,000	-	15,000
IDOT Traffic Signal/Ped 176/Oak	-	-	-	300,000	-	300,000
41800. Grant Proceeds - Federal						
Pedestrian Prairie Trail (Fed STP)	-	-	-	936,616	-	936,616
Main & Liberty (Fed STP)	-	-	-	-	-	1,500,000
41900. Grant Proceeds - Other						
Oak Street Pedestrian Path (ITEP Grant)	-	-	-	-	-	233,688
42060. Video Gaming License	54,725	65,760	81,800	65,000	55,000	75,000
43060. Video Gaming Tax	187,164	207,545	238,314	152,860	166,880	256,384
43402. Utility Tax - Electricity	962,321	913,810	-	-	-	-
43407. Utility Tax - Natural Gas	797,131	768,517	-	-	-	-
43xxx. Storage Tax	-	-	-	-	-	150,000
48950. Reimbursements						
ComEd Efficiency Program	-	-	61,848	-	-	-
Developer Contributions (Three Oaks/Sands/Lutter)	-	-	-	71,093	-	71,093
Developer Contributions (Central/Lutter/Rakow/31)	-	-	-	-	104,133	-
McHenry County (US 14/Virginia)	1,432	-	-	-	-	-
McHenry County (Pedestrian P.Trail)	-	-	-	151,584	56,968	69,015
Mercy (Three Oaks/Sands/Lutter)	-	-	-	84,349	-	84,349
Mercy (Central Park/Lutter)	-	-	-	-	54,273	-
Metra (Downtown Station)	-	32,585	-	-	-	-
Township (Pedestrian Oak)	-	-	-	-	-	27,013
48990. Miscellaneous Income	-	-	38,026	-	-	-
Total Revenues	2,002,773	1,988,217	419,988	1,776,502	437,254	3,718,158



ANNUAL BUDGET SUMMARY (CONTINUED)

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
EXPENDITURES						
City Administration	31,304	108,707	12,625	20,000	20,000	60,000
Community Development	-	-	116,040	400,000	593,355	5,244,420
Engineering	47,261	399,930	1,981,166	2,846,780	40,000	2,581,500
Facility Services	-	-	2,534,312	3,858,816	2,213,341	4,102,579
Fire Rescue	446,617	2,018,555	954,737	993,000	895,781	97,000
Fleet Services	153,749	835,040	29,223	40,000	33,572	-
Information Technology	278,388	543,511	396,696	506,095	293,095	578,000
Police	1,117,333	443,700	1,270,357	178,161	142,462	180,285
Roadway (MFT)	65,363	2,211,371	3,078,620	7,729,892	3,893,092	5,536,384
Roadway (Non-MFT)	1,616,848	1,698,370	2,029,915	2,325,000	2,304,600	2,022,000
Streets	396,403	1,286,261	934,391	20,000	17,595	205,000
Three Oaks Recreation Area	40,060	355,519	540,778	1,196,200	935,172	1,505,550
Total Expenditures	4,193,326	9,900,964	13,878,861	20,113,944	11,382,065	22,112,718
Revenues Over (Under) Expenditures before Other Financing Sources (Uses)	(2,190,553)	(7,912,746)	(13,458,873)	(18,337,442)	(10,944,811)	(18,394,560)
OTHER SOURCES (USES)						
Lease Financing	125,043	157,234	491,513	-	-	-
Gain (Loss) on Sale of Assets	-	-	-	-	24,442	-
Transfer In						
General Fund	3,221,778	3,144,506	3,000,000	1,620,000	1,620,000	1,750,000
General Fund Residual	7,000,000	5,700,000	3,000,000	-	6,880,000	-
Fire Rescue Fund	446,617	-	-	993,000	895,781	97,000
Road/Vehicle License Fund	556,520	551,220	572,350	450,160	592,049	500,000
Motor Fuel Tax Fund	1,433,650	1,901,463	2,940,466	6,255,599	3,836,124	2,631,404
Foreign Fire Insurance Fund	240,755	-	-	-	-	-
Main Street TIF Fund	354,629	-	-	49,000	147,350	-
Total Other Financing Sources (Uses)	13,378,991	11,454,423	10,004,329	9,367,759	13,995,746	4,978,404
Net Change in Fund Balance	11,188,437.47	3,541,677	(3,454,544)	(8,969,683)	3,050,935	(13,416,156)
Beginning Fund Balance	4,819,529	16,007,966	19,549,643	17,864,156	16,095,099	19,146,034
Ending Fund Balance	16,007,966	19,549,643	16,095,099	8,894,473	19,146,034	5,729,878
Restricted or Assigned Fund Balance	(1,391,815)	(1,186,034)	-	(28,935)	(607,207)	(28,935)
Available Fund Balance	\$ 14,616,151	\$ 18,363,609	\$ 16,095,099	\$ 8,865,538	\$ 18,538,827	\$ 5,700,943

ACCOUNT INFORMATION

For definitions of budgetary account activities, see "Account Descriptions" presented later in this document. Major changes in budget amounts are briefly explained below.

- The City uses its Capital Improvements Plan (CIP) as a long-term planning document to identify and prioritize the City's anticipated capital needs. Capital items included in the CIP have anticipated costs of at least \$20,000 over the next five years and have a useful life of more than one year. Capital items that do not meet criteria for inclusion in the CIP are still budgeted for in the Capital Replacement Fund but are considered immaterial for the purposes of the CIP. For a detailed listing of budgeted items, please see the Capital Plan Highlights section on page 227.



VEHICLE REPLACEMENT FUND

STATEMENT OF ACTIVITIES

The Vehicle Replacement Fund was established in Fiscal Year 2023/24 and was funded initially from General Fund reserves. The Vehicle Replacement Fund will provide for future replacements of City vehicles.

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
REVENUES						
Total Revenues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
EXPENDITURES						
Community Development	-	-	-	-	-	105,000
Engineering	-	-	-	84,275	6,790	129,528
Fire Rescue	-	-	-	237,015	201,512	874,608
Facilities	-	-	-	2,555	4,522	-
Fleet Services	-	-	-	50,695	-	50,695
Police	-	-	-	794,768	510,519	592,251
Streets	-	-	-	1,577,691	564,702	2,680,371
Total Expenditures	-	-	-	2,746,999	1,288,045	4,432,453
Revenues Over (Under) Expenditures before Other Financing Sources (Uses)	-	-	-	(2,746,999)	(1,288,045)	(4,432,453)
OTHER SOURCES (USES)						
Lease Financing	-	-	-	-	112,695	-
Gain on Leased Asset	-	-	-	-	113,000	-
Transfer In						
General Fund	-	-	4,000,000	1,400,000	4,000,000	500,000
Fire Rescue Fund	-	-	-	237,015	201,512	874,608
Total Other Financing Sources (Uses)	-	-	4,000,000	1,637,015	4,427,207	1,374,608
Net Change in Fund Balance	-	-	4,000,000	(1,109,984)	3,139,162	(3,057,845)
Beginning Fund Balance	-	-	-	3,000,000	4,000,000	7,139,162
Ending Fund Balance	-	-	4,000,000	1,890,016	7,139,162	4,081,317
Restricted or Assigned Fund Balance	-	-	-	-	-	-
Available Fund Balance	\$ -	\$ -	\$ 4,000,000	\$ 1,890,016	\$ 7,139,162	\$ 4,081,317



ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City uses its Capital Improvements Plan (CIP) as a long-term planning document to identify and prioritize the City’s anticipated capital needs. Capital items included in the CIP have anticipated costs of at least \$20,000 over the next five years and have a useful life of more than one year. Capital items that do not meet criteria for inclusion in the CIP are still budgeted for in the Vehicle Replacement Fund but are considered immaterial for the purposes of the CIP. For a detailed listing of capital items, please see the Capital Plan Highlights section on page 227.



WATER AND SEWER CAPITAL REPLACEMENT FUND

STATEMENT OF ACTIVITIES

The Water & Sewer Capital & Equipment Replacement Fund provides a budgetary set of account categories for the expenditure of funds to pay for the replacement of water and sewer infrastructure (mains, lift stations, treatment plants, etc.).

ANNUAL BUDGET SUMMARY

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
REVENUES						
41800. Grant Proceeds - Federal						
ARPA Funds	\$ 315,302	\$ 46,220	\$ 1,326,955	\$ 3,518,670	2,841,825	889,815
CDBG - Pine/Oriole Land Acqisition	597,968	33,284	-	-	-	-
CDBG - College/Union Storm Sewer	75,000	-	-	-	-	-
CDBG - Rain Garden	-	17,000	-	-	-	-
CDBG - Edgewater Drainage Improvemen	-	-	-	125,000	120,455	-
Crystal Creek	-	-	-	-	-	1,383,069
41900. Grant Proceeds - Other						
ComEd - Rain Garden	-	10,000	-	-	-	-
43402. Utility Tax - Electricity	646,299	646,301	1,551,238	1,031,750	1,063,661	1,607,988
43407. Utility Tax - Natural Gas	353,699	353,699	1,045,445	452,518	413,681	987,371
46605. Capital User Charge	-	-	-	-	-	0
Total Intergovernmental Revenue	1,988,268	1,106,503	3,923,638	5,127,938	4,439,622	4,868,243
47010. Interest Income	(58,450)	99,841	257,096	70,000	60,000	70,000
Total Interest Income	(58,450)	99,841	257,096	70,000	60,000	70,000
48950. Reimbursements						
Lakewood (Broadway Conflict Manhole)	-	-	-	-	46,978	-
North Shore Adjustment	-	-	15,202	-	15,202	-
Nicor (WM Replacement-North Main St)	-	(14,042)	-	-	-	-
48990. Miscellaneous Income	-	39,943	-	-	-	-
Reverse PY Retainage	-	434,662	-	-	-	-
Total Miscellaneous	-	460,562	15,202	-	62,180	-
Total Revenues	1,929,818	1,666,906	4,195,936	5,197,938	4,561,802	4,938,243
EXPENDITURES						
PW Admin	929,216	648,590	563,946	6,585,900	716,169	6,112,200
Water & Sewer Operations	6,225,507	5,755,206	4,650,721	11,745,953	9,798,804	19,208,493
Wastewater Treatment	1,421,951	1,043,083	1,392,795	2,468,413	1,868,828	1,794,929
Total Expenditures	8,576,674	7,446,880	6,607,462	20,800,266	12,383,801	27,115,622
Revenues Over (Under) Expenditures before Other Financing Sources (Uses)	(6,646,855)	(5,779,974)	(2,411,526)	(15,602,328)	(7,821,999)	(22,177,379)



ANNUAL BUDGET SUMMARY (CONTINUED)

Account	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget
OTHER FINANCING SOURCES (USES)						
Transfer In						
General Fund						
Three Oaks Water Level Adjustment	-	-	-	2,500,000	-	1,240,000
Lead Service Line Replacement	-	-	-	700,000	700,000	700,000
Three Oaks Development Fund	-	-	98,720	1,000,000	-	2,260,000
Water & Sewer Operation Fund	2,783,302	-	3,000,000	2,000,000	4,000,000	4,000,000
Water & Sewer 2015 GO Project Fund	-	-	-	-	-	-
Water & Sewer 2019 GO Project Fund	1,244,510	58,020	726,782	-	-	-
LS #14 Rehabilitation	-	-	-	1,700,000	1,355,692	581,011
Water & Sewer Debt Fund - 2022 GO	-	671,929	1,916,962	-	-	-
Dole Avenue WM	-	-	-	1,575,671	1,103,481	-
Edgewater Storage	-	-	-	450,000	310,269	-
Reestablish Crystal Creek	-	-	-	2,550,000	320,000	1,100,000
Water Meter Replacement Partial	-	-	-	4,186,585	1,400,000	-
WTP #2 New Deep Well #19 & Piping	-	-	-	(3,880,192)	4,530,301	2,214,250
Less: ARPA Funds	-	-	-	-	(4,530,301)	(889,815)
New Bond Proceeds	-	-	-	-	-	-
Water Meter Replacement	-	-	-	1,400,000	-	10,000,000
Loan Proceeds	-	-	-	-	-	-
WTP #2 Reconstruction	3,621,652	3,033,366	754,482	-	-	-
WWTP #2/#3 Phosphorus Removal	-	-	-	-	-	500,000
Lease Financing	-	127,021	13,515	-	-	-
Total Other Financing Sources (Uses)	7,649,464	3,890,335	6,510,461	14,182,064	9,189,442	21,705,446
Change in Payables/Receivables	3,180,377	2,010,933	(1,551,198)	-	-	-
Net Change in Cash	4,182,986	121,295	2,547,737	(1,420,264)	1,367,443	(471,933)
Beginning Cash Balance	1,611,182	5,794,167	5,915,463	8,775,123	8,463,200	9,830,643
Ending Cash Balance	\$ 5,794,167	\$ 5,915,463	8,463,200	\$ 7,354,859	9,830,643	9,358,710



ACCOUNT INFORMATION

For definitions of budgetary account activities, see “Account Descriptions” presented later in this document. Major changes in budget amounts are briefly explained below.

- The City uses its Capital Improvements Plan (CIP) as a long-term planning document to identify and prioritize the City’s anticipated capital needs. Capital items included in the CIP have anticipated costs of at least \$20,000 over the next five years and have a useful life of more than one year. Capital items that do not meet criteria for inclusion in the CIP are still budgeted for in the Water and Sewer Capital Replacement Fund but are considered immaterial for the purposes of the CIP. For a detailed listing of capital items, please see the Capital Improvements Plan Highlights section on page 227.

CITY OF CRYSTAL LAKE
ANNUAL BUDGET
FISCAL YEAR 2025



LIBRARY FUNDS



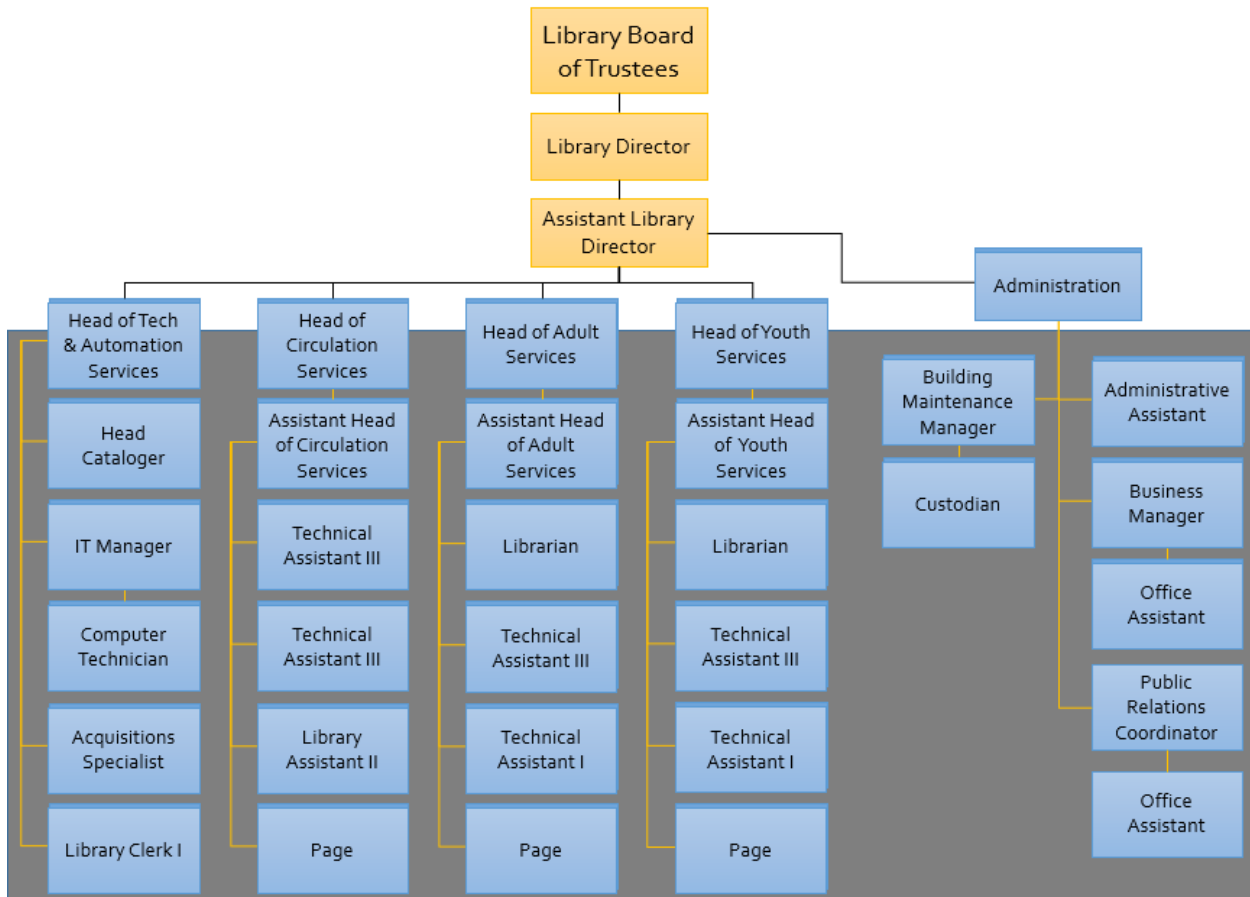
STATEMENT OF ACTIVITIES

The Mission Statement for the Crystal Lake Public Library is “We help people, of all ages and backgrounds, learn, enjoy and better their lives.” The Library has selected six strategic service directions to meet this mission. They are as follows:

- **Connect to the Online World – Public Internet Access**
Residents will have high-speed access to the digital world with no unnecessary restriction or fees to ensure that everyone can take advantage of the ever-growing resources and services available through the Internet.
- **Create Young Readers – Early Literacy**
Children from birth to age five will have programs and services designed to ensure that they will enter school ready to learn to read, write, and listen.
- **Satisfy Curiosity – Lifelong Learning**
Residents will have the resources they need to explore topics of personal interest and continue to learn throughout their lives.
- **Stimulate Imagination – Reading, Viewing, and Listening for Pleasure**
Residents will have materials and programs that excite their imaginations and provide pleasurable reading, viewing, and listening experiences.
- **Understand How to Find, Evaluate and Use Information – Information Fluency**
Residents will know when they need information to resolve an issue or answer questions and will have the skills to search for, locate, evaluate, and effectively use information to meet their needs.
- **Visit a Comfortable Place – Physical and Virtual Spaces**
Residents will have safe and welcoming physical places to meet and interact with others or to sit quietly and read and will have open and accessible virtual spaces that support networking.



ORGANIZATIONAL CHART



ACCOMPLISHMENTS

Calendar Year 2024 Strategic Initiatives:

- Keep the community informed through the Beacon newsletter, eNews, social media, presentations, collaborations, and the website about Library services, drive-up service window, outdoor programming
 - CLPL’s website updated weekly.
 - Beacon newsletter was produced and mailed out bi-monthly to the whole Crystal Lake community.
 - eNews sent monthly to all subscribers.
 - Social media (Facebook, Twitter, Instagram) posted to multiple times each week.



- Partnered with Crystal Lake Park District for summer concert series in parks for children and families, featuring Crystal Lake Strikers, BBR Band, and Laura Doherty.
- Continued partnerships with District 47 and District 155 schools and new library programs
- Debuted new Seed Library
- Partnered with other McHenry County libraries for 3rd annual Library Lovers' Expedition
- Implement Strategic Plan
 - Plan approved 2023, implementation began 2024.
 - Strategic Direction 1 – Start Here to Imagine Possibilities
 - Goals
 - Reimagine library spaces to make it easier to use the library, meet the needs of our community, and welcome everyone.
 - Plan for future library spaces and infrastructure
 - Strategic Direction 2 – Inspire Joy and Connection
 - Goals
 - Build strong community relationships
 - Communicate the value of the library
 - Expand our community's horizons and experiences
 - Strategic Direction 3 – Nurture a Vibrant Future
 - Goals
 - Foster a culture of collaboration and job satisfaction
 - Strive for a responsible and stable financial position
 - Address on-going issues with aging building
 - Continue to review and prioritize Capital Repairs Assessment so that funds can be earmarked for capital repairs.
 - Library Board identified the highest priority items from the assessment and used Special Reserve funds to address them.



- Library Board worked quickly to address to remediate damage following a burst pipe that resulted in building closure for 2 days in January 2024.
 - Library Board working to develop long-term strategy to address capital needs.
- Continued partnerships with local organizations, including Crystal Lake Park District, to offer large-scale programs and events.

OBJECTIVES

Calendar Year 2025 Strategic Goals:

- Implement Strategic Plan
 - Strategic Direction 1 – Start Here to Imagine Possibilities
 - Goals
 - Reimagine library spaces to make it easier to use the library, meet the needs of our community, and welcome everyone.
 - Plan for future library spaces and infrastructure
 - Strategic Direction 2 – Inspire Joy and Connection
 - Goals
 - Build strong community relationships
 - Communicate the value of the library
 - Expand our community’s horizons and experiences
 - Strategic Direction 3 – Nurture a Vibrant Future
 - Goals
 - Foster a culture of collaboration and job satisfaction
 - Strive for a responsible and stable financial position
- Address on-going issues with aging building
 - Continue to review and prioritize Capital Repairs Assessment so that funds can be earmarked for capital repairs.
 - Library Board develops long-term strategy to address capital needs.



LIBRARY ANNUAL BUDGET SUMMARY

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Working Budget	Fiscal 2024B Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Library Operations Fund	\$ 4,278,735	\$ 4,465,432	\$ 4,775,647	\$ 4,791,080	\$ 4,957,450	\$ 5,167,880	\$ 376,800	7.9%
Construction & Repair Fund	168,524	220,024	284,036	144,645	59,053	143,445	(1,200)	-0.8%
Ames Fund	229	875	4,830	-	-	-	-	N/A
Gift & Memorial Fund	7,115	5,679	10,126	45,000	9,265	40,800	(4,200)	-9.3%
Working Cash Fund	21	1,471	2,748	-	-	-	-	N/A
Per Capita Fund	60,096	59,397	59,397	118,794	59,799	119,598	804	0.7%
Special Reserve Fund	36,177	(5,038)	3,990	-	-	-	-	N/A
IMRF Fund	279,784	326,287	342,252	277,000	305,725	200,000	(77,000)	-27.8%
FICA Fund	200,054	170,005	168,635	225,000	232,715	234,000	9,000	4.0%
Total Revenues	5,030,735	5,244,132	5,651,661	5,601,519	5,624,007	5,905,723	304,204	5.4%
EXPENDITURES								
Library Operations Fund	3,960,286	4,002,424	4,407,434	4,791,080	3,276,236	5,667,880	876,800	18.3%
Construction & Repair Fund	302,351	115,296	71,194	144,645	62,615	143,445	(1,200)	-0.8%
Ames Fund	-	-	-	15,000	5,000	15,000	-	N/A
Gift & Memorial Fund	48,480	16,834	7,316	67,485	1,955	60,882	(6,603)	-9.8%
Working Cash Fund	-	-	-	-	-	-	-	N/A
Per Capita Fund	60,426	59,396	-	118,794	59,799	119,598	804	0.7%
Special Reserve Fund	767,843	302,273	6,133	241,500	62,146	250,000	8,500	3.5%
IMRF Fund	317,398	265,706	243,857	286,000	157,875	331,397	45,397	15.9%
FICA Fund	188,160	189,657	200,147	225,000	150,000	234,000	9,000	4.0%
Total Expenditures	5,644,944	4,951,586	4,936,081	5,889,504	3,775,626	6,822,202	932,698	15.8%
Revenues Over (Under) Expenditures	(614,209)	292,546	715,580	(287,985)	1,848,381	(916,479)		
OTHER FINANCING SOURCES (USES)								
Transfer In	827,251	338,446	507,615	-	-	-		
Transfer Out	(827,251)	(338,446)	(507,615)	-	-	-		
Insurance Proceeds	-	-	175,089	-	-	-		
Total Other Financing Sources (Uses)	-	-	175,089	-	-	-		
Net Change in Fund Balance	(614,209)	292,546	890,669	(287,985)	1,848,381	(916,479)		
Beginning Fund Balance	4,323,529	3,709,320	4,001,866	3,859,763	4,892,535	6,740,916		
Prior Period Adjustment	-	-	-	-	-	-		
Ending Fund Balance	\$ 3,709,320	\$ 4,001,866	\$ 4,892,535	\$ 3,571,778	\$ 6,740,916	\$ 5,824,437		



LIBRARY OPERATING FUND BUDGET

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Working Budget	Fiscal 2024B Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Property Tax	\$ 4,187,645	\$ 4,251,371	\$ 4,443,876	\$ 4,591,000	\$ 4,707,350	\$ 4,811,790	\$ 220,790	4.8%
Grants	-	-	1,815	-	-	25,000	25,000	N/A
Library Fees	58,658	54,726	46,994	40,000	50,000	50,000	10,000	25.0%
Copy Fees	4,458	6,487	8,481	6,000	8,000	9,000	3,000	50.0%
Meeting Room Fees	-	45	650	-	-	-	-	N/A
Flash Drive and Ear Bud Sales	-	80	81	80	-	90	10	12.5%
Passport Fees	-	43,677	48,297	40,000	50,000	50,000	10,000	25.0%
Library Fines	11,899	7,620	263	9,000	12,000	13,000	4,000	44.4%
Investment Income	(1,302)	77,597	216,643	90,000	115,000	190,000	100,000	111.1%
Used Book Sale	-	2,618	2,099	-	-	-	-	N/A
Miscellaneous	17,377	21,211	6,448	15,000	15,100	19,000	4,000	26.7%
Total Revenues	4,278,735	4,465,432	4,775,647	4,791,080	4,957,450	5,167,880	376,800	7.9%
EXPENDITURES								
Wages	2,541,342	2,549,463	2,692,275	2,955,629	1,970,419	3,059,298	103,669	3.5%
Group Insurance	454,703	456,414	445,200	540,000	360,000	540,000	-	0.0%
Total Personnel Services	2,996,045	3,005,877	3,137,475	3,495,629	2,330,419	3,599,298	103,669	3.0%
Legal/Professional Services	31,091	20,357	45,132	27,840	18,560	60,000	32,160	115.5%
Community Relations	6,844	4,807	3,851	5,720	4,000	10,000	4,280	74.8%
Publishing	4,312	3,228	2,822	5,670	3,780	9,350	3,680	64.9%
Postage & Freight	19,139	22,966	27,385	25,000	16,670	35,000	10,000	40.0%
Continuing Education	2,755	8,109	9,753	15,000	10,000	20,000	5,000	33.3%
Dues & Subscriptions	5,909	5,622	4,800	6,200	6,200	10,000	3,800	61.3%
Insurance & Bonding	33,194	39,788	56,350	45,150	54,750	54,500	9,350	20.7%
Utilities	57,873	43,190	46,535	57,000	54,512	75,000	18,000	31.6%
Buildings & Offices Maintenance	151,360	177,774	296,917	205,777	140,000	255,000	49,223	23.9%
Operating Equipment Maintenance	99,140	116,400	123,640	130,835	90,000	160,000	29,165	22.3%
Rental - Buildings & Equipment	11,821	13,281	11,514	15,000	10,000	21,000	6,000	40.0%
Stationary & Printing	22,389	24,185	35,125	38,000	26,475	50,000	12,000	31.6%
Contingency	-	-	-	90,000	-	525,000	435,000	483.3%
Total Contractual Services	445,827	479,707	663,824	667,192	434,947	1,284,850	617,658	92.6%
Office & Library Supplies	21,825	16,832	24,233	26,000	15,500	33,000	7,000	26.9%
Cleaning & Building Supplies	11,917	11,556	19,466	15,000	10,000	19,000	4,000	26.7%
Landscape Materials	35	-	193	100	70	100	-	0.0%
Small Tools & Equipment	812	3,609	289	5,000	5,500	27,000	22,000	440.0%
Library Materials								
Books	152,265	167,145	154,600	185,000	130,000	195,000	10,000	5.4%
AV Materials	52,074	40,408	42,357	49,797	27,800	58,000	8,203	16.5%
Electronic Resources	216,000	208,666	231,127	260,000	270,000	280,000	20,000	7.7%
Periodicals	19,404	11,362	12,236	12,350	500	14,000	1,650	13.4%
Standing Orders	8,988	9,001	8,422	10,200	7,500	12,000	1,800	17.6%
Programs	15,907	13,085	18,543	22,500	15,000	50,000	27,500	122.2%
Total Materials & Supplies	499,227	481,664	511,466	585,947	481,870	688,100	102,153	17.4%
Buildings	270	-	43,266	-	-	25,632	25,632	N/A
Operating Equipment	18,917	35,176	51,403	42,312	29,000	70,000	27,688	65.4%
Total Capital Outlay	19,187	35,176	94,669	42,312	29,000	95,632	53,320	126.0%
Debt Service - Principal	-	-	-	-	-	-	-	0.0%
Debt Service - Interest	-	-	-	-	-	-	-	0.0%
Total Debt Service	-	-	-	-	-	-	-	0.0%
Total Expenditures	3,960,286	4,002,424	4,407,434	4,791,080	3,276,236	5,667,880	876,800	18.3%
Revenues in Excess of Expenditures	318,449	463,008	368,213	-	1,681,214	(500,000)		



LIBRARY OPERATING FUND BUDGET (CONTINUED)

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Working Budget	Fiscal 2024B Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Total Revenues	4,278,735	4,465,432	4,775,647	4,791,080	4,957,450	5,167,880	376,800	7.9%
EXPENDITURES								
Total Expenditures	3,960,286	4,002,424	4,407,434	4,791,080	3,276,236	5,667,880	876,800	18.3%
Revenues in Excess of Expenditures	318,449	463,008	368,213	-	1,681,214	(500,000)		
OTHER SOURCES (USES)								
Transfer In	1,293	-	-	-	54,240	-		
Insurance Proceeds	-	-	175,089	-	-	-		
Transfer Out	-	-	-	-	-	-		
Library Special Reserve Fund	(825,958)	(338,446)	(245,144)	-	-	-		
Total Other Sources (Uses)	(824,665)	(338,446)	(70,055)	-	54,240	-		
Change in Fund Balance	(506,216)	124,562	298,158	-	1,735,454	(500,000)		
Beginning Fund Balance	3,055,012	2,548,796	2,673,358	2,488,795	2,971,516	4,706,970		
Nonspendable Fund Balance	(72,531)	-	-	-	-	-		
Available Fund Balance	\$ 2,476,265	\$ 2,673,358	\$ 2,971,516	\$ 2,488,795	\$ 4,706,970	\$ 4,206,970		



