



301 East Main Street  
Lowell, Michigan 49331  
Phone (616) 897-8457  
Fax (616) 897-4085

CITY OF LOWELL  
CITY COUNCIL AGENDA  
ZOOM MEETING  
MONDAY, AUGUST 3, 2020, 7:00 P.M.

Join Zoom Meeting  
<https://us02web.zoom.us/j/81226635019>

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1. CALL TO ORDER; PLEDGE OF ALLEGIANCE; ROLL CALL
2. CONSENT AGENDA

- Approval of the Agenda.
- Approve and place on file the Regular minutes of the July 20, 2020 City Council meetings.
- Authorize payment of invoices in the amount of \$674,847.89.

3. CITIZEN DISCUSSION FOR ITEMS NOT ON THE AGENDA

IF YOU WISH TO ADDRESS AN AGENDA ITEM, PUBLIC COMMENT FOR EACH ITEM WILL OCCUR AFTER THE INITIAL INFORMATION IS SHARED ON THE MATTER AND INITIAL DELIBERATIONS BY THE PUBLIC BODY. PUBLIC COMMENT WILL OCCUR BEFORE A VOTE ON THE AGENDA ITEM OCCURS.

4. OLD BUSINESS.

- a. MERS Actuarial
- b. Public Hearing – Riverview Flats Site Plan Amendment
- c. Street Closure – Tonia North

5. NEW BUSINESS

- a. MERS Delegate



- b. Marihuana Ordinance hours of operation
- c. Lowell Arts Yarn Bombing

6. BOARD/COMMISSION REPORTS

7. MANAGER'S REPORT

8. APPOINTMENTS

9. COUNCIL COMMENTS

10. ADJOURNMENT

NOTE: Any person who wishes to speak on an item included on the printed meeting agenda may do so. Speakers will be recognized by the Chair; at which time they will be allowed five (5) minutes maximum to address the Council. A speaker representing a subdivision association or group will be allowed ten (10) minutes to address the Council.





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[www.ci.lowell.mi.us](http://www.ci.lowell.mi.us)

## MEMORANDUM

TO: Lowell City Council

FROM: Michael Burns, City Manager

RE: Council Agenda for Monday, August 3, 2020

1. CALL TO ORDER; PLEDGE OF ALLEGIANCE; ROLL CALL

2. CONSENT AGENDA

- Approval of the Agenda.
- Approve and place on file the minutes of the July 20, 2020 Regular City Council meeting.
- Authorize payment of invoices in the amount of \$674,847.89.

3. CITIZEN DISCUSSION FOR ITEMS NOT ON THE AGENDA

IF YOU WISH TO ADDRESS AN AGENDA ITEM, PUBLIC COMMENT FOR EACH ITEM WILL OCCUR AFTER THE INITIAL INFORMATION IS SHARED ON THE MATTER AND INITIAL DELIBERATIONS BY THE PUBLIC BODY. PUBLIC COMMENT WILL OCCUR BEFORE A VOTE ON THE AGENDA ITEM OCCURS.

4. OLD BUSINESS

- a. MERS Actuarial.
- b. Public Hearing – Riverview Flats Site Plan Amendment. City Clerk Susan Ullery provided a memo.

Recommended Motion: That the Lowell City Council approve the Riverview Flats Site Plan Amendment.

- c. Street Closure. City Manager Michael Burns provided a memo.

Recommended Motion: That the Lowell City Council approve the street closure dates as presented.

5. NEW BUSINESS

- a. MERS Delegate.
- b. Marihuana Ordinance Hours of Operation. City Manager Michael Burns provided a memo.



Recommended Motion: That the City Council consider modifying Ordinance Section 28-30 subsection 3 of our Adult Use Marihuana Ordinance to allow for marijuana establishments to close for business at 9:00 p.m. be remain open no later than 10:00 p.m. to process transactions.

- c. Lowell Arts Yarn Bombing. City Manager Michael Burns provided a memo.

Recommended Motion: That the Lowell City Council approve Lowell Arts request to hold a yarn bombing.

6. BOARD/COMMISSION REPORTS

7. MANAGER'S REPORT

8. APPOINTMENTS

9. COUNCIL COMMENTS

10. ADJOURNMENT



**PROCEEDINGS  
OF  
CITY COUNCIL  
OF THE  
CITY OF LOWELL  
MONDAY, JULY 20, 2020, 7:00 P.M.**

**1. CALL TO ORDER; PLEDGE OF ALLEGIANCE; ROLL CALL.**

The Meeting was called to order at 7:00 p.m. by Mayor DeVore and City Clerk Susan Ullery called roll.

Present: Councilmembers Cliff Yankovich, Greg Canfield, Marty Chambers, Jim Salzwedel and Mayor DeVore.

Absent: None.

Also Present: City Manager Michael Burns, City Clerk Susan Ullery, Police Chief Chris Hurst, City Attorney Richard Wendt, and DPW Director Dan Czarnecki.

**2. APPROVAL OF THE CONSENT AGENDA.**

- Approval of the Agenda.
- Approve and place on file the minutes of the July 6, 2020 Regular City Council meeting.
- Authorize payment of invoices in the amount \$278,567.29.

IT WAS MOVED BY SALZWEDEL and seconded by CHAMBERS to approve the consent agenda as written.

YES: Councilmember Canfield, Mayor DeVore, Councilmember Salzwedel, Councilmember Yankovich, and Councilmember Chambers.

NO: None.

ABSENT: None.

MOTION CARRIED.

**3. CITIZEN COMMENTS FOR ITEMS NOT ON THE AGENDA.**

Attorney Kathy Henry representing former Chief of Police Steve Bukala stated she was looking for a reasonable resolution regarding the forced resignation of Bukala. Attorney Henry explained the reason for Bukala's actions and stated it was his duty. They are asking for his retirement that is just shy of 25 years to be granted.

Rod Roline who resides at 10229 Partly Rd, Middletown, MI was not in favor of the forced resignation of the former Chief of Police Steve Bukala.

City Clerk Sue Ullery stated she did receive six additional signatures for the petitions that were read into record for Mayor Mike DeVore and City Manager Michael Burns at the July 6, 2020 City Council Meeting.

**4. OLD BUSINESS**

a. Showboat.

City Manager Michael Burns stated after thoroughly reviewing with members of the showboat committee, we are close to recommending a bidder for the general contractor work for the interior of the showboat, however, the fundraising efforts have been slow due to the COVID 19 pandemic. The design and



specifications for the showboat have been very complicated and we have looked at a number of options to reduce costs for construction. We have tried to minimize as much of the cost for this project as we feasibly can, however there is concern that cutting cost too much will negatively impact the integrity of what the community envisions for the showboat. The committee was very concerned in not heating the boat because of the metal structure. The intent for designing the boat in the matter that it was implemented was so it could operate on a year round basis. After discussing this at length with the committee we believe additional fundraising can be accomplished. However, we need to begin construction of the interior in short order. For example, we requested five hundred thousand dollars from the Lowell Area Community Fund in the Spring and we received two hundred thousand at the time and were told to come back for additional funding. We plan to apply for the next cycle of funding. That said, the committee intends to move forward with the sponsorships we discussed in the fall and they fully intend to continue fundraising. However, there is currently a gap of an estimated \$865,000 to complete construction costs. The committee would like to ask the city to consider installment purchase financing to complete the project. While there is a risk, we believe the cost can be recouped through the fundraising efforts and the revenue generated from operating events at the facility. It is still the goal that no city tax dollars will be used to subsidize this project. The showboat committee have been very diligent working on this project and we are at the point now where we have to make a decision. We think if we do this, we should be able to finance the project and be able to pay for it through fundraising efforts and through revenues.

Attorney Dick Wendt then explained the installment purchase process.

City Council agreed to have a committee of the whole meeting the beginning of August to discuss further.

## 5. NEW BUSINESS

### a. Lowell Township Water Report.

City Manager Michael Burns stated at the last council meeting, we were directed to bring Dave Austin with Williams & Works to review the Lowell Township Water Report.

Dave Austin with William & Works stated from an engineering standpoint some of the numbers for instance on operation and maintenance are kind of a guess at this point. But he does not disagree with their methodology or the estimates they have made in regards to the flow that they need in the areas that they may need. But the ball is really in their court, the only question Austin has is if they choose to be totally separate from the City water/sewer, what does that do to the City's revenue source and the operation of your existence. The recommendation that their engineer had on the water end was to expand a new system to the south and continue the existing relationship serving the north with their anticipating growth on the north and west end. That alone is going to require there be an expansion in existing facilities in the city, just to handle that. on the sewer end as we know, the plant is running at times at 80% which means that has to be addressed anyway. And they are recommending the township continue to negotiate with the city and try to get capacity in the plant, and whether or not you do an authority is more of a political decision then a financial decision. But strictly from an engineering standpoint, we didn't see anything that was a big red flag but this report was really for them, to see if they are comfortable in proceeding and negotiating with you.

City Council members agreed that they need a cost analysis/rate study showing what are the effects for doing it both ways both for the township and the City.



b. Bond Authorizing Ordinance – 20-03.

General Manager Steve Donkersloot stated at the July Lowell Light & Power Board Meeting, the LL&P Board unanimously voted to move forward with a recommendation for the City Council to adopt a Bond Authorizing Ordinance for LL&P with a principal amount of \$995,000 at 2.20% interest rate over a 7-year term.

Donkersloot then gave a review to recap what has taken place over the past several months.

IT WAS MOVED BY YANKOVICH and seconded by CHAMBERS to adopt the Bond Authorizing Ordinance 20-03.

YES: Councilmember Yankovich, Councilmember Chambers, Councilmember Canfield, Mayor DeVore, and Councilmember Salzwedel.

NO: None.

ABSENT: None.

MOTION CARRIED.

c. Vacation Day Accrued.

City Manager Michael Burns stated during May, the Classification and Compensation study was presented for your review. One of the items suggested to consider was the amount of vacation time accrued for the longer serving non-union and department directors. For many years, once you reached your twelfth year of service, an individual received 20 days of vacation. However, it did not increase beyond that amount if you had additional years of service. In the reopener to the recently expired IBEW collective bargaining agreement and the Lowell Police Officers collective bargaining agreement, the City agreed to additional amount of days as follows:

20 years of service – 21 days  
21 years of service – 22 days  
22 years of service – 23 days  
23 years of service – 24 days  
24 years of service – 25 days

Burns continued stating he is requesting the same benefit be provided to the non-union and department director staff. This would in no way change the amount of vacation time employees can cash out once they sever employment with the City of Lowell. The City of Lowell allows employees to cash out no greater than 20 days' vacation time when they leave the City.

IT WAS MOVED BY SALZWEDEL and seconded by YANKOVICH to approve the policy.

YES: Councilmember Yankovich and Mayor DeVore. NO: Councilmember Canfield, Councilmember Salzwedel and Councilmember Chambers. ABSENT: None. MOTION DENIED.

d. CARES ACT – Hazard Pay.

City Manager Michael Burns stated the City of Lowell is eligible to seek reimbursement for Hazard Pay for our Police Officers if we so choose. This would allow for each full time and part time officer to receive \$1,000 in hazard pay from the City who would thereby be reimbursed from the State of Michigan through \$100,000,000 allocation from CARES ACT. There are some issues which would need to be addressed if we were to proceed with this. The City must actually provide the Hazard Pay prior to filing for reimbursement. At this time, there is no contractual obligation to provide this in our



collective bargaining agreement with our full time police officers. Also, there is not a budget allocation for this. If we were to proceed with this, it would be an \$11,000 expenditure to account for eleven officers who worked since March 1, 2020 during the pandemic. Also, the CARES ACT reimbursement is first come first serve. I was informed of this program July 3<sup>rd</sup> and participated in the webinar on July 9. The first application period began on July 7, 2020 and expired on Friday July 17, 2020 for April and May payments. Since I did not have authority to participate I did not apply before the July 17<sup>th</sup> deadline. There is supposed to be a second wave of applications before the program deadline expires on September 30, 2020. Burns continued stating if given authority, he would like to wait until the second application period begins and immediately provide the bonus. The next day, I would file the application with the Michigan Department of Treasury seeking reimbursement. Now there is a risk of not receiving the funds because they were depleted. Since these funds are something we are eligible to participate in, I would like to move forward and obtain these funds for our officers.

IT WAS MOVED BY DEVORE and seconded by CHAMBERS that the City of Lowell apply for the Hazard Pay reimbursement in the matter described above.

YES: Councilmember Yankovich, Mayor DeVore, Councilmember Chambers, Councilmember Salzwedel.  
NO: Councilmember Canfield                      ABSENT: None.                      MOTION CARRIED.

#### 6. **BOARD/COMMISSION REPORTS.**

Councilmember Canfield stated LARA met a couple weeks ago. Attempting to move forward with fund raising.