LIBRARY CONSTRUCTION AND REPAIR FUND BUDGET

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Working Budget	Fiscal 2024B Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Rental Income	\$ 129,150	\$ 140,109	\$ 143,429	\$ 144,120	\$ 59,053	\$ 142,920	\$ (1,200)	-0.8%
Investment Income	166	5,217	12,442	-	-	-	-	N/A
Capital Facility Fees	38,688	74,192	124,838	-	-	-	-	N/A
Miscellaneous	520	506	3,327	525	-	525	-	0.0%
Total Revenues	168,524	220,024	284,036	144,645	59,053	143,445	(1,200)	-0.8%
EXPENDITURES								
Property Taxes	41,264	42,170	37,437	44,459	47,938	52,550	8,091	18.2%
Professional Services	618	1,125	383	1,200	-	1,200	-	0.0%
Buildings & Offices Maintenance	73,305	72,001	33,374	61,891	14,677	45,075	(16,816)	-27.2%
Contingency	-	-	-	37,095	-	44,620	7,525	20.3%
Total Contractual Services	115,187	115,296	71,194	144,645	62,615	143,445	(1,200)	-0.8%
Buildings	187,164	-	-	-	-	-	-	N/A
Operating Equipment	-	-	-	-	-	-	-	N/A
Total Capital Outlay	187,164	-	-	-	-	-	-	N/A
Total Expenditures	302,351	115,296	71,194	144,645	62,615	143,445	(1,200)	-0.8%
Revenues in Excess of Expenditures	(133,827)	104,728	212,842	-	(3,562)	-		
OTHER SOURCES (USES)								
Transfer In	-	-	-	-	-	-		
Loan Proceeds	-	-	-	-	-	-		
Transfer Out to Special Reserve	-	-	(262,471)	-	-	-		
Total Other Sources (Uses)	-	-	(262,471)	-	-	-		
Change in Fund Balance	(133,827)	104,728	(49,629)	-	(3,562)	-		
Beginning Balance, May 1	512,079	378,252	482,980	220,509	433,351	429,789		
Ending Balance, April 30	\$ 378,252	\$ 482,980	\$ 433,351	\$ 220,509	\$ 429,789	\$ 429,789		



LIBRARY AMES TRUST FUND BUDGET

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Working Budget	Fiscal 2024B Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Investment Income	\$ 229	\$ 875	\$ 4,830	\$ -	\$ -	\$ -	\$ -	N/A
Total Revenues	229	875	4,830	-	-	-	-	N/A
EXPENDITURES								
Library Materials								
Books	-	-	-	15,000	-	15,000	-	N/A
Operating Equipment	-	-	-	-	5,000	-	-	N/A
Total Materials & Supplies	-	-	-	15,000	5,000	15,000	-	N/A
Total Expenditures	-	-	-	15,000	5,000	15,000	-	N/A
Revenues in Excess of Expenditures	229	875	4,830	(15,000)	(5,000)	(15,000)		
OTHER SOURCES (USES)								
Transfer In	-	-	-	-	-	-		
Loan Proceeds	-	-	-	-	-	-		
Transfer Out	-	-	-	-	-	-		
Total Other Sources (Uses)	-	-	-	-	-	-		
Change in Fund Balance	229	875	4,830	(15,000)	(5,000)	(15,000)		
Beginning Balance, May 1	389,013	389,242	390,117	390,117	394,947	389,947		
Ending Balance, April 30	\$ 389,242	\$ 390,117	\$ 394,947	\$ 375,117	\$ 389,947	\$ 374,947		



LIBRARY GIFT & MEMORIAL FUND BUDGET

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Working Budget	Fiscal 2024B Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Donations	\$ 7,095	\$ 6,627	\$ 9,870	\$ 45,000	\$ 9,265	\$ 40,800	\$ (4,200)	-9.3%
Investment Income	20	(948)	256	-	-	-	-	N/A
Total Revenues	7,115	5,679	10,126	45,000	9,265	40,800	(4,200)	-9.3%
EXPENDITURES								
Legal/Professional Services	-	-	-	-	-	-	-	N/A
Community Relations	-	1,372	93	930	-	1,104	174	18.7%
Publishing	236	911	599	2,230	-	1,629	(601)	-27.0%
Buildings & Offices Maint	-	-	-	690	145	-	(690)	-100.0%
Contingency	-	-	-	-	-	-	-	N/A
Total Contractual Services	236	2,283	692	3,850	145	2,733	(1,117)	-29.0%
Small Tools & Equipment	-	1,792	-	3,405	-	296	(3,109)	-91.3%
Library Materials								N/A
Books	255	380	168	2,742	-	500	(2,242)	-81.8%
Programming	6,606	7,329	5,015	12,468	1,550	15,460	2,992	24.0%
Crystal Lake Foundation Events	-	-	-	-	-	-	-	N/A
Assisted Family Card	580	-	250	1,915	260	1,893	(22)	-1.1%
Stationery & Printing	-	-	-	1,320	-	-	(1,320)	-100.0%
Total Materials & Supplies	7,441	9,501	5,433	21,850	1,810	18,149	(3,701)	-16.9%
Buildings	40,803	-	-	40,000	-	40,000	-	0.0%
Operating Equipment	-	5,050	1,191	1,785	-	-	(1,785)	N/A
Total Capital Outlay	40,803	5,050	1,191	41,785	-	40,000	(1,785)	-4.3%
Total Expenditures	48,480	16,834	7,316	67,485	1,955	60,882	(6,603)	-9.8%
Revenues in Excess of Expenditures	(41,365)	(11,155)	2,810	(22,485)	7,310	(20,082)		
OTHER SOURCES (USES)								
Transfer In	-	-	-	-	-	-		
Loan Proceeds	-	-	-	-	-	-		
Transfer Out	-	-	-	-	-	-		
Total Other Sources (Uses)	-	-	-	-	-	-		
Change in Fund Balance	(41,365)	(11,155)	2,810	(22,485)	7,310	(20,082)		
Beginning Balance, May 1	65,561	24,196	13,041	306	15,851	23,161		
Ending Balance, April 30	\$ 24,196	\$ 13,041	\$ 15,851	\$ (22,179)	\$ 23,161	\$ 3,079		



LIBRARY WORKING CASH FUND BUDGET

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Working Budget	Fiscal 2024B Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Investment Income	\$ 21	\$ 1,471	\$ 2,748	\$ -	\$ -	\$ -	\$ -	N/A
Miscellaneous Income	-	-	-	-	-	-	-	N/A
Total Revenues	<u>21</u>	<u>1,471</u>	<u>2,748</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>N/A</u>
EXPENDITURES								
Legal/Professional Services	-	-	-	-	-	-	-	N/A
Total Contractual Services	-	-	-	-	-	-	-	N/A
Total Expenditures	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>N/A</u>
Revenues in Excess of Expenditures	<u>21</u>	<u>1,471</u>	<u>2,748</u>	<u>-</u>	<u>-</u>	<u>-</u>		
OTHER SOURCES (USES)								
Transfer In	-	-	-	-	-	-	-	
Loan Proceeds	-	-	-	-	-	-	-	
Transfer Out								
Library Operations Fund	(1,293)	-	-	-	(54,240)	-		
Total Other Sources (Uses)	<u>(1,293)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(54,240)</u>	<u>-</u>		
Change in Fund Balance	<u>(1,272)</u>	<u>1,471</u>	<u>2,748</u>	<u>-</u>	<u>(54,240)</u>	<u>-</u>		
Beginning Balance, May 1	51,293	50,021	51,492	51,492	54,240	-		
Ending Balance, April 30	<u>\$ 50,021</u>	<u>\$ 51,492</u>	<u>\$ 54,240</u>	<u>\$ 51,492</u>	<u>\$ -</u>	<u>\$ -</u>		



LIBRARY PER CAPITA FUND BUDGET

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Working Budget	Fiscal 2024B Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Grants	\$ 60,096	\$ 59,397	\$ 59,397	\$ 118,794	\$ 59,799	\$ 119,598	\$ 804	0.7%
Total Revenues	60,096	59,397	59,397	118,794	59,799	119,598	804	0.7%
EXPENDITURES								
Legal/Professional Services	-	20,000	-	13,000	6,500	-	(13,000)	-100.0%
Continuing Education	9,732	3,826	-	20,000	10,000	24,000	4,000	20.0%
Total Contractual Services	9,732	23,826	-	33,000	16,500	24,000	(9,000)	-27.3%
Stationery & Printing	16,125	8,000	-	16,000	8,000	16,000	-	0.0%
Programs	-	10,301	-	-	-	-	-	N/A
Electronic Resources	-	-	-	-	-	-	-	N/A
Total Materials & Supplies	16,125	18,301	-	16,000	8,000	16,000	-	0.0%
Operating Equipment	34,569	17,269	-	69,794	35,299	79,598	9,804	14.0%
Total Capital Outlay	34,569	17,269	-	69,794	35,299	79,598	9,804	14.0%
Total Expenditures	60,426	59,396	-	118,794	59,799	119,598	804	0.7%
Revenues in Excess of Expenditures	(330)	1	59,397	-	-	-		
OTHER SOURCES (USES)								
Transfer In	-	-	-	-	-	-		
Loan Proceeds	-	-	-	-	-	-		
Transfer Out	-	-	-	-	-	-		
Total Other Sources (Uses)	-	-	-	-	-	-		
Change in Fund Balance	(330)	1	59,397	-	-	-		
Beginning Balance, May 1	-	(330)	(329)	(329)	59,068	59,068		
Ending Balance, April 30	\$ (330)	\$ (329)	\$ 59,068	\$ (329)	\$ 59,068	\$ 59,068		



LIBRARY SPECIAL RESERVE FUND BUDGET

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Working Budget	Fiscal 2024 Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Investment Income	\$ 118	\$ (5,038)	\$ 3,990	\$ -	\$ -	\$ -	\$ -	N/A
Miscellaneous Income	36,059	-	-	-	-	-	-	N/A
Total Revenues	36,177	(5,038)	3,990	-	-	-	-	N/A
EXPENDITURES								
Building & Offices Maintenance	-	48,087	3,705	-	37,267	-	-	N/A
Legal/Professional Services	144,843	56,944	2,428	41,500	24,879	50,000	8,500	20.5%
Contingency	-	-	-	-	-	200,000	200,000	N/A
Total Contractual Services	144,843	105,031	6,133	41,500	62,146	250,000	208,500	502.4%
Buildings	623,000	197,242	-	200,000	-	-	(200,000)	N/A
Total Capital Outlay	623,000	197,242	-	200,000	-	-	(200,000)	N/A
Total Expenditures	767,843	302,273	6,133	241,500	62,146	250,000	8,500	3.5%
Revenues in Excess of Expenditures	(731,666)	(307,311)	(2,143)	(241,500)	(62,146)	(250,000)		
OTHER SOURCES (USES)								
Transfer In								
Library Operating Fund	825,958	338,446	184,563	-	-	-		
Library Construction & Repair Fund	-	-	262,471	-	-	-		
Loan Proceeds	-	-	-	-	-	-		
Transfer Out	-	-	-	-	-	-		
Total Other Sources (Uses)	825,958	338,446	447,034	-	-	-		
Change in Fund Balance	94,292	31,135	444,891	(241,500)	(62,146)	(250,000)		
Beginning Balance, May 1	(53,150)	41,142	72,277	446,811	517,168	455,022		
Ending Balance, April 30	\$ 41,142	\$ 72,277	\$ 517,168	\$ 205,311	\$ 455,022	\$ 205,022		



LIBRARY IMRF PENSION FUND BUDGET

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024,B Working Budget	Fiscal 2024B Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Property Tax	\$ 279,664	\$ 319,797	\$ 333,304	\$ 277,000	\$ 305,725	\$ 200,000	\$ (77,000)	-27.8%
Investment Interest	120	6,490	8,948	-	-	-	-	N/A
Total Revenues	279,784	326,287	342,252	277,000	305,725	200,000	(77,000)	-27.8%
EXPENDITURES								
Contingency	-	-	-	9,000	-	-	(9,000)	N/A
Library Portion IMRF	317,398	265,706	243,857	277,000	157,875	331,397	54,397	19.6%
Library Personnel Services	317,398	265,706	243,857	286,000	157,875	331,397	45,397	15.9%
Total Expenditures	317,398	265,706	243,857	286,000	157,875	331,397	45,397	15.9%
Revenues in Excess of Expenditures	(37,614)	60,581	98,395	(9,000)	147,850	(131,397)		
OTHER SOURCES (USES)								
Transfer In	-	-	60,581	-	-	-		
Loan Proceeds	-	-	-	-	-	-		
Transfer Out	-	-	-	-	-	-		
Total Other Sources (Uses)	-	-	60,581	-	-	-		
Change in Fund Balance	(37,614)	60,581	158,976	(9,000)	147,850	(131,397)		
Beginning Balance, May 1	144,941	107,327	167,908	167,908	326,884	474,734		
Ending Balance, April 30	\$ 107,327	\$ 167,908	\$ 326,884	\$ 158,908	\$ 474,734	\$ 343,337		



LIBRARY FICA FUND

	Fiscal 2022 Actual	Fiscal 2023 Actual	Fiscal 2024 Actual	Fiscal 2024B Working Budget	Fiscal 2024B Estimate	Fiscal 2025 Working Budget	\$ Change	% Change
REVENUES								
Property Tax	\$ 199,865	\$ 164,374	\$ 162,318	\$ 225,000	\$ 232,715	\$ 234,000	\$ 9,000	4.0%
Investment Interest	189	5,631	6,317	-	-	-	-	N/A
Total Revenues	200,054	170,005	168,635	225,000	232,715	234,000	9,000	4.0%
EXPENDITURES								
Library Portion FICA	188,160	189,657	200,147	225,000	150,000	234,000	9,000	4.0%
Contingency	-	-	-	-	-	-	-	N/A
Library Personnel Services	188,160	189,657	200,147	225,000	150,000	234,000	9,000	4.0%
Total Expenditures	188,160	189,657	200,147	225,000	150,000	234,000	9,000	4.0%
Revenues in Excess of Expenditures	11,894	(19,652)	(31,512)	-	82,715	-		
OTHER SOURCES (USES)								
Transfer In	-	-	-	-	-	-		
Loan Proceeds	-	-	-	-	-	-		
Transfer Out	-	-	-	-	-	-		
Total Other Sources (Uses)	-	-	-	-	-	-		
Change in Fund Balance	11,894	(19,652)	(31,512)	-	82,715	-		
Beginning Balance, May 1	158,780	170,674	151,022	94,154	119,510	202,225		
Ending Balance, April 30	\$ 170,674	\$ 151,022	\$ 119,510	\$ 94,154	\$ 202,225	\$ 202,225		



CITY OF CRYSTAL LAKE ANNUAL BUDGET FISCAL YEAR 2025



CAPITAL PLAN HIGHLIGHTS



INTRODUCTION

The City of Crystal Lake's Capital Improvement Plan (CIP) is a long-range planning document designed to identify and prioritize the City's anticipated capital needs. Currently, the City of Crystal Lake owns and maintains \$280 million in capital assets. Examples include roads, water mains, sanitary and storm sewers, buildings, equipment, vehicles and other infrastructure. All of these assets are essential to the delivery of the public services that the residents, businesses and guests of Crystal Lake rely upon. Through careful planning and expert forecasting, the City maintains its foundational mission of careful and responsible stewardship of the public's infrastructure investments.

Even with ongoing maintenance, these assets have varying service lives. Computers and other equipment often needs to be replaced every four to five years. Sanitary sewers and water mains are expected to last for up to 50 years. As these items approach the end of their useable life, long term replacements must be planned for, along with short-term maintenance. The use of forecasting can allow the long term needs to be balanced with immediate needs, and limited resources can be used effectively. Planning ahead for replacement and major maintenance needs allows the City to mitigate more costly emergency repairs.

The City of Crystal Lake has evaluated the capital needs of the community for the next five years to better anticipate costs and, when possible, set aside funding to provide relief on future operating budgets. Each asset is scheduled for replacement based on careful consideration of condition, regulatory or functional requirements, life expectancy and replacement cost.



FORMAT

The City's CIP includes several sections, providing various level of detail. These sections include:

Introduction: The Introduction section provides the reader with a high-level summary narrative style. The introduction lays a groundwork for understanding the CIP by detailing what has been included in the CIP and analyzing the CIP as a whole through commentary and graphical illustrations. A discussion of the annual financial planning process has also been provided.

Project Summaries: This section provides a snapshot of the included projects first by Department, then by year. A reader can quickly scan the list of projects and associated costs for a high level picture of the upcoming projects, as well as identify which projects the reader would like to learn more about.

Financial Impact Statements: This section lays out the impact of the capital plan on the overall finances of the City. It is important to note the projects contained in the CIP may move between years as resources and time constraints can play a factor, as well as from shifts in priorities. The financial impact is a snapshot of how the current plan would impact the finances of the City's capital funds. These statements provide details for the City's two capital funds separately, as they have unique funding sources and expenditures.

Detailed Project Master Pages: A project master sheet is included for each project. These project masters provide key information such as the expected timeline, prioritization, and a narrative project description. A map and/or pictures have been included where appropriate.

Projects included in the CIP have anticipated costs of at least \$20,000 over the next five years. These projects also have a useful life of more than one year. Looking ahead to the costs and funding sources for these more financially draining items provides assurance that the necessary projects can be completed with minimal impact on the City's overall financial stability. Items or projects with a shorter life span and/or cost are not included in the CIP, but are incorporated into the City's annual budgeting process. While the CIP focuses on a core five year period, projects that overlap either earlier year(s) or future year(s) include the known or projected costs of those years as well to get a more inclusive cost estimate of each project.

Categories of projects include: land improvements, building and building improvements, major equipment, technology, vehicles and infrastructure.



FINANCIAL SUMMARY

The City organizes all capital expenditures into three funds. These funds are the Capital Replacement Fund, the Vehicle Replacement Fund and the Water & Sewer Capital Replacement Fund. The Capital Replacement Fund is used for the tracking and allocation of resources for all capital projects relating to Administration, Community Development, Public Safety, Road Improvements, and Park Administration for Three Oaks Recreation Area, excluding vehicles. The vehicles relating to these areas are tracked in a separate fund, the Vehicle Replacement Fund. Projects relating to the City's water and sewer services, including drinking water, storm sewers, and wastewater are tracked in the Water & Sewer Capital Replacement Fund. Engineering projects are allocated to the appropriate fund, paired with the construction costs of the project.

Funding

Funding sources have been broken out into seven main categories.

Capital Funding: Specific revenues have been designated to fund capital needs of the City. These include the gas and electric utility taxes and video gaming revenues. The utility taxes are allocated between the General Fund projects for the Capital Replacement Fund and the projects for the Water and Sewer Capital Replacement Fund. Video gaming revenues are used exclusively for the Capital Replacement Fund projects. These revenues can be used for any necessary capital projects and have not been allocated to any specific project at this time.

General Funding: The City's operating budget has been designed to generate an operational surplus to support capital needs. Transfers from the City's General Fund provide critical funding for the City's CIP each year, supplementing where the capital funding falls short.

Water & Sewer Funding: Similar to the General Fund, the Water and Sewer Operation Fund budget produces an operational surplus to provide for capital funding. Funds are transferred annually to support capital projects as available after operational and debt service needs have been met, net of any capital revenue receipts.

Motor Fuel Tax Funding: The City receives an allocation of the State of Illinois' Motor Fuel Tax. This allocation provides critical funding for operational expenditures such as road salt and capital needs such as road reconstructions.

Grant Funds: The City applies for all identified relative grant opportunities, including Federal, State, and other agencies. These grant funds are necessary for successfully



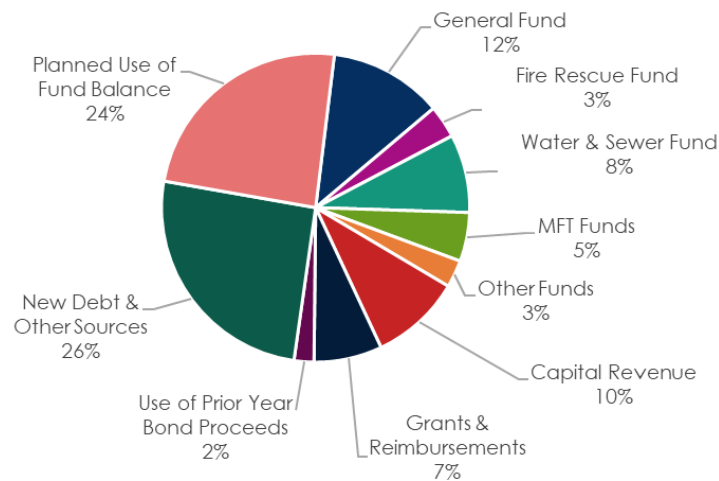
completing the high volume of projects without financially constraining the funds of the City.

Bonds & Loans: Some projects require a more significant outlay of funds over a short period of time, such as large-scale improvements to the City’s water and sewer system infrastructure. In these cases, the City has identified low-interest loans or general obligation bond issuances to provide the necessary funding upfront and spread the cost of the project over the useful life of the resulting asset.

Other Funding: This category is used for reimbursements and contributions from outside agencies for specific projects, excluding grant opportunities.

The CIP includes projects totaling \$167.6 million over the next five years. When breaking down the projects by funding source, transfers from the major operational funds (General Fund, Fire Rescue, Water and Sewer Fund, and Motor Fuel Tax Fund) make up \$48 million of this total, about 29%. The next five years also incorporates use of existing fund balance of about \$40.5 million. This fund balance has been set aside from prior year operational surpluses to be used for large one-time capital expenditures, providing financial relief to the operating funds in the future years.

Five Year Capital Plan Funding Sources



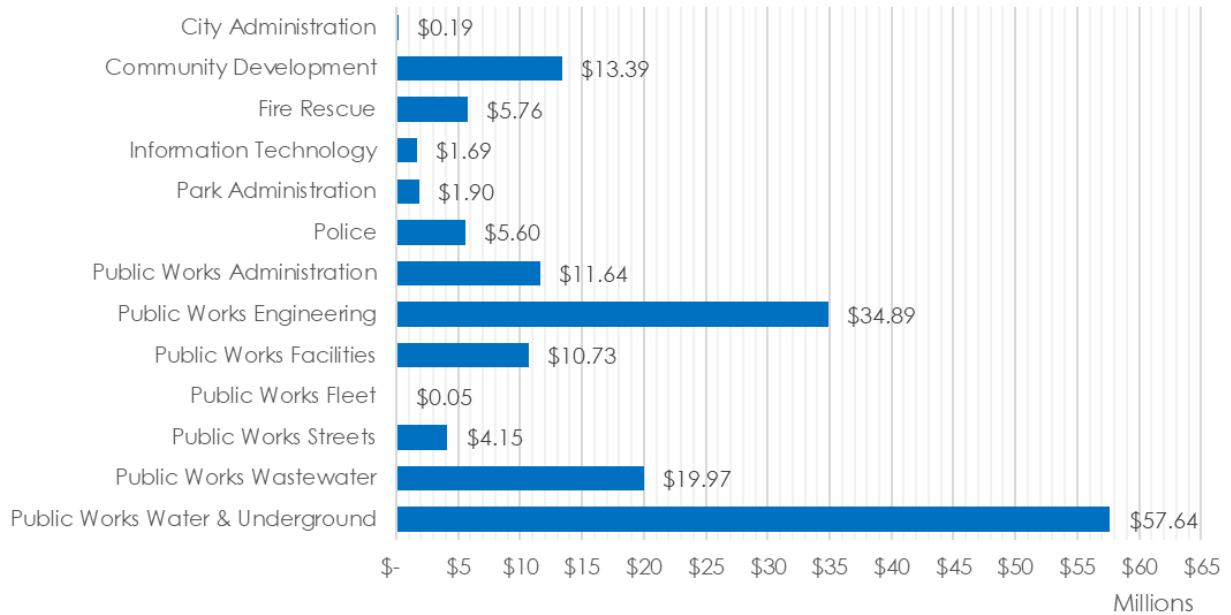
As can be seen above, dedicated capital revenue offsets about 10% of the anticipated capital needs of the next five years. Grant funds and reimbursements are expected to provide about 7%, but the City will continue to investigate additional grant opportunities as they become available. Having a diversity of revenue sources is essential to providing stability in financing.



Projects by Department

One way to organize the projects in the Capital Improvement Plan is by the department, and in the case of Public Works, the division responsible for the projects. This provides a perspective on the origin and nature of the projects.

Five Year Capital Plan by Department



Within the Public Works Department, three divisions are included in the Water & Sewer Capital Replacement Fund. Water & Underground accounts for all the capital needs of providing drinking water, Wastewater is for the removal and treatment of wastewater and storm water management is contained within Public Works Administration, as well as other water and sewer related engineering costs. The projects for the Water & Underground Division currently make up the majority of costs in the CIP at 34% with \$57.64 million in projects. The project with the highest cost over the next five years is installation of a sanitary force main (\$14.75 million) to serve the northwest area of the City; this improvement will depend on the availability of funding sources from property owners and/or developers. The next highest cost item, planned for 2025, is the water meter replacement project, estimated at \$10 million. Completion of work on new deep well #19 (\$2.2 million remaining), long-term improvements to Water Treatment Plant #1 (\$5.35 million) and the start of the lead service line replacement project (\$6.6 million over five years) are also significant projects over the life of the CIP. Additional requests are included for items such as water tower painting, treatment plant improvements, and water main improvements.



General (PW) Engineering projects have the next largest allocation with 21% of the next five year project costs. The highest ongoing project amount is the Engineering Annual Program with \$2.8 million to \$3.15 million each year, covering paving, sidewalk and curb concrete replacements, pedestrian improvements, and other items. Another large project included under Engineering is improvements to the intersection of Route 176 and Terra Cotta Avenue (\$5.75 million). Examples of other projects include roadway, pedestrian and bicyclist improvements throughout the community.

Wastewater projects account for 12% with \$19.97 million in projects. In recent years, the Wastewater Division has completed several large projects, allowing for a shift in funding priority to the Water & Sewer Division. The largest request is for \$7.36 million to remove phosphorus from wastewater. The next largest request is for \$4.5 million for rehabilitating the final clarifier at Wastewater Treatment Plants #2 and #3. Other projects include generator and control panel replacements, pump station reconstruction and rehabilitations, force main lining and a variety of other projects.

Community Development requests represent 8% of the total at \$13.39 million. This represents Public Place Enhancements within Depot Park, on Railroad Street and a plaza at Gates & Main. The City has been working with a consultant to identify potential enhancements for the community within the downtown area, including the solicitation of feedback from the public through surveys and an open house. These interactions have provided valuable feedback as to desired amenities and improvements. The City is planning a phased approach of the most appropriate and sought after enhancements. The CIP also includes \$5.19 million for refreshing the downtown streetscape.

Public Works Administration has 7% of the projects with \$11.64 million. These projects represent mostly storm water mitigation efforts such as the reestablishment of Crystal Creek (\$5.7 million), Three Oaks Water Level Control (\$3.5 million), and spot storm sewer improvements (\$1.8 million). The Crystal Creek project will be partially offset by a federal grant for almost \$1.4 million.

The Facilities division of Public Works requests represent 6% of the total at \$10.7 million. Large requests include improvements to the Raue building for \$2.5 million, Police and IT department renovations and reorganizations (\$2.3 million) and garage floor replacements for \$1.5 million, along with a variety of smaller projects. Preliminary costs for the construction of an additional fire station (\$1 million) have also been included. The Facilities division is responsible for building improvements for all of City Hall and a few other City facilities.

The Fire Rescue Department identified \$5.76 million in needs, which is 3% of the five year capital total. Fire vehicles represent the majority of the requests at \$4.2 million. This is comprised of \$2.2 million for ambulances, \$1.3 million for a pumper, with the remaining \$0.7 million for



specialty and command vehicles. Non-vehicle requests total \$1.5 million, with the largest request being for Starcom radio replacements (\$1 million).

Police Department requests total \$5.6 million, representing 3% of the CIP. Of this amount, \$3.4 million are department vehicles. The remaining \$2.2 million is mostly from the body worn camera and fleet camera replacements, along with corresponding storage, for \$1.1 million over the coming five years. Starcom radio replacement for the Police Department is also included for \$0.7 million, along with a few smaller requests for tasers, forensic lab expenses and a drone.

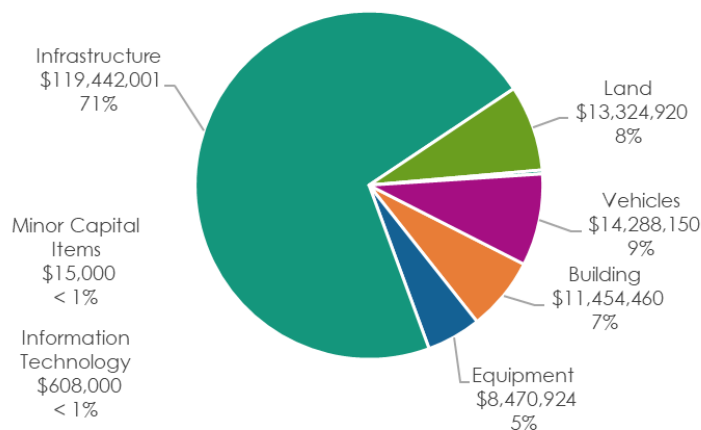
Park Administration projects account 1% of the project costs. These projects all relate to the Three Oaks Recreation Area. One significant project is the Full Length Shoreline Trail project for \$1.4 million. This project will add to the existing trails at Three Oaks, allowing for a full loop around the lake. Other projects include a pavilion addition and row boat replacements.