Mayor DeVore only has the Fire Authority meeting. Consultants are coming to the next meeting in August to present the study that they did with the staff, equipment etc. Ron van Overbeek and Scott VanSolkema did a press release last Thursday on the new boat the Fire Authority received.

#### 7. **MANAGER'S REPORT.**

- Burns stated there was a recommended modification to the PUD for the Riverview Flats. Public Notices have gone out and the Public Hearing will be at the August 3, 2020 meeting.
- Mers will be here on August 3<sup>rd</sup>, 2020 to go over the actuarial from the 2019 year for our pension system.
- Joe Baker and Leslie Heffron will be retiring on July 31<sup>st</sup>. We have already replaced Leslie's position. A lady by the name of Deputy Butts, who worked for the Kent County in a similar role there for many years and looking forward to her coming aboard.
- The Riverside Project began last week and is moving along pretty well. Hopefully they are close to putting the baseboard down maybe next week.
- The Elizabeth, Howard and Suffix street projects are near completion, just have to put second coat on those streets.



8. APPOINTMENTS.

There were none.

9. COUNCIL COMMENTS.

Councilmember Canfield stated he has some concern with replacing employees that are retiring since a month or so ago we were looking at reducing our workforce by 20% for the layoff and felt that we could do that for three months and possibly longer with an extension. Concerned we have some very difficult times coming and if we tighten our belt by not replacing some of these people that we thought we could get along without, that would help us financially.

Councilmember Chambers asked DPW Director Dan Czarnecki what is the status of the crack sealing that was approved and when is it going to happen.

DPW Director Dan Czarnecki stated the crack sealing company was holding off due to COVID 19 but he will get ahold of them and find out what their schedule is.

10. ADJOURNMENT.

IT WAS MOVED BY SALZWEDEL and seconded by CANFIELD to adjourn at 8:07.

YES: Councilmember Salzwedel, Councilmember Yankovich, Councilmember Chambers and Councilmember Canfield and Mayor DeVore.

NO: None.

ABSENT: None.

MOTION CARRIED.

DATE:

APPROVED:

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Mike DeVore, Mayor

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Sue Ullery, Lowell City Clerk



**CITY COUNCIL  
CITY OF LOWELL  
KENT COUNTY, MICHIGAN**

**Ordinance No. 20-03**

At a regular meeting of the City Council of the City of Lowell, Kent County, Michigan, held in the City Hall in said City on Monday, July 20, 2020, at 7:00 p.m., local time.

PRESENT: Mayor DeVore, Councilmembers Salzwedel, Yankovich, Chambers and Canfield

ABSENT: Councilmembers None

Councilmember YANKOVICH supported by Councilmember CHAMBERS,  
moved the adoption of the following ordinance:



**CITY COUNCIL  
CITY OF LOWELL  
KENT COUNTY, MICHIGAN**

**Ordinance No. 20-03**

**ORDINANCE TO AUTHORIZE THE ISSUANCE OF ELECTRIC SUPPLY SYSTEM REVENUE BONDS, SERIES 2020 BY THE CITY OF LOWELL PURSUANT TO THE PROVISIONS OF ACT 94 OF THE PUBLIC ACTS OF MICHIGAN OF 1933, AS AMENDED, FOR THE PURPOSE OF UNDERTAKING IMPROVEMENTS TO THE CITY'S ELECTRIC SUPPLY SYSTEM; TO PRESCRIBE THE FORM OF BONDS; TO PROVIDE FOR THE COLLECTION OF REVENUES FOR THE PURPOSE OF PAYING THE BONDS; TO PROVIDE FOR THE PAYMENT AND SECURITY OF SAID BONDS; TO PROVIDE FOR THE RIGHTS OF THE HOLDER OF SAID BONDS IN ENFORCEMENT THEREOF AND OTHER MATTERS RELATIVE TO SAID BONDS**

**WHEREAS**, the City of Lowell (the "City") through its Department of Light and Power (the "DL&P") deems it necessary to undertake improvements (the "Improvements") to the Electric Supply System (the "Electric System") as generally described in Section 2 of this Ordinance and to finance the cost thereof by the issuance of revenue bonds as specified by this Ordinance; and

**WHEREAS**, the City proposes, in accordance with the authorization contained in the Revenue Bond Act, Act 94 of the Public Acts of Michigan of 1933, as amended ("Act 94"), to provide at this time for the issuance of revenue bonds in the aggregate principal amount of not to exceed Nine Hundred Ninety-Five Thousand Dollars (\$995,000) (the "Bonds"), the proceeds of which will be used to pay for the cost of the Improvements including the costs of issuance of the Bonds; and

**WHEREAS**, the City sought a request for proposal for the private placement of the Bonds from Huntington Public Capital Corporation (the "Purchaser") and the proposal received from the Purchaser is determined to be in the best interest of the City; and



**WHEREAS**, all things necessary to the authorization and issuance of the Bonds under the provisions of the Constitution and laws of the State of Michigan, including Act 94, have been done, and the City is now empowered and desires to authorize the issuance of such Bonds.

**THE CITY OF LOWELL ORDAINS:**

**Section 1. Definitions.** Whenever used in this Ordinance or in the bonds to be issued hereunder, except when otherwise indicated by context, the following definitions shall apply:

"Act 94" means the Revenue Bond Act, Act 94 of the Public Acts of Michigan of 1933, as amended.

"Board" means the Board of Light and Power of the City.

"Bonds" mean the City of Lowell, Electric Supply System Revenue Bonds, Series 2020 authorized and issued pursuant to Act 94 and this Ordinance.

"City" means the City of Lowell, Kent County, Michigan.

"City Council" means the Council of the City, the legislative and governing body thereof.

"City Manager" means the duly appointed and serving city manager of the City.

"City Treasurer" means the duly appointed and serving treasurer of the City.

"Code" means the Internal Revenue Code of 1986, as amended.

"DL&P" means the Department of Light and Power of the City.

"Electric System" means the complete electric supply system of the City, including generators, substations, transformers, metering devices, transmission lines, distribution lines and all appurtenances thereto now owned by the City, and all extensions and improvements thereto hereafter made, including the Improvements.

"Improvements" means the improvements to the System described in Section 2 hereof.

"Purchaser" means Huntington Public Capital Corporation.



"Revenues" and "Net Revenues" shall have the same meanings as defined in Act 94.

"State" means the State of Michigan.

**Section 2. Necessity; Description of Improvements.** It is hereby determined to be necessary for the public health, safety and welfare of the City for its DL&P to undertake improvements to the City's Electric System consisting of improvements and renovations to the DL&P building at 625 Chatham Street in the City and improvements to an adjacent parking lot (the "Improvements").

**Section 3. Estimated Cost; Period of Usefulness.** The cost of the Improvements has been estimated to be Nine Hundred Ninety-Five Thousand Dollars (\$995,000) including the payment of costs and incidental expenses as specified in Section 4 hereof, which estimate of cost is hereby approved and confirmed; and the period of usefulness of the Improvements is estimated to be not less than eight (8) years.

**Section 4. Issuance of Bonds.** To defray the costs of the Improvements and the payment of engineering, legal and other expenses incidental thereto and incident to the issuance of the Bonds, it is hereby determined that the City borrow the sum of not to exceed Nine Hundred Ninety-Five Thousand Dollars (\$995,000) and that the Bonds be issued therefor pursuant to the provisions of Act 94.

**Section 5. Designation of Bonds.** The Bonds shall be designated the "Electric Supply System Revenue Bonds, Series 2020."

**Section 6. Bond Terms.** The Bonds shall be issued to the Purchaser in fully registered form without coupons as a single bond in the form set forth in Section 12 hereof. The interest rate on the Bonds shall be two and two tenths percent (2.20%) per annum. The Bonds shall finally mature on June 1, 2028, and the principal installments thereof shall be subject to optional redemption as set forth



in the form of bond set forth in Section 12 hereof. Principal of the Bonds shall be payable annually on June 1 commencing June 1, 2022 and accrued interest on the Bonds shall be payable semi-annually on June 1 and December 1, commencing on December 1, 2020, until the principal of the Bonds has been paid in full as set forth in the form of bond in Section 12 hereof. The City Manager or his designee is hereby authorized to approve the date and place of delivery of the Bonds and other matters and procedures necessary to complete the issuance of the Bonds to the Purchaser as permitted by law.

**Section 7. Notice of Optional Redemption.** Notice of the call of the principal installments of the Bonds for optional redemption shall be given by first-class mail by the City Treasurer or other paying agent designated by the City Manager or his designee not less than thirty (30) days prior to the date fixed for redemption, to the registered owner of the Bonds, at the address shown on the registration books of the City kept by the City Treasurer (the "Bond Register"). The notice of redemption shall specify the amount of the principal installment of the Bonds to be redeemed, the redemption date and the place where the amount due upon such redemption will be payable. The principal amount of the Bonds so called for redemption shall not bear interest after the date fixed for redemption, whether presented for redemption or not, provided funds are on hand with the City Treasurer or other paying agent designated by the City Manager or his designee to redeem said principal amount.

**Section 8. Payment of Bonds.** The principal of and accrued interest on the Bonds shall be payable by the City when due to the Purchaser in lawful money of the United States of America by check or draft by the City Treasurer or other paying agent designated by the City Manager or his designee by first class mail to the Purchaser thereof at the addresses shown on the Bond Register or by other means mutually acceptable to the City and Purchaser or other registered owner of the Bonds.



**Section 9. Denomination and Numbering.** The Bonds shall be issued as a single bond in the full principal amount of the Bonds and numbered R-1.

**Section 10. Registration, Execution, Authentication, Delivery and Transfer of Bonds.** The Bonds shall be registered as to both principal and interest on the Bond Register kept for that purpose by the City Treasurer or other register designated by the City Manager or his designee. The Bonds shall be signed by original or facsimile signature of the Mayor of the City and the City Clerk, and they are hereby authorized and directed to execute said Bonds for and on behalf of the City and to affix or have printed the seal of the City thereon. Upon the execution of said Bonds, the same shall be delivered to the City Treasurer who is hereby authorized to authenticate and deliver said Bonds to the Purchaser, as directed by the City through the written instructions of the Mayor or City Manager or his designee.

The Mayor, City Clerk, City Manager and City Treasurer are hereby authorized to execute such certificates, affidavits or other documents or instruments as may be required in connection with the issuance and delivery of the Bonds.

The Bonds shall be transferable on the Bond Register upon the surrender of the individual bond together with an assignment executed by the Purchaser or other registered owner or its duly authorized attorney in form satisfactory to the City Treasurer or other register designated by the City Manager or his designee. Upon receipt of a properly assigned bond, the City Treasurer or other register designated by the City Manager or his designee shall authenticate and deliver a new bond in equal principal amount and like interest rate and maturity to the designated transferee. Such exchange shall be effected by surrender of the individual bond to be exchanged to the City Treasurer or other register designated by the City Manager or his designee with written instructions signed by the registered owner or its attorney in form satisfactory to the City Treasurer or other register



designated by the City Manager or his designee. Upon receipt of an individual bond with proper written instructions the City Treasurer or other register designated by the City Manager or his designee shall authenticate and deliver a new bond to the registered owner of the bond or its properly designated transferee or attorney.

**Section 11. Bond Registrar and Paying Agent.** If required, the City Manager or his designee is authorized to designate a financial institution capable of undertaking such duties to act on behalf of the City as registrar, paying agent and transfer agent (the "Bond Registrar/Paying Agent") with respect to the Bonds. The City Manager or his designee is hereby authorized to enter into an agreement on behalf of the City with the Bond Registrar/Paying Agent on behalf of the City with the Bond Registrar/Paying Agent upon such terms and conditions as are consistent with the terms of this ordinance. All reasonable fees and expenses of the Bond Registrar/Paying Agent shall be paid by the City. The City Manager or his designee from time to time may designate and enter into an agreement with a new registrar, paying agent and/or transfer agent that is qualified to act in such capacity under the laws of the United State of America or the State.

**Section 12. Bond Form.** The form of the Bonds shall be substantially as follows:



**UNITED STATES OF AMERICA  
STATE OF MICHIGAN  
COUNTY OF KENT  
CITY OF LOWELL  
ELECTRIC SUPPLY SYSTEM  
REVENUE BOND, SERIES 2020**

**INTEREST RATE**

2.20%

**MATURITY**

Exhibit A

**ISSUE DATE**

\_\_\_\_\_, 2020

**REGISTERED OWNER:** Huntington Public Capital Corporation

**PRINCIPAL AMOUNT:** Nine Hundred Ninety-Five Thousand Dollars (\$995,000)

**KNOW ALL MEN BY THESE PRESENTS** that the City of Lowell, Kent County, Michigan (the "City"), acknowledges itself indebted and, for value received, hereby promises to pay, solely from the sources and as hereinafter provided, to the Registered Owner identified above or registered assigns, the Principal Amount specified above or so much thereof as shall have been advanced to the City on the principal payment dates and in the amounts set forth in Exhibit A attached hereto commencing June 1, 2022, unless the principal installments of this Bond be subject to redemption and shall have been redeemed prior thereto as hereinafter provided, the final payment being made upon presentation and surrender of this Bond at the office of the City Treasurer, Lowell, Michigan, or such paying agent as may be designated pursuant to the Bond Authorizing Ordinance identified below, and to pay interest on such Principal Amount to the extent advanced to the City from each date so advanced until the City's obligation with respect to the payment of such Principal Amount is discharged at the annual Interest Rate stated above calculated on the basis of a 360-day year of twelve (12) 30-day months.

Interest on this Bond is payable on June 1 and December 1 of each year beginning December 1, 2020. The interest so payable on any June 1 or December 1 will be paid by check or draft mailed by first-class mail to the Registered Owner or registered assigns or by other method mutually agreed to by the City and the Registered Owner or its registered assign.

The principal of and interest on this Bond are payable in any coin or currency of the United States of America which at the time of payment is legal tender for the payment of public or private debts.

The revenues of the Electric Supply System of the City, less reasonable expenses of operation, administration and maintenance, are hereby irrevocable pledged and a statutory first lien thereon is hereby created for the payment of principal of and interest hereon of their due dates.

This Bond is a self-liquidating bond issued pursuant to Ordinance No. 20-03 (the "Bond Authorizing Ordinance") duly adopted by the City Council on July 20, 2020, and under and in substantial compliance with the constitution and laws of the State of Michigan, including specifically the Revenue Bond Act, Act 94 of the Public Acts of Michigan of 1933, as amended ("Act 94"), for



the purpose of paying the costs of certain improvements to the City's Electric Supply System, paying certain other costs including engineering and legal costs related thereto, and paying certain costs related to the issuance of the Bonds. For a complete statement of the revenues from which, and the conditions under which, this Bond is payable, a statement of the conditions under which additional bonds of equal standing may hereafter be issued, and the general covenants and provisions pursuant to which this Bond is issued, reference is made to the Bond Authorizing Ordinance.

During the time funds are being drawn down by the City under this Bond, the Registered Owner will periodically provide the City a statement showing the amount of principal that has been advanced and the date of each advance, which statement shall constitute prima facie evidence of the reported information; provided that no failure on the part of the Register Owner to provide such a statement or to reflect a disbursement or the correct amount of a disbursement shall relieve the City of its obligation to repay the outstanding principal amount actually advanced, all accrued interest thereon and any amount payable with respect thereto in accordance with terms of this bond.

Principal installments of this Bond payable in the years 2022 through 2026, both inclusive, shall not be subject to redemption prior to their due dates. Principal installments of this Bond payable in the years 2027 and 2028, shall be subject to redemption prior to their due date at the option of the City, in whole or in part, in \$5,000 increments of a principal installment in such order as the City shall determine on any date on or after June 1, 2026, at par plus accrued interest to the date fixed for redemption:

Notice of the call of this Bond for redemption shall be given by first-class mail by the City Treasurer or other registrar designated by the City Manager or his designee not less than thirty (30) days prior to the date fixed for redemption to the Registered Owner of this Bond at the address shown on the registration books of the City kept by the City Treasurer or other registrar designated by the City Manager or his designee. Bond principal installments so called for redemption shall not bear interest after the date fixed for redemption, whether presented for redemption or not, provided funds are on hand with the City Treasurer or other registrar designated by the City Manager or his designee to redeem said principal installments.

This Bond is transferrable on the bond registration books of the City kept by the City Treasurer or other registrar designated by the City Manager or his designee upon surrender of this Bond together with an assignment executed by the Registered Owner or its duly authorized attorney in form satisfactory to the City Treasurer or other registrar designated by the City Manager or his designee. Upon such transfer, a fully registered bond in the same principal amount and the same principal installments and interest rate, will be issued to the designated transferee or transferees.

The City hereby covenants and agrees to fix and maintain, at all times while any of such Bonds shall be outstanding, such rates for service furnished by the City's Electric Supply System as shall be sufficient to provide for payment of the principal of and interest on all bonds payable therefrom as and when the same become due and payable and as required by the Bond Authorizing Ordinance, to provide for the payment of expenses of administration and operation and of such expenses for maintenance of said Electric Supply System as are necessary to preserve the same in good repair and working order, and to provide for such other expenditures and funds for said Electric Supply System as are required by the Bond Authorizing Ordinance and Act 94.




It is hereby certified and recited that all acts, conditions and things required by law precedent to and in the issuance of this Bond have been done and performed in regular and due time and form as required by law.

**IN WITNESS WHEREOF**, the City, by its City Council, has caused this Bond to be signed in the name of said City by facsimile signature of its Mayor and City Clerk, and its seal to be hereunto printed by facsimile.

**CITY OF LOWELL**

  
\_\_\_\_\_  
Michael DeVore, Mayor

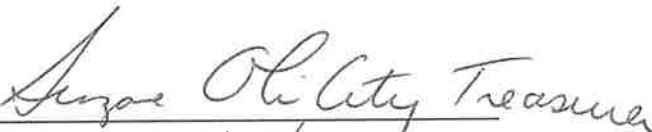
(SEAL)

  
\_\_\_\_\_  
Susan Ullery, City Clerk

**CERTIFICATE OF AUTHENTICATION**

This Bond is the bond described in the within mentioned Bond Authorizing Ordinance.

Dated: 7-22, 2020

By:   
\_\_\_\_\_  
Suzanne Olin, City Treasurer



Due Date	Principal Installment Due
June 1, 2022	\$135,000
June 1, 2023	\$135,000
June 1, 2024	\$140,000
June 1, 2025	\$140,000
June 1, 2026	\$145,000
June 1, 2027	\$150,000
June 1, 2028	\$150,000



**Section 13. Revenue as Security; No General Obligation of City.** The Bonds, including both principal of and interest thereon, shall not be a general obligation of the City and shall not constitute an indebtedness of the City for purposes of any debt limitations imposed by the charter of the City, any constitutional provision or any statutory limitation. The principal of and interest on said Bonds shall be payable solely from the Net Revenues derived from the operation of the Electric System, including future improvements, enlargements and extensions thereof. The Net Revenues from the Electric System, including future enlargements, improvements and extensions thereto, are hereby pledged to the payment of the principal of and interest on the Bonds. To secure the payment of the principal of and interest on the Bonds issued hereunder and on any additional bonds of equal standing which may be issued as provided by the terms of this Ordinance and Act 94 there is hereby created to and in favor of the holders of the Bonds a statutory first lien upon the Net Revenues of the Electric System, including future enlargements, improvements and extensions thereof on a parity with any additional bonds which may be issued pursuant to this Ordinance and Act 94.

**Section 14. Establishment of Funds.** The following funds of the Electric System are established into which the revenues and income from the Electric System shall be deposited, which funds shall be established and maintained, except as otherwise provided, so long as any of the Bonds remain outstanding.

A. **Receiving Fund.** The gross income and Revenue of the Electric System shall be set aside in a fund designated the Electric System Receiving Fund (the "Receiving Fund") and moneys so deposited therein shall be expended and used only in the manner and order as follows:

1. **Operation and Maintenance Fund.** The City shall maintain a fund known as the "Electric System Operation and Maintenance Fund" (the "O & M Fund"). Prior to the beginning of each fiscal year, the City Council shall approve an annual budget of the Electric



System for the ensuing fiscal year. Out of the moneys in the Receiving Fund, there shall be periodically set aside and deposited into the O & M Fund a sum sufficient to pay the reasonable and necessary current expenses of administering, operating and maintaining said Electric System.

2.       **Bond and Interest Redemption Fund.** There is hereby established a fund known as the "Electric Supply System Revenue Bonds, Series 2020 – Bond and Interest Redemption Fund" (the "Bond and Interest Redemption Fund"). After transfer to the O & M Fund required in 1. above, there shall be transferred from the Receiving Fund and deposited in the Bond and Interest Redemption Fund, for payment of principal of and interest on the Bonds, just prior to the date a payment is due, a sum equal to the principal installment and interest due on the Bonds during the then current fiscal year. The moneys on deposit in the Bond and Interest Redemption Fund shall be used solely and only for the purpose of paying the principal of and interest on the Bonds. The moneys in the Bond and Interest Redemption Fund shall be invested in accordance with law and any balance remaining in said Fund after the semi-annual payment on the Bonds shall be applied as a credit against the next semi-annual payment on the Bonds.

3.       **Improvement and Repair Fund.** There is hereby established an Electric System Improvement and Repair Fund (the "Improvement and Repair Fund"), into which there shall be placed, after meeting the foregoing requirements, such sums as the City shall determine to be used for the purpose of acquiring and constructing improvements, additions and extensions to the Electric System and for the purpose of making repairs and replacements to the Electric System.

4.       **Surplus Moneys.** All moneys remaining in the Receiving Fund at the end of any fiscal year after satisfying the above requirements may be transferred to the Bond and Interest Redemption Fund and used as authorized in this Ordinance or at the option of the City transferred to the Improvement and Repair Fund and used for the purposes for which said Fund was established.



*Provided, however,* that if there should be a deficit in the O & M Fund or Bond and Interest Redemption Fund, on account of defaults in setting aside therein the amounts hereinbefore required, then transfers shall be made from the moneys remaining in the Receiving Fund at the end of any fiscal year to such Funds in the priority and order named, to the extent of such deficit. Provided it is permitted by law, available surplus moneys may be used to retire any outstanding obligations of the City incurred for the construction, expansion or addition to the Electric System including additional bonds, the issuance of which is authorized by this Ordinance, or if no other disposition has been provided for, such moneys may be used for such other purpose or purposes as is deemed to be for the best interest of the City.

**Section 15. Rates and Charges Coverage.** The City covenants and agrees that it will, at all times, prescribe and maintain and thereafter collect rates and charges for the services and facilities furnished by the Electric System, which, together with other income, are reasonably expected to yield Net Revenues in the current fiscal year of the City at least one hundred and ten percent (110%) of the annual principal and interest payments in such fiscal year of all bonds outstanding which pledge as security therefor the revenues of the Electric System. Promptly upon any material change in the circumstances which were not contemplated at the time such rates and charges were most recently reviewed, but not less frequently than once each fiscal year, the City shall review the rates and charges and shall promptly revise such rates and charges as necessary to comply with the foregoing requirement.

**Section 16. Additional Bonds Test.** Additional bonds may be issued after the issuance of the Bonds for repair, replacement or extension of the Electric System only if Net Revenues of the Electric System during the fiscal year of the City immediately preceding the fiscal year in which the additional bonds are to be issued, adjusted to reflect any rate increases currently adopted and to be in



effect prior to or coincident with the issuance of such additional bonds, and determined *pro forma* as though such rate increases had been in continuous effect during such preceding fiscal year, shall not be less than one hundred and twenty-five percent (125%) of the annual principal and interest payments in such fiscal year of all bonds outstanding which pledge as security therefore the revenues of the Electric System.

**Section 17. Rights of Bondholders.** The holder of said Bonds may, either at law or in equity, by suit, action, mandamus, or other proceedings, protect and enforce the statutory lien set forth in Section 13 hereof and enforce and compel the performance of all duties of the officers of the City, including the fixing of sufficient rates, the collection of Revenues, the proper segregation of Revenues and the proper application thereof. *Provided, however,* that said statutory lien shall not be construed to give any holder of the Bonds authority to compel the sale of the Electric System, including the Improvements, the revenues of which are pledged thereto.

If there be any default in the payment of the principal of or interest on the Bonds, any court having jurisdiction in any proper action may appoint a receiver to administer and operate the Electric System on behalf of the City and under the direction of said court, and by and with the approval of said court, to fix and charge rates and collect revenues sufficient to provide for the payment of the Bonds or other obligations outstanding against the revenues of the Electric System and for the payment of the expenses of administering, operating and maintaining the Electric System and to apply the income and revenues of the Electric System in conformity with Act 94 and this Ordinance.

The holder of the Bonds shall have all the rights and remedies given by law including particularly Act 94 for the enforcement of the City's obligations under this Ordinance and in the Bonds.



**Section 18. Management of System.** The management and operation of the System shall be under the control of the Board. The Board in accordance with the provisions of the charter of the City may employ such persons in such capacities as it deems advisable to carry on the efficient management and operation of the Electric System. The Board in accordance with the provisions of the charter of the City may make such rules and regulations as it deems advisable and necessary to assure the efficient management and operation of the Electric System.

**Section 19. Creation of Improvement Fund.** Prior to delivery of the Bonds, there shall be established and maintained on the books of the City's DL&P a separate account designated the "Electric Supply System Revenue Bonds, Series 2020 - Improvement Fund" (the "Improvement Fund").