The remaining department submittals represent small segments of the CIP. Information Technology has several small projects, such as building security updates and computer/server replacements. City Administration has included a request to fund public art installations in the community for \$25k to \$50k per year.

Projects by Type

Projects are grouped by type to illustrate the nature of projects being completed from an organizational standpoint. This allows the reader to visualize how the funding is being spent, regardless of which department is managing the project.

Five Year Capital Plan by Type





The infrastructure category holds the largest percentage of projects with 71% of the anticipated project costs included in the CIP. Within the infrastructure category, \$83 million of the projects (70%) relate to the water and sewer system infrastructure. The next largest grouping is vehicles with 8.5%, followed closely by land improvements at 8%. Building improvements and equipment represent 7% and 5%, respectively, with Information Technology at less than 1%.

A variety of vehicles are included in the CIP, ranging from large heavy duty trucks and fire engines to smaller administration car and squads. Starting in 2019, the City began leasing a significant portion of the fleet. At that time, the leasing option was attractive due to government discounts, availability of vehicles, facilitation in turning over vehicles and stabilizing annual payment levels. In the past few years, the pricing and availability of purchasing vehicles has changed drastically. Going forward, the City will evaluate each upcoming vehicle acquisition to determine the best financing tool, outright purchase or lease, based on available resources, cost of financing and the ability to fulfill vehicle orders.

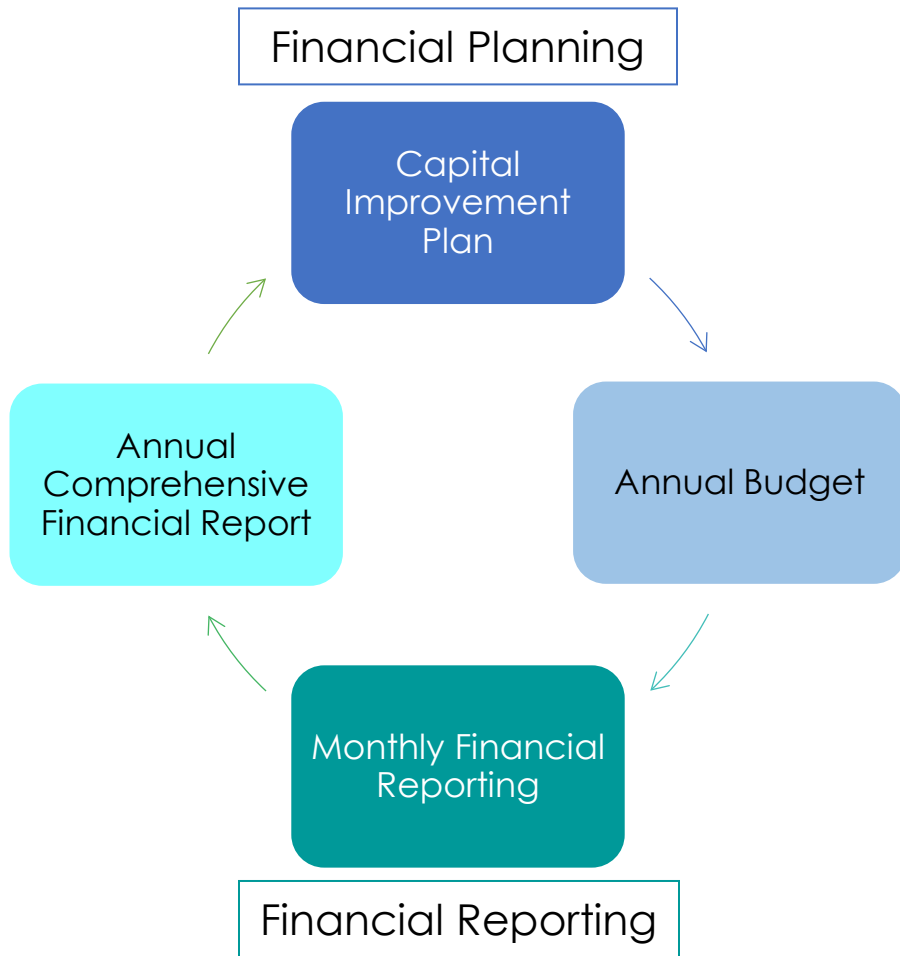
Fiscal Year

Traditionally, the City has operated on a May through April fiscal year. As of May 2024, the City is converting to a calendar fiscal year. As such, the 2024B fiscal year runs from May through December 2024. Starting in January 2025, the fiscal years will be January through December.

PROCESS

The CIP is one component of the City's financial planning cycle. The financial planning cycle begins with the capital improvement planning aspect, the CIP, which is then incorporated into the annual budget. The City reviews the capital plan continually while making necessary adjustments to projects which require priority funding and attention. Examples of other adjustments are due to the timing of projects, estimate costs, or removal of a project that is no longer relevant. Staff from all departments collaborate on prioritizing the projects for the betterment of the City, sharing resources or deferring projects as necessary.

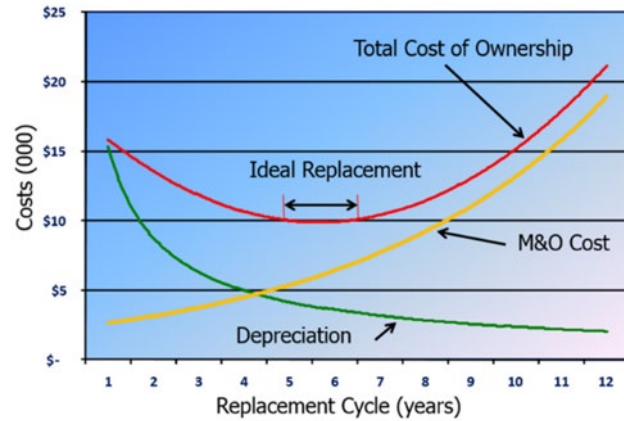
The capital review is performed in concert with review of budgetary results, which determine available funding for projects. Financial reporting is done monthly and annually. Monthly reports are provided from all departments to review progress on operations and on capital projects, while also analyzing available resources. Each year, the City publishes the Annual Comprehensive Financial Report (ACFR), summarizing the financial performance of the fiscal year. The ACFR is a resulting product of the annual independent audit.





Vehicle Replacement Evaluation

There is a balance between vehicle age, mileage/ operating hours, repair costs and residual value when deciding to replace a vehicle. As a vehicle ages, its capital cost diminishes (depreciation) and its operating costs (e.g., maintenance, repair, and fuel) increase. The graph to the right shows the combination of these two costs produces a U-shaped total cost curve that reflects the total cost of ownership of the asset.



The City evaluates each vehicle based on these factors and others before recommending replacement. Based on experience, the City’s typical replacement cycle for the various vehicle types is shown below:

Vehicle Type	Typical Replacement Cycle
Automobiles/ light duty pickup trucks	5-8 years. Varies based on repair costs, condition, and mileage
Police vehicles	3-4 years. Police vehicles, particularly squads, experience 60,000 – 80,000 miles with high idling time when they are 3-4 years old
Ambulances	7-9 years (5 years frontline and 2-4 years in reserve)
Fire trucks (pumpers)	14 – 20 years (10 years frontline, 5+ in reserve)
Snow plow trucks	10 – 12 years. After 12 years, two are kept in reserve for 2-4 years based on condition
Construction equipment (loaders, backhoes)	10 – 15 years

The above replacement cycles are guidelines. As noted, the City evaluates each piece of equipment before making a recommendation for replacement. The evaluation (example shown to the right) is completed by the Public Works and Engineering Department’s Fleets Division prior to replacement being included in the budget.

Vehicle #	612	Year	2015	City of Crystal Lake			
Make	International	Model	Vactor 2100 Plus	Vehicle Replacement Evaluation Form			
Miles	21,131	Hours	4,803	Prepared by:			
Mile per year		Hours per Year		Replacement Point Range:			
Original Cost	\$384,875.00	Budgeted Replacement \$	\$608,000.00	Under 18 points	Condition I	Not eligible for replacement	
Estimated Sale/Auction/Trade-in \$	\$83,389.00			18 - 22 points	Condition II		
Life Expectancy	10 Years	Life to Date Repair/Maint Costs	\$183,971.77	23 - 27 points	Condition III	Qualifies for replacement	
Type of Service	Sewer vac truck	Avg. Maint. Costs per Class		28+ points	Condition IV	High priority replacement	
Division	Water Sewer			Date of Report	10/30/2024		
COSTS		Last Year	\$19,028.00	Year to Date	\$13,474.00	Approved by:	
						mpm	
COMMENTS AND JUSTIFICATION							
FACTOR	POINTS	DESCRIPTION					VEHICLE SCORE
AGE	1	Each year of chronological age equals 0.5					5
MILES / HOURS	1	Each 10,000 miles or 700 hours of usage (priority over miles on heavy duty and off-road equipment)					7
	1	Standard sedans and light pickups with the occasional off-road usage					
TYPE OF SERVICE	3	Vehicles that pull trailers, haul heavy loads, has continued off-road usage, and police administration					5
	5	Essential or emergency response vehicles and any vehicle/equipment used in snow removal					
RELIABILITY	1	In shop more than once within a one month time period, 1 breakdown or road call within a three month period					3
	3	In shop more than twice within one month time period, two or more breakdowns/road calls within the same time period					
	5	In shop more than twice monthly, two or more breakdowns within one month time period					
MAINTENANCE AND REPAIR COSTS (accident Repair not included)	1	Maintenance costs (cumulative total) are ≤ 25% of purchase cost					5
	3	Maintenance costs (cumulative total) are ≤ 45% of purchase cost					
	5	Maintenance costs (cumulative total) are ≥ 46% of purchase cost					
CONDITION	1	Imperfections in body & paint, paint fading & dents, interior fair (no rips, tears, burns), and a good drive					5
	3	Notable imperfections in body and paint surface, some minor rust, minor damage from add-on equipment, worn interior (one or more rips, tears, burns), and a weak or noisy drive train					
	5	Previous accident damage, poor paint and body condition, rust (holes), bad interior (tears, rips, cracked dash), major damage from add-on equipment, and one drive train component that is damaged or snop.					
TOTAL						29.9	



CLOSING REMARKS

According to the Government Finance Officers of America (GFOA), governments should *develop a viable overall multi-year financing plan covering the multi-year period of the capital plan to ensure that the proposed capital plan is achievable within expected available resources. Financing strategies should align with expected project requirements while sustaining the financial health of the government.*

The City anticipates annual updates to the CIP, moving forward with scheduled projects as funds and necessity allow. Projects will be added, revised, or removed as necessary. The report is presented in a graphic “at a glance” format to make the volume of information more easily understood. Long-range investment planning allows for better resource management, as funds can be set aside to fund higher cost items, such as a major water main replacement. An effective CIP allows staff to focus time and resources on what is needed in the short term without losing perspective of the bigger picture. City officials and staff can make informed decisions with knowledge of future demands.



CIP FINANCIAL IMPACT STATEMENTS

Long-range forecasting for capital expenditures is a critical component of responsible financial planning. Detailing projects in the coming year, as well as in the near future, allows for funding sources to be identified, staggering projects or reassigning specific revenue sources if necessary.

One step in this process is to analyze the impact the CIP as written will impact the finances of the City. Capital expenditures compete with City funding sources for operational and debt expenditure needs. While the CIP is a plan for the future and does not guarantee all the included projects will be funded as designed, the financial impact provides key information as to the ability of identified revenues to sustain the capital plan. The City records capital expenditures in three funds, the Capital Replacement Fund, Vehicle Replacement Fund and the Water & Sewer Capital Replacement Fund.

Capital Replacement Fund

The Capital Replacement Fund is used for all capital excluding governmental vehicles, water, sewer, storm water and wastewater projects. Types of projects in the Capital Replacement Fund include items such as capital needs for Police and Fire Rescue, Park Administration for Three Oaks Recreation Area, City facilities, and roadway improvements.

Capital Replacement Fund					
	Fiscal Year 2025	Fiscal Year 2026	Fiscal Year 2027	Fiscal Year 2028	Fiscal Year 2029
Estimate Beginning Fund Balance	\$ 19,146,034	\$ 5,729,878	\$ 5,356,363	\$ 1,303,802	\$ (2,229,606)
Add:					
Direct Revenues	481,384	483,948	486,537	489,152	491,794
Grants and Reimbursements	3,236,774	-	250,000	1,815,000	4,400,000
Transfers In / Other Revenue	4,978,404	8,220,615	4,927,645	4,478,426	2,793,032
Available Resources for CIP	\$ 27,842,596	\$ 14,434,441	\$ 11,020,545	\$ 8,086,380	\$ 5,455,220
CIP Expenditures					
Building Improvements	\$ 4,352,579	\$ 3,691,938	\$ 2,048,443	\$ 766,750	\$ 564,750
Equipment	552,835	844,039	1,249,350	1,526,850	400,850
Infrastructure	11,764,884	4,052,101	4,278,950	5,584,636	10,601,425
Land Improvements	5,294,420	375,000	2,025,000	2,322,750	3,307,750
Technology	148,000	115,000	115,000	115,000	115,000
Total CIP	\$ 22,112,718	\$ 9,078,078	\$ 9,716,743	\$ 10,315,986	\$ 14,989,775
Estimate Ending Fund Balance	\$ 5,729,878	\$ 5,356,363	\$ 1,303,802	\$ (2,229,606)	\$ (9,534,555)
Restrictions/Assignments	(28,935)	(2,035)	(2,035)	(2,035)	(2,035)
Estimate Available Ending Fund Balance	\$ 5,700,943	\$ 5,354,328	\$ 1,301,767	\$ (2,231,641)	\$ (9,536,590)



As the chart above shows, the current financial plan does not have sufficient revenue sources to support the entirety of requests identified in the CIP without fully draining the reserves of the fund. Ideally, this fund should maintain a minimum of \$3-\$4 million in reserves. Each year, the City will prioritize the most important and impactful projects to align with available revenue sources.

Vehicle Replacement Fund

Starting in Fiscal Year 2024B, the Vehicle Replacement Fund, all non-water and sewer related vehicles are slated for replacement from the Vehicle Replacement Fund. Previously, all activity relating to these vehicles was recorded in the Capital Replacement Fund. A separate fund allows for better prioritization and preservation of funding for critical fleet purchases. The City currently maintains over \$18 million in governmental vehicles and major equipment. Vehicle replacements are staggered based on condition of vehicles, availability of replacements and type of vehicle.

Vehicle Replacement Fund						
	Fiscal Year 2025	Fiscal Year 2026	Fiscal Year 2027	Fiscal Year 2028	Fiscal Year 2029	
Estimate Beginning Fund Balance	\$ 7,139,162	\$ 4,081,317	\$ 3,264,502	\$ 2,218,257	\$ 2,050,929	
Add:						
Direct Revenues	-	-	-	-	-	
Transfers In / Other Revenue	1,374,608	1,451,090	934,241	2,391,445	573,662	
Available Resources for CIP	\$ 8,513,770	\$ 5,532,407	\$ 4,198,743	\$ 4,609,702	2,624,591	
CIP Expenditures						
Vehicles	\$ 4,432,453	\$ 2,267,905	\$ 1,980,486	\$ 2,558,773	\$ 901,176	
Total CIP	\$ 4,432,453	\$ 2,267,905	\$ 1,980,486	\$ 2,558,773	901,176	
Estimate Ending Fund Balance	\$ 4,081,317	\$ 3,264,502	\$ 2,218,257	\$ 2,050,929	1,723,415	
Estimate Available Ending Fund Balance	\$ 4,081,317	\$ 3,264,502	\$ 2,218,257	\$ 2,050,929	1,723,415	



Water & Sewer Capital Replacement Fund

The third capital fund of the City is the Water & Sewer Capital Replacement Fund. This fund includes all capital projects relating to water and underground, wastewater, and storm water services. Vehicles relating to these services are also recorded in this fund. Revenue sources are limited and are derived primarily from operational revenues, grants, bond issuances and low-interest loans.

Water & Sewer Capital Replacement Fund					
	Fiscal Year 2025	Fiscal Year 2026	Fiscal Year 2027	Fiscal Year 2028	Fiscal Year 2029
Estimate Beginning Cash Balance	\$ 9,830,643	\$ 9,358,710	\$ 5,684,213	\$ 4,266,134	\$ 3,881,177
Add:					
Direct Revenues	2,665,359	2,705,446	2,714,623	2,723,837	2,733,086
Grants and Reimbursements	2,272,884	-	-	-	-
Transfers In / Other Revenue	21,705,446	4,199,900	14,640,000	10,000,000	16,450,000
Available Resources for CIP	\$ 36,474,332	\$ 16,264,056	\$ 23,038,836	\$ 16,989,971	\$ 23,064,263
CIP Expenditures					
Building Improvements	30,000	-	-	-	-
Equipment	264,000	1,150,000	835,000	50,000	1,598,000
Infrastructure	25,401,042	9,214,600	17,693,780	12,828,682	18,036,902
Land Improvements	-	-	-	-	-
Technology	-	-	-	-	-
Vehicles	1,420,580	215,243	243,922	230,112	37,500
Total CIP	\$ 27,115,622	\$ 10,579,843	\$ 18,772,702	\$ 13,108,794	\$ 19,672,402
Estimate Ending Cash Balance	\$ 9,358,710	\$ 5,684,213	\$ 4,266,134	\$ 3,881,177	\$ 3,391,861

The financial plan above does include cost of living increase of 3% per year to the water and sewer rates. With the unfunded mandate to replace lead water service lines looming, the City has also included a transfer from General Fund of the Home Rule Sales Tax to help offset costs of the City replacements and the proposed homeowner grant program. The City makes every attempt to keep rates for water and sewer services fair related to the costs necessary to provide the services, only requesting modest increases to rates when needed to support operating, debt and capital needs of the related services.

CAPITAL REPLACEMENT FUND PROJECT COSTS

Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs
City Administration						
<i>Operating Equipment</i>						
Electric Vehicle Charging Stations	20,000	-	-	-	-	-
Fitness Room Equipment Replace.	-	10,000	-	-	-	-
	20,000	10,000	-	-	-	-
<i>Land Improvement</i>						
Public Art	-	50,000	25,000	25,000	25,000	25,000
	-	50,000	25,000	25,000	25,000	25,000
Total City Administration	20,000	60,000	25,000	25,000	25,000	25,000

Community Development

<i>Land Improvements</i>						
Downtown Streetscape Refresh	-	29,420	160,000	2,000,000	2,000,000	1,000,000
Public Place Brink Street	117,575	-	-	-	-	-
Public Place Depot Park	296,285	5,200,000	-	-	-	-
Public Place Plaza Gates & Main	12,145	15,000	190,000	-	-	-
Public Place Railroad Street	-	-	-	-	297,750	2,282,750
	426,005	5,244,420	350,000	2,000,000	2,297,750	3,282,750
<i>System Improvements</i>						
Downtown Parking Signs	20,000	-	-	-	-	-
Landscape Planters Main Street	147,350	-	-	-	-	-
	167,350	-	-	-	-	-
Total Community Development	593,355	5,244,420	350,000	2,000,000	2,297,750	3,282,750

Fire Rescue

<i>Departmental Equipment</i>						
CLWAN Equipment	154,092	-	-	-	-	-
Drone	11,052	-	-	-	-	-
Extrication Tool Replacement	-	-	165,000	-	-	-
Fire Safes		43,000				
Gear Washers / Extractor Replace.	36,000	-	-	-	-	-
Power Load Cots	-	-	163,689	-	-	-
Radio Transmitters		29,250				
Self Contained Breathing Apparatus	670,962	-	-	-	-	-
Small Capital Items	3,750	3,750	-	-	-	-
Stair Chair Replacement	19,925	21,000	21,000	21,000	21,000	-
Starcom Radio Replacements	-	-	-	-	1,045,000	-
	895,781	97,000	349,689	21,000	1,066,000	-
Total Fire Rescue Dept.	895,781	97,000	349,689	21,000	1,066,000	-

CAPITAL REPLACEMENT FUND PROJECT COSTS

Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs
Information Technology						
<i>Computer Hardware and Software</i>						
Exchange Server Replacement	-	115,000	115,000	115,000	115,000	115,000
File Server Replacement	35,000	-	-	-	-	-
Fire First Due Software	23,095	-	-	-	-	-
Timekeeping Software	-	18,000	-	-	-	-
	<u>58,095</u>	<u>133,000</u>	<u>115,000</u>	<u>115,000</u>	<u>115,000</u>	<u>115,000</u>
<i>Buildings</i>						
Building Security Update	75,000	250,000	200,000	-	-	-
Building Wireless System	-	-	-	-	-	-
	<u>75,000</u>	<u>250,000</u>	<u>200,000</u>	<u>-</u>	<u>-</u>	<u>-</u>
<i>Operating Equipment</i>						
Copier Replacement Program	70,000	-	-	-	-	-
IT Strategic Plan	-	-	-	-	-	40,000
Network Equipment Replacement	-	125,000	-	-	-	-
PC Annual Replacement Program	90,000	70,000	70,000	70,000	70,000	70,000
Phone System Upgrade	-	-	15,000	120,000	-	-
Video/Audio Equip. Council Chambers	-	-	-	-	-	-
	<u>160,000</u>	<u>195,000</u>	<u>85,000</u>	<u>190,000</u>	<u>70,000</u>	<u>110,000</u>
Total Information Tech.	293,095	578,000	400,000	305,000	185,000	225,000
Park Administration						
<i>Buildings</i>						
Parking Gate Access Improve.	100,000	-	-	-	-	-
Pavillion Addition	-	-	-	300,000	-	-
	<u>100,000</u>	<u>-</u>	<u>-</u>	<u>300,000</u>	<u>-</u>	<u>-</u>
<i>Equipment</i>						
Minor Capital Items	-	10,550	16,850	10,850	10,850	10,850
Paddleboat Replacements	15,172	-	-	-	-	-
Row Boat Replacemenets	-	15,000	15,000	15,000	15,000	-
	<u>15,172</u>	<u>25,550</u>	<u>31,850</u>	<u>25,850</u>	<u>25,850</u>	<u>10,850</u>
<i>System Improvements</i>						
Dock Repairs	-	30,000	-	-	-	-
Full Length Shoreline Trail	800,000	1,400,000	-	-	-	-
Island Updates	20,000	-	-	-	-	-
Upper Lot Path Improvement	-	50,000	-	-	-	-
	<u>820,000</u>	<u>1,480,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Park Administration	935,172	1,505,550	31,850	325,850	25,850	10,850

CAPITAL REPLACEMENT FUND PROJECT COSTS

Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs
Police						
<i>Operating Equipment</i>						
Automated External Debibrillators	15,950	-	-	-	-	-
Axon Equipment & Storage	-	110,285	-	-	-	-
BWC/Fleet Cameras/VR Training/Storage	-	-	280,000	280,000	280,000	280,000
Cradlepoints for Squads	-	70,000	-	-	-	-
Drone	20,607	-	-	-	50,000	-
Forensic Lab	-	-	65,000	-	-	-
Investigation Scanner / CAD	51,000	-	-	-	-	-
Starcom Radios	-	-	-	700,000	-	-
Street Barriers	54,905	-	-	-	-	-
Taser Replacement	-	-	32,500	32,500	35,000	-
	142,462	180,285	377,500	1,012,500	365,000	280,000
Total Police Department	142,462	180,285	377,500	1,012,500	365,000	280,000
Public Works Engineering and Road Improvements						
<i>Engineering</i>						
CL Ave at Walkup Roundabout	-	-	-	-	300,000	2,050,000
Gateway Sign Replacement	-	-	20,000	10,000	-	-
IDOT Route 31 Improvements	-	225,000	-	-	-	-
Parking Lot Resurface Alexandra	-	-	175,000	-	-	-
Pingree & Grandview Ped. Enhance.	-	225,000	-	688,430	-	-
Prairie Trail Connection Land Acq.	-	60,000	-	-	-	-
Randall Road Widening	-	131,500	-	10,000	-	-
Route 14 Beautification	-	1,830,000	-	-	-	-
Route 14 Street Light Upgrade	-	-	-	100,000	-	-
Route 176 & Terra Cotta	-	-	-	-	350,000	5,400,000
Spot Pedestrian & Bicyclist Improve.	40,000	110,000	100,000	-	-	-
	40,000	2,581,500	295,000	808,430	650,000	7,450,000
Total Engineering Division	40,000	2,581,500	295,000	808,430	650,000	7,450,000
<i>Roadways - Non-MFT Funded</i>						
Annual Programs - Concrete	725,600	550,000	566,500	583,495	601,000	619,030
Annual Programs Roadways	1,579,000	1,472,000	1,516,160	1,561,645	1,608,494	1,656,749
Pavement Condition Assessment	-	-	150,000	-	-	-
	2,304,600	2,022,000	2,232,660	2,145,140	2,209,494	2,275,779
Total Non-Motor Fuel Tax Funded	2,304,600	2,022,000	2,232,660	2,145,140	2,209,494	2,275,779

CAPITAL REPLACEMENT FUND PROJECT COSTS

Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs
Public Works Engineering and Road Improvements (Continued)						
<i>MFT Funded: Streets</i>						
Annual Programs - Engineering	375,000	778,000	801,340	825,380	850,142	875,646
Cog Circle Reconstruction	-	-	250,000	-	-	-
Main Street at Liberty Drive	-	100,000	100,000	-	1,875,000	-
Prairie Trail Connections	-	1,000,000	-	-	-	-
Rt 31 at Three Oaks Rd Phase I Eng.	-	-	-	500,000	-	-
Rt 176 at Railroad Tracks	-	20,000	150,000	-	-	-
Three Oaks Rd at Lutter & Sands	200,000	2,693,384	-	-	-	-
Virginia Street Fixture Replace	-	250,000	-	-	-	-
	575,000	4,841,384	1,301,340	1,325,380	2,725,142	875,646
<i>Project Specific Accounts</i>						
Dole Avenue Reconstruction	3,198,092	15,000	-	-	-	-
Route 176 & Oak Street Improvements	50,000	650,000	-	-	-	-
Pedestrian Improve. on Oak Street	70,000	30,000	223,101	-	-	-
Total Motor-Fuel Tax	3,893,092	5,536,384	1,524,441	1,325,380	2,725,142	875,646

Public Works Facilities

Buildings

Air Duct Cleaning	-	150,000	-	-	-	-
Architect/Engineer for Misc. Projects	20,000	-	-	-	-	-
Charging Stations for Fleet Vehicles	83,000	90,000	-	-	-	-
Door Replacement City Hall	77,000	-	-	-	-	-
Door Replacement Sally Port	-	28,000	-	-	-	-
Electrical Arc Flash Study	84,480	-	-	-	-	-
Electrical Service Replacement for IT	30,000	-	-	-	-	-
Facility Master Plan	-	75,000	-	-	-	15,000
Gas Detection System Replacement	-	87,500	-	-	-	-
Heating & Cooling Replace. Fire Stn 3	-	45,000	450,000	-	-	-
Heating & Cooling Replace. Fire Stn 4	-	-	-	40,000	-	-
Hot Water Heater Fin Valve Replace.	8,240	50,000	-	-	-	-
Municipal Complex Gen. Controller	-	50,000	-	-	-	-
Paint & Floor Replace. Fire Stn 1	-	89,000	-	-	-	-
Paint & Floor Replace. Police Stn	-	-	-	-	-	70,000
Window Replacement Fire Stn 4	-	77,000	-	-	-	-
	302,720	741,500	450,000	40,000	-	85,000

CAPITAL REPLACEMENT FUND PROJECT COSTS

Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs
Public Works Facilities - Buildings (Continued)						
<i>Project Specific Accounts</i>						
Police Storage Building	644,000	-	-	-	-	-
Garage Floor Repair/Replacement	325,621	500,000	500,000	500,000	-	-
Fleets Garage & Sally Port Heating	50,000	519,200	-	-	-	-
Air Cooled Condensing Units 1-3	278,000	417,000	-	-	-	-
Air Cooled Condensing Units 4-6	211,000	315,000	-	-	-	-
Air Handling Unit & Boiler Replace.	182,000	732,000	-	-	-	-
Kitchel Remodel Fire Stn 1	220,000	-	-	-	-	-
Raue Center Building						
Raue Brink Street Pedway	-	-	168,000	-	-	-
Raue Building Envelope	-	390,160	-	-	-	-
Raue HVAC Insulation & Roof Rails	-	8,900	89,700	-	-	-
Raue Interior Code Upgrades	-	36,615	-	-	-	-
Raue Interior Lighting	-	-	-	28,700	287,000	-
Raue Mechanical & HVAC Replace.	-	-	56,000	660,888	-	-
Raue Roof Replacement	-	67,068	670,680	-	-	-
Fire Station 2 (New)	-	80,000	-	-	474,750	474,750
Police & IT Renovation						
Women's Lockers & Evidence	-	135,960	-	-	-	-
Police Records Storage	-	-	59,410	-	-	-
IT Relocation	-	144,176	1,441,763	-	-	-
Upper Level Classroom & Bathroom	-	-	51,385	513,855	-	-
Metra Station Improvements	-	15,000	5,000	5,000	5,000	5,000
Total Facilities Division	2,213,341	4,102,579	3,491,938	1,748,443	766,750	564,750

Public Works Fleets

Automotive Equipment

Hydraulic Lift Replacement	33,572	-	-	-	-	-
Total Fleet Division	33,572	-	-	-	-	-

CAPITAL REPLACEMENT FUND PROJECT COSTS						
Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs

Public Works Streets

Operating Equipment

Changeable Message Sign	17,595	-	-	-	-	-
Radio Feasibility Study	-	25,000	-	-	-	-
Power Washer Replacement	-	20,000	-	-	-	-
	17,595	45,000	-	-	-	-