**Section 20. Proceeds of Bond Sale.** The proceeds of the Bonds to the extent advanced to the City shall be deposited in the Improvement Fund. Said moneys shall be used solely for the purpose for which the Bonds were issued.

Upon completion of the Improvements and disposition of any remaining proceeds of the Bonds, the Improvement Fund shall be closed.

**Section 21. Replacement of Bonds.** Upon receipt by the City Treasurer or other paying agent designated by the City Manager or his designee of proof of ownership of the Bond the principal of which has not been fully paid and of satisfactory evidence that the Bond has been lost, apparently destroyed or wrongfully taken and of security or indemnity which complies with applicable law and is satisfactory to the City Treasurer or other paying agent designated by the City Manager or his designee, the City Treasurer or other paying agent designated by the City Manager or his designee may authorize the delivery of a new executed bond to replace the Bond lost, apparently destroyed or wrongfully taken in compliance with applicable law. In the event the



Bond is lost, apparently destroyed or wrongfully taken, the City Treasurer or other paying agent designated by the City Manager or his designee may authorize payment of the Bond without presentation upon the receipt of the same documentation required for the delivery of a replacement bond. The City Treasurer or other paying agent designated by the City Manager or his designee, for each new bond delivered or paid without presentation as provided above, shall require the payment of expenses, including counsel fees, which may be incurred by City Treasurer or other paying agent designated by the City Manager or his designee and the City in the premises. Any bond delivered pursuant to the provisions of this Section 21 in lieu of any bond lost, apparently destroyed or wrongfully taken shall be of the same form and tenor and be secured in the same manner as the Bond in substitution for which such bond was delivered.

**Section 22. Investment of Funds.** Moneys in the funds and accounts established herein, and moneys derived from the proceeds of the sale of the Bonds may be invested in investments permitted by Section 24 of Act 94. Investment of moneys in the Bond and Interest Redemption Fund, if any, being accumulated for payment of the next maturing principal or interest payment on the Bonds shall be limited to direct obligations of (including obligations issued or held in book entry form on the books of) the United States of America bearing maturity dates prior to the date of the next maturity, principal or interest payments respectively on the Bonds. Investment of moneys in any other funds or accounts, including moneys derived from the proceeds of the sale of the Bonds, shall be limited to obligations bearing maturity dates or subject to redemption, at the option of the holder thereof, not later than the time estimated by the City when the moneys from such investments will be required. All investments shall be subject to applicable limitations imposed by arbitrage regulations, including proposed and temporary regulations, issued pursuant to Section 103(c) of the Internal Revenue Code of 1986, as amended (the "Code"), and Section



148 of the Code. Any securities representing investments shall be kept on deposit with the bank or trust company having on deposit the fund or funds or account from which such purchase was made. Earnings or profits on any investment of funds in any fund or account established in this ordinance shall be deposited in or credited to the fund or account to which the investment belongs unless otherwise provided in this ordinance.

**Section 23. Rates and Charges.** The City shall establish and maintain rates and charges for the services of the Electric System in an amount sufficient to pay (1) the expenses of administration and the costs of operation and maintenance of the Electric System; (ii) principal of and interest on the Bonds and any such additional bonds issued pursuant to this Ordinance and Act 94; and (iii) the cost of replacement, repairs and improvements to the Electric System and the cost of all other requirements provided herein, and otherwise comply with the covenants herein provided including specifically the covenant contained in Section 15 hereof. The rates and charges for all services and facilities rendered by the Electric System shall be reasonable and just, taking into consideration the costs and value of the Electric System and the cost of administering, operating and maintaining the same and the amounts necessary for the retirement of all the bonds and accrued interest on all the bonds, and there shall be charged such rates and charges as shall be adequate to meet the requirements of this Ordinance.

**Section 24. Lien.** By Section 21 of Act 94 and this Ordinance, the rates and charges for services furnished by the Electric System are made liens thereon, and those rates and charges delinquent for six months or more shall be certified by the City annually on March 1 of each year to the City tax assessing officer who shall enter the same upon the next tax roll against the premises to which the service shall have been rendered, and the rates and charges shall be collected and the lien shall be enforced in the same manner as provided for the collection of taxes assessed upon such roll



and the enforcement of the lien therefor. However, in all cases where a tenant is responsible for the payment of the charges and the City is so notified in writing (including a true copy of any lease), then the charges shall not become a lien against the premises from and after the date of the notice. From and after such notice, no further service shall be rendered to the premises until a cash deposit of not less than three months' service shall have been made as security for payment of the charges.

**Section 25. No Free Service.** No free service shall be furnished by the Electric System to the City or to any individual, firm or corporation, public or private, or to any agency or instrumentality.

**Section 26. Covenants.** The City covenants and agrees, so long as any of the Bonds remain outstanding, as follows:

A. That, with reference to the Electric System, it will punctually perform or cause to be performed all duties and comply with applicable State laws, rules and regulations and continually operate and maintain the Electric System in good condition.

B. That it will not sell, lease, mortgage or in any manner dispose of the Electric System, including the Improvements, or any substantial part thereof until all bonds payable from the revenues thereof shall have been paid in full or provision has been made for the payment of such bonds.

C. That it will maintain or cause to be maintained complete books and records relating to the operation of the Electric System and its financial affairs and will cause such books and records to be audited annually at the end of each fiscal year and an audit report prepared and furnish any holder of any bonds a copy of such report upon written request.

D. That it will prepare, keep and file such records, statements and accounts as may be required by law and that it will file with the Michigan Department of Treasury each year, as soon as is possible, but not later than one hundred eighty (180) days after the close of the fiscal year, a report,



made in accordance with the accounting methods of the City, completely setting forth the financial operation of such fiscal year.

E. That it will maintain and carry insurance on all physical properties of the Electric System, of the kinds and in the amounts normally carried by municipalities engaged in the operation of similar systems. All moneys received for losses under any such insurance policies shall be applied first to the repair, replacement and restoration of the property damaged or destroyed.

**Section 27. Refunding Bonds.** The City shall have the power to issue refunding bonds pursuant to Act 94 and other applicable law to refund all or part of the Bonds if otherwise permitted by law.

**Section 28. Ordinance Shall Constitute Contract.** The provisions of this Ordinance shall constitute a contract between the City and the holder of the Bonds and after the issuance of such Bonds this Ordinance shall not be repealed or amended in any respect which will adversely affect the rights and interests of the holders of the Bonds, nor shall the City adopt any law, ordinance or resolution which in any way adversely affects the rights of the holder of the Bonds so long as the Bonds or interest thereon remains outstanding.

**Section 29. Default of City.** If there shall be a default in this Ordinance or in the payment of principal of or interest on any of the Bonds, upon the filing of a suit by the holder of the Bonds, any court having jurisdiction of the action may appoint a receiver to administer the Electric System on behalf of the City with power to charge and collect rates and charges sufficient to provide for the payment of principal of and interest on the Bonds and for payment of the expenses of administering, operating and maintaining the Electric System and to apply income and revenues in accordance with this Ordinance and the laws of the State.



The City hereby agrees to transfer to any bona fide receiver or other subsequent operator of the Electric System, pursuant to any valid court order in a proceeding brought to enforce collection or payment of City obligations, all contracts or other rights of the City conditionally, for such time only as such receiver or operator shall operate by authority of the court.

The holder of the Bonds in the event of default may require by mandatory injunction the raising of rates and charges in a reasonable amount.

**Section 30. Exemption from Tax.** The Bonds are authorized by the Constitution of the State and the statutes of the State, in particular Act 94, and are exempt from any and all taxation whatsoever by the State or by any taxing authority within the State except as to estate and gift taxes and taxes on gains realized from the sale, payment or other disposition thereof.

**Section 31. Internal Revenue Code.** The City has consulted with its attorneys and understands that the Code contains certain requirements on (i) the expenditure of proceeds from the sale of the Bonds, (ii) investment of the proceeds from the issuance of the Bonds and (iii) the rebate of interest earned on the investment of the proceeds of the Bonds under certain circumstances. The City hereby covenants to comply with all such applicable requirements.

**Section 32. Authorization for Execution and Delivery of Documents.** The Mayor, City Manager, City Clerk, City Treasurer or General Manager of City's DL&P are hereby authorized to execute and deliver such documents, certificates, agreements, instruments and other papers as may be necessary to effect the sale and delivery of the Bonds and to apply for such orders and approvals and file such documents with any governmental agency as may be required in connection with the sale and delivery of the Bonds.

**Section 33. No Recourse on the Bonds.** All covenants, stipulations, promises, agreements and obligations of the City contained in this Ordinance shall be deemed to be the covenants,



stipulations, promises, agreements and obligations of the City and not those of any councilmember, boardmember, officer or employee of the City in her or his individual capacity, and no recourse shall be had for the payment of the principal of or interest on the Bonds or for any claim based thereon or in this Ordinance, either jointly or severally, against any councilmember, boardmember, officer or employee of the City or any person executing the Bonds.

**Section 34. Ordinance Subject to Michigan Law.** The provisions of this ordinance are subject to the laws of the State.

**Section 35. Operating Year of System.** The operating year of the Electric System shall coincide with the fiscal year of the City which currently begins July 1 and ends June 30.

**Section 36. Effect of Defeasance.** Upon defeasance of the Bonds, the provisions of the Bonds with respect to redemption may remain in effect.

**Section 37. Paragraph Headings.** The paragraph headings in this Ordinance are furnished for convenience of reference only and shall not be considered to be a part of this Ordinance.

**Section 38. Publication and Recordation.** This Ordinance shall be published, promptly after its adoption, once in full in the *Lowell Ledger*, a newspaper of general circulation in the City qualified under State law to publish legal notices, and the same shall be recorded in the Ordinance Book of the City and such recording authenticated by the signatures of the Mayor and City Clerk.

**Section 39. Severability.** If any section, paragraph, sentence, clause or phrase of this Ordinance shall be held invalid, the same shall not affect any other part of this Ordinance.

**Section 40. Conflict.** All ordinances, resolutions or orders or parts thereof insofar as the same may be in conflict herewith, are hereby repealed; provided that the foregoing shall not operate to repeal any provision thereof, the repeal of which would impair the obligation on the Bonds.

**Section 41. Effective Date.** This Ordinance is effective immediately upon its adoption.

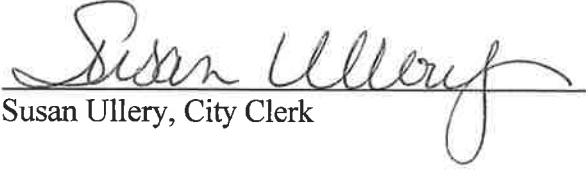




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Michael DeVore, Mayor

**ATTEST:**



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Susan Ullery, City Clerk



YEAS: Mayor DeVore, Councilmembers Salzwedel, Yankovich, Chambers and Canfield.

NAYS: Councilmembers None

ABSTAIN: Councilmembers None

ABSENT: Councilmembers None

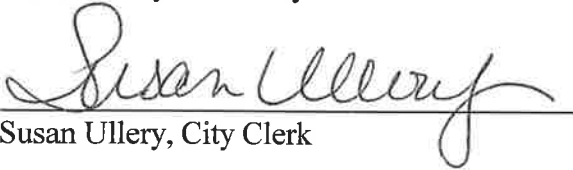
**ORDINANCE DECLARED ADOPTED.**

### **CERTIFICATION**

I, the undersigned duly qualified and acting Clerk of the City, do hereby certify that the foregoing is a true and complete copy of an ordinance adopted by the City Council of the City at a regular meeting held on July 20, 2020, and that public notice of said meeting was given pursuant to Act 267 of the Public Acts of Michigan of 1976, as amended.

I further certify that said Ordinance has been recorded in the Ordinance Book of the City and such recording has been authenticated by the signatures of the Mayor and City Clerk.