Computer Hardware & Software

Snowplow Route Optimization	-	15,000	-	-	-	-
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System Improvements

City Banners	-	-	-	-	-	-
De-Icing Liquid Filling Station	-	95,000	-	-	-	-
Hillside Road Retaining Wall	-	50,000	-	-	-	-
	-	145,000	-	-	-	-

Total Public Works Streets Dept.	17,595	205,000	-	-	-	-
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Capital Replacement Fund	11,382,065	22,112,718	9,078,078	9,716,743	10,315,986	14,989,775
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VEHICLE REPLACEMENT FUND PROJECT COSTS

Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs
City Administration						
Administration Vehicles	-	-	33,241	-	-	-
	-	-	33,241	-	-	-
Total City Administration	-	-	33,241	-	-	-
Community Development						
Inspector Vehicles	-	105,000	108,000	-	-	-
	-	105,000	108,000	-	-	-
Total Community Develop.	-	105,000	108,000	-	-	-
Fire Rescue Dept.						
Ambulance Replacement	-	650,390	886,090	344,999	357,074	-
Command Vehicle Replacements	58,519	73,474	65,000	89,242	110,000	73,662
Pumper Replacements	-	-	-	-	1,336,871	-
Ladder Truck Replacement	-	-	-	-	-	-
Brush Truck Replacement	-	-	-	-	87,500	-
Specialty Fire Apparatus	110,000	87,500	-	-	-	-
Lease Buyouts	13,580	34,940	-	-	-	-
	182,099	846,304	951,090	434,241	1,891,445	73,662
Leasing Costs	19,413	28,304	-	-	-	-
Total Fire Rescue	201,512	874,608	951,090	434,241	1,891,445	73,662
Police Dept.						
Command Vehicle Replacements	-	110,500	148,601	153,059	78,825	91,007
Squad Vehicle Replacements	326,454	322,000	455,256	525,145	543,353	559,654
Lease Buyouts	34,922	-	37,864	32,143	-	32,312
	361,376	432,500	641,721	710,347	622,178	682,973
Leasing Costs	149,143	159,751	137,105	-	-	-
Total Police	510,519	592,251	778,826	710,347	622,178	682,973

VEHICLE REPLACEMENT FUND PROJECT COSTS

Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs
Public Works Dept.						
Engineering Vehicles	-	112,485	72,000	-	45,150	-
Lease Buyouts	-	7,266	-	-	-	-
Fleet Vehicles	-	50,695	-	-	-	-
Facilities Vehicles	-	-	-	-	-	55,000
Lease Buyouts	3,444	-	-	-	-	-
Streets Aerial Truck Replacement	-	215,000	-	-	-	-
Streets Construction Equipment	-	247,691	180,138	83,642	-	-
Streets Grapple Truck	-	-	-	-	-	-
Streets Heavy Duty Plows	-	1,322,158	-	694,782	-	-
Streets Light/Medium Duty Trucks	226,254	190,814	-	7,678	-	89,541
Streets Roller/Compactor	-	-	57,000	-	-	-
Streets Mower Replacement	-	65,000	-	-	-	-
Streets Sidewalk Machine	-	-	46,679	-	-	-
Streets Sweeper	-	-	-	-	-	-
Lease Buyouts	105,155	349,624	-	46,783	-	-
	331,409	2,390,287	283,817	832,885	-	89,541
Leasing Costs	241,161	299,861	40,931	3,013	-	-
Total Public Works	576,014	2,860,594	396,748	835,898	45,150	144,541
Vehicle Replacement Fund	1,288,045	4,432,453	2,267,905	1,980,486	2,558,773	901,176

WATER & SEWER CAPITAL FUND PROJECT COSTS						
Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs
Public Works Administration & Storm Water						
<i>Professional Services</i>						
Investment Manager Fees	3,500	3,000	3,000	3,000	3,000	3,000
<i>System Improvements</i>						
Broadway Conflict Manhole	-	-	-	-	-	-
City Hall Detention Basin	-	-	-	-	150,000	-
Country Club Spot Storm Sewer	-	-	138,600	1,677,060	-	-
Lake Avenue Culvert	-	-	-	-	50,000	-
Rain Garden Installation	3,200	5,000	-	-	-	-
Roadway Drainage Retrofits	75,000	100,000	100,000	100,000	100,000	-
	78,200	105,000	238,600	1,777,060	300,000	-
<i>Project Specific Accounts</i>						
Crystal Creek Reestablishment	320,000	2,500,000	3,200,000	-	-	-
Three Oaks Water Level	-	3,500,000	-	-	-	-
Edgewater Drainage Improve.	310,269	-	-	-	-	-
<i>Grants Historical</i>						
Pine & Oriole Depression	4,200	4,200	-	-	-	-
Total PW Administration	716,169	6,112,200	3,441,600	1,780,060	303,000	3,000

WATER & SEWER CAPITAL FUND PROJECT COSTS

Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs
Public Works Water & Underground						
<i>Vehicle Replacements</i>						
Construction Equipment	-	-	-	-	120,393	-
Heavy Duty Trucks	-	347,157	-	-	-	-
Light & Medium Duty Trucks	169,785	53,969	-	95,130	49,818	-
Vactor Replacements	-	608,000	-	-	-	-
Van Replacements	-	-	30,660	30,949	-	-
Lease Buyouts	10,338	53,906	-	11,914	11,951	-
	180,123	1,063,032	30,660	137,993	182,162	-
<i>Operating Equipment</i>						
SCADA Server Replacement	-	45,000	-	-	-	-
<i>System Improvements</i>						
Collection System Analysis	50,000	50,000	50,000	-	-	-
Corrosion Control Study	-	300,000	-	-	-	-
Risk and Resiliency Plan	-	35,000	-	-	-	-
Water Main Replacement Prgm	-	-	-	-	1,000,000	1,000,000
Water Master Plan Update	-	120,000	-	-	-	-
Water Plant #2 Reconstruction	452,670	-	-	-	-	-
Water Plant #3 Improvements	-	675,000	-	-	-	-
WTP#1 Media Replacement	-	60,000	-	-	-	-
WTP#4 Resurface/Drive Extend	-	160,000	-	-	-	-
	502,670	1,400,000	50,000	-	1,000,000	1,000,000
<i>Project Specific Accounts</i>						
Deep Well #19 (NEW)	4,530,301	2,214,250	-	-	-	-
Lead Service Line Replace	-	400,000	1,550,000	1,550,000	1,550,000	1,550,000
Backyard Water Main Remove	1,300,000	-	-	-	-	-
IDOT Route 31 Improvements	113,300	1,415,000	-	-	-	-
Water Meter Replacement	1,400,000	10,000,000	-	-	-	-
Dole Water Main Replace	1,103,481	-	-	-	-	-
Deep Well #20 (New)	-	-	-	-	800,000	-
NW Areas Sanitary Forcemain	-	250,000	-	-	1,000,000	13,500,000
Sanitary Sewer Line & Grout	-	513,581	529,000	550,000	566,500	583,495
Sanitary Sewer Manhole Lining	-	500,000	500,000	500,000	500,000	-
Water Plant #1 LT Improve.	50,000	30,000	120,000	200,000	5,000,000	-
Water Tower Tank Paint	50,000	800,000	824,000	848,720	874,182	900,407

WATER & SEWER CAPITAL FUND PROJECT COSTS						
Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs

Public Works Water & Underground (Continued)

Lead Service Line Grants

Homeowner Grant Program	500,000	500,000	500,000	500,000	500,000	500,000
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Automotive Leasing Expenses

Leasing Fees	68,929	77,630	21,531	8,549	3,563	-
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Total Water & Underground	9,798,804	19,208,493	4,125,191	4,295,262	11,976,407	18,033,902
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Public Works Wastewater

Automotive Equipment

Light Duty Trucks	-	87,215	110,788	-	-	37,500
Service Trucks	-	160,000	-	-	-	-
Administrative SUVs	-	-	-	37,500	-	-
Lease Buyouts	4,542	13,688	-	11,881	-	-
	4,542	260,903	110,788	49,381	-	37,500

Buildings

Locker Room Ren/Add	-	30,000	-	-	-	-
Roof Replacements	-	-	-	-	-	-
	-	30,000	-	-	-	-

Operating Equipment

Generator/Control Panel PS#23	-	30,000	235,000	-	-	-
Generator/Control Panel PS#24	-	-	30,000	235,000	-	-
Generator/Control Panel PS#25	-	30,000	235,000	-	-	-
Generator Pump Stn. #21	-	30,000	235,000	-	-	-
Generator Pump Stn. #26	-	-	-	-	-	40,000
Gravity Belt Thickener WWTP #2	-	-	375,000	-	-	-
Grit Washer WWTP#3	-	-	-	-	-	65,000
Makeup air units Sandfilter Bldgs	-	-	-	-	-	608,000
PLC Replacement (5 Locations)	-	-	-	-	-	60,000
Portable Generator	-	-	-	100,000	-	-
RAW Pumps WWTP#2	-	-	40,000	500,000	-	-
SCADA Server WWTP #2	32,500	32,500	-	-	-	-
SCADA Server WWTP #3	-	32,500	-	-	-	-
SCADA WWTP#2 & WWTP#3	-	-	-	-	-	75,000
Stationary Generator WWTP#2	-	-	-	-	50,000	750,000
	32,500	155,000	1,150,000	835,000	50,000	1,598,000

Project Specific Accounts

Generator & UST Rem. PS #12	319,500	64,000	-	-	-	-
Generator Pump Stn. #20	143,310	-	-	-	-	-

WATER & SEWER CAPITAL FUND PROJECT COSTS						
Request Title	FY 2024B Capital Cost	FY 2025 Capital Costs	FY 2026 Capital Costs	FY 2027 Capital Costs	FY 2028 Capital Costs	FY 2029 Capital Costs
Public Works Wastewater (Continued)						
<i>System Improvements</i>						
Centrifuge Rehab. WWTP #2	-	-	-	-	85,000	-
Dole Lift Station Rehabilitation	-	75,000	-	-	-	-
Final Clarifier Rehab WWTP #2/#3	-	-	-	4,500,000	-	-
Primary Clarifier Equip. WWTP #2	-	-	-	580,000	-	-
Pump Stn. #10 Rehabilitation	-	-	-	75,000	400,000	-
Pump Stn. Force Main Lining	-	-	-	250,000	250,000	-
	-	75,000	-	5,405,000	735,000	-
<i>Project Specific Accounts</i>						
Pump Stn. #14 Rehabilitation	1,355,693	581,011	-	-	-	-
Phosphorus Removal WWTP #2/#3	-	500,000	500,000	6,360,000	-	-
Pump Stn. #6 Reconstruction	-	110,000	1,200,000	-	-	-
<i>Automotive Leasing Expenses</i>						
Leasing Costs	13,283	19,015	52,264	47,999	44,387	-
Total PW Wastewater	1,868,828	1,794,929	3,013,052	12,697,380	829,387	1,635,500
Total Water & Sewer Capital	12,383,801	27,115,622	10,579,843	18,772,702	13,108,794	19,672,402



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CITY OF CRYSTAL LAKE
ANNUAL BUDGET
FISCAL YEAR 2025



FIVE YEAR FINANCIAL PLAN



INTRODUCTION

The City of Crystal Lake’s Five Year Financial Plan (FP) is a long-range planning document designed to forecast trends in revenues and expenditures, identifying potential impacts to financial stability. The first year of the FP is fiscal year 2025, covering the period from January through December 2025 with four additional years of projections through December 2029.

Purpose

Preparing a long-term financial plan is considered a best practice for local governments. According to the Government Finance Officers Association:

Beyond the annual budget cycle and multi-year capital plan, governments need to identify long-term financial trends. Long-term financial planning involves projecting revenues, expenses, and key factors that have a financial impact on the organization. Understanding long-term trends and potential risk factors that may impact overall financial sustainability allows the finance officer to proactively address these issues. Going through a long-term financial planning process allows decision makers to focus on long-term objectives, encourages strategic thinking, and promotes overall awareness for financial literacy in an organization. Long-term financial planning creates commitment and motivation to provide a guide for decision-making.

Funds

The FP includes the City’s three major operating funds and three capital funds. The General Fund accounts for the majority of the City’s operational activity, including City Administration, Police, Community Development, Information Technology and some divisions of the Public Works Department. The Fire Rescue Fund reports the operational activity of the Fire Rescue Department. The capital needs of these functions are accounted for in the Capital Replacement Fund and the Vehicle Replacement Fund. The final two funds included are the Water & Sewer Operational Fund and the Water & Sewer Capital Fund.

Assumptions

Predicting future revenue flows and expenditure trends is anything but an exact science. Using past history, current market conditions and expert opinions regarding future outlooks all play a part in assembling the long-term data. Major revenues have all been calculated out using their unique patterns and indicators. Capital expenditures have been identified by each project, slated for the fiscal year most appropriate for each project. Operational expenditures have been projected based on industry trends and inflation.

While some operational expenditures have been forecasted on known figures, the following general factors have been applied to categories of expenditures:

Salary & Benefits: 4%	Contractual Services: 2.5-4%
Health Insurance: 4%	Commodities: 2.5 -3%
Public Safety Pension Contributions: 5%	Miscellaneous Expenditures: 3%



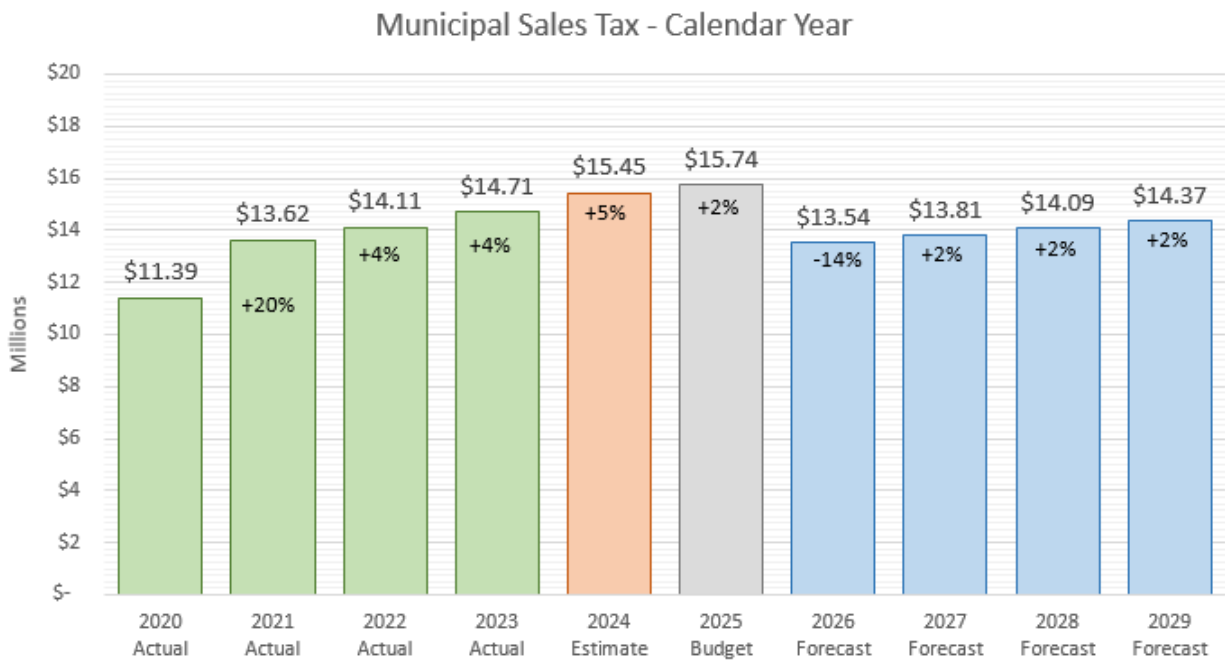
MAJOR REVENUES

The City has a diverse revenue base. This diversity promotes financial stability with insulation from financial market swings. The State Municipal Sales Tax (Sales Tax) is the largest single revenue source the City receives each year. Some other major revenues include the Home Rule Sales Tax and Income Tax.

With the change to a calendar fiscal year for 2025, the graphs below have been crafted to show historical data on a calendar year basis instead of the City's prior fiscal years for comparability purposes.

Sales Tax

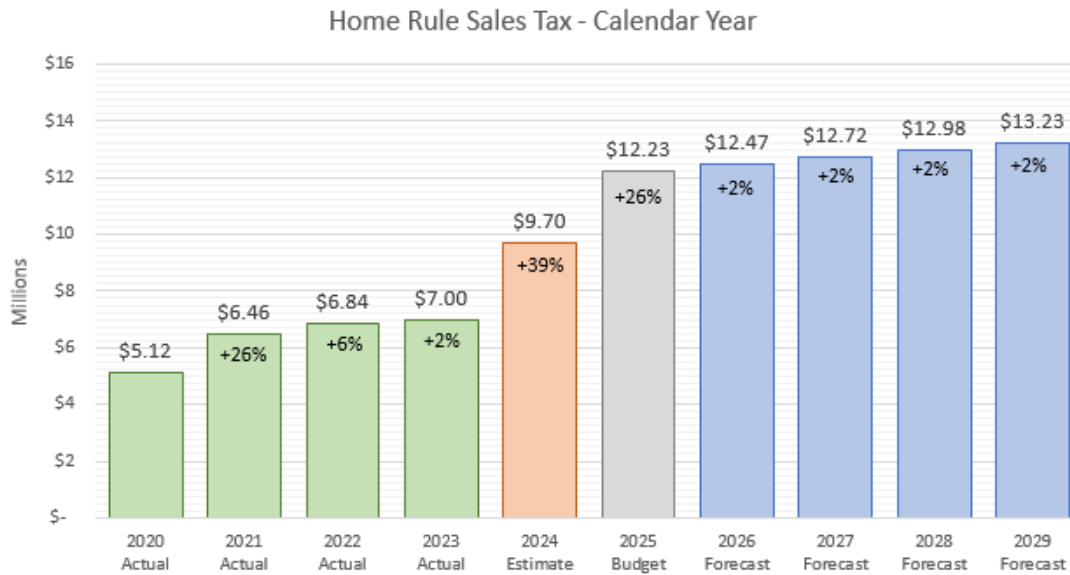
Each month, the City receives a distribution from the State of Illinois for sales tax collected within Crystal Lake. The State sets a 1% tax rate to share with each municipality. This revenue source can see fluctuations from market conditions, but Crystal Lake's sales tax base includes a strong foundation of everyday items such as groceries, clothing and restaurants which cushion swings on luxury items. A 14% decrease (about \$2 million) has been factored into the Sales Tax forecast for 2026, recognizing the State's legislation to no longer collect sales tax on groceries. Beyond 2026, a 2% conservative increase has been incorporated per year.





Home Rule Sales Tax

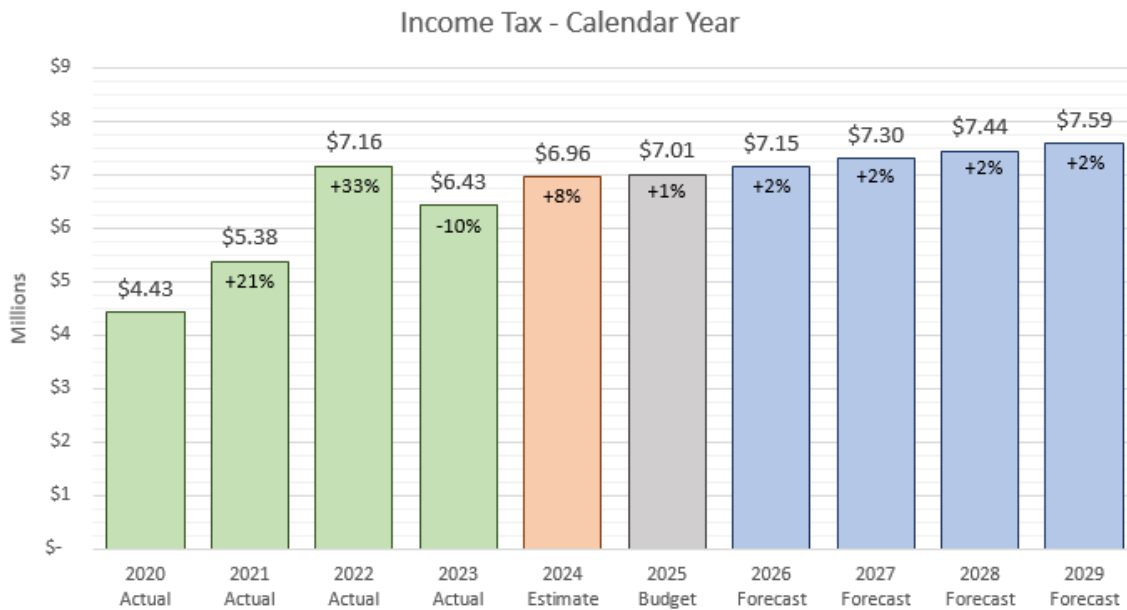
Similar to Sales Tax, the State also collects a Home Rule Sales Tax on behalf of the City. The tax base is very similar, however groceries and titled vehicles such as cars, boats and RV's are exempt from the Home Rule Sales Tax. Effective July 2024, the City adopted a 0.5% increase to the Home Rule Sales Tax rate. This increase is not only in anticipation of the State's grocery tax elimination, but also to provide critical funding for increased police officer and firefighter/paramedic positions, road improvements in place of the vehicle sticker, and lead service line replacement grant funding for affected residents. A 2% increase per year has been factored into the Home Rule Sales Tax beyond 2025, blending recent inflationary increases with projected recessionary decreases. The City's current rate for Home Rule Sales Tax 1.25%.





Income Tax

While Sales Tax and Home Rule Sales Tax are based on transactions within Crystal Lake, Income Tax is distributed by the State on a per capita basis. The State previously shared 10% of collections, but reduced the sharing percentage to allow the State to retain a higher amount of the tax. Municipalities and supporting agencies have lobbied the State to restore the 10% rate. While the State of Illinois has made a few small adjustments to the sharing percentage, the most recent increase (effective August 2024) only raised the percentage to 6.47%. Conservative increases of 2% have been built into the future years.



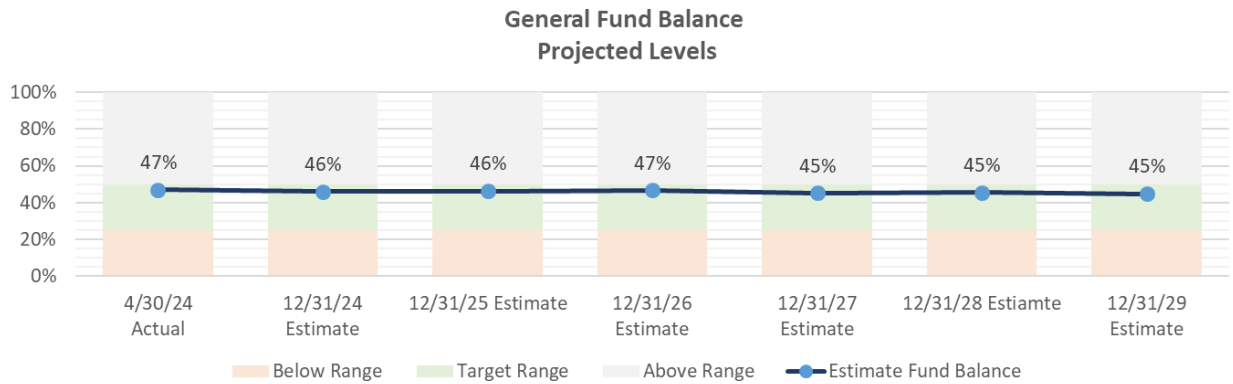
FIVE YEAR FORECASTS

Six funds have been included in the City’s Five Year Financial Plan. These are the General Fund, Fire Rescue Fund, Capital Replacement Fund, Vehicle Replacement Fund, Water & Sewer Operational Fund and Water & Sewer Capital Fund. Each serves a unique purpose to the accounting of the City, capturing the majority of both operational and capital activities.

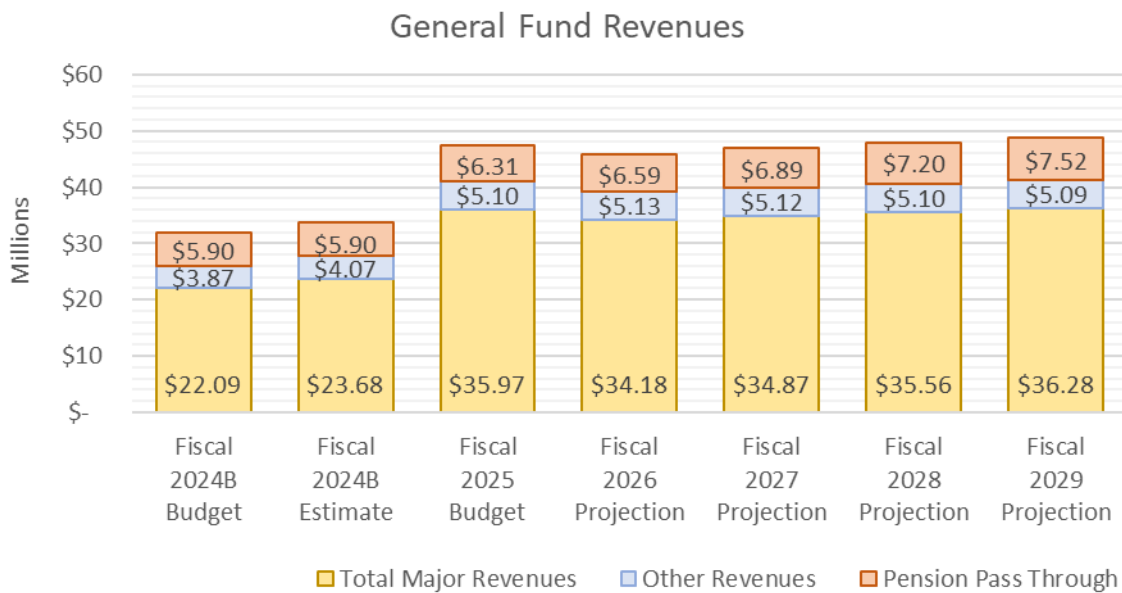
General Fund

The main operational fund, General Fund, captures the majority of operating activity within the City. Please refer to [Exhibit A](#) at the end of this section for details on the General Fund Forecast.

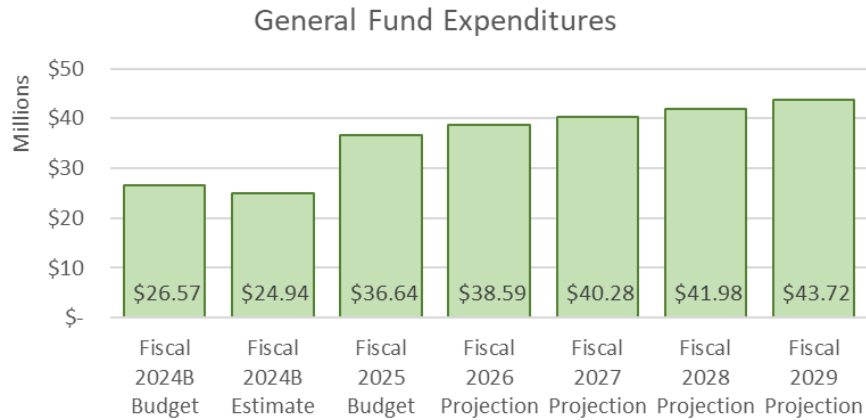
According to the City’s Fund Balance policy, the City strives to keep a Fund Balance of between 25% and 50% of operational expenditures. Based on the projections for the current year, the City is forecasting to remain solidly in that range for the next five years.



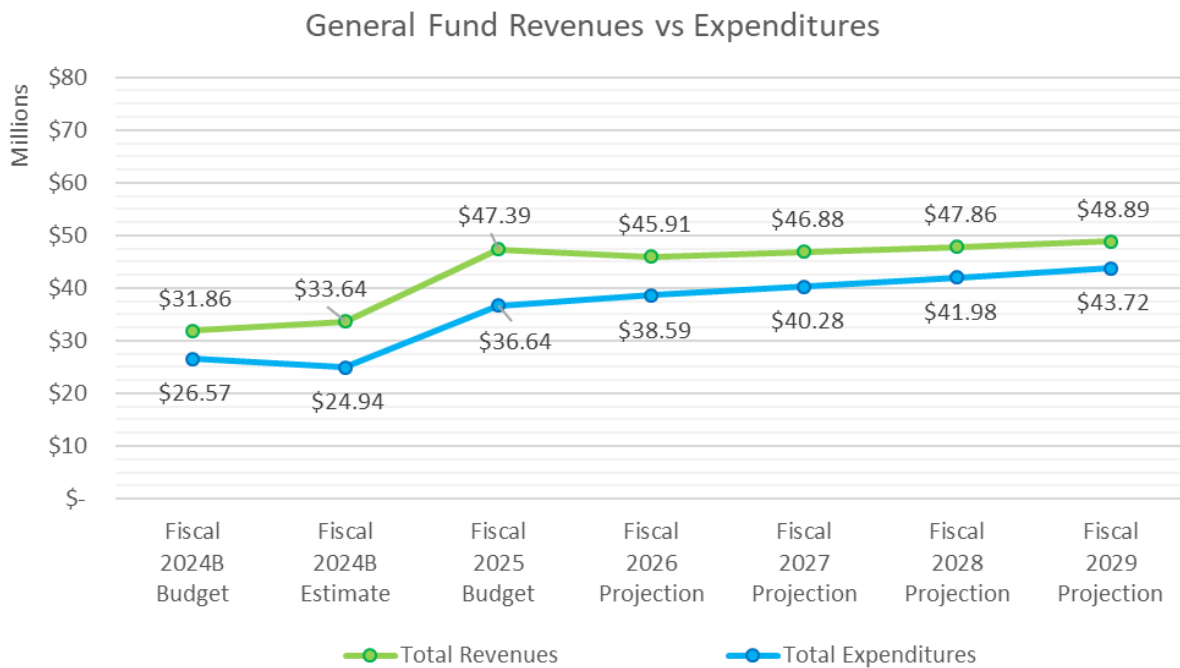
Revenues are tracking for steady growth overall, outside of the decline in 2026 relating to the grocery tax elimination. Most major revenue sources have been growing steadily along with inflation. Growth estimates are conservative to allow for recessionary impacts. It is important to note that while the General Fund does record property taxes, those taxes are remitted directly to the City's public safety pension funds and not retained by the City for operational support.



Expenditures are predicted to have steady growth as well. The City has a long-standing track record of keeping operational expenditures within budgetary constraints, taking advantage of efficiencies for staff and processes when possible. The City will continue to manage operational spending to stay within the available resources and providing consistently high quality services to the community.



Overall, revenues for the General Fund are expected to outperform expenditures for the near future. Any operational surplus generated by the General Fund is used as a funding source for the City’s capital needs. The excess is reflected in the TRANSFERS section of the General Fund and both governmental capital funds, the Capital Replacement Fund and the Vehicle Replacement Fund forecasts. These transfers are one of the primary funding sources for the City’s capital plan, a critical element to supporting the City’s capital needs.

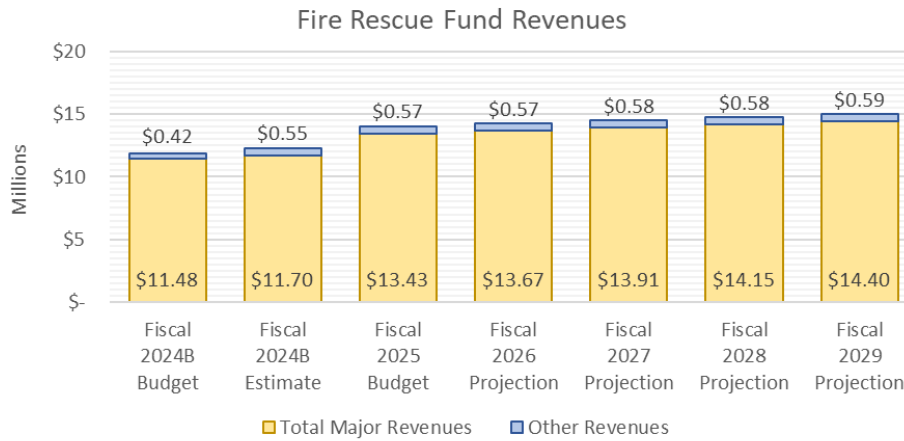




Fire Rescue Fund

The City maintains a separate operational fund to track the activity of the Fire Rescue Department. Please refer to [Exhibit B](#) at the end of this section for details on the Fire Rescue Fund Forecast.

Major revenues for the Fire Rescue Fund include property taxes, ambulance transport fees, and contractual payments from the Village of Lakewood and the Crystal Lake Rural Fire Protection District. These three sources account for about 93% of the revenues in this fund. A change to the ambulance transport fee was enacted in 2024, setting the rate to match the Ground Emergency Medical Transport (GEMT) rate as determined by the State of Illinois for the City; this rate is more reflective of actual transportation costs.

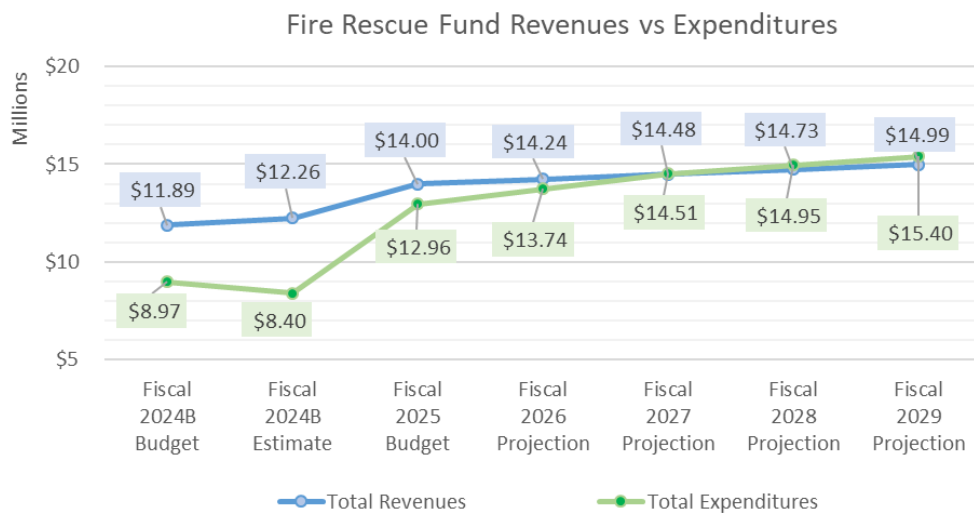


The majority of the increase for expenditures relates to personnel costs, as the Fire Rescue Department is a service based department. Based on identified needs of the community, the overall staffing levels of the Department are projected to increase, growing the operational expenditures at a higher pace.





Overall, expenditures for Fire Rescue operations are increasing faster than the corresponding revenue sources. For fiscal year 2024B, a full year of property tax receipts was received, compared to only eight months of expenditures, which produces a largest gap than usual between revenues and expenditures. The levy proceeds will be used to fund operations in to the first few months of 2025. The forecast shows sufficient resources for the next few years, with expenditures exceeding revenues starting in 2027. Staff will review all future expenditures and revenues closely for this fund to ensure the Fire Rescue Fund will remains solvent.

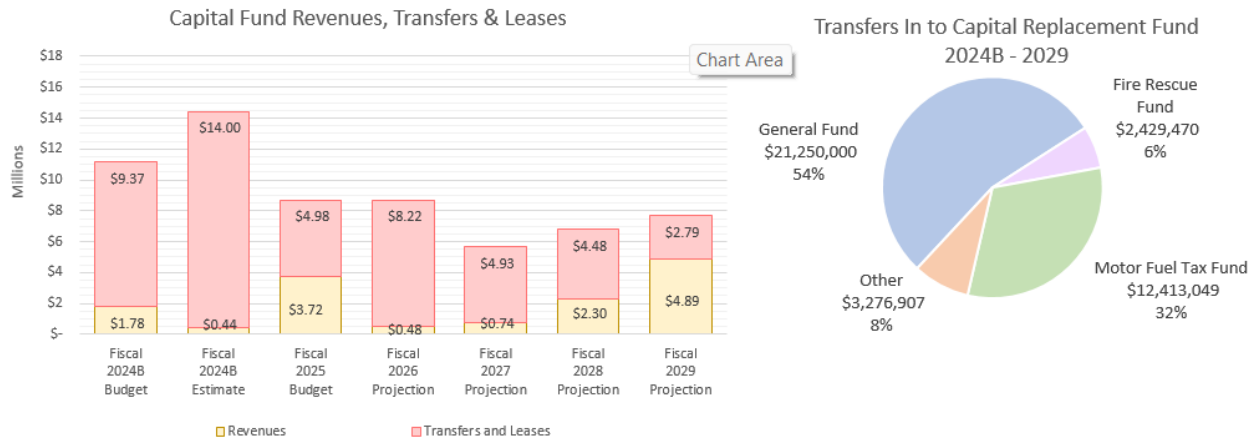


Capital Replacement Fund

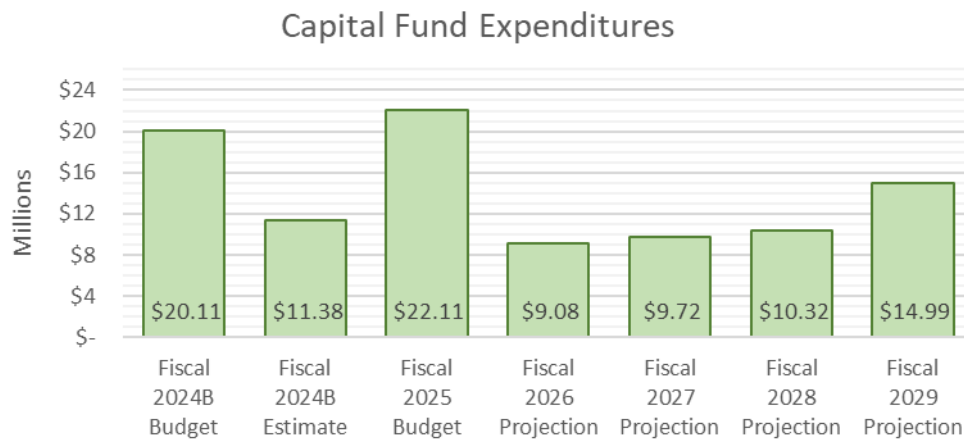
The first of the capital funds included herein is the Capital Replacement Fund (Capital Fund). The Capital Fund accounts for all the capital needs of the City's governmental functions except for vehicles. Please refer to [Exhibit C](#) at the end of this section for details on the Capital Replacement Fund Forecast.

The Capital Fund comprises the needs of the General Fund operating departments, such as Police, Three Oaks Recreation Area, and some Public Works divisions as well as Fire Rescue, Motor Fuel Tax related capital, and other governmental functions. Any capital relating to the Water & Sewer services of the City are reported in their own capital fund later in this document.

As the Capital Fund does not have a significant amount of dedicated direct revenues, the chart below incorporates transfers into the fund. While the fleet purchases had been traditionally charged to this fund, a Vehicle Replacement Fund was created starting in Fiscal Year 2024B for governmental vehicle purchases. Large variances in the major revenues below are attributable to one time sources such as grants.



Being all capital expenditures, the annual amount can vary considerably from year to year. Projects are slated based on timing needs and ideally, available funding. Inclusion in the Capital Improvement Plan does not guarantee inclusion in the Annual Budget. Projects are evaluated continually to assess scope, timing, necessity, and benefit to the Community. For more detail on the included projects, please see the City's Capital Improvement Plan or the Capital Plan Highlights section within the budget.

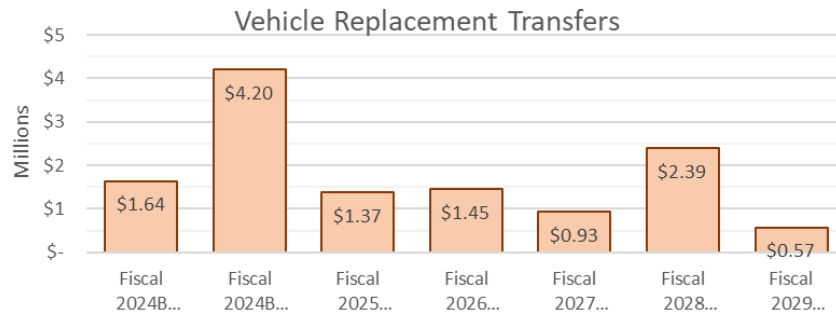




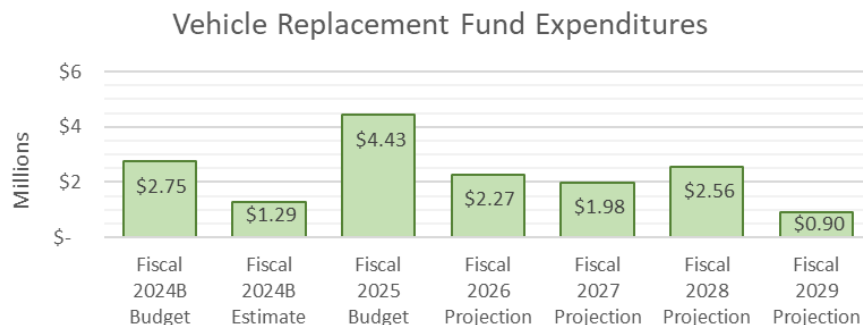
Vehicle Replacement Fund

The Vehicle Replacement Fund was created in 2024. This fund is used for all governmental function vehicle replacement costs and existing lease obligation payments. Vehicles are a critical component of the City’s capital inventory. Examples include police squad cars, fire rescue apparatus, and snow plows. Having a dedicated fund to account for such replacements allows the City to better plan for fluctuations year by year in estimated costs without a significant impact on the General Fund. It also allows for the accumulation of fund balance to ideally pay for the vehicles as needed without financing costs. Please refer to [Exhibit D](#) at the end of this section for details on the Vehicle Replacement Fund Forecast.

There are currently no revenue sources dedicated to funding vehicle replacements. All funding is provided as transfers from the General Fund and the Fire Rescue Fund. General Fund operational surpluses are allocated between the Capital Replacement Fund and the Vehicle Replacement Fund. Transfers in from the Fire Rescue Fund are set to match the proposed replacement needs.



Expenditures have been planned out to account for when each vehicle is most likely due for replacement. All vehicles are evaluated based on condition and repairs annually and only replaced as needed. While the City entered into a vehicle leasing program in 2019, replacements going forward will be reviewed for purchase or lease; the most advantageous method for the City to fund the replacement will be selected on a case by case basis.

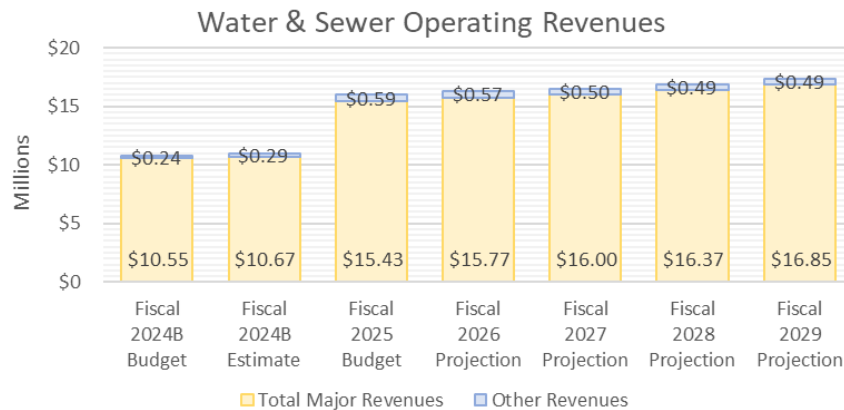




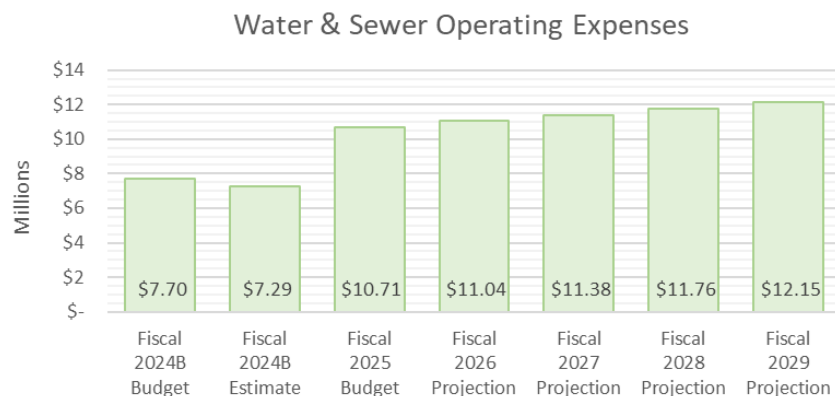
Water & Sewer Operating Fund

The Water & Sewer Operating Fund tracks the operational activity of providing drinking water, removing wastewater, managing stormwater and Public Works Administration. Please refer to [Exhibit E](#) at the end of this section for details on the Water & Sewer Operating Fund.

Major revenues in the Water & Sewer Operating Fund include consumption based fees for water and sewer services and connection fees for new construction. Consumption based fees are increased by inflationary levels each year as needed to cover the rising costs of operations and capital of the water and sewer systems.



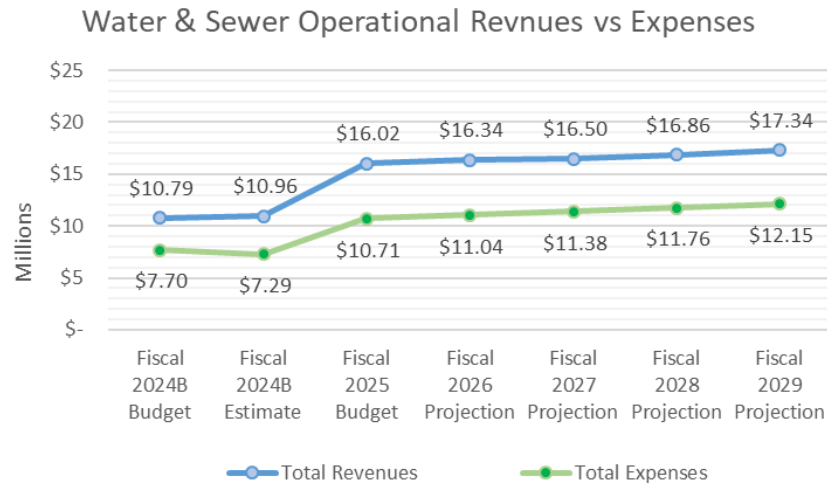
On the expense side, water and sewer related expenses are expected to grow at a reasonable pace over the next few years. Staff reviews the operational expenses closely at all times in order to minimize the user fees needed to support the system.



Overall, water and sewer related operational revenues are projected to be sufficient to support operational expenses. In addition, water and sewer operational revenues are necessary to cover all debt service payments relating to the water and sewer operations. Any surplus after debt and



operational expenses have been paid is then transferred to the Water & Sewer Capital Replacement Fund.



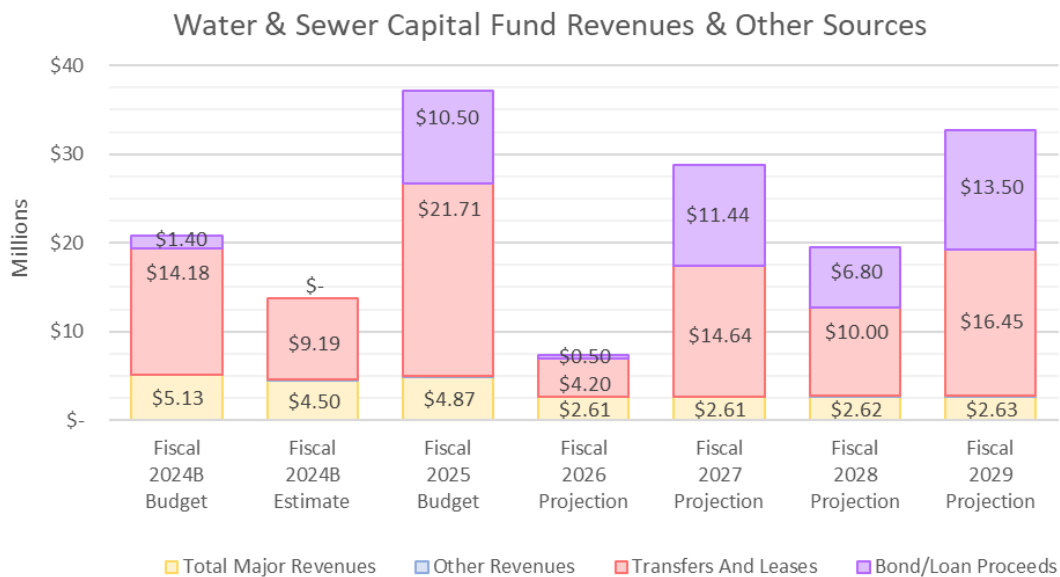
The fund balance of the Water & Sewer Operations Fund has temporarily grown as a transfer was not completed to the Water and Sewer Capital Fund in fiscal year 2022/23. The surplus will be drawn down over the next five years. Debt service obligations are approximately \$4 million per year. Having available fund balance allows for stability of funding even with unexpected operational expenses that may arise.



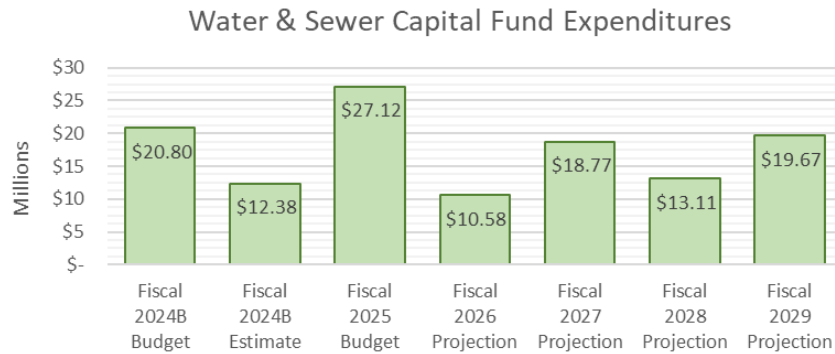
Water & Sewer Capital Replacement Fund

The Water & Sewer Capital Replacement Fund (Water & Sewer Capital Fund) accounts for the unique capital needs of providing drinking water, removing wastewater, and managing stormwater. Please refer to [Exhibit F](#) at the end of this section for details on the Water & Sewer Capital Fund.

Similar to the Capital Fund, the Water & Sewer Capital Fund also relies significantly on transfers from the related Operating Fund. Since 2024, the Water & Sewer Capital Replacement Fund has received the full allocation of utility taxes, formerly allocated between two capital funds. Other major revenues include grants and reimbursements. Bond issuances or procurement of low interest loans have also been planned for a revenue source within the next five years as a few more expensive capital projects are coming due. Bond issuances/loans allow the City to maintain positive cash flow and spread the payment of the expenses over the life of the resulting capital asset. A debt issuance is planned for 2025 to fund the city-wide water meter project.



On the expense side, the FP assumes any supply chain issues will be resolved and all projects will be completed or vehicles/equipment procured in the year needed. Expenses are slotted in fiscal years to match the anticipated or estimated timeframe for each project. Inclusion in the Capital Improvement Plan does not guarantee inclusion in the Annual Budget. Projects are evaluated continually to assess scope, timing, necessity, and benefit to the Community. For more detail on the included projects, please see the City’s Capital Improvement Plan.



CLOSING REMARKS

The City anticipates annual updates to the Five Year Financial Plan, revising as new information is available. Economic fluctuations, recessionary and/or inflationary impact, supply chain effects and other factors will continue to be evaluated throughout the year. An effective five year financial plan allows staff to focus time and resources on what is needed in the short term without losing perspective of the bigger picture. City officials and staff can make informed decisions with knowledge of future demands

CITY OF CRYSTAL LAKE
FIVE YEAR FINANCIAL PLAN
FY 2025 - FY 2029

EXHIBIT A

GENERAL FUND	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	Fiscal 2026 Projection	Fiscal 2027 Projection	Fiscal 2028 Projection	Fiscal 2029 Projection
REVENUES							
Major Revenues							
Sales Tax	8,915,785	10,624,969	15,735,386	13,541,749	13,812,584	14,088,836	14,370,613
Home Rule Sales Tax	7,895,435	7,490,863	12,226,859	12,471,396	12,720,824	12,975,240	13,234,745
Income Tax	4,274,951	4,691,436	7,011,965	7,152,204	7,295,248	7,441,153	7,589,976
Use Tax	1,001,764	872,072	998,415	1,018,383	1,038,751	1,059,526	1,080,717
Total Major Revenues	\$ 22,087,935	\$ 23,679,340	\$ 35,972,625	\$ 34,183,732	\$ 34,867,407	\$ 35,564,755	\$ 36,276,051
Pension Pass Through	\$ 5,898,176	\$ 5,898,176	\$ 6,309,638	\$ 6,593,572	\$ 6,890,283	\$ 7,200,345	\$ 7,524,361
Other Revenues	3,873,326	4,066,545	5,103,977	5,132,249	5,118,174	5,095,966	5,089,801
	9,771,502	9,964,721	11,413,615	11,725,821	12,008,457	12,296,311	12,614,162
Total Revenues	\$ 31,859,437	\$ 33,644,061	\$ 47,386,240	\$ 45,909,553	\$ 46,875,864	\$ 47,861,066	\$ 48,890,213

EXPENDITURES							
Executive	\$ 423,165	\$ 406,141	\$ 535,285	\$ 539,647	\$ 544,139	\$ 548,767	\$ 553,533
Legal	559,695	487,019	763,200	793,728	825,477	858,496	892,836
City Administration	1,690,488	1,504,666	2,423,994	2,596,535	2,700,022	2,807,649	2,919,583
Information Technology	1,162,417	1,071,447	1,777,523	1,834,635	1,893,688	1,954,753	2,017,902
Police Department	8,775,662	8,406,665	13,227,090	14,115,417	14,787,440	15,412,861	16,030,355
Community Development	1,950,835	1,521,984	2,757,582	2,865,860	2,978,462	3,095,637	3,213,574
Public Works							
Engineering	1,046,149	1,003,670	1,468,696	1,527,173	1,588,014	1,651,317	1,717,183
Streets	2,933,955	2,646,789	4,409,716	4,573,557	4,743,635	4,920,191	5,103,476
Fleet Services	546,539	550,166	855,340	890,143	916,847	944,352	972,683
Facility Services	670,048	636,430	1,125,098	1,162,863	1,201,938	1,242,370	1,284,214
Fire & Police Commission	36,790	34,530	74,332	76,198	78,111	80,072	82,082
Three Oaks Rec. Area	818,483	715,039	854,145	886,420	917,981	951,692	986,662
Debt Service	53,763	53,763	53,730	53,680	53,556	53,356	53,078
Pension Obligation	5,898,176	5,898,176	6,309,638	6,671,460	7,054,617	7,460,402	7,890,190
Total Expenditures	\$ 26,566,165	\$ 24,936,485	\$ 36,635,369	\$ 38,587,316	\$ 40,283,927	\$ 41,981,915	\$ 43,717,352

<i>Revenues Over</i>							
(Under) Expenditures	\$ 5,293,272	\$ 8,707,576	\$ 10,750,871	\$ 7,322,237	\$ 6,591,937	\$ 5,879,151	\$ 5,172,861

TRANSFERS IN (OUT)							
Transfers In	\$ 151,156	\$ 199,190	\$ 199,130	\$ 130,000	\$ 130,000	\$ 130,000	\$ -
Transfers Out	(7,174,021)	(14,111,555)	(5,210,870)	(6,384,037)	(6,506,350)	(5,015,606)	(5,018,190)
Net Transfers	\$ (7,022,865)	\$ (13,912,365)	\$ (5,011,740)	\$ (6,254,037)	\$ (6,376,350)	\$ (4,885,606)	\$ (5,018,190)

FUND BALANCE							
Change in Fund Balance	\$ (1,729,593)	\$ (5,204,789)	\$ 5,739,131	\$ 1,068,200	\$ 215,587	\$ 993,545	\$ 154,671
Est. Beg. Fund Balance	20,760,092	23,687,988	18,483,199	24,222,330	25,290,531	25,506,117	26,499,662
Est. End. Fund Balance	\$ 19,030,499	\$ 18,483,199	\$ 24,222,330	\$ 25,290,531	\$ 25,506,117	\$ 26,499,662	\$ 26,654,334

*Unrestricted Ending Fund Balance	\$ 15,146,917	\$ 12,105,899	\$ 17,716,060	\$ 18,652,782	\$ 18,734,258	\$ 19,591,010	\$ 19,606,150
Available Fund Balance as % of Expenditures	54%	46%	46%	47%	45%	45%	45%

CITY OF CRYSTAL LAKE
FIVE YEAR FINANCIAL PLAN
FY 2025 - FY 2029

EXHIBIT B

FIRE RESCUE FUND	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	Fiscal 2026 Projection	Fiscal 2027 Projection	Fiscal 2028 Projection	Fiscal 2029 Projection
REVENUES							
Major Revenues							
Property Taxes	\$ 7,608,859	\$7,608,859	\$ 7,642,097	\$7,794,939	\$7,950,838	\$8,109,855	\$8,272,052
Transport Fees	2,035,000	2,235,000	2,900,000	2,925,000	2,950,250	2,975,753	3,001,511
Contract Service	1,831,695	1,859,937	2,887,680	2,945,434	3,004,343	3,064,430	3,125,719
Total Major Revenues	\$ 11,475,554	\$ 11,703,796	\$ 13,429,777	\$ 13,665,373	\$ 13,905,431	\$ 14,150,038	\$ 14,399,282
Other Revenues	416,500	554,770	570,000	574,650	579,347	584,090	588,881
Total Revenues	\$ 11,892,054	\$ 12,258,566	\$ 13,999,777	\$ 14,240,023	\$ 14,484,778	\$ 14,734,128	\$ 14,988,163
EXPENDITURES							
Fire Rescue	\$ 8,974,577	\$ 8,395,243	\$ 12,959,940	\$ 13,744,425	\$ 14,508,380	\$ 14,945,405	\$ 15,395,705
Total Expenditures	\$ 8,974,577	\$ 8,395,243	\$ 12,959,940	\$ 13,744,425	\$ 14,508,380	\$ 14,945,405	\$ 15,395,705
<i>Revenues Over</i>							
(Under) Expenditures	\$ 2,917,477	\$ 3,863,323	\$ 1,039,837	\$ 495,598	\$ (23,602)	\$ (211,277)	\$ (407,542)
TRANSFERS IN (OUT)							
Transfers In	\$ -	\$ -	\$ -	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000
Transfers Out	(1,230,015)	(1,097,293)	(971,608)	(1,300,779)	(455,241)	(2,957,445)	(73,662)
Net Transfers	\$ (1,230,015)	\$ (1,097,293)	\$ (971,608)	\$ (550,779)	\$ 294,759	\$ (2,207,445)	\$ 676,338
FUND BALANCE							
Change in Fund Balance	\$ 1,687,462	\$ 2,766,030	\$ 68,229	\$ (55,181)	\$ 271,157	\$ (2,418,722)	\$ 268,796
Est. Beg. Fund Balance	7,213,027	\$8,681,811	\$11,447,841	11,516,070	11,460,889	11,732,046	9,313,324
Est. End. Fund Balance	\$ 8,900,489	\$ 11,447,841	\$ 11,516,070	\$ 11,460,889	\$ 11,732,046	\$ 9,313,324	\$ 9,582,120
*Unrestricted Ending Fund Balance	\$ 7,425,759	\$ 10,044,412	\$ 10,062,641	\$ 10,147,358	\$ 7,949,793	\$ 7,899,793	\$ 8,118,589
Available Fund Balance as % of Expenditures	82%	119%	78%	74%	55%	53%	53%