Dated: July 20, 2020

  
Susan Ullery, City Clerk



07/31/2020 12:04 PM  
User: LORI  
DB: Lowell

INVOICE GL DISTRIBUTION REPORT FOR CITY OF LOWELL  
EXP CHECK RUN DATES 07/18/2020 - 07/31/2020  
BOTH JOURNALIZED AND UNJOURNALIZED  
BOTH OPEN AND PAID

Page: 1/5

GL Number	Invoice Line Desc	Vendor	Invoice Description	Amount	Check #
Fund 101 GENERAL FUND					
Dept 000					
101-000-040.000	ACCOUNTS RECEIVABLE	ZACH'S CLEAN CUT LAWN CAR	MOWING FOR POLICE DEPT	100.00	74590
101-000-085.000	DUE FROM LIGHT & POWER	LOWELL LEDGER	ACCOUNT STATEMENT	157.48	74570
101-000-085.000	DUE FROM LIGHT & POWER	LOWELL LIGHT & POWER	DELINQ ELEC - ADDINGTON 8	32.90	74571
101-000-285.004	CREEKSIDE DEPOSIT	SCHREIBER, JIM	CREEKSIDE PARK DEPOSIT	50.00	74582
Total For Dept 000				340.38	
Dept 172 MANAGER					
101-172-801.000	PROFESSIONAL SERVICES	BLDI ENVIRONMENTAL ENGINE	GROUNDWATER TABLES - WARE	7,601.10	74546
101-172-850.000	COMMUNICATIONS	AT&T MOBILITY	PHONE BILL STATEMENT	45.21	74543
Total For Dept 172 MANAGE				7,646.31	
Dept 191 ELECTIONS					
101-191-740.000	OPERATING SUPPLIES	OAKFIELD TOWNSHIP	FACEMASKS FOR ELECTION	45.00	74537
101-191-740.000	OPERATING SUPPLIES	SMART BUSINESS SOURCE	OFFICE SUPPLIES	29.34	74583
Total For Dept 191 ELECTI				74.34	
Dept 209 ASSESSOR					
101-209-740.000	OPERATING SUPPLIES	RASHID, JEFFREY	ASSESSING OFFICE EXPENSES	14.49	74578
101-209-860.000	TRAVEL EXPENSES	RASHID, JEFFREY	ASSESSING OFFICE EXPENSES	17.25	74578
Total For Dept 209 ASSESS				31.74	
Dept 215 CLERK					
101-215-850.000	COMMUNICATIONS	AT&T MOBILITY	PHONE BILL STATEMENT	45.21	74543
101-215-955.000	MISCELLANEOUS EXPENSE	IIMC	MEMBERSHIP - ULLERY & BRO	305.00	74560
Total For Dept 215 CLERK				350.21	
Dept 253 TREASURER					
101-253-740.000	OPERATING SUPPLIES	POSTMASTER	WATER/SEWER BILLS/ CR FRO	(49.77)	74576
Total For Dept 253 TREASU				(49.77)	
Dept 265 CITY HALL					
101-265-740.000	OPERATING SUPPLIES	ACTION CHEMICAL	CITY HALL SUPPLIES	440.00	74538
101-265-740.000	OPERATING SUPPLIES	SMART BUSINESS SOURCE	OFFICE SUPPLIES	46.39	74583
101-265-802.000	CONTRACTUAL	RED CREEK WASTE SERVICES	TRASH SERVICE	67.31	74579
101-265-802.000	CONTRACTUAL	RUESINK, KATHIE	CLEANING SERVICES 7/19 -7	360.00	74581
101-265-850.000	COMMUNICATIONS	LOWELL LIGHT & POWER	ACCSS POINT & DATA CENTER	447.76	74572
Total For Dept 265 CITY H				1,361.46	
Dept 276 CEMETERY					
101-276-802.000	CONTRACTUAL	KERKSTRA PORTABLE, INC.	PORTABLE RESTROOM - CEMET	90.00	74564
101-276-802.000	CONTRACTUAL	RED CREEK WASTE SERVICES	TRASH SERVICE	30.00	74579
Total For Dept 276 CEMETE				120.00	
Dept 294 UNALLOCATED MISCELLANEOUS					
101-294-910.000	UNALLOCATED INSURANCE	BHS INSURANCE AGENCY INC.	INSURANCE RENEWAL 7/1/20-	117,031.00	74535
Total For Dept 294 UNALLO				117,031.00	
Dept 301 POLICE DEPARTMENT					
101-301-727.000	OFFICE SUPPLIES	HOOPER PRINTING	POLICE DEPT LETTERHEAD	223.00	74559
101-301-727.000	OFFICE SUPPLIES	SMART BUSINESS SOURCE	OFFICE SUPPLIES	4.28	74583
101-301-850.000	COMMUNICATIONS	AT&T MOBILITY	PHONE BILL STATEMENT	434.74	74543
101-301-850.000	COMMUNICATIONS	LOWELL LIGHT & POWER	ACCSS POINT & DATA CENTER	84.89	74572
101-301-930.000	R & M EQUIPMENT	CONSUMERS ENERGY	ACCOUNT STATEMENT	755.41	74550
101-301-955.000	MISCELLANEOUS EXPENSE	MICHIGAN MUNICIPAL LEAGUE	WEBSITE CLASSIFIED AD	104.76	74574
101-301-955.000	MISCELLANEOUS EXPENSE	ZACH'S CLEAN CUT LAWN CAR	MOWING FOR POLICE DEPT	100.00	74590
101-301-959.000	DRUG ENFORCEMENT	CHROUCH COMMUNICATIONS, I	HARLEY EQUIP REMOVAL	345.00	74549
Total For Dept 301 POLICE				2,052.08	
Dept 400 PLANNING & ZONING					
101-400-801.000	PROFESSIONAL SERVICES	LOWELL LEDGER	ACCOUNT STATEMENT	187.25	74570
101-400-801.000	PROFESSIONAL SERVICES	LOWELL LEDGER	ACCOUNT STATEMENT	109.48	74570
Total For Dept 400 PLANNI				296.73	
Dept 441 DEPARTMENT OF PUBLIC WORKS					



User: LORI

EXP CHECK RUN DATES 07/18/2020 - 07/31/2020

DB: Lowell

BOTH JOURNALIZED AND UNJOURNALIZED

BOTH OPEN AND PAID

GL Number	Invoice Line Desc	Vendor	Invoice Description	Amount	Check #
Fund 101 GENERAL FUND					
Dept 441 DEPARTMENT OF PUBLIC WORKS					
101-441-740.000	OPERATING SUPPLIES	AMAZON CAPITAL SERVICES	DISPOSBLE FACE MASK	191.92	74540
101-441-802.000	CONTRACTUAL	RED CREEK WASTE SERVICES	TRASH SERVICE	207.86	74579
101-441-802.000	CONTRACTUAL	STEALTH PEST MANAGEMENT L	PEST CONTROL	50.00	74584
101-441-802.000	CONTRACTUAL	MANSZEWSKI LANDSCAPING LL	MOWING PAYMENT 2 OF 4	1,020.00	74573
101-441-850.000	COMMUNICATIONS	AT&T MOBILITY	PHONE BILL STATEMENT	88.48	74543
101-441-850.000	COMMUNICATIONS	LOWELL LIGHT & POWER	ACCSS POINT & DATA CENTER	27.12	74572
101-441-930.000	REPAIR & MAINTENANCE	AMAZON CAPITAL SERVICES	DPW ELECTRICAL BREAKER	60.45	74540
101-441-930.000	REPAIR & MAINTENANCE	AMAZON CAPITAL SERVICES	RUBBER GLOVES	19.45	74540
		Total For Dept 441 DEPART		1,665.28	
Dept 751 PARKS					
101-751-740.000	OPERATING SUPPLIES	THORNAPPLE RIVER NURSERY,	WOOD CHIPS - PARKS	420.00	74586
101-751-802.000	CONTRACTUAL	PREIN & NEWHOF, INC.	STONEY LAKE WATER SAMPLES	620.00	74577
101-751-802.000	CONTRACTUAL	RED CREEK WASTE SERVICES	TRASH SERVICE	120.00	74579
101-751-802.000	CONTRACTUAL	MANSZEWSKI LANDSCAPING LL	MOWING PAYMENT 2 OF 4	8,130.00	74573
101-751-850.000	COMMUNICATIONS	AT&T MOBILITY	PHONE BILL STATEMENT	38.24	74543
101-751-930.000	REPAIR & MAINTENANCE	LOWELL GRANITE CO. INC.	BRONZE PLAQUE - HODGES	260.00	74569
101-751-930.000	REPAIR & MAINTENANCE	CANFIELD PLUMBING & HEATI	PARKS PLUMBING MATERIALS	152.00	74548
		Total For Dept 751 PARKS		9,740.24	
Dept 790 LIBRARY					
101-790-802.000	CONTRACTUAL	RED CREEK WASTE SERVICES	TRASH SERVICE	47.50	74579
101-790-802.000	CONTRACTUAL	RUESINK, KATHIE	CLEANING SERVICES 7/19 -7	120.00	74581
101-790-850.000	COMMUNICATIONS	LOWELL LIGHT & POWER	ACCSS POINT & DATA CENTER	112.96	74572
101-790-887.000	CONTRIBUTIONS & MAINTENAN	STEALTH PEST MANAGEMENT L	PEST CONTROL	40.00	74584
		Total For Dept 790 LIBRAR		320.46	
Dept 804 MUSEUM					
101-804-887.000	CONTRIBUTIONS & MAINTENAN	STEALTH PEST MANAGEMENT L	PEST CONTROL	40.00	74584
101-804-955.000	PROPERTY TAX DISTRIBUTION	LOWELL AREA HISTORICAL MU	TAX DSBURSEMENT	1,376.03	74567
		Total For Dept 804 MUSEUM		1,416.03	
		Total For Fund 101 GENERA		142,396.49	
Fund 202 MAJOR STREET FUND					
Dept 450 CAPITAL OUTLAY					
202-450-970.000	CAPITAL OUTLAY	USA EARTHWORKS, LLC	2020 STREET IMPROVEMENTS	111,395.62	74588
		Total For Dept 450 CAPITA		111,395.62	
Dept 463 MAINTENANCE					
202-463-744.000	UNIFORMS	AMAZON CAPITAL SERVICES	SAFETY VEST	101.90	74540
202-463-850.000	COMMUNICATIONS	AT&T MOBILITY	PHONE BILL STATEMENT	25.12	74543
		Total For Dept 463 MAINT		127.02	
Dept 474 TRAFFIC					
202-474-740.000	OPERATING SUPPLIES	DORNBOS SIGN, INC	SPEED LIMIT SIGNS	314.19	74552
202-474-802.000	CONTRACTUAL	KENT COUNTY ROAD COMMISSI	SIGNAL LIGHT ELECTRIC	43.11	74561
		Total For Dept 474 TRAFFI		357.30	
		Total For Fund 202 MAJOR		111,879.94	
Fund 203 LOCAL STREET FUND					
Dept 450 CAPITAL OUTLAY					
203-450-970.000	CAPITAL OUTLAY	USA EARTHWORKS, LLC	2020 STREET IMPROVEMENTS	90,302.58	74588
		Total For Dept 450 CAPITA		90,302.58	
Dept 463 MAINTENANCE					
203-463-744.000	UNIFORMS	AMAZON CAPITAL SERVICES	SAFETY VEST	101.90	74540
203-463-850.000	COMMUNICATIONS	AT&T MOBILITY	PHONE BILL STATEMENT	25.12	74543
		Total For Dept 463 MAINT		127.02	
Dept 474 TRAFFIC					
203-474-740.000	OPERATING SUPPLIES	DORNBOS SIGN, INC	SPEED LIMIT SIGNS	314.20	74552
		Total For Dept 474 TRAFFI		314.20	