CITY OF CRYSTAL LAKE
FIVE YEAR FINANCIAL PLAN
FY 2025 - FY 2029

EXHIBIT C

CAPITAL REPLACEMENT FUND	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	Fiscal 2026 Projection	Fiscal 2027 Projection	Fiscal 2028 Projection	Fiscal 2029 Projection
REVENUES							
Major Revenues							
Video Gaming	\$ 217,860	\$ 221,880	\$ 331,384	\$ 333,948	\$ 336,537	\$ 339,152	\$ 341,794
Utility Taxes	-	-	-	-	-	-	-
Storage Tax	-	-	150,000	150,000	150,000	150,000	150,000
Grants & Reimb.	1,558,642	215,374	3,209,761	-	250,000	1,815,000	4,400,000
Total Major Revenues	\$ 1,776,502	\$ 437,254	\$ 3,691,145	\$ 483,948	\$ 736,537	\$ 2,304,152	\$ 4,891,794
Other Revenues	-	-	27,013	-	-	-	-
Total Revenues	\$ 1,776,502	\$ 437,254	\$ 3,718,158	\$ 483,948	\$ 736,537	\$ 2,304,152	\$ 4,891,794
EXPENDITURES							
City Administration	20,000	20,000	60,000	25,000	25,000	25,000	25,000
Community Development	400,000	593,355	5,244,420	350,000	2,000,000	2,297,750	3,282,750
Information Technology	506,095	293,095	578,000	400,000	305,000	185,000	225,000
Fire Rescue	993,000	895,781	97,000	349,689	21,000	1,066,000	-
Police Department	178,161	142,462	180,285	377,500	1,012,500	365,000	280,000
Public Works							
Engineering	2,846,780	40,000	2,581,500	295,000	808,430	650,000	7,450,000
Fleet Services	40,000	33,572	-	-	-	-	-
Facility Services	3,858,816	2,213,341	4,102,579	3,491,938	1,748,443	766,750	564,750
Roadways - MFT	7,729,892	3,893,092	5,536,384	1,524,441	1,325,380	2,725,142	875,646
Roadways - Non MFT	2,325,000	2,304,600	2,022,000	2,232,660	2,145,140	2,209,494	2,275,779
Streets	20,000	17,595	205,000	-	-	-	-
Three Oaks Recreation	1,196,200	935,172	1,505,550	31,850	325,850	25,850	10,850
Total Expenditures	\$ 20,113,944	\$ 11,382,065	\$ 22,112,718	\$ 9,078,078	\$ 9,716,743	\$ 10,315,986	\$ 14,989,775
<i>Revenues Over</i>							
(Under) Expenditures	\$ (18,337,442)	\$ (10,944,811)	\$ (18,394,560)	\$ (8,594,130)	\$ (8,980,206)	\$ (8,011,834)	\$ (10,097,981)
OTHER FINANCING SOURCES (USES)							
Transfers In	\$ 9,367,759	\$ 13,971,304	\$ 4,978,404	\$ 8,220,615	\$ 4,927,645	\$ 4,478,426	\$ 2,793,032
Transfers Out	-	-	-	-	-	-	-
Gain on Sale of Assets	-	24,442	-	-	-	-	-
Net Transfers	\$ 9,367,759	\$ 13,995,746	\$ 4,978,404	\$ 8,220,615	\$ 4,927,645	\$ 4,478,426	\$ 2,793,032
FUND BALANCE							
Change in Fund Balance	\$ (8,969,683)	\$ 3,050,935	\$ (13,416,156)	\$ (373,515)	\$ (4,052,561)	\$ (3,533,408)	\$ (7,304,949)
Est. Beg. Fund Balance	17,864,156	16,095,099	19,146,034	5,729,878	5,356,363	1,303,802	(2,229,606)
Est. End. Fund Balance	\$ 8,894,473	\$ 19,146,034	\$ 5,729,878	\$ 5,356,363	\$ 1,303,802	\$ (2,229,606)	\$ (9,534,555)

CITY OF CRYSTAL LAKE
FIVE YEAR FINANCIAL PLAN
FY 2025 - FY 2029

EXHIBIT D

VEHICLE REPLACEMENT FUND	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	Fiscal 2026 Projection	Fiscal 2027 Projection	Fiscal 2028 Projection	Fiscal 2029 Projection
REVENUES							
Major Revenues	-	-	-	-	-	-	-
Total Major Revenues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Revenues	-	-	-	-	-	-	-
Total Revenues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

EXPENDITURES							
City Administration	\$ -	\$ -	\$ -	\$ 33,241	\$ -	\$ -	\$ -
Community Development	-	-	105,000	108,000	-	-	-
Fire Rescue	237,015	201,512	874,608	951,090	434,241	1,891,445	73,662
Police Department	794,768	510,519	592,251	778,826	710,347	622,178	682,973
Public Works							
Engineering	84,275	6,790	129,528	76,900	3,013	45,150	-
Fleet Services	50,695	-	50,695	-	-	-	-
Facility Services	2,555	4,522	-	-	-	-	55,000
Streets	1,577,691	564,702	2,680,371	319,848	832,885	-	89,541
Total Expenditures	\$ 2,746,999	\$ 1,288,045	\$ 4,432,453	\$ 2,267,905	\$ 1,980,486	\$ 2,558,773	\$ 901,176

<i>Revenues Over</i>							
(Under) Expenditures	\$ (2,746,999)	\$ (1,288,045)	\$ (4,432,453)	\$ (2,267,905)	\$ (1,980,486)	\$ (2,558,773)	\$ (901,176)

OTHER FINANCING SOURCES (USES)							
Lease Financing	\$ -	\$ 225,695	\$ -	\$ -	\$ -	\$ -	\$ -
Transfers In	\$ 1,637,015	\$ 4,201,512	\$ 1,374,608	\$ 1,451,090	\$ 934,241	\$ 2,391,445	\$ 573,662
Transfers Out	-	-	-	-	-	-	-
Net Transfers	\$ 1,637,015	\$ 4,427,207	\$ 1,374,608	\$ 1,451,090	\$ 934,241	\$ 2,391,445	\$ 573,662

FUND BALANCE							
Change in Fund Balance	\$ (1,109,984)	\$ 3,139,162	\$ (3,057,845)	\$ (816,815)	\$ (1,046,245)	\$ (167,328)	\$ (327,514)
Est. Beg. Fund Balance	3,000,000	4,000,000	7,139,162	4,081,317	3,264,502	2,218,257	2,050,929
Est. End. Fund Balance	\$ 1,890,016	\$ 7,139,162	\$ 4,081,317	\$ 3,264,502	\$ 2,218,257	\$ 2,050,929	\$ 1,723,415

CITY OF CRYSTAL LAKE
FIVE YEAR FINANCIAL PLAN
FY 2025 - FY 2029

EXHIBIT E

WATER & SEWER OPERATING FUND	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	Fiscal 2026 Projection	Fiscal 2027 Projection	Fiscal 2028 Projection	Fiscal 2029 Projection
REVENUES							
Major Revenues							
Consumption Fees	\$ 10,054,854	\$ 9,927,581	\$ 14,928,716	\$ 15,370,577	\$ 15,825,635	\$ 16,294,283	\$ 16,776,931
Connection Fees	500,000	740,600	500,000	400,000	175,000	75,000	75,000
Total Major Revenues	\$10,554,854	\$10,668,181	\$15,428,716	\$15,770,577	\$16,000,635	\$16,369,283	\$16,851,931
Other Revenues	236,398	292,398	590,214	572,700	500,442	486,054	486,672
Total Revenues	\$ 10,791,252	\$ 10,960,579	\$ 16,018,930	\$ 16,343,277	\$ 16,501,077	\$ 16,855,337	\$ 17,338,603
EXPENSES							
Public Works Admin	\$ 741,462	\$ 597,967	\$ 979,572	\$ 1,015,830	\$ 1,053,009	\$ 1,091,587	\$ 1,131,620
Water & Sewer	4,224,440	4,102,421	5,821,575	5,998,617	6,194,300	6,396,667	6,604,556
Wastewater	2,730,770	2,588,444	3,905,279	4,025,666	4,136,744	4,271,308	4,410,475
Total Expenses	\$ 7,696,672	\$ 7,288,832	\$ 10,706,426	\$ 11,040,113	\$ 11,384,053	\$ 11,759,561	\$ 12,146,651
<i>Revenues Over</i>							
(Under) Expenses	\$ 3,094,580	\$ 3,671,747	\$ 5,312,504	\$ 5,303,164	\$ 5,117,024	\$ 5,095,776	\$ 5,191,952
TRANSFERS IN (OUT)							
Transfers In	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Transfers Out	(5,796,555)	(7,828,127)	(7,578,891)	(6,946,636)	(6,220,207)	(5,384,815)	(5,350,433)
Net Transfers	\$ (5,796,555)	\$ (7,828,127)	\$ (7,578,891)	\$ (6,946,636)	\$ (6,220,207)	\$ (5,384,815)	\$ (5,350,433)
CASH BALANCE							
Change in Cash Balance	\$ (2,701,975)	\$ (4,156,380)	\$ (2,266,387)	\$ (1,643,472)	\$ (1,103,183)	\$ (289,039)	\$ (158,481)
Est. Beg. Cash Balance	12,304,823	13,275,567	9,119,187	6,852,800	5,209,328	4,106,144	3,817,106
Est. End. Cash Balance	\$ 9,602,848	\$ 9,119,187	\$ 6,852,800	\$ 5,209,328	\$ 4,106,144	\$ 3,817,106	\$ 3,658,624
Available Cash Balance as % of Expenditures	125%	125%	64%	47%	36%	32%	30%

CITY OF CRYSTAL LAKE
FIVE YEAR FINANCIAL PLAN
FY 2025 - FY 2029

EXHIBIT F

WATER & SEWER CAPITAL REPLACEMENT FUND	Fiscal 2024B Budget	Fiscal 2024B Estimate	Fiscal 2025 Budget	Fiscal 2026 Projection	Fiscal 2027 Projection	Fiscal 2028 Projection	Fiscal 2029 Projection
REVENUES							
Major Revenues							
Utility Taxes	1,484,268	1,477,342	2,595,359	2,605,446	2,614,623	2,623,837	2,633,086
Grants & Reimb.	3,643,670	3,024,460	2,272,884	-	-	-	-
Total Major Revenues	\$ 5,127,938	\$ 4,501,802	\$ 4,868,243	\$ 2,605,446	\$ 2,614,623	\$ 2,623,837	\$ 2,633,086
Other Revenues	70,000	60,000	70,000	100,000	100,000	100,000	100,000
Total Revenues	\$ 5,197,938	\$ 4,561,802	\$ 4,938,243	\$ 2,705,446	\$ 2,714,623	\$ 2,723,837	\$ 2,733,086
EXPENSES							
Public Works Admin	\$ 6,585,900	\$ 716,169	\$ 6,112,200	\$ 3,441,600	\$ 1,780,060	\$ 303,000	\$ 3,000
Water & Sewer	11,745,953	9,798,804	19,208,493	4,125,191	4,295,262	11,976,407	18,033,902
Wastewater	2,468,413	1,868,828	1,794,929	3,013,052	12,697,380	829,387	1,635,500
Total Expenses	\$ 20,800,266	\$ 12,383,801	\$ 27,115,622	\$ 10,579,843	\$ 18,772,702	\$ 13,108,794	\$ 19,672,402
Revenues Over							
(Under) Expenditures	\$ (15,602,328)	\$ (7,821,999)	\$ (22,177,379)	\$ (7,874,397)	\$ (16,058,079)	\$ (10,384,957)	\$ (16,939,316)
OTHER FINANCING SOURCES (USES)							
Transfers In	\$ 12,782,064	\$ 9,189,442	\$ 11,205,446	\$ 3,699,900	\$ 3,200,000	\$ 3,200,000	\$ 2,950,000
Transfers Out	-	-	-	-	-	-	-
Bond/Loan Proceeds	1,400,000	-	10,500,000	500,000	11,440,000	6,800,000	13,500,000
Net Transfers	\$ 14,182,064	\$ 9,189,442	\$ 21,705,446	\$ 4,199,900	\$ 14,640,000	\$ 10,000,000	\$ 16,450,000
CASH BALANCE							
Change in Cash Balance	\$ (1,420,264)	\$ 1,367,443	\$ (471,933)	\$ (3,674,497)	\$ (1,418,079)	\$ (384,957)	\$ (489,316)
Est. Beg. Cash Balance	8,775,123	\$8,463,200	9,830,643	9,358,710	5,684,213	4,266,134	3,881,177
Est. End. Cash Balance	\$ 7,354,859	\$ 9,830,643	\$ 9,358,710	\$ 5,684,213	\$ 4,266,134	\$ 3,881,177	\$ 3,391,861



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CITY OF CRYSTAL LAKE
ANNUAL BUDGET
FISCAL YEAR 2025



SUPPLEMENTAL
INFORMATION



DRAFT

**AN ORDINANCE APPROVING THE ANNUAL BUDGET OF THE CITY OF
CRYSTAL LAKE, ILLINOIS, FOR THE FISCAL YEAR
BEGINNING JANUARY 1, 2025 AND ENDING DECEMBER 31, 2025**

WHEREAS, the City Council designates a Budget Officer for the City who shall compile an annual budget for the City of Crystal Lake; and

WHEREAS, the Budget Officer has proposed to the corporate authorities a budget as required by Section 8-2-9.3 of the Illinois Municipal Code; and

WHEREAS, Section 8-2-9.9 of the Illinois Municipal Code requires that the corporate authorities of the City of Crystal Lake allow for public inspection of the tentative annual budget at least ten (10) days prior to its passage; and

WHEREAS, the tentative annual budget has been available for public inspection in the Office of the City Manager and online on the City's website from November 8, 2024; and

WHEREAS, after proper notice being given, a public hearing was conducted on December 3, 2024, to obtain public comment on the tentative annual budget for the City of Crystal Lake for the fiscal year beginning January 1, 2025 and ending December 31, 2025; and

WHEREAS, Section 8-2-9.6 of the Illinois Municipal Code authorizes the City Council to delegate authority to heads of municipal departments to delete, add to, or change sub-classes within an adopted budget.

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



Section 1: The fiscal year budget of the City of Crystal Lake, McHenry County, Illinois, for the fiscal year beginning January 1, 2025 and ending December 31, 2025, in the form attached hereto is hereby approved and adopted.

Section 2: The City Manager is hereby authorized to delete, add to, or change sub-classes within the funds of the adopted budget. No revision of the budget shall be made increasing the total budget without proper approval from the City Council.

Section 3: That a certified copy of this Ordinance and a copy of the budget hereby approved shall be filed with the McHenry County Clerk in accordance with the provisions of the statutes of the State of Illinois.

DATED at Crystal Lake, Illinois, this 3rd day of December 2024.

APPROVED:

Haig Haleblian, MAYOR

ATTEST:

CITY CLERK

PASSED: December 3, 2024

APPROVED: December 3, 2024

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



ACCOUNT DESCRIPTIONS

Personnel Services

Full-Time Wages

Includes salaries and wages of all full-time employees, officials and officers of the City of Crystal Lake.

Part-Time/Seasonal Wages

Includes wages of all part-time or seasonal employees of the City of Crystal Lake.

Overtime

Wages paid above regular salary for hours worked beyond standard required work schedule.

Pension Payments

Includes monthly payments to retired or disabled police officers and firefighters or their survivors eligible to receive payments from their retirement funds.

Group Insurance

Includes City's share of employee and dependent group term coverage.

City Portion Social Security

Includes City's share of Social Security expense.

City Portion IMRF

Includes City's share of Illinois Municipal Retirement Fund expense.

City Portion Medicare

Includes City's share of Medicare expense.

Contractual Services

Professional Services

Includes payment to outside technical or professional advisors or consultants.

Reimbursed Expenses

Includes all amounts that are paid by the City of Crystal Lake and reimbursed by an outside agency. Excludes Grants.

Legal

All costs related to legal services provided to the City.



Annual Audit

Includes payment to outside Certified Public Accountants for annual or special audit of City funds as required by law or direction of the City Council.

Pest Control

Includes all payments to outside consultants, vendors or other governmental agencies for control or abatement of vermin, mosquitoes, moths etc.

Publishing

Includes all legal advertising, statutory publication expenses and cost of miscellaneous publications.

Postage and Freight

Includes mailing machine postage, out-going shipment charges, stamps, postcards, insurance and registration fees, pre-printed envelopes and postage dues. Incoming transportation charges are to be charged to the same classification as the cost of the materials or supplies received.

Training

Includes transportation, mileage expense, meals, lodging and all necessary expenses incurred in performance of official duties. Also includes fees and expenses incurred for training courses, seminars, conferences, etc., relating to official duties.

Automotive Repair

Includes costs of miscellaneous parts to maintain City automobiles.

Dues and Subscriptions

Includes membership in technical and professional organizations and cost of subscribing to technical or professional publications, periodicals, bulletins or services from which the City will derive direct benefit.

Insurance and Bonding

Includes cost of all types of insurance, insurance riders and fidelity bonds except employee group life and health insurance.

Utilities

Includes costs of telephones, cellular phones, pagers, electricity, gas, heat fuel oil or propane for City buildings or installations.

Animal Control

Includes cost of outside vendors or other governmental units for housing, feeding or humanely disposing of animals.



Buildings and Offices Maintenance Services

Includes costs of services, including labor and materials, performed by outside vendors for maintenance and repair of buildings, offices, garages and installations.

Examinations

Includes all professional, laboratory or diagnostic fees paid to outside vendors for required examinations.

Operating Equipment Maintenance Services

Includes costs of services, including labor and materials, performed by outside vendors for maintenance and repair of all operating equipment: tractors, mowers, sweepers, automobiles, trucks, shop and plant equipment, traffic signals, instruments of all types, air conditioning equipment and minor apparatus and tools.

Office Equipment Maintenance Services

Includes costs of maintenance, including labor and materials, performed by outside vendors for maintenance and repair of office equipment; computers, office machines and furniture. Also includes service contracts.

Clothing Rental

Includes expense of rental clothing.

Radio Equipment

Includes costs of services, including labor and materials, performed by outside vendors for maintenance and repair of car radio receivers, paging equipment, control consoles and antenna tower, portable radios either by call or service contract.

Sidewalk Maintenance Services

Includes costs of services, including labor and materials, performed by outside vendors for maintenance and repair of sidewalks.

Storm Sewer Maintenance Services

Includes costs of services, including labor and materials performed by outside vendors for maintenance and repair of storm sewers.

Street Light Maintenance Services

Includes costs of services, including labor and materials, performed by outside vendors for maintenance and repair of streetlights. Also includes monthly service charge fee paid to outside vendors for street lights.



Plant Maintenance Services

Includes costs of services, including labor and materials, performed by outside vendors for maintenance and repair of utility plants and equipment.

Lines and Systems Maintenance Services

Includes costs of services, including labor and materials, performed by outside vendors for maintenance and repair of water and sewer lines, interceptors, force mains, valves and valve vaults and lift stations.

Fire Hydrants Maintenance Services

Includes costs of services, including labor and materials, performed by outside vendors for maintenance and repair of fire hydrants.

Employee Programs

Includes costs of employee recognition supplies and activities.

State Filing Fees

Includes annual compliance fees for police and fire pension funds.

Tree Removal Services

Includes costs of services, including labor and materials, performed by outside vendors for tree and stump removal.

Tree Planting Services

Includes costs of services, including labor and materials, performed by outside vendors for tree planting, watering and fertilizing.

Rent - Building or Equipment

Includes all rental costs of buildings and equipment.

Land Rental

Includes all rental costs of vacant land, parking lots, driveways, streets, roadways and easements.

Para Transit Services

Includes the City's portion of costs for the Dial-A-Ride program through the Regional Transportation Agency.

Contingency

Provides for unforeseen emergencies.



Debt Collection Services

Includes costs of services, including labor and materials, performed by outside vendors in collecting debts due.

Supplies and Materials

Office Supplies

Includes all supplies necessary for the operation of an office: copy paper, writing utensils, staples, etc. Does not include postage or pre-stamped envelopes, charges for stationery, printing and miscellaneous items.

Cleaning Supplies

Includes all cleaning supplies such as brooms, mops, brushes, solvents, soap, disinfectants, deodorizers, etc.

Landscape Materials

Includes materials such as grass seed, sod and plant materials, including trees.

Motor Fuel & Lubricants

Includes gasoline, motor oil, diesel fuel and other fuels and lubricants for cars, trucks, heavy equipment, etc.

Computer Hardware & Software

Includes all costs of computer hardware and software, including printers, yearly maintenance and software updates/upgrades.

Small Tools & Equipment

Includes all supplies and equipment of small unit value below the capitalization threshold of \$5,000 (per item) and subject to either loss or rapid deterioration. Includes all hand tools, supplies and equipment used by mechanics, laborers, maintenance men, etc.

Automotive Supplies

Includes cost of materials and supplies used for maintenance and repair of automobiles, trucks and other heavy equipment.

Public Works Materials

Includes all bituminous patching material, cement, sand, gravel, street paint, etc.

Clothing

Includes clothing allowance for City personnel.



Water Meters and Parts

Includes costs of water meters and parts for maintenance and repair of water meters.

Fire Hydrants and Parts

Includes costs of all parts for maintenance and repair of fire hydrants.

Salt

Includes cost of water softener and ice control salt.

Chemicals and Sealants

Includes all chemicals for treatment of water and sewer lines, and system and installation maintenance.

Laboratory Supplies

Includes all laboratory supplies below the capitalization threshold of \$5,000 (per item), such as Petri dishes, flasks, slides, automatic sampling parts, analytical reagents, etc.

Water Tap Materials

Includes costs of materials such as copper tubing, corporation codes, buffalo boxes and pressure fittings, etc., used in water taps.

Street Signs

Includes costs to purchase new and replacement street signs.

Operating Supplies

Includes cost of materials and supplies used for in-house maintenance and repair of operating equipment.

Plant Maintenance

Includes cost of materials and supplies, performed in-house, for maintenance and repair of utility plants and equipment.

Stationery and Printing

Includes all costs for printing, binding, photography, blueprinting and microfilming services by outside vendors, including City letterhead and return-address labels and envelopes.

Capital Outlay, account series 57000:

Capital Outlay includes the purchase of all real property such as land, buildings, machinery and equipment which benefit the current and future fiscal periods. Capital Outlay would include the purchase of all items which meet the following criteria:

- Must have an estimated useful life of more than three years;
- Must be capable of being permanently identified as an individual unit of property;



- Must belong to one of the general classes of property, which are considered as fixed assets in accordance with generally accepted accounting practices. Fixed assets are defined as items of more or less permanent property necessary to the operation of an enterprise. As a general rule, an item, which meets the first two requirements and has a unit cost of \$10,000 (per item) or more, should be classified as Capital Outlay.

Buildings

Includes the construction or acquisition of permanent structures.

Office Equipment

Includes computers and or/machines and furniture.

Automotive Equipment

Includes automobiles and trucks and necessary equipment/alterations if purchased with a new vehicle.

Operating Equipment

Includes all machinery and equipment not included in Office Equipment, Automotive Equipment or Departmental Equipment.

Public Works Improvement

Includes costs for the extension of utilities to approved sites.

Streets

Includes construction costs of streets, parking lots, sidewalks, bridges, curbs, gutters, culverts, storm sanitary sewers, dry wells, airport runways and aprons, water lines, lighting systems, permanent signs, etc.

System Improvement

Includes construction and acquisition costs of water, sewer and storm sewer lines, manholes, lift stations, valve vaults, etc.

Land

Includes the cost of land, construction easements, permanent easements, legal and survey fees.

Departmental Equipment

Includes only those items, which are unique to a particular department such as automotive testing equipment, microscopes, automatic sampling devices, etc.



GLOSSARY OF TERMS

ACCOUNTING SYSTEM: The total set of records and procedures that are used to record, classify, and report information on the financial status and operations of an entity.

ACCRUAL BASIS OF ACCOUNTING: The method of accounting under which transactions and events are recognized when they occur, regardless of when cash is received or paid.

ACTIVITY: A cost center for recording charges for services delivered or functions performed. Each activity has an assigned manager who is responsible for planning and conducting the various approved objectives or workload.

ADJUDICATION: Administrative Court conducted by the City for compliance issues and no criminal violation of local ordinance violations.

AD VALOREM PROPERTY TAXES: In proportion to value. A basis for levy of taxes on property.

AME: After-market equipment

AMORTIZATION: (1) The portion of the cost of a limited-life or tangible asset charged as an expense during a particular period. (2) The reduction of a debt by regular payments of principal and interest sufficient to retire the debt by maturity.

ANNUAL COMPREHENSIVE FINANCIAL REPORT (ACFR): A government's annual report that contains three sections-introductory, financial and statistical. An ACFR provides financial information beyond the general purpose external financial statements and conforms to guidance in the GASB Codification.

APPROPRIATION: An authorization made by the legislative body of a government, which permits officials to incur obligations against and to make expenditures of governmental resources. Appropriations are usually made for fixed amounts and are typically granted for a one-year period.

APS: Automated Citation Program

ARRA: American Recovery and Reinvestment Act of 2009

ASE: Automotive Service Excellence

ASSESSED VALUATION: A valuation set upon real estate or other property by a government as a basis for levying taxes.



ASSESSMENT: (1) The process of making the official valuation of property for taxation. (2) The valuation placed upon property as a result of this process.

ASSETS: Property owned by a government, which has a monetary value.

ASSIGNED FUND BALANCE: The portion of a Governmental Fund's net assets to denote an intended use of resources.

AUDIT: The examination of documents, records, reports, systems of internal control, accounting and financial procedures, and other evidence to determine whether the financial statements or other financial reports and related items are fairly presented in accordance with generally accepted accounting principles or other established or stated criteria.

AVL: Automatic Vehicle Locater

BALANCED BUDGET: A plan (budget) setting forth expenditures and other uses for a given period being equal to or less than proposed revenues and other sources available.

BOND: A written promise to pay (debt) a specified sum of money (called principal or face value) at a specified future date (called the maturity date(s)) along with periodic interest paid at a specified percentage of the principal (interest rate). Bonds are typically used for long-term debt.

BOND DISCOUNT: The excess of the face value of a bond over the price for which it is acquired or sold.

BOND PREMIUM: The excess of the price at which a bond is acquired or sold over its face value.

BUDGET: A plan setting forth the financial operations, embodying an estimate of proposed expenditures for a given period and the proposed means of financing them with available resources.

BUDGET DOCUMENT: The official written statement prepared by the Finance Department staff, which presents the proposed budget to the legislative body.

BUDGET MESSAGE: A general discussion of the proposed budget presented in writing as part of or supplement to the budget document. The budget message explains principal budget issues against the background of financial experience in recent years and presents recommendations made by the chief executive and designated budget officer.

CAD: Computer Aided Design



CALEA: The Commission on Accreditation for Law Enforcement Agencies

CAPITAL ASSETS: Assets of significant value and having a useful life of several years.

CAPITAL EXPENDITURES: A capital expenditure is a purchase of any item over a specified amount depending on the type of asset (i.e., small tools, vehicles and infrastructure) with a useful life of 3 years or more. Items purchased meeting the criteria are tracked in the asset management system.

CAPITAL IMPROVEMENTS BUDGET: A plan of proposed capital expenditures and the means of financing them. The capital budget is usually enacted as part of the complete annual budget, which includes capital outlays. The capital budget normally is based on a capital improvement plan (CIP).

CASH BASIS: The basis of accounting under which revenues are recorded when received in cash and expenditures (or expenses) are recorded when cash is disbursed.

CD: Community Development Department

CFA: Computerized Fleet Analysis

CIP: Capital Improvement Plan

CMAQ: Congestion Mitigation and Air Quality

CMO: City Manager's Office

COMMITTED FUND BALANCE: The portion of a Governmental Fund's net assets with self-imposed constraints or limitations that have been placed by formal action at the highest level of decision making.

COMPONENT UNIT: Separate governments, agencies or not-for-profit corporations that, pursuant to the criteria in the GASB Codification are combined with other component units to constitute the reporting entity.

CRYSTAL LAKE FIRE PROTECTION DISTRICT: The City of Crystal Lake Fire Rescue Department services the unincorporated area of Crystal Lake with EMS and Fire Protection Services.

CSO: Community Service Officer

CVERT: Citizen Volunteers Employing Radar Team



DELINQUENT TAXES: Taxes, which remain unpaid on and after the date on which a penalty for non-payment is attached.

DIVISION: An organizational unit within a department for purposes of administration and cost accounting.

DEPRECIATION: The measure of the value of a fixed asset that has been consumed during a period whether arising from use, passage of time or obsolescence.

EAV: Equalized Assessed Valuation

EMS: Emergency Medical Services

ENTERPRISE FUND: A fund established to account for operations financed and operated in a manner similar to private business enterprises. In this case, the governing body intends that costs of providing goods or services to the general public on a continuing basis be financed or recovered primarily through user charges.

EPA: Environmental Protection Agency

ERP: Enterprise Resource Planning software

ETSB: Emergency Telephone System Board

EVOC: Emergency Vehicle Operators Course

EVT: Emergency Vehicle Technician

EXPENDITURES: The payment of cash or the transfer of property or services for the purpose of acquiring an asset, service or settling a loss. Expenditures include current operating expenses requiring the present or future use of net current assets, debt service and capital outlays, intergovernmental grants, entitlement and shared revenues.

FCC: Federal Communications Commission

FD: Fire Rescue Department

FIDUCIARY FUND: Any fund held by a government in a fiduciary capacity for an external party, ordinarily as agent or trustee. Also called trust and agency funds.