GL Number	Invoice Line Desc	Vendor	Invoice Description	Amount	Check #
Fund 203 LOCAL STREET FUND					
		Total For Fund 203 LOCAL		90,743.80	
Fund 248 DOWNTOWN DEVELOPMENT AUTHORITY					
Dept 450 CAPITAL OUTLAY					
248-450-970.000	CAPITAL OUTLAY	USA EARTHWORKS, LLC	2020 STREET IMPROVEMENTS	72,235.19	74588
		Total For Dept 450 CAPITA		72,235.19	
Dept 463 MAINTENANCE					
248-463-802.000	CONTRACTUAL	KERKSTRA PORTABLE, INC.	PORTABLE RESTROOM BOAT LA	230.00	74564
248-463-930.000	REPAIR & MAINTENANCE	EVERGREEN UNDERGROUND, IN	DDA REPAIRS	1,285.50	74553
		Total For Dept 463 MAINTENANCE		1,515.50	
		Total For Fund 248 DOWNTOWN		73,750.69	
Fund 260 DESIGNATED CONTRIBUTIONS					
Dept 751 PARKS					
260-751-955.000	CAPITAL OUTLAY	LOWELL LIGHT & POWER	TEMPORARY ELECTRIC FOR SH	100.00	74536
		Total For Dept 751 PARKS		100.00	
		Total For Fund 260 DESIGN		100.00	
Fund 581 AIRPORT FUND					
Dept 000					
581-000-740.000	OPERATING SUPPLIES	NELSON, ERIC	AIRPORT LOVE WEEK SUPPLIE	37.54	74575
581-000-920.000	PUBLIC UTILITIES	CONSUMERS ENERGY	ACCOUNT STATMENTS- AIRPOR	192.22	74550
581-000-930.000	REPAIR & MAINTENANCE	VAN STRIEN HEATING AND PL	AIR CONDENSER FOR WINDCRA	810.00	74589
		Total For Dept 000		1,039.76	
		Total For Fund 581 AIRPOR		1,039.76	
Fund 590 WASTEWATER FUND					
Dept 000					
590-000-043.000	DUE FROM EARTH TECH	LOWELL LIGHT & POWER	ACCSS POINT & DATA CENTER	140.08	74572
		Total For Dept 000		140.08	
Dept 550 TREATMENT					
590-550-802.000	CONTRACTUAL	SUEZ WATER ENVIRONMENTAL	SERVICES JULY 2020	38,490.00	74585
590-550-802.000	CONTRACTUAL	SUEZ WATER ENVIRONMENTAL	SURCHARGES JUNE 2020	709.58	74585
590-550-850.000	COMMUNICATIONS	AT&T MOBILITY	PHONE BILL STATEMENT	38.24	74543
590-550-930.000	REPAIR & MAINTENANCE	PREIN & NEWHOF, INC.	WTP - WATER COLLECTION	18.00	74577
		Total For Dept 550 TREATM		39,255.82	
Dept 551 COLLECTION					
590-551-740.000	OPERATING SUPPLIES	AMAZON CAPITAL SERVICES	WATER DEPT TOOLS	207.11	74540
590-551-744.000	UNIFORMS	AMAZON CAPITAL SERVICES	SAFETY VEST WATER DEPT	61.54	74540
590-551-850.000	COMMUNICATIONS	AT&T MOBILITY	PHONE BILL STATEMENT	71.92	74543
590-551-930.000	REPAIR & MAINTENANCE	GODWIN'S ADA VILLAGE HARD	#W-76 CONCRETE SAW	13.24	74555
590-551-930.000	REPAIR & MAINTENANCE	AMAZON CAPITAL SERVICES	COMPUTER ADAPTER	40.94	74540
590-551-930.000	REPAIR & MAINTENANCE	FERGUSON WATERWORKS	WATER/SEWER SUPPLIES	778.43	74554
		Total For Dept 551 COLLEC		1,173.18	
Dept 552 CUSTOMER ACCOUNTS					
590-552-730.000	POSTAGE	POSTMASTER	WATER/SEWER BILLS/ CR FRO	219.20	74576
		Total For Dept 552 CUSTOM		219.20	
		Total For Fund 590 WASTEWA		40,788.28	
Fund 591 WATER FUND					
Dept 000					
591-000-040.003	ACCOUNTS RECEIVABLE MISC	LEE'S TRENCHING SERVICE,	218 S WASHINGTON REPAIRS	8,541.70	74566
		Total For Dept 000		8,541.70	
Dept 570 TREATMENT					
591-570-740.000	OPERATING SUPPLIES	HACH COMPANY	WTP SUPPLIES	39.80	74558
591-570-802.000	CONTRACTUAL	RED CREEK WASTE SERVICES	TRASH SERVICE	81.91	74579
591-570-802.000	CONTRACTUAL	STEALTH PEST MANAGEMENT L	PEST CONTROL	40.00	74584
591-570-802.000	CONTRACTUAL	TRUGREEN	WTP LAWN SERVICE	119.88	74587



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Fund 591 WATER FUND					
Dept 570 TREATMENT					
591-570-850.000	COMMUNICATIONS	LOWELL LIGHT & POWER	ACCSS POINT & DATA CENTER	83.60	74572
		Total For Dept 570 TREATM		365.19	
Dept 571 DISTRIBUTION					
591-571-740.000	OPERATING SUPPLIES	AMAZON CAPITAL SERVICES	WATER DEPT TOOLS	207.10	74540
591-571-744.000	UNIFORMS	AMAZON CAPITAL SERVICES	SAFETY VEST WATER DEPT	61.54	74540
591-571-802.000	CONTRACTUAL	MANSZEWSKI LANDSCAPING LL	MOWING PAYMENT 2 OF 4	780.00	74573
591-571-850.000	COMMUNICATIONS	AT&T MOBILITY	PHONE BILL STATEMENT	71.92	74543
591-571-930.000	REPAIR & MAINTENANCE	GODWIN'S ADA VILLAGE HARD	#W-76 CONCRETE SAW	13.25	74555
591-571-930.000	REPAIR & MAINTENANCE	PREIN & NEWHOF, INC.	WTP - WATER COLLECTION	18.00	74577
591-571-930.000	REPAIR & MAINTENANCE	AMAZON CAPITAL SERVICES	COMPUTER ADAPTER	40.93	74540
591-571-930.000	REPAIR & MAINTENANCE	FERGUSON WATERWORKS	WATER/SEWER SUPPLIES	778.42	74554
591-571-970.000	CAPITAL OUTLAY	RISNER'S ROOFING & HOME I	NW PUMP STATION ROOF	7,500.00	74580
		Total For Dept 571 DISTRI		9,471.16	
Dept 572 CUSTOMER ACCOUNTS					
591-572-730.000	POSTAGE	POSTMASTER	WATER/SEWER BILLS/ CR FRO	219.20	74576
		Total For Dept 572 CUSTOM		219.20	
		Total For Fund 591 WATER		18,597.25	
Fund 636 DATA PROCESSING FUND					
Dept 000					
636-000-801.000	PROFESSIONAL SERVICES	ADDORIO TECHNOLOGIES, LLC	COMPUTER WORK - LPD	488.75	74539
636-000-801.000	PROFESSIONAL SERVICES	ADDORIO TECHNOLOGIES, LLC	COMPUTER WORK DPW	170.00	74539
636-000-801.000	PROFESSIONAL SERVICES	ADDORIO TECHNOLOGIES, LLC	COMPUTER WORK - CITY HALL	1,374.36	74539
636-000-801.000	PROFESSIONAL SERVICES	LOWELL LIGHT & POWER	ACCSS POINT & DATA CENTER	250.00	74572
636-000-801.000	PROFESSIONAL SERVICES	KORE/HI COM, INC.	COMPUTER SYSTEM SERVICES	2,093.75	74565
636-000-801.000	PROFESSIONAL SERVICES	KORE/HI COM, INC.	COMPUTER SYSTEM SERVICES	1,156.25	74565
636-000-802.000	CONTRACTUAL	APPLIED IMAGING	COPY MACHINE AT CITY HALL	401.50	74542
636-000-802.000	CONTRACTUAL	BS&A SOFTWARE	ONLINE ANNUAL SUPPORT FEE	2,276.00	74547
		Total For Dept 000		8,210.61	
		Total For Fund 636 DATA P		8,210.61	
Fund 661 EQUIPMENT FUND					
Dept 895 FLEET MAINT. & REPLACEMENT					
661-895-930.000	REPAIR & MAINTENANCE	GTW	ACCOUNT STATEMENT	33.84	74557
661-895-930.000	REPAIR & MAINTENANCE	AMAZON CAPITAL SERVICES	DRAW BAR TRI BALL CLASS V	59.78	74540
661-895-930.000	REPAIR & MAINTENANCE	D&D TRUCKING ACQUISITION,	2001 INTL R& M	391.54	74551
		Total For Dept 895 FLEET		485.16	
		Total For Fund 661 EQUIPM		485.16	
Fund 703 CURRENT TAX COLLECTION FUND					
Dept 000					
703-000-222.000	DUE TO COUNTY-CURRENT TAX	KENT COUNTY TREASURER	TAX DISBURSEMENT	23,950.68	74562
703-000-225.000	DUE TO SCHOOLS	LOWELL AREA SCHOOLS	TAX DISBURSEMENT	60,570.75	74568
703-000-228.009	DUE TO STATE-S.E.T.	KENT COUNTY TREASURER	TAX DISBURSEMENT	46,703.85	74562
703-000-234.000	DUE TO INTERMED SCH DISTR	KENT INTERMEDIATE SCHOOL	TAX DISBURSEMENT	44,753.35	74563
703-000-235.000	DUE TO COMMUNITY COLLEGE	GRAND RAPIDS COMMUNITY CO	TAX DSIBURSEMENT	9,041.88	74556
703-000-275.000	DUE TO TAXPAYERS	Bell Title Agency of Okem	2020 Sum Tax Refund 41-20	1,835.40	74545
		Total For Dept 000		186,855.91	
		Total For Fund 703 CURREN		186,855.91	



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Fund Totals:

Fund 101	GENERAL FUND	142,396.49
Fund 202	MAJOR STREET FUN	111,879.94
Fund 203	LOCAL STREET FUN	90,743.80
Fund 248	DOWNTOWN DEVELOP	73,750.69
Fund 260	DESIGNATED CONTR	100.00
Fund 581	AIRPORT FUND	1,039.76
Fund 590	WASTEWATER FUND	40,788.28
Fund 591	WATER FUND	18,597.25
Fund 636	DATA PROCESSING	8,210.61
Fund 661	EQUIPMENT FUND	485.16
Fund 703	CURRENT TAX COLL	186,855.91

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674,847.89



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Vendor Code	Vendor Name	Invoice	Description	Amount
01878	ACTION CHEMICAL	402992	CITY HALL SUPPLIES	440.00
TOTAL FOR: ACTION CHEMICAL				440.00
01513	ADDORIO TECHNOLOGIES, LLC	8530	COMPUTER WORK - CITY HALL	1,374.36
		8545	COMPUTER WORK DPW	170.00
		8560	COMPUTER WORK - LPD	488.75
TOTAL FOR: ADDORIO TECHNOLOGIES, LLC				2,033.11
10816	AMAZON CAPITAL SERVICES	111-3511050-26170	DISPOSBLE FACE MASK	191.92
		114-4102827-58786	DPW ELECTRICAL BREAKER	60.45
		17CP-KWLH-HEQF	DRAW BAR TRI BALL CLASS V	59.78
		1GJT-13LQ-7C4D	WATER DEPT TOOLS	414.21
		1HTD-Q79J-6X11	RUBBER GLOVES	19.45
		1JCQ-L41D-DCNQ	COMPUTER ADAPTER	81.87
		1KFH-QYQH-DCGL	SAFETY VEST WATER DEPT	123.08
		1R9F-4JXK-3NXX	SAFETY VEST	203.80
TOTAL FOR: AMAZON CAPITAL SERVICES				1,154.56
10731	APPLIED IMAGING	1571662	COPY MACHINE AT CITY HALL	401.50
TOTAL FOR: APPLIED IMAGING				401.50
10818	AT&T MOBILITY	287291108942X0714	PHONE BILL STATEMENT	884.20
TOTAL FOR: AT&T MOBILITY				884.20
REFUND TAX	Bell Title Agency of Okemos	07/30/2020	2020 Sum Tax Refund 41-20-01-305-002	1,835.40
TOTAL FOR: Bell Title Agency of Okemos				1,835.40
10178	BHS INSURANCE AGENCY INC.	39111	INSURANCE RENEWAL 7/1/20-7/1/2021	117,031.00
TOTAL FOR: BHS INSURANCE AGENCY INC.				117,031.00
10822	BLDI ENVIRONMENTAL ENGINEERING	17880	GROUNDWATER TABLES - WARE ROAD	7,601.10
TOTAL FOR: BLDI ENVIRONMENTAL ENGINEERING				7,601.10
01916	BS&A SOFTWARE	130605	ONLINE ANNUAL SUPPORT FEE	2,276.00
TOTAL FOR: BS&A SOFTWARE				2,276.00
00084	CANFIELD PLUMBING & HEATING IN	185679	PARKS PLUMBING MATERIALS	152.00
TOTAL FOR: CANFIELD PLUMBING & HEATING IN				152.00
00101	CHROUCH COMMUNICATIONS, INC.	145002780-1	HARLEY EQUIP REMOVAL	345.00
TOTAL FOR: CHROUCH COMMUNICATIONS, INC.				345.00
10509	CONSUMERS ENERGY	6/10 - 7/20/2020	ACCOUNT STATEMENT	755.41
		6/22 - 7/22/2020	ACCOUNT STATMENTS- AIRPORT	192.22
TOTAL FOR: CONSUMERS ENERGY				947.63



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Vendor Code	Vendor Name Invoice	Description	Amount
00132	D&D TRUCKING ACQUISITION, LLC 30818	2001 INTL R& M	391.54
TOTAL FOR: D&D TRUCKING ACQUISITION, LLC			391.54
02089	DORNBOS SIGN, INC INV50410	SPEED LIMIT SIGNS	628.39
TOTAL FOR: DORNBOS SIGN, INC			628.39
00172	EVERGREEN UNDERGROUND, INC. 44521	DDA REPAIRS	1,285.50
TOTAL FOR: EVERGREEN UNDERGROUND, INC.			1,285.50
10673	FERGUSON WATERWORKS 0104912	WATER/SEWER SUPPLIES	1,556.85
TOTAL FOR: FERGUSON WATERWORKS			1,556.85
01999	GODWIN'S ADA VILLAGE HARDWARE 1658	#W-76 CONCRETE SAW	26.49
TOTAL FOR: GODWIN'S ADA VILLAGE HARDWARE			26.49
00225	GRAND RAPIDS COMMUNITY COLLEGE 7/1 - 7/15/2020	TAX DSIBURSEMENT	9,041.88
TOTAL FOR: GRAND RAPIDS COMMUNITY COLLEGE			9,041.88
01508	GTW 220658	ACCOUNT STATEMENT	33.84
TOTAL FOR: GTW			33.84
00234	HACH COMPANY 12005870	WTP SUPPLIES	39.80
TOTAL FOR: HACH COMPANY			39.80
00248	HOOPER PRINTING 60514	POLICE DEPT LETTERHEAD	223.00
TOTAL FOR: HOOPER PRINTING			223.00
01524	IIMC 6/30/2020	MEMBERSHIP - ULLERY & BROWN	305.00
TOTAL FOR: IIMC			305.00
00291	KENT COUNTY ROAD COMMISSION 412083	SIGNAL LIGHT ELECTRIC	43.11
TOTAL FOR: KENT COUNTY ROAD COMMISSION			43.11
00300	KENT COUNTY TREASURER 7/1 - 7/15/2020	TAX DISBURSEMENT	70,654.53
TOTAL FOR: KENT COUNTY TREASURER			70,654.53
00302	KENT INTERMEDIATE SCHOOL DIST. 7/1 - 7/15/2020	TAX DISBURSEMENT	44,753.35
TOTAL FOR: KENT INTERMEDIATE SCHOOL DIST.			44,753.35
02209	KERKSTRA PORTABLE, INC. 160765 161169	PORTABLE RESTROOM BOAT LAUNCH PORTABLE RESTROOM - CEMETERY	230.00 90.00
TOTAL FOR: KERKSTRA PORTABLE, INC.			320.00



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Vendor Code	Vendor Name	Invoice	Description	Amount
10018	KORE/HI COM, INC.			
	30085		COMPUTER SYSTEM SERVICES	1,156.25
	30086		COMPUTER SYSTEM SERVICES	2,093.75
TOTAL FOR: KORE/HI COM, INC.				3,250.00
00805	LEE'S TRENCHING SERVICE, INC.			
	107631		218 S WASHINGTON REPAIRS	8,541.70
TOTAL FOR: LEE'S TRENCHING SERVICE, INC.				8,541.70
01374	LOWELL AREA HISTORICAL MUSEUM			
	7/1 - 7/15/2020		TAX DSBURSEMENT	1,376.03
TOTAL FOR: LOWELL AREA HISTORICAL MUSEUM				1,376.03
00562	LOWELL AREA SCHOOLS			
	7/1 - 7/15/2020		TAX DISBURSEMENT	60,570.75
TOTAL FOR: LOWELL AREA SCHOOLS				60,570.75
00345	LOWELL GRANITE CO. INC.			
	20-0092		BRONZE PLAQUE - HODGES	260.00
TOTAL FOR: LOWELL GRANITE CO. INC.				260.00
00330	LOWELL LEDGER			
	6/30/2020		ACCOUNT STATEMENT	454.21
TOTAL FOR: LOWELL LEDGER				454.21
00341	LOWELL LIGHT & POWER			
	3441-20		ACCSS POINT & DATA CENTER MAINT	1,146.41
	7/1 - 7/15/2020		DELINQ ELEC - ADDINGTON 8962-001	32.90
	93-798		TEMPORARY ELECTRIC FOR SHOWBOAT	100.00
TOTAL FOR: LOWELL LIGHT & POWER				1,279.31
10615	MANSZEWSKI LANDSCAPING LLC			
	102		MOWING PAYMENT 2 OF 4	9,930.00
TOTAL FOR: MANSZEWSKI LANDSCAPING LLC				9,930.00
00414	MICHIGAN MUNICIPAL LEAGUE			
	21304		WEBSITE CLASSIFIED AD	104.76
TOTAL FOR: MICHIGAN MUNICIPAL LEAGUE				104.76
10356	NELSON, ERIC			
	7/23/2020		AIRPORT LOVE WEEK SUPPLIES	37.54
TOTAL FOR: NELSON, ERIC				37.54
10868	OAKFIELD TOWNSHIP			
	07/27/2020		FACEMASKS FOR ELECTION	45.00
TOTAL FOR: OAKFIELD TOWNSHIP				45.00
00506	POSTMASTER			
	7/30/2020		WATER/SEWER BILLS/ CR FROM TAX BILLS	388.63
TOTAL FOR: POSTMASTER				388.63
00512	PREIN & NEWHOF, INC.			
	89610		STONEY LAKE WATER SAMPLES	620.00
	89869		WTP - WATER COLLECTION	36.00
TOTAL FOR: PREIN & NEWHOF, INC.				656.00
10130	RASHID, JEFFREY			
	JULY		ASSESSING OFFICE EXPENSES	31.74
TOTAL FOR: RASHID, JEFFREY				31.74



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Vendor Code	Vendor Name	Invoice	Description	Amount
10133	RED CREEK WASTE SERVICES INC.	07R00594	TRASH SERVICE	554.58
TOTAL FOR: RED CREEK WASTE SERVICES INC.				554.58
10534	RISNER'S ROOFING & HOME IMPROVEMENT	7/31/2020	NW PUMP STATION ROOF	7,500.00
TOTAL FOR: RISNER'S ROOFING & HOME IMPROVEMENT				7,500.00
10378	RUESINK, KATHIE	911048/911049	CLEANING SERVICES 7/19 -7/30/20	480.00
TOTAL FOR: RUESINK, KATHIE				480.00
CREEKSIDE	SCHREIBER, JIM	7/18/2020	CREEKSIDE PARK DEPOSIT	50.00
TOTAL FOR: SCHREIBER, JIM				50.00
10849	SMART BUSINESS SOURCE	OE-28308-1	OFFICE SUPPLIES	80.01
TOTAL FOR: SMART BUSINESS SOURCE				80.01
02032	STEALTH PEST MANAGEMENT LLC	JULY 2020	PEST CONTROL	170.00
TOTAL FOR: STEALTH PEST MANAGEMENT LLC				170.00
10583	SUEZ WATER ENVIRONMENTAL SVC INC	202040474	SERVICES JULY 2020	38,490.00
		202040510	SURCHARGES JUNE 2020	709.58
TOTAL FOR: SUEZ WATER ENVIRONMENTAL SVC INC				39,199.58
00630	THORNAPPLE RIVER NURSERY, INC.	12823	WOOD CHIPS - PARKS	420.00
TOTAL FOR: THORNAPPLE RIVER NURSERY, INC.				420.00
10069	TRUGREEN	3580699564	WTP LAWN SERVICE	119.88
TOTAL FOR: TRUGREEN				119.88
10865	USA EARTHWORKS, LLC	PAY #2	2020 STREET IMPROVEMENTS	273,933.39
TOTAL FOR: USA EARTHWORKS, LLC				273,933.39
10158	VAN STRIEN HEATING AND PLUMBING	4139	AIR CONDENSER FOR WINDCRAFT BLDG	810.00
TOTAL FOR: VAN STRIEN HEATING AND PLUMBING				810.00
01967	ZACH'S CLEAN CUT LAWN CARE	9436	MOWING FOR POLICE DEPT	200.00
TOTAL FOR: ZACH'S CLEAN CUT LAWN CARE				200.00
TOTAL - ALL VENDORS				674,847.89





**City of Lowell**  
**December 31, 2019**  
**Actuarial Valuation Update**



# ABOUT MERS

*We are an independent, nonprofit professional retirement services company serving municipal members across Michigan.*

## AN INDEPENDENT ELECTED BOARD

MERS is a nonprofit governed by an elected board that operates without compensation. Our board is committed to accountability and transparency, holding the line on costs, and watching out for the best interest of our members.

**Three Officer Members:**  
Officers of a participating municipality, elected by membership

**Three Employee Members:**  
Non-officers of a participating municipality, elected by members

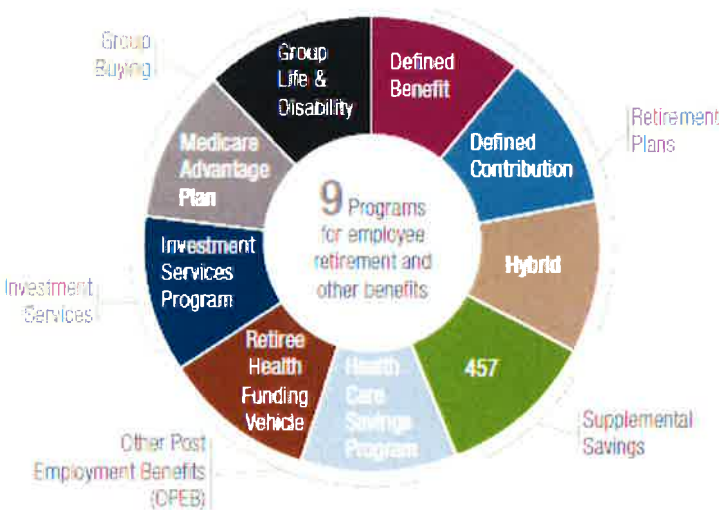
**Two Expert Members:**  
With experience in retirement systems or investment management, appointed by the Board

**One Retiree Member:**  
Retiree of the system, appointed by the Board



## A PROGRAM FOR EVERY NEED

At MERS, we recognize that every member has unique needs and we offer a broad range of customizable plans to fit our members' budgets, needs, and goals.

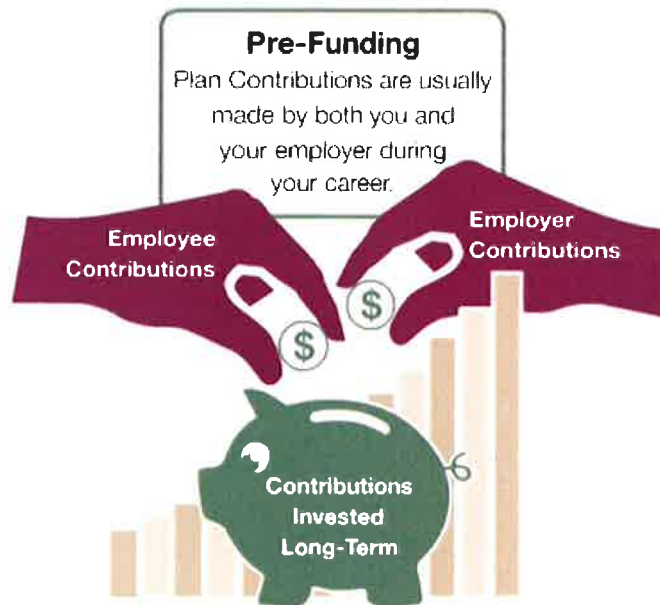




## Contributions

Contributions are made by both the employee and the City. Michigan state law requires that pension plans are prefunded.

These contributions are then professionally invested by MERS using a diversified, long-term investment approach with the goal of increasing in value over time. Thus, when an employee retires, his or her retirement funds come from their own contributions, their employer's contributions, and investment proceeds earned over time.



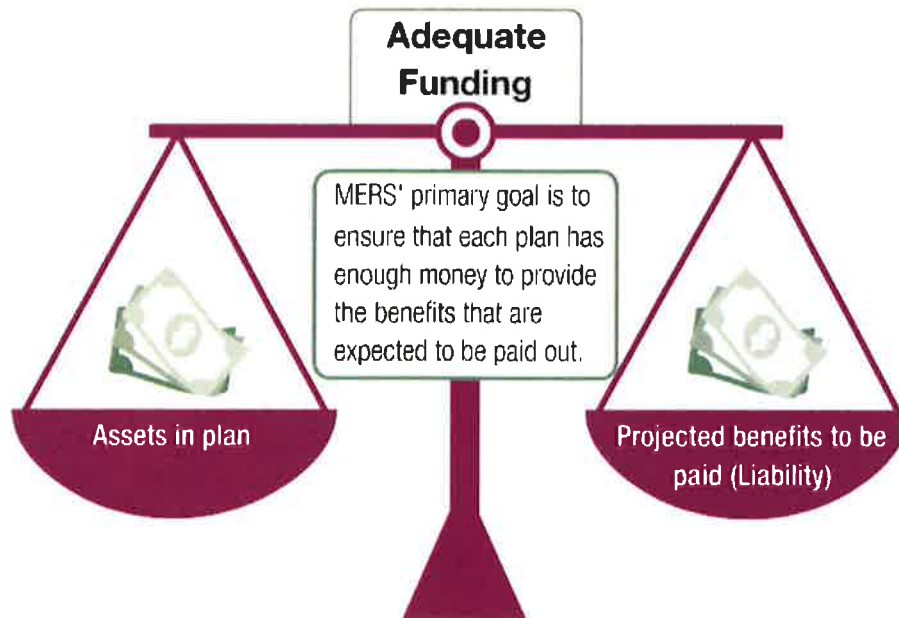
**Table 5: Flow of Valuation Assets**

Year Ended 12/31	Employer Contributions		Employee Contributions	Investment Income (Valuation Assets)	Benefit Payments	Employee Contribution Refunds	Net Transfers	Valuation Asset Balance
	Required	Additional						
2009	\$ 231,323		\$ 107,308	\$ 368,411	\$ (454,207)	\$ (4,939)	\$ 0	\$ 8,156,973
2010	294,408		103,745	453,471	(508,380)	0	0	8,500,217
2011	283,662	\$ 31,967	104,863	426,787	(644,736)	(1,854)	0	8,700,906
2012	275,110	42,325	100,889	375,514	(714,006)	0	0	8,780,738
2013	278,386	57,554	99,139	511,343	(681,339)	(7,159)	0	9,038,662
2014	338,409	22,496	95,994	512,655	(697,215)	(6,473)	0	9,304,528
2015	367,602	22,844	99,696	452,253	(789,326)	(10,527)	0	9,447,070
2016	317,948	21,134	86,729	454,040	(906,870)	0	0	9,420,051
2017	384,734	93,977	88,435	551,102	(898,605)	0	0	9,639,694
2018	460,103	22,822	105,011	355,671	(916,716)	0	134,349	9,800,934
2019	497,910	34,597	118,205	457,923	(920,274)	(10,357)	0	9,978,938