FINES & FORFEITS: A sum of money imposed or surrendered as a penalty.



FISCAL YEAR: A 12-month period to which the annual operating budget applies and at the end of which a government determines its financial position and the results of its operations.

FRA: Federal Rail Administration

FULL FAITH AND CREDIT: A pledge of the general taxing power of a government to repay debt obligations (typically used in reference to bonds).

FULL TIME EQUIVALENT (FTE): A unit of measurement that indicates the workload of an employee in a way that makes workloads comparable across various contexts. An FTE of 1.0 is equivalent to a full-time worker. An FTE of 0.5 is equivalent to a part-time employee.

FUND: An independent fiscal and accounting entity with a self-balancing set of accounts recording cash and/or other resources together with all related liabilities, obligations, reserves and equities which are segregated for the purpose of carrying on specific activities or attaining certain objectives.

FUND BALANCE: The excess of a fund's assets over its liabilities, generally called a reserve. A negative fund balance is sometimes called a deficit.

GEMT: Ground Emergency Medical Transport

GENERAL FUND: The fund used to account for all financial resources, except those required to be accounted for in another fund.

GENERAL OBLIGATION BONDS: When a government pledges its full faith and credit for the repayment of the bonds it issues, then those bonds are general obligation (GO) bonds. Sometimes the term is also used to refer to bonds, which are to be repaid from taxes and other general revenues.

GENERAL OBLIGATION REVENUE BONDS: Intended to be paid first from the revenues of the enterprise fund. They are backed by the full faith, credit and taxing power of the City.

GENERALLY ACCEPTED ACCOUNTING PRINCIPALS (GAAP): Uniform minimum standards and guidelines for financial accounting and reporting. They govern the form and content of the financial statements of an entity. GAAP encompasses the conventions, rules and procedures necessary to define accepted accounting practices at a particular time. They include not only broad guidelines of general application, but also detailed practices and procedures. GAAP provides a standard by which to measure financial presentations. The primary authoritative body on the application of GAAP to State and local governments is the GASB.



GIS: Geographic Information System

GOVERNMENT FINANCE OFFICERS' ASSOCIATION (GFOA): A professional association of state, provincial and local government finance officers in the United States and Canada.

GOVERNMENTAL ACCOUNTING STANDARDS BOARD (GASB): The authoritative accounting and financial reporting standard-setting body for government entities.

GOVERNMENTAL FUNDS: Funds used to account for the acquisition, use and balance of expendable financial resources and the related current liabilities-(except those accounted for in proprietary funds and fiduciary funds). Under current GAAP, there are four governmental fund types: general, special revenue, debt service and capital projects.

GRANT: A contribution of assets (usually cash) by one governmental unit or other organization to another. Typically, these contributions are made to local governments from the State and federal governments. Grants are usually made for a specified purpose.

HPC: Historical Preservation Commission

HVAC: Heating, Ventilating and Air Conditioning

ICAC: Internet Crimes Against Children

ICMA: International City/Council Management Association.

ICSC: International Council of Shopping Centers

IDOT: Illinois Department of Transportation

IMRF: Illinois Municipal Retirement Fund

INFRASTRUCTURE: The basic facilities, equipment, services and installations needed for the growth and functioning of a community. Includes roads, bridges, curbs and gutters, streets, sidewalks, drainage systems and lighting systems.

INTERGOVERNMENTAL REVENUES: Revenues from other governments in the form of grants, entities, shared revenues or payments in lieu of taxes.

INTERNAL SERVICE FUND: A fund used to account for the financing of goods or services provided by one department or agency to other departments or agencies of a government, or to other governments, on a cost reimbursement basis.



IPBC: Intergovernmental Personnel Benefit Cooperative. The IPBC is an entity created under Illinois State laws which allows municipal groups to band together for the purposes of health insurance. The IPBC was created in 1979 and currently includes 59 municipalities or municipal entities as members.

IT: Information Technology Department

JSA: Job Safety Analysis

LEGAL DEBT LIMIT: The maximum amount of outstanding gross or net debt legally permitted.

LEGAL DEBT MARGIN: The legal debt limit less outstanding debt subject to limitation.

LEGISLATIVE: Having the power to create laws.

LEVY: (1) (Verb) To impose taxes, special assessments or service charges for the support of government activities. (2) (Noun) The total amount of taxes, special assessments or service charges imposed by a government.

LEXIPOOL: A system of risk management tools consisting of web based public safety policy manuals and training bulletins.

MARKET VALUE: An assessor's estimate of what property would be worth on the open market if sold. The market value is set each year before taxes are payable.

MAJOR FUND: Funds are classified as major if they are significantly large with respect to the whole government. A fund is "major" if total assets, liabilities, revenues or expenditures/expenses of the individual governmental or enterprise fund are at least 10 percent of the corresponding total of assets, liabilities, revenue or expenditures/expenses for all funds of that category or type (total governmental or total enterprise funds) and total assets, liabilities revenues or expenditures/expenses of the individual governmental fund or enterprise fund are at least 5 percent of the corresponding total for all governmental and enterprise funds combined.

MCDOT: McHenry County Department of Transportation

MCR: Mobile Capture Accident Reporting

METRA: Northeast Illinois commuter rail system serving Chicago and area suburbs.

MODIFIED ACCRUAL BASIS: The basis of accounting under which expenditures other than accrued interest on general long-term debt are recorded at the time liabilities are incurred and



revenues are recorded when received in cash except for material and/or available revenues which should be accrued to reflect properly the taxes levied and revenue earned.

MOTOR FUEL TAX (MFT): Intergovernmental revenue from the State to be used for maintenance and construction of the municipal street system. The money comes from the State gasoline tax and fees from motor vehicle registration.

MATURITIES: The dates on which the principal or stated value of investments or debt obligations mature and may be reclaimed.

NONSPENDABLE FUND BALANCE: The portion of a Governmental Fund's net assets that are not available to be spent, either short-term or long-term, in either form or through legal restrictions.

NCS: National Citizen Survey

NPDES: National Pollutant Elimination System

OBJECTIVE: Serving as a goal; being the object of a course of action.

OC SPRAY: Oleoresin Capsicum or "pepper" spray

OPEB: Other Post-Employment Benefits

OPERATING BUDGET: A plan of financial operation embodying an estimate of proposed expenditures for the calendar year and the proposed means of financing them (revenue estimates).

OPERATING EXPENSES: Proprietary fund expenses related directly to the fund's primary activities.

OPERATING TRANSFER: Routine and/or recurring transfers of assets between funds.

ORDINANCE: A formal legislative enactment by the government body of a municipality. If it is not in conflict with any higher form of law, it has the full force and effect of law within the boundaries of the municipality to which it applies.

OTHER CHARGES: A level of budgetary appropriations which includes expenses for outside professional services, advertising, insurance, utility costs, repairs maintenance and miscellaneous costs.

PACE: Suburban bus service of the regional transportation authority.



PC: Personal computer

PD: Police Department

PERFORMANCE INDICATORS: A quantitative or qualitative measurement of activity.

PERSONNEL SERVICES: A level of budgetary appropriations, which include expenses for salaries, wages, and related employee benefits such as the City's share of retirement and insurance.

POLICY: A set of guidelines used for making decisions.

PLC: Programmable logic controller

POPULAR ANNUAL FINANCIAL REPORT (PAFR): A financial report that is designed to be readable and easily accessible by the general public and others that do not have a background in public finance.

PROGRAM: Group activities, operations or organizational units directed to attaining specific purposes or objectives.

PROPRIETARY FUNDS: Account for government's ongoing organizations and activities that are similar to those often found in the private sector. All assets, liabilities, equities, revenues, expenses and transfers relating to the government's business and quasi-business activities are accounted for through proprietary funds. The GAAP used are generally those applicable to similar businesses in the private sector and the measurement focus is on determination of income, financial position and changes in financial position. Includes enterprise and internal service funds.

PW: Public Works Department

PZC: Planning and Zoning Commission

REGIONAL TRANSPORTATION AUTHORITY: Lead public transportation agency for Chicago area suburbs.

RESERVES: Assets kept back or saved for future use or special purpose.

RESIDUAL EQUITY TRANSFER: Non-recurring or non-routine transfers of assets between funds.

RESTRICTED FUND BALANCE: The portion of a Governmental Fund's net assets that are



subject to external enforceable legal restrictions.

RETAINED EARNINGS: An equity account reflecting the accumulated earnings of the government's proprietary funds (those funds where service charges will recover costs of providing those services).

REVENUE: The term designates an increase to a fund's assets which:

- does not increase a liability (e.g., proceeds from a loan)
- does not represent a repayment of an expenditure already made
- does not represent a cancellation of certain liabilities; and
- does not represent an increase in contributed capital.

REVENUE ESTIMATE: A formal estimate of how much revenue will be earned from a specific revenue source for some future period, typically a future fiscal year.

S/A: Single Axle

SCADA: Supervisory Control and Data Acquisition

SPECIAL ASSESSMENT: A compulsory levy made against certain properties to defray part or all of the cost of a specific improvement or service deemed to primarily benefit those properties.

SPECIAL REVENUE FUND: A fund used to account for the proceeds of specific revenue sources (other than expendable trusts or major capital projects) that are legally restricted to expenditure for specified purposes.

STP: Surface Transportation Program

SUPPLIES: A level of budgetary appropriations, which include expenses for commodities that are used, such as office supplies, operating supplies, and repair and maintenance supplies.

T/A: Tandem Axle

TAX CAPACITY: A valuation set upon real estate and certain personal property by the County Assessor as a basis for levying property taxes. The assessor determines the estimated market (resale) value of the property. This value is converted by a formula per the County Assessor.

TAX RATE: The property tax rate that is based on the taxes levied as a proportion of the property value.

TAX LEVY: The total amount to be raised by general property taxes for the purposes stated in a resolution certified to the County Assessor.



TAXES: Compulsory charges levied by a government to finance services performed for the common benefit.

TIF: Tax Increment Financing District.

TRANSPORTATION RENEWAL FUND (TRF): Intergovernmental revenue from the State to be used for maintenance and construction of the municipal street system. The money comes from the State gasoline tax.

TRU: Targeted Response Unit.

TRUTH IN TAXATION: The “taxation and notification law” requires local governments to set estimated levies, inform taxpayers about the impacts, and hold a separate hearing to take taxpayer input.

UDO: Unified Development Ordinance

UNASSIGNED FUND BALANCE: Available expendable financial resources in a Governmental Fund that are not the object of a tentative management plan, i.e. designations (Only in the General Fund, unless negative).

UPRR: Union Pacific Railroad

USGS: United States Geological Survey

VARIANCE: A relaxation of the terms of the zoning ordinance where such variance will not be contrary to the public interest and where, owing to conditions peculiar to the property and not the result of the actions of the applicant, a literal enforcement of the ordinance would result in unnecessary and undue hardship.

WAS: Waste Activated Sludge

WORKLOADS: A measure of services provided.

WTP: Water Treatment Plant

WWTP: Wastewater



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CITY OF CRYSTAL LAKE

ANNUAL BUDGET

FISCAL YEAR 2025



APPENDICES



APPENDIX A - THE BUDGET PROCESS

The City of Crystal Lake follows the statutory procedure of utilizing a budget officer which procedure requires that an annual budget be adopted by the corporate authorities before the beginning of the fiscal year to which it pertains.

STRATEGIC ACTION PLAN

Recognizing the many challenges facing the community, City Council members and Department Heads actively engage in strategic planning processes. A Strategic Plan identifies the most important commitments that will achieve the community's vision and advance the City's mission. Key elements of the City's planning framework include:

- Establishing a process for review of an improvement in services managed by the City of Crystal Lake.
- Establishing the foundation for budgeting appropriate resources for specific outcomes.

See Appendix C for more information on the City of Crystal Lake's Strategic Plan.

REVENUE PROJECTIONS

Revenue projections for the new fiscal year begin early in the current fiscal year. Projections are made by the departments responsible for the revenues with help from the Finance staff. Projections are based upon consultations with state and local agencies, trend analysis, anticipated changes in the local and regional economy, and discussions with directly associated staff members. Although revenue projections are prepared early in the budget process, the budget revenue analysis continues with departmental budget development and extends until the budget is adopted based upon any new information.

EXPENDITURES

The City of Crystal Lake uses a program-oriented budgeting process. Each budgeting unit is given a target or "baseline" funding level based upon the previous year's funding level. With a few exceptions, no fixed assets or wages and benefits are included in baseline funding. Any funding request that represents new expenditures and programs, or that is in excess of baseline funding, must be submitted as a separate request. Requests for capital purchases (fixed assets) must also be submitted separately.



PROPOSED BUDGET ANALYSIS/COMPILATION

The Finance Department reviews and compiles a preliminary draft of departmental budgets to present to the Budget Team, which is comprised of the Budget Officer (City Manager), Department Heads and Assistant Finance Director. During Budget Team meetings, each Department Head answers questions concerning their budget.

Given revenue projections and baseline funding requirements, budget changes in funding are made according to necessity and priority. A total recommended funding level is determined and is weighed against available resources.

PROPOSED BUDGET DEVELOPMENT

The Budget Officer prepares and submits to the Crystal Lake City Council, the Proposed Annual Budget covering the next fiscal year. The Proposed Budget assumes for each fund that operating revenues and resources are equal to, or exceed expenditures. The Budget Officer's message summarizes funding requirements, major changes in programs and alternatives for funding.

CITY COUNCIL BUDGET WORKSHOP

A budget workshop is held with the City Council to review and discuss the proposed budget. The workshop is open to the public. Discussions and budget revisions may occur up until the budget is adopted. The City Council make the tentative annual budget conveniently available for public inspection at least ten days prior to the passage of the annual budget.

PUBLIC HEARING/BUDGET ADOPTION

Not less than one week after publication of the tentative annual budget, and prior to final action on the budget, the City Council hold a public hearing on the tentative annual budget, after which hearing the tentative budget may be further revised and passed without any further inspection, notice, or hearing. At the public hearing, citizens may make formal comments concerning the proposed budget. The budget is approved by a vote of two-thirds of the members of the corporate authorities holding office.

BUDGET AMENDMENTS

The City Council may delegate authority to delete, add to or change the adopted budget, subject to such limitation or requirement for prior approval by the Budget Officer or City Manager as the Council, upon a majority vote of the members then holding office, may establish. No revision of the budget shall be made increasing the budget in the event funds are not available to effectuate the purpose of the revision.



The City Manager may transfer funds between units in the same fund. With the prior approval of the City Manager, Heads of Departments may transfer funds between line items within the same budgeting unit. Changes at the fund level require the approval of two-thirds of the City Council.

BASIS OF BUDGETING

The City's annual budget for all funds is prepared using the inflows and outflows of current financial resources (modified basis of accounting). Current financial resources are cash or items such as receivables that will be converted into cash during the current fiscal period or that will be available soon enough after the end of the period to pay current-period liabilities.

Because the budget is prepared on a modified accrual basis for all funds but financial statements are prepared on a modified accrual (governmental funds) and accrual (enterprise and pension trust funds) basis, certain differences between the two methods need to be accounted for. Two most significant differences are 1) depreciation expense – the modified accrual basis does not recognize depreciation expense and will therefore result in higher fund balance/retained earnings than the accrual basis when adjusting for depreciation expense; and 2) purchase of capital items – the modified accrual basis recognizes the full cost of a capital asset when it is purchased rather than depreciating it over time and will therefore result in a lower fund balance/retained earnings than the accrual basis when adjusting for the purchase of capital items.

The City's Annual Comprehensive Financial Report contains two categories of basic financial statements, government-wide and fund financial statements. Government-wide financial statements are intended to provide an aggregated overview of the City's net assets and changes in net assets. The government-wide financial statements report on the City as a whole and assist in assessing operational accountability, whether the City has used its resources efficiently and effectively in meeting operating objectives. Operational accountability is best achieved by using essentially the same basis of accounting and measurement focus used by business organizations, the accrual basis and flow of economic resources measurement focus.

Fund financial statements, the other category of basic financial statements, assist in assessing whether the City has raised and spent financial resources in accordance with budget plans and compliance with pertinent laws and regulations. Fund financial statements focus on the short-term flow of current financial resources or fiscal accountability, rather than on the flow of economic resources.



APPENDIX B - FISCAL YEAR 2025 BUDGET CYCLE

June 10, 2024	Distribute FY 25 budget instructions to all departments. Departments will have two months to complete entry.
July 31, 2024	Position or employee change requests due to Human Resources
August 16, 2024	Budget submittals due from all Departments
August 19, 2024 – August 30, 2024	Finance review of budget submittals
September 3, 2024 – September 20, 2024	Departments meet with City Manager & Finance to review requests, accomplishments, objectives and metrics.
September 23, 2024 – October 21, 2024	Budget Document Preparation - Finance
October 21, 2024 – November 4, 2024	City Manager Final Review of Budget Document
November 5, 2024	Distribute Proposed FY25 Budget to Council
November 7, 2024	Distribute Property Tax Memorandum to Council
November 8, 2024	Post Agenda for Workshop and Make Budget Available to Public (10+ days prior to adoption)
November 12, 2024	Conduct Budget Workshop
November 19, 2024	Council resolution to determine maximum tax levy amount
November 22, 2024	Publish Notice of Public Hearing for Budget; Publish Notice of Truth in Taxation Public Hearing
December 3, 2024	Public Hearing and Adoption of FY 25 Budget; Public Hearing and Adoption of 2024 Tax Levy
December 20, 2024	File adopted FY 25 Budget and 2024 Property Tax Levy with McHenry County Clerk.



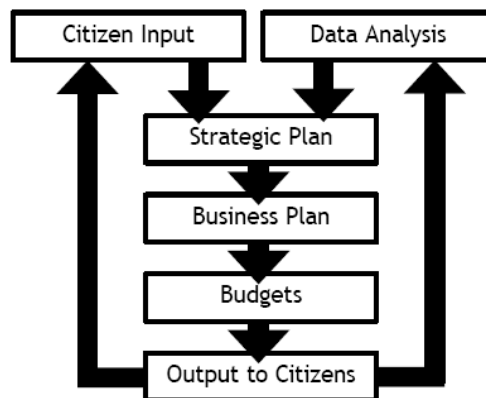
APPENDIX C - STRATEGIC PLAN

The Strategic Plan identifies the most important commitments that will help achieve the community vision. The strategic commitments that form the Strategic Plan are:

1. Development – Reinvestment in the Community
2. Enhancing Community Life through Service Maintenance and Development
3. Managing Infrastructure/Finances

THE STRATEGIC PLANNING PROCESS

The Strategic Plan is not a static document or process. It must change to reflect the changing community. As a dynamic document, the City will continuously revisit the Strategic Plan to ensure we are headed on the right path.



CITIZEN SURVEY

An effective way of gathering citizen input is through a citizen survey. A citizen survey is a uniform survey tool to assess resident satisfaction with community amenities and government service provision. The Strategic Plan documents incorporates the results of the citizen survey.

ENVIRONMENTAL SCAN

The purpose of the Environmental Scan was to help identify the important issues the City needs to address in order to realize its vision for the future. The Environmental Scan identified demographic, economic, social, technological and environmental changes. The Environmental Scan focused on changes in both the external environment (community, regional, national and international) as well as internal changes to the City organization and services provided by the City.



S.W.O.T. ANALYSIS

Utilizing information gathered from the citizen survey, a S.W.O.T analysis was developed. A S.W.O.T. analysis is an assessment of present strengths and weaknesses, and future opportunities and threats.

CITY COUNCIL WORKSHOP

Utilizing the Environmental Scan and S.W.O.T. analysis, the City Council held a workshop session. The purpose of the workshop was to re-confirm the City's Vision Statement, Mission Statement, and Core Values, review and confirm the City's strengths, weaknesses, opportunities, and threats, and identify future opportunities. The Strategic Plan documents incorporates the results of the workshop.

EVALUATION

Once the final document is approved, evaluation of the Strategic Plan at regular intervals is critical to understanding how the organization is performing relative to the expectations articulated in the plan so that progress toward the achievement of community-wide goals can be assessed.

STRATEGIC COMMITMENT #1: DEVELOPMENT - REINVESTMENT IN THE COMMUNITY

EXPLORE ANNEXATION OPPORTUNITIES

- Pursue annexations of strategic properties in order to provide better realignment of corporate boundaries (ongoing).
- Explore governmental consolidation (ongoing).

PROMOTE THE DEVELOPMENT/REDEVELOPMENT OF STRATEGIC AREAS.

- Promote the development of the Northwest Corridor (ongoing).
- Promote commercial redevelopment along Route 14 (ongoing).
- Promote commercial and residential development in the Main Street TIF District with emphasis on the former Oak Manufacturing Building and the former Hines Lumber site (ongoing).
- Promote the redevelopment of the Crystal Court property (ongoing).

COMPLETE A COMPREHENSIVE ANNEXATION POLICY.

- Proactively pursue annexation of developed and undeveloped properties that are in the best interests of the City (ongoing).

COMPLETE THE NEXT PHASE OF DEVELOPMENT OF THE THREE OAKS RECREATION AREA.

- Build upon the success of the Three Oaks Recreation Area to further enhance recreational opportunities for the entire community (ongoing).

COMPLETE A COMPREHENSIVE ANALYSIS OF THE CITY'S ZONING POLICY.



PROMOTE REVITALIZATION AND REDEVELOPMENT.

- Assist businesses and developers to effectively work with environmental and brownfield regulatory and incentive programs (ongoing).
- Develop land-use plans and implement regulations (e.g. zoning, transportation management, storm water management, etc.) that make more efficient use of land and transportation systems (ongoing).
- Work in partnership with other local and State organizations to aid local economic development, including business retention and attraction efforts (ongoing).

PROMOTE NEIGHBORHOOD REVITALIZATION/PRESERVATION.

- Develop infrastructure and make other investments to address neighborhood development needs (green spaces, median islands, streets, sidewalks, drainage structures, signage, curbs and gutters, parking) (ongoing).
- Encourage more quality neighborhood associations (ongoing).
- Encourage programs that assist neighborhoods struggling under the effects of the foreclosure crisis (ongoing).

STRATEGIC COMMITMENT #2: ENHANCING COMMUNITY LIFE THROUGH SERVICE MAINTENANCE AND DEVELOPMENT

PROMOTE EFFECTIVE COMMUNICATION.

- Enhance the use of the City's newsletter, website, and government access channel (ongoing).
- Continued E-government implementation (Virtual City Hall) (ongoing).
- Schedule two general town meetings per year (ongoing).

STRENGTHEN PARTNERSHIPS TO ENCOURAGE ENHANCED RECREATION AND CULTURAL OPPORTUNITIES IN THE COMMUNITY.

- Encourage the development of a community center/senior center/pool (ongoing).
- Encourage the development of cultural opportunities (ongoing).

ENHANCE PUBLIC TRANSPORTATION OPPORTUNITIES.

- Continue to work with partners such as Metra, Pace, and McHenry County to development public transportation opportunities (ongoing).

STRATEGIC COMMITMENT #3: MANAGING INFRASTRUCTURE/FINANCES

ENSURE FISCAL RESPONSIBILITY.

- Communicate to the community how the City utilizes public funds and the challenges it faces to provide services (ongoing).
- Develop a five-year financial forecast that includes operating costs, capital costs and a plan to finance both (completed).



MAINTAIN A PRIORITIZED CAPITAL IMPROVEMENT PLAN.

- Develop a five-year capital improvement plan and update annually thereafter (completed).
- Develop ongoing funding sources to address capital improvement projects (ongoing).
- Develop innovative ways to increase funding for local and regional transportation infrastructure (ongoing).

MAINTAIN CITY STREETS IN GOOD CONDITION.

- Maintain a pavement replacement program (completed)

STRENGTHEN REGIONAL PARTNERSHIPS TO HELP SOLVE LOCAL AND REGIONAL TRANSPORTATION PROBLEMS (ONGOING).

ENHANCE THE QUALITY OF DRINKING WATER IN THE CITY.



APPENDIX D - FINANCIAL POLICIES

Financial policies are the primary element to sound money management. They are a strongly recommended part of local government financial management. The National Advisory Council on State and Local Budgeting (NACSLB) recommends establishing budget practices through policy formation. The Government Finance Officer Association (GFOA) recommends establishment of a set of financial policies as part of the budgeting process. Financial policies are guiding principles for operational and strategic decision making related to financial management. Financial policies codify the methods of selection for improving the financial health of the City.

The City's maintains Policies and Procedures Manual. These policies are reviewed whenever necessary to update for changes in law or generally accepted accounting principles. These policies may also be updated to enhance our understanding and implementation of sound financial practices, in response to changes and events that may affect our financial well-being.

The overall goal of this Comprehensive Financial Policy Document is to outline the best procedures and practices in governmental financial management. Adhering to these policies will help to ensure that the City maximizes its expenditures/expenses, preserves the safety of is public funds, and maintains a strong position in the financial community. The following briefly outlines the focus of each policy found in the Manual.

AUDIT

EXTERNAL AUDIT

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.

ANNUAL COMPREHENSIVE FINANCIAL REPORT (ACFR)

The Comprehensive Annual Financial Report (ACFR) 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 and activities for the year (May 1 to April 30). The City's external auditor provides an opinion of the City's financial statements as to whether they present fairly, in all material respects, the financial position of the City for the fiscal year ended April 30.



INTERNAL CONTROLS

Internal controls, which are an integral part of any organization, are put into place largely to allow management to monitor operations, identify business risks and generate pertinent information, both financial and nonfinancial, to drive needed action.

SPECIAL AUDITS

Periodically, the City shall conduct special audits to ensure accuracy in reporting requirements. These special audits may include utility cost audits, municipal franchise and tax audits, sales tax audits, hotel/motel tax audits, and waste transfer station fee audits.

GENERAL ACCOUNTING

ACCOUNTING INTRODUCTION

The Financial Statements of the City of Crystal Lake are prepared in accordance with accounting principles generally accepted in the United States of America as prescribed by the Governmental Accounting Standards Board ("GASB"). The City applies all applicable GASB pronouncements.

GENERAL LEDGER AND CHART OF ACCOUNTS

The general ledger is defined as a group of accounts that supports the information shown in the major financial statements. The general ledger is used to accumulate all financial transactions of the City of Crystal Lake, and is supported by subsidiary ledgers that provide details for certain accounts in the general ledger. The general ledger is the foundation for the accumulation of data and reports.

JOURNAL ENTRIES

It is the City's policy to accurately prepare journal entries (inclusive of adequate supporting documentation) that comply with the City's adopted budget and City Council policies.

EXPENDITURES AND DISBURSEMENTS

ACCOUNTS PAYABLE MANAGEMENT

The City strives to maintain efficient business practices and good cost control. A well-managed accounts payable function can assist in accomplishing this goal from the purchasing decision through payment and check reconciliation. It is the policy of the City that the recording of assets or expenses and the related liability is performed by an employee independent of ordering and receiving. The amounts recorded are based on the vendor invoice for the related goods or



services. The Accounts Payable Division of the Finance Department of the City supports all City department needs by providing a timely and efficient manner to process payments in compliance with policies and procedures.

ACCOUNTS PAYABLE PAYMENTS VIA ELECTRONIC FUNDS TRANSFERS (EFT)

In Fiscal Year 2018-19, the City began a new program to allow accounts payable payments to be made via Electronic Funds Transfers (EFTs). The use of electronic payments via electronic Automated Clearing House (ACH) provide both the sender and receiver with the advantages of improved controls, reduced chances for check fraud, better cash management and greatly reduced bank charges.

CASH DISBURSEMENT (CHECK-WRITING) POLICIES

The City is dedicated to ensuring the proper handling of cash and checks it receives as part of its business activities, accurate financial reporting, and promotion of appropriate security and stewardship of funds. This policy establishes the minimum requirements for proper cash and check handling by departments.

CONTRACT ADMINISTRATION MANUAL

This manual is intended as internal guidance to City contract administrators and Departments. After issuance of a contract award document, the Department is responsible for contract administration to assure that the services or goods are provided in accordance with the terms of the contract. Planning and proactive management of a contract are crucial to effective contract administration.

ELECTRONIC FUNDS TRANSFER (EFT) POLICY AND PROCEDURES

The primary goal of this policy is to ensure Electronic Funds Transfers (EFTs) are initiated, executed, and approved in a secure manner. This policy establishes requirements with respect to payments via EFT for payments of City obligations to vendors.



FUEL CARD PROCEDURES

The Fuel Program is intended to be utilized for emergency operations and travel purposes. The Fuel Cards allow staff an opportunity to make practical decisions in obtaining fuel while traveling on City business or in cases of emergency. Management information reports are available, enabling the Department Head to improve management control and decision making.

PURCHASING POLICY

Purchasing is a support function that directly affects all City departments and division operating budgets, equipment inventories, and overhead costs. Purchasing is an important component in accomplishing various City goals and objectives in a cost-effective manner. This policy defines a scope of purchasing, the purpose, and goals of purchasing.

PREVAILING WAGE

The Illinois Prevailing Wage Act, 820 ILCS 130/1 et. seq., requires that for certain public works projects, prevailing wage be paid. It also contains some administrative and record keeping requirements that the City and its contractors are mandated to strictly follow.

SALES TAX EXEMPTION NUMBER

City purchases are not subject to sales tax, therefore, employees shall make efforts to inform vendors of the City's tax exempt status and to ensure that sales tax is not paid for purchases made with petty cash or credit cards.

TRAVEL, TRAINING AND CERTIFICATION POLICY

The City promotes the training, development, and education of its employees to improve the efficiency and effectiveness of City services. Travel, training and certification can play an important role in accomplishing the City's mission to provide superior and responsive governmental services to the people of Crystal Lake. Control of travel, training and certification authorization is the responsibility of each Department Director. All City personnel traveling or incurring business expenses on behalf of the City, and those responsible for the approval of these expenses, are expected to use these measures to assist in maintaining control over travel expenditures. The policies detailed here apply to all funds under City control and are superseded only in those instances where funding agencies apply specific and more restrictive rules and rates.