## Full Funding

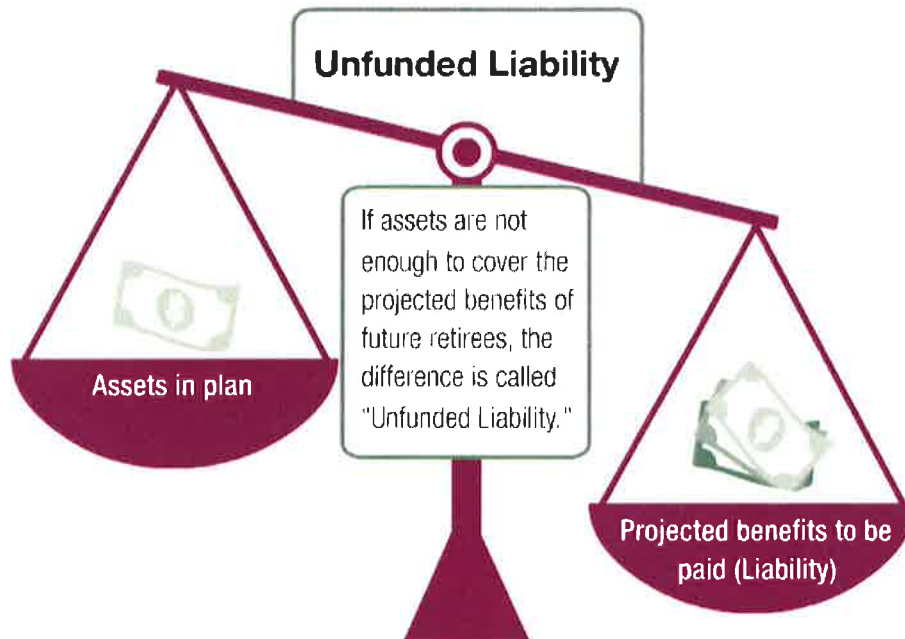
The ultimate goal is to ensure that, over time, the assets in the plan are sufficient to meet the projected benefits to be paid to retirees. When the level of plan assets is equal to the expected benefits to be paid (which is the plan's "liability"), the plan is considered "full funded" or "100% funded". Another way to think of this is that the plan is "in balance".





### What Does It Mean If The Plan Is Underfunded?

Not all plans are in balance or fully funded. In this case, assets in the plan are less than the projected benefits to be paid. This is sometimes referred to as being “underfunded”. The difference between the projected benefits to be paid and the assets in the plan is known as “unfunded liability”.



**Table 6: Actuarial Accrued Liabilities and Valuation Assets as of December 31, 2019**

Division	Actuarial Accrued Liability					Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
	Active Employees	Vested Former Employees	Retirees and Beneficiaries	Pending Refunds	Total			
01 - Light and Power	\$ 1,519,211	\$ 580,053	\$ 3,479,803	\$ 12,699	\$ 5,591,766	\$ 3,146,975	56.3%	\$ 2,444,791
10 - General	4,657,523	351,435	5,829,079	58,795	10,896,832	6,564,290	60.2%	4,332,542
HA - All Full-time after 9/1/12	225,052	0	0	0	225,052	225,834	100.4%	(782)
51 - Surplus Assoc. to div 10	0	0	0	0	0	41,839		(41,839)
<b>Total</b>	<b>\$ 6,401,786</b>	<b>\$ 931,488</b>	<b>\$ 9,308,882</b>	<b>\$ 71,494</b>	<b>\$ 16,713,650</b>	<b>\$ 9,978,938</b>	<b>59.7%</b>	<b>\$ 6,734,712</b>



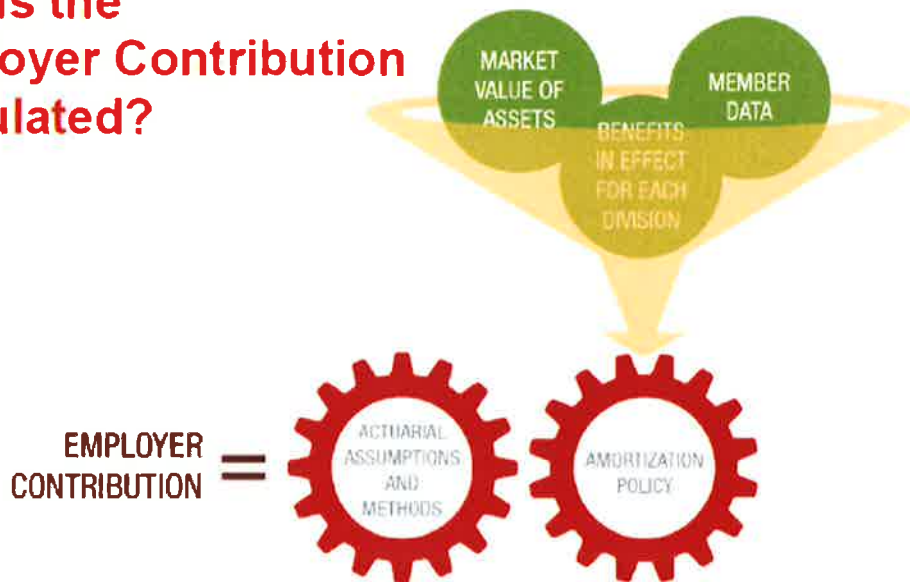
## How is the Employer Contribution Determined?

Each year, MERS actuaries analyze each municipality's plan to determine the appropriate contribution amount. The contribution amount is based on a variety of factors, including:

1. The specific demographic experience of the people who are covered in the plan
2. The specific benefit provisions of the plan
3. The market value of the assets already in the plan
4. A series of assumptions and methods including expected wage growth, life expectancy, and investment rate of return

Since each Defined Benefit plan is unique, contributions requirements will differ and vary from plan to plan each year.

## How is the Employer Contribution Calculated?



	Percentage of Payroll				Monthly \$ Based on Projected Payroll			
	Phase-in	No Phase-in	Phase-in	No Phase-in	Phase-in	No Phase-in	Phase-in	No Phase-in
Valuation Date:	12/31/2019	12/31/2019	12/31/2018	12/31/2018	12/31/2019	12/31/2019	12/31/2018	12/31/2018
Fiscal Year Beginning:	July 1, 2021	July 1, 2021	July 1, 2020	July 1, 2020	July 1, 2021	July 1, 2021	July 1, 2020	July 1, 2020
Division								
01 - Light and Power					\$ 17,226	\$ 18,288	\$ 14,474	\$ 14,859
10 - General	29.20%	30.95%	26.12%	26.67%	33,028	35,005	29,909	30,533
HA - All Full-time after 9/1/12	7.14%	7.06%	6.60%	6.62%	4,458	4,410	3,725	3,738
Municipality Total					\$ 54,712	\$ 57,703	\$ 48,108	\$ 49,130

Contribution rates that go into effect on July 1, 2021



## Plan Impacts

### One – Economic Assumption Changes

At the February 28, 2019 board meeting, the MERS Retirement Board adjusted key economic assumptions – investment rate of return and assumed rate of inflation. These assumptions have a significant effect on a plan's required contribution and funding level. The reason for this is historically low interest rates, along with high equity market valuations which have led to reductions in projected returns for most asset classes. This has resulted in a Board-adopted reduction in the investment rate of return assumption from 7.75% to 7.35%, effective in the 2019 Annual Actuarial Valuation report and first impacting required contributions beginning in 2021.

### Two – Impact of Retirements

Table 3 on page 10 of the 2019 report that the number of retirees in the 10 – General division increased from 21 in 2018 to 23 in 2019. The total amount paid out to the retirees increased by over \$35,000.

**Table 3: Participant Summary**

Division	2019 Valuation		2018 Valuation		2019 Valuation		
	Number	Annual Payroll <sup>1</sup>	Number	Annual Payroll <sup>1</sup>	Average Age	Average Benefit Service <sup>2</sup>	Average Eligibility Service <sup>2</sup>
01 - Light and Power							
Active Employees	6	\$ 478,698	6	\$ 447,789	50.4	15.7	15.7
Vested Former Employees	5	100,041	5	100,041	49.4	12.2	12.2
Retirees and Beneficiaries	15	388,911	15	388,911	73.2		
Pending Refunds	2		2				
10 - General							
Active Employees	19	\$ 1,260,531	19	\$ 1,253,007	49.7	15.9	17.4
Vested Former Employees	3	62,677	3	72,562	49.0	13.0	17.6
Retirees and Beneficiaries	23	568,529	21	533,318	65.5		
Pending Refunds	6		6				
HA - All Full-time after 9/1/12							
Active Employees	8	\$ 640,772	8	\$ 576,280	38.0	3.5	3.5
Vested Former Employees	0	0	0	0	0.0	0.0	0.0
Retirees and Beneficiaries	0	0	0	0	0.0		
Pending Refunds	0		0				
Total Municipality							
Active Employees	33	\$ 2,380,001	33	\$ 2,277,076	47.0	12.9	13.7
Vested Former Employees	8	162,718	8	172,603	49.3	12.5	14.2
Retirees and Beneficiaries	38	957,440	36	922,229	68.5		
Pending Refunds	8		8				
Total Participants	87		85				



## Future Impacts

### Assumption Change in 2020

In addition to changes to the economic assumptions which will take effect with the fiscal year 2021 contribution rates, the experience study recommends updated demographic assumptions, including adjustments to the following actuarial assumptions: mortality, retirement, disability, and termination rates. Changes to the demographic assumptions resulting from the experience study have been approved by the MERS Retirement Board and are to be effective beginning with the December 31, 2020 actuarial valuation first impacting 2022 fiscal year contributions. The chart below shows the anticipated impact on contribution rates of the approved 2020 assumption.

	Assumed Future Annual Smoothed Rate of Investment Return		
	Lower Future Annual Returns <sup>3</sup>	2020 Adopted Demographic Assumptions	Valuation Assumptions
<b>12/31/2019 Valuation Results</b>			
Investment Return Assumption	5.35%	7.35%	7.35%
Wage Increase Assumption	3.00%	3.00%	3.00%
Accrued Liability	\$ 20,794,348	\$ 17,165,066	\$ 15,713,650
Valuation Assets <sup>1</sup>	\$ 9,978,938	\$ 9,978,938	\$ 9,978,938
Unfunded Accrued Liability	\$ 10,815,410	\$ 7,186,128	\$ 5,734,712
Funded Ratio	48%	58%	60%
Monthly Normal Cost	\$ 26,951	\$ 13,296	\$ 13,483
Monthly Amortization Payment	\$ 60,865	\$ 47,463	\$ 44,220
Total Employer Contribution <sup>2</sup>	\$ 87,816	\$ 60,759	\$ 57,703

**Michael Overley**

**Regional Manager**

moverley@mersofmich.com

Municipal Employees' Retirement System of Michigan

1134 Municipal Way

Lansing, MI 48917

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[www.mersofmich.com](http://www.mersofmich.com)





# Municipal Employees' Retirement System of Michigan

Annual Actuarial Valuation Report  
December 31, 2019 - Lowell, City of (4104)







Spring, 2020

Lowell, City of

In care of:  
Municipal Employees' Retirement System of Michigan  
1134 Municipal Way  
Lansing, Michigan 48917

This report presents the results of the Annual Actuarial Valuation, prepared for Lowell, City of (4104) as of December 31, 2019. The report includes the determination of liabilities and contribution rates resulting from the participation in the Municipal Employees' Retirement System of Michigan ("MERS"). This report contains the minimum actuarially determined contribution requirement, in alignment with the MERS Plan Document, Actuarial Policy, and the Michigan Constitution and governing statutes. Lowell, City of is responsible for the employer contributions needed to provide MERS benefits for its employees and former employees.

The purposes of this valuation