VENDOR/MANUFACTURER REBATES

For the purpose of this policy, rebates associated with City purchases in the form of money or property are considered items of value that individuals may not personally acquire as a result of



their position. If a purchase qualifies for a rebate, the policy incorporates a process that must be followed.

PAYROLL AND RETIREMENT

PAYROLL AND RELATED POLICIES

The Finance Department maintains a payroll system which allows for the accumulation and maintenance of data necessary for accurate payroll disbursement records for all employees who work for the City of Crystal Lake (including the Crystal Lake Library). The following are procedures for the City's payroll function.

PENSION FUNDING POLICY

This policy applies to the calculation of the City of Crystal Lake's "actuarially determined contribution" (ADC) to the Crystal Lake Police and Firefighters' Pension Funds, police and firefighter pension trust funds organized under Articles III and IV of the Illinois Pension Code.

PRE-RETIREMENT CHECKLIST FOR THOSE APPLYING FOR SERVICE RETIREMENT

State law establishes retirement plans for all public employees in Illinois, including those employed by the City. Eligible employees of the City of Crystal Lake participate in one of three pension funds: 1. Illinois Municipal Retirement Fund (IMRF), 2. Crystal Lake Police Pension Fund (CLPPF), 3. Crystal Lake Firefighters' Pension Fund (CLFPF). The following provides guidance for those applying for service retirement.

REVENUE AND CASH MANAGEMENT

BANKING

The City pursues a banking management structure that achieves the most productive use of cash, minimizes operating costs, safeguards assets, and provides maximum flexibility in the management of cash.

CASH AND REVENUE MANAGEMENT POLICY

The Cash and Revenue Management Policy applies to all revenue collected, except where state or federal laws supersede. Major revenue sources for the City of Crystal Lake include real estate taxes, franchise revenues, state shared revenues, utility usage, licenses and permits, fines, and charges for services. Proper controls over revenue are essential to maintaining strong financial management practices.



CASH MANAGEMENT AND REVENUE PROCEDURES AND INTERNAL CONTROL MANUAL

The Revenue and Cash Management Procedures and Internal Control Manual provides an outline for revenue transactions. The responsibility for the administration of the revenue management procedures has been delegated to the Finance Director and the Finance Department, who shall implement the following revenue procedures and internal controls, as prescribed by the Revenue and Cash Management Policy.

GENERAL ACCOUNTS RECEIVABLE

It is the purpose of this policy to ensure sound financial management practices, the proper controls over revenues, and general oversight over the various revenues collected. To ensure revenues are collected fairly, equitably and timely. To provide best practices in developing efficient revenue management programs.

DEBT COLLECTION PROCEDURES MANUAL

This manual discloses how delinquent obligations will be collected by the City. It specifically addresses utility billing, parking tickets, ambulance fees, fire recovery fees, administrative adjudication fines, weed mowing, and other miscellaneous fees. It describes the accounts receivable write-off policy. Lastly, it discloses how eligible indebtedness to the City will be attached to property as part of the collection process.

CITY WRITE-OFF POLICY

This policy establishes departmental requirements for the periodic review and identification of accounts receivable deemed to be uncollectible and the methodology in handling these accounts. This activity will also assist in accurately reflecting financial balances.

INVESTMENT POLICY

The Investment Policy applies to the investment of all funds of the City both short-term operating funds and long-term funds including investments of proceeds from certain bond issues. This policy outlines investment objectives; Establishes standards of care; Describes investment parameters for the City; Defines permissible investments; Establishes guidelines for managing repurchase agreements; Explains how investments will be collateralized; How to deal with derivative products; Sets down rules for pooling of investments; Outlines safekeeping and custody guidelines, and; Provides the investment reporting requirements. It suggests eligible institutions and dealers to assist with investment management. Lastly, it delineates internal controls necessary to properly manage an investment portfolio.



INVESTMENT PROCEDURES AND INTERNAL CONTROLS MANUAL

The Procedures and Internal Control Manual provides an outline for cash and investment transactions. This manual shall be reviewed on a yearly basis for possible revisions by the Finance Director to ensure that the manual is current with investment industry standards and practices.

PETTY CASH

This policy sets forth procedures for the handling of petty cash monies at the City Hall, Police, and Fire/Rescue Departments. It further establishes the procedures for reporting petty cash disbursements by department to the Department of Finance as well as reimbursements to each petty cash box.

ASSETS AND LIABILITIES

ASSET CONTROL

The purpose of this policy is to: 1. Define the accounting practices and procedures that will ensure effective and accurate control of the capital assets of the City, 2. Assure that the City complies with the requirements of the Governmental Accounting Standards Board (GASB) and Generally Accepted Accounting Principles (GAAP) and OMB Circular A-133 as they relate to capital assets, 3. Communicate to City Elected Officials, Department Heads, Employees, and the Public the formal Capital Asset policy of the City, and 4. Assure that an accurate record keeping system is in place to protect and properly insure assets in the event of loss.

ACCRUED LIABILITIES

The policy provides guidance for the accounting of accrued liabilities. The Finance Department maintains a list of commonly incurred expenses that may have to be accrued at the end of an accounting period. Some of the expenses that shall be accrued by the City of Crystal Lake at the end of an accounting period are: salaries and wages, payroll taxes, vacation pay, sick pay, interest, and payables.

ACQUISITION OF REAL PROPERTY

The purpose of this policy is to establish procedures for the coordination of the acquisition of any real property.



CAPITAL ASSET POLICY AND PROCEDURES

The capital asset policy discloses the purpose, goals, reporting thresholds, reporting policy, and definitions. The policy defines capital asset classifications. The policy delineates capital asset valuations including acquisition costs, additions, and modifications to existing assets, assets purchases under a capital lease, costs subsequent to acquisition and composite grouping for asset valuation. The policy defines how to transfer capital assets between departments and funds of the City. It outlines how to dispose of the capital assets, how to track construction-in-progress, how to record depreciation, how to determine salvage value, how to tag a capital asset, and when physical inventory of assets should be verified.

DEBT MANAGEMENT POLICY

The purpose of this policy is to guide City officials as they consider the proper use of debt to fund capital projects. The primary objective is to establish conditions for the use of debt and to create policies that minimize the City's debt service and issuance costs, retain the highest credit rating, and maintain full and complete financial disclosure and reporting. This policy encompasses legal and regulatory requirements, planning for debt, prioritizing capital projects, and identifying the useful life of a project. The policy states guidelines on issuing debt, financing alternatives, describes how to select service providers, discloses how to choose a method of sale, outlines communications and applications with the rating agencies. The policy establishes a procedure to select the type of bond, what documents to disclose to issue debt, how to manage and invest debt proceeds, discusses how to manage debt limitations and compliance with those limits, arbitrage compliance, investor relations, and it explains refunding options.

DISPOSAL OF CITY PROPERTY

This policy provides guidance on the disposal of City property. City property of value may not be sold or traded without prior approval of the City Council. If the item has value and is a fixed asset or if the item has value and is not a fixed asset, departments shall include information identifying the equipment to be disposed, the name of the manufacturer, model number, serial number, and an estimate of salvage value if applicable whenever these items will be disposed of.

DONATION POLICY

The purpose of this policy is to establish a formal process for acceptance and documentation of donations made to the City. This policy provides guidance when individuals, community groups, and businesses wish to make donations to the City. The City Manager shall have the authority



to promulgate rules, regulations and guidelines regarding donations in accordance with this Policy.

FORFEITED FUNDS POLICY

The City receives property and money through law enforcement seizures under Federal Law and Illinois Statutes. This policy outlines procedures for the use of the proceeds in accordance with applicable federal or State law.

PREPAID EXPENSES AND INVENTORIES

The following procedures are incorporated to ensure that prepaid expense amounts are properly identified and recorded in the general ledger. Prepaid expenses represent amounts that have been paid but the related service or benefit due has not yet been received. Types of these expenses can include Deposits, Insurance Premiums or Lease Payments. The portion of any amount paid that relates to a service or good to be received in a future period shall be recorded as prepaid. Year-end procedures will be performed to ensure prepaid expenses and inventories are properly valued.

UNCLAIMED PROPERTY POLICY

The aim of the Unclaimed Property Policy is to guide the City in the required annual review of its records and reporting of all tangible and intangible property presumed abandoned that is held or is owed in the ordinary course of the City's business and remained unclaimed by the owner for more than a specified period of time after it became payable or distributable.

WATER AND SEWER FUND POLICIES

UTILITY BILLING POLICY AND PROCEDURES

The purpose of the following is to ensure that billing for utility service is done accurately and promptly, and to take timely and reasonable actions to collect past due amounts. All utility customers are billed by the City of Crystal Lake. A utility is defined as water service and/or sewer service.

SPECIAL SERVICE AREA BENEFICIARIES

The City has enacted an ordinance to ensure that property owners located outside a special service area pay their fair share for public improvements. This policy outlines the City practice of collecting participation fees from owners of property who benefit from public improvements, (i.e. extensions of water and sewer mains and other incidental improvements), paid in part by SSA participants.



FINANCIAL AND TAX REPORTING

FINANCIAL STATEMENTS

Preparing financial statements and communicating key financial information is a necessary and critical accounting function. Financial statements are management tools used in making decisions, in monitoring the achievement of financial objectives, and as a standard method for providing information to interested parties external to the City of Crystal Lake.

GOVERNMENT RETURNS

To legitimately conduct business, the City must be aware of its tax and information return filing obligations and comply with all such requirements of federal state and local jurisdictions. Filing requirements of the City include, sales tax returns, information returns for retirement plans, annual reporting of compensation paid, and payroll tax withholding tax returns.

TAX LOCATION VERIFICATION – ILLINOIS DEPARTMENT OF REVENUE

Each month the Illinois Department of Revenue (IDOR) sends to the City Clerk an IDOR-50-L-1M, Taxpayer Notification - Tax Location Verification, listing each new or reinstated business that registered with the IDOR and any business that discontinued a location in the prior month. The City must verify the correct taxing jurisdiction for the business location through IDOR's online Taxpayer Location Verification system.

BUDGET

BUDGET POLICY

The preparation and adoption of the annual budget is one of the most important duties of the City. The policy delineates the process; provides the legal compliance as outlined in Illinois State Statutes; Defines the legal level of control; Describes budget amendments and supplements; Provides guidelines to balance the budget; Explains the budget format and structure; provides statements of budget policies, and; lastly, it states how compliance and monitoring will occur to promote adherence to the policy.

The City shall adopt a balanced budget each year. A balanced budget is defined as a budget where projected expenditures and other uses for the operating period are equal to or less than projected revenues and other sources available (including fund balance to mitigate capital and equipment purchases).



BUDGETING MANUAL

The Budget Manual is a general guide to budget development in the City of Crystal Lake. This Budget Manual is written for City of Crystal Lake staff involved in budget development: both the managers who have financial and budgetary oversight responsibilities, and the department staff responsible for the technical preparation and development of budget documents.

FUND BALANCE

Fund Balance is defined as the excess of assets over liabilities. This Fund Balance Policy establishes a minimum level (target range) at which the projected end-of-year fund balance should be maintained to provide financial stability, cash flow for operations, and the assurance that the City will be able to respond to emergencies with fiscal strength. The purpose of this policy is to establish fund balance classifications that establish a hierarchy based on the extent to which the City must observe constraints imposed upon use of the resources that are reported by the governmental funds. More detailed fund balance financial reporting and the increased disclosures will aid the user of the financial statements in understanding the availability of resources.

LONG-TERM FINANCIAL PLANNING

Long-term financial planning uses trends such as population, labor markets, and general financial conditions to forecast future revenues and expenditures over a three-to-five year period. Accurate assessment of future finances will allow the City to adjust resource allocation as necessary.

CAPITAL IMPROVEMENT POLICY

In order to promote consistency and continuity in decision making related to capital improvement planning and to set the general parameters within which capital spending decisions are made, the following policy is established for the City's Capital Improvement Program.

PROPERTY TAX PROCESS

The following provides an outline of the steps involved for the City to collect property tax. In order to collect a property tax, government agencies in the State of Illinois are required to establish a "tax levy". The tax levy is a projection of the monies the government agency obtains through the annual property tax. The City Council adopts a property tax levy by ordinance, and files the ordinance with the McHenry County Clerk by the last Tuesday in December.



GENERAL POLICIES

ADMINISTRATIVE ADJUDICATION

The City of Crystal Lake's Administration Adjudication Division hears a wide range of cases involving violations of municipal ordinances that were once heard in the McHenry County Circuit Court. Hearings at City Hall expedite resolutions, reduce litigation expenses and are more convenient for residents and visitors who wish to contest a ticket or other citation. The following provides policies and procedures involved in the City's Administrative Adjudication process.

CITY-OWNED PROPERTIES - ADMINISTRATION OF PROPERTY TAX DOCUMENTS, PAYMENTS AND EXEMPTIONS

This procedure describes the handling procedures and associated responsibilities to ensure the timely and accurate filing of property tax documentation, tax exemptions, tax payments and invoicing lessees of City-owned properties.

CUSTOMER SERVICE POLICY AND GUIDELINES

The purpose of this policy is to establish guidelines and expectations for City employees when providing customer service to City residents, the business community and co-workers. This policy discusses communication techniques to use when interacting with customers. It also sets forth standards for the time it should take an employee to respond to a customer's request for information or service. Use of the telephone and email are important means with which to provide customer service. As such, this policy also includes a discussion regarding proper etiquette for these types of communication.

DOWNTOWN COMMUTER PARKING

The City of Crystal Lake has two Metra commuter train stations within its corporate limits: the Downtown Crystal Lake station and the Pingree Road station. However, the City is only responsible for the enforcement and maintenance of the Downtown Crystal Lake station. This procedure describes the procedures and associated responsibilities for daily cash collection and enforcement, pre-paid parking pass sales, and contractually required revenue sharing with the Union Pacific Railroad.

FRAUD POLICY

The City of Crystal Lake is committed to protecting its revenue, property, information and other assets from any attempt, either by members of the public, contractors, sub-contractors, agents, intermediaries or its own employees, to gain by deceit, financial or other benefits. This policy prohibits fraud or misuse of City of Crystal Lake assets and sets forth specific guidelines and



responsibilities regarding appropriate actions that must be followed for the investigation of fraud and other similar irregularities. This policy applies to any fraud or suspected fraud involving City employees, volunteers, directors, council, boards and commission members as well as vendors, consultants, contractors, and/or any other parties with a business relationship with the City of Crystal Lake. Any investigative activity required will be conducted without regard to the suspected wrongdoer's length of service, position/title, or relationship with the City of Crystal Lake.

GRANTS ADMINISTRATION MANUAL

The purpose of this manual is to describe the policies and procedures of the City of Crystal Lake associated with: 1. The development of grant proposals to external public and private funding sources, 2. Receipt and management of externally funded grant awards, and 3. To define the roles and responsibilities of City employees pertaining to the management of external funding and compliance with prescribed grant and City requirements. This manual is designed to assist City personnel in order to avoid duplication of effort, maximize human resources on projects that potentially interface across departmental lines, eliminate "process" questions relating to proposal development and award management, and to maintain accurate grant records for the City.

MEETINGS – REGULARLY OCCURRING

The following provides a listing of regularly occurring meetings that involve Finance staff.

NOTARY POLICY

Periodically, City staff is asked to notarize documents from the general public. In an effort to minimize exposure, and in accordance recommendations of the National Notary Association, a log will be maintained of notarized documents for documents notarized for the general public. Logging transactions for internal staff is not required.



PERFORMANCE AND MAINTENANCE GUARANTEES – INFRASTRUCTURE

The developer of a project in the City often includes construction of infrastructure improvements that services the development and then turns the public infrastructure improvements over to the City. Before construction begins, the City Code requires the developer submit to the City a performance surety that helps guarantee that the infrastructure improvements will be completed. If something happens, such as the developer goes out of business, and the infrastructure improvements cannot be completed by the developer, the City can use the performance surety to complete these public infrastructure improvements without additional burdens on the taxpayer. The following provides information regarding the tracking of performance and maintenance guarantees.

PERSONAL INFORMATION PROTECTION POLICY & RED FLAG POLICY

In order to comply with the Federal Trade Commission's – Fair and Accurate Credit Transaction Act requirement to provide for a procedure if any confidential information is compromised (2005) or credit is extended (2008), the following procedures will be followed to alleviate any compromise of confidential information.

RECORDS RETENTION POLICY AND SCHEDULE

One of the purposes for records management is to ensure that information is available when it is needed. To do this efficiently and thoroughly, records must be identified, organized, maintained for the requisite number of years, and then documented when destroyed. Records management encompasses all the record-keeping requirements that allow an organization to establish and maintain control over information flow and administrative operations, seeking to control and manage records through the entirety of their life cycle, from creation to final disposition. The following provides guidance on effective records management.

ELECTRONIC COMMUNICATIONS RETENTION POLICY

The intent of this policy is establish guidelines that will promote the effective capture, management, and retention of emails and electronic communications. This policy applies to all city provided electronic communications equipment for city business use.

REPORTING POLICY

The reporting policy is intended to establish uniform requirements for the City of Crystal Lake with regard to financial accounting and reporting, so that the financial position and results of operations of each fund can be publicly available to citizens, elected officials, financial institutions, and others interested in such information. This policy is a composite of several



shorter policies on revenue, expenditures/expense, operating position, reserves and accounting, auditing and financial reporting.

SIGNATURE AUTHORITY POLICY

This policy sets forth authorized employees and authority levels of those employees to act on behalf of the City of Crystal Lake in the execution of certain documents.

VOTER REGISTRATION

In addition to registering to vote at the McHenry County Government Center and other locations throughout McHenry County, U.S. Citizens may register to vote at City Hall.

WORKSPACE AND EMAIL ORGANIZATION

Research shows there is a direct correlation between productivity and clutter. Productivity and performance decline when clutter and chaos rise. According to the National Association of Professional Organizations, paper clutter is the No. 1 problem for most businesses. Responses gathered from nearly 800 U.S. employees as part of a Brothers International survey found that search for lost and misplaced materials accounts for nearly 38 hours, or approximately one work week annually, per employee. The following provides guidance for workspace and email organization based on the Lean Office principle of 5S.

PERFORMANCE MANAGEMENT MANUAL

The Performance Management Manual is a supplement to the Budget Manual. Department staff involved with the development, tracking, and reporting of performance measures can utilize the manual for guidelines for in developing Key Performance Measures.

EMERGENCY/DISASTER/INCLEMENT WEATHER AND INFLUENZA PREPAREDNESS

CALL TAKER MANUAL

In emergency events, the Emergency Operations Center (EOC) may initiate a call logging process to track calls that are being received during the event. When initiated, the Finance Department will be responsible for answering calls being received through the City's main line number. The following are instructions for utilizing the EOC Call Log System.

CITYWIDE EMERGENCY OPERATIONS PLAN (EOP)

The purpose of an Emergency Operations Plan (EOP) is to establish a strategic, all hazards disaster and emergency plan which seeks to provide measures which will be taken to preserve life and minimize damage, to respond to emergencies and provide necessary assistance, and to



establish a recovery system in order to return the community to its normal state of affairs. The citywide EOP defines, in a straightforward manner, who does what, when, where and how in order to prepare for and respond to the effects of any natural disaster, technological or other incident. The plan emphasizes that coordination must exist within, between and among services, levels of government and, private and volunteer agencies, and many other individuals with emergency management experience. The EOP is coordinated by the Fire Rescue Chief in his capacity as the Emergency Management Agency (EMA) manager.

CITY HALL EMERGENCY ACTION PLAN

The purpose of the Crystal Lake City Hall Emergency Action Plan is to enable City of Crystal Lake employees, and visitors to City Hall, to cope with sudden emergencies potentially affecting their life and health. It shall be the responsibility of employees to familiarize themselves with these procedures and to follow them in the event of an emergency.

FINANCE DEPARTMENT SAFETY PLAN

When providing customer service to our community, the finance department on occasion encounters difficult people. In order to be prepared when dealing with difficult or potentially dangerous people, the following guidelines should be followed.

FINANCE DISASTER RECOVERY MANUAL

This manual serves to provide guidance for City representatives to review applicable policies, procedures, templates and tools for managing when disasters strike. Additionally, it will provide guidance on the disaster recovery process with an emphasis on funding and reimbursement from key external sources. Each year, the City conducts various disaster trainings for citywide representatives in preparation of hurricane season.

INFLUENZA PREPAREDNESS

It is the policy of the City of Crystal Lake to promote a safe and healthy work environment for its employees. To this end, procedures are created in an effort to minimize exposure and absenteeism in the event that an influenza outbreak is a threat to our employees, their families and the City.

APPENDIX - SUPPORTING DOCUMENTS

The Appendix includes supporting documents for the Comprehensive Financial Policies and Procedures Manual. Included in the Appendix is a Master Calendar of important reoccurring dates, a listing unique reoccurring Accounts Payable and Accounts Receivables, a listing of



Finance Department related contracts and their expirations, Finance Department related Contacts, a Glossary of Account, Budget and Finance Terms, and a writing Style Guide.



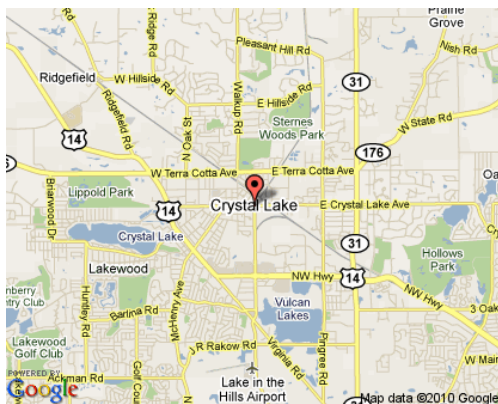
APPENDIX E - HISTORY OF CRYSTAL LAKE

The Crystal Lake area's first European settlers, Beman and Polly Tuttle Crandall arrived in February 1836 with their six children, and discovered a sparkling clear lake, tall timber, and vast prairies. By August, 1836, the U.S. government granted homestead rights to the Crandalls. An old trail, forged by the Sac and Fox tribes, extended from Fort Dearborn in Chicago to northwest Wisconsin, with the portion through Crystal Lake known as Route 14. A log cabin inn, the Lyman-King House, stood on Virginia Street near Pomeroy Avenue and served as a stage coach stop and trading post.



The Village of Crystal Lake was platted in 1840 by Beman Crandall, Christopher Walkup, and Abner Beardsley. At the time, the surveyors determined the boundaries to be Virginia Street to the north, Lake Avenue to the south, McHenry Avenue to the east, and Dole Avenue to the west.

The Village of Nunda was established in 1855, with the Chicago, St. Paul and Fond du Lac railroad (the track is now owned by the Union Pacific), as the first direct rail connection from Chicago. The train stop in the Village of Nunda established the town as the commercial hub of McHenry County. The street configuration of Crystal Lake's present downtown reflects the railroad's early influence. In 1856, a rail spur line (now Dole Avenue) was built from the Village of Nunda to Crystal Lake to transport ice cut from the lake to Chicago and to bring visitors from Chicago to the area.



Many public infrastructure improvements took place in the early years of the two villages. The Chicago Telephone Company received a right-of-way in 1883. In 1884, wooden sidewalks were constructed. The water system was built in the Village of Nunda in 1899 and in the Village of Crystal Lake in 1912. The Nunda Electric Company built a plant on Walkup Avenue, south of the Union Pacific track, in 1902. Western United Gas and Electric Company began operations in 1909. The City built the wastewater treatment system on McHenry Avenue, south of Barlina Road, in 1919. Road paving became a predominate fixture in the community in 1924 and 1929 with increasing use of the personal automobile.



The Village of Nunda became North Crystal Lake in 1908. Consolidation of Crystal Lake and North Crystal Lake occurred on April 28, 1914. The City of Crystal Lake Charter was adopted on September 23, 1914.



APPENDIX F - COMMUNITY PROFILE



The City of Crystal Lake, located 50 miles northwest of Chicago, currently occupies a land area of 18.96 square miles and serves a certified population of 40,269 with a median family income \$87,578.

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 of 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.



The City of Crystal Lake provides a full range of services, including police and fire protection; 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). As such, the activities of the Library and police and fire pension systems have been included in the City of Crystal Lake's financial reporting entity. However, as separate governmental entities, the Crystal



Lake Elementary and High School Districts, the Crystal Lake Park District, and the Crystal Lake Civic Center Authority have not met the established criteria for inclusion in the reporting entity and, accordingly, are excluded from this report.

Development 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 illustrates the fact that the City has maintained 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.



The region has a varied manufacturing and industrial base that adds to a relatively stable unemployment rate. Major employers in the community are: AptarGroup, Knaack Manufacturing, Technipaq, Clayens, Walmart, Jewel Foodstores, Crystal Lake School District 47, McHenry County College, Crystal Lake School District 155, Crystal Lake Park District and the City of Crystal Lake.

The non-residential sector of economic activity has continued to be built out, but not at the same pace as prior years, with almost two million square feet of commercial occupancies over the last four years. The City's property valuation growth has remained constant over the past year through the addition of new non-residential development. This is evidence of the City's continued strong economic activity level and further underscores the City's strong non-residential tax base.

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 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. In 2023 the City filled 1,100,122 square feet of commercial space with new businesses. Route 14 serves as a retail corridor for the City of Crystal Lake, highlighted by Crystal Point Shopping Center, County Corners Shopping Center, Crystal Lake Plaza, the Commons Shopping Center and the Bohl Farm Marketplace.



The downtown sector of the City, which has continued to show substantial strength, exhibits a very low vacancy rate and continues to be a vibrant commercial destination. The downtown district is home to the Raue Center for the Arts, which is an 800-seat theatre that is one of the finest examples of restored art and decor in the nation. The Raue Center provides a unique draw for the downtown area as the largest performing arts theater in McHenry County.

The City of Crystal Lake is fortunate to have two Metra train stations within our corporate limits. The second station, a 2,000-square-foot Pingree Road Metra Station, was completed in the winter of 2005 at a cost of \$2.1 million. Metra funded the construction of the Pingree Road Station as well as renovations to the Downtown Train Station, which were completed the summer of 2006. The Northwest Line, which serves Crystal Lake, is the second heaviest traveled line in Metra's system, carrying over 40,000 passengers per weekday.

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 of Crystal Lake reclaimed the long-abandoned Vulcan Lakes quarry and has turned it into the Three Oaks Recreation Area. The family-friendly facility offers a swim beach, hiking trails, picnic shelters, boat and paddleboard rentals, and scuba facilities. Work started on the project in 2009, and the Three Oaks Recreation Area officially opened to the public in October 2010. The City of Crystal Lake celebrated the Three Oaks Recreation Area's 10th full year of operations in 2021.





APPENDIX G - PRINCIPAL EMPLOYERS

The private and public employers below have the largest work forces within the City.

Employer	Product or service	Employees
Crystal Lake School District 47	Elementary/middle school education	1528
Crystal Lake School District 155	High school education	725
McHenry County College	Higher education	500
Knaack Manufacturing	Jobsite storage	500
Crystal Lake Park District	Parks and recreation	480
AptarGroup	Product dispensing systems	475
Walmart	Department store	350
City of Crystal Lake	Municipal government	241
Clayens	Medical product injection molding	230
Technipaq	Medical supply store	225
Jewel Foodstores	Grocer	220
Mercyhealth	Hospital	150



Data Sources: Crystal Lake Website, Demographic Data and Statistics, Labor Statistics



APPENDIX H - DEMOGRAPHIC STATISTICS

Fiscal Year Ended April 30	Population ¹	Median Age ¹	Total Housing Units ¹	School Enrollment ²	Unemployment Rate ³
1990	21,823	-	-	-	-
2000	38,000	-	-	-	-
2010	40,743	34.1	15,176	15,471	9.5
2011	40,743	35.1	15,176	15,829	8.3
2012	42,349	36.1	15,176	15,800	7.5
2013	40,766	36.1	15,209	14,576	7.1
2014	40,857	35.2	15,351	14,622	5.0
2015	40,598	37.6	15,408	14,351	5.4
2016	40,635	37.8	15,345	14,093	4.6
2017	40,743	38.9	15,428	13,666	2.5
2018	40,743	39.0	15,428	13,473	4.0
2019	40,743	39.6	15,414	13,357	2.8
2020	40,743	39.6	15,414	13,138	16.1
2021	40,269	39.6	15,371	12,639	5.0
2022	40,269	39.5	15,371	12,883	3.8
2023	40,269	39.9	15,371	12,647	3.6
2024	40,269	39.9	15,371	12,545	3.5

¹ [Census.gov](https://www.census.gov)

² Combines total enrollment for Districts 155 and 47

³ Illinois Department of Employment Security



Dole Mansion



APPENDIX I - MISCELLANEOUS STATISTICS

Date of Incorporation	September 23, 1914	Culture and Recreation	
Form of Government	Council – Manager	Parks acreage	450
Area (square miles)	19.24		
Number of City Employees (Full Time Equivalents)	262.70	Number of Libraries	1
		Water System:	
Facilities and Services:		Water mains (miles)	240
Lane Miles of Streets	326	Fire hydrants	3,263
Traffic Signals Maintained	34	Water Production Capacity (millions of gallons per day)	8.54
Police Services		Average daily consumption (millions of gallons)	3.63
Number of Stations	1		
Number of Police Personnel	82.70	Sewer System:	
Number of Calls For Service	26,590	Sanitary sewers (miles)	165
Number of Patrol Units	22	Storm sewers (miles)	122
Law Violations		Wastewater Treatment Capacity (millions of gallons per day)	20.2
Physical arrests	899	Average daily sewage (millions of gallons)	3.84
Traffic violations	4,456		
Parking violations	3,754		
Fire/Emergency Medical Services			
Number of Stations	3		
Number of Fire Personnel	71.00		
Number of Calls Answered	7,487		
Number of Fire Inspections	767		
Number of Life Safety Inspections	200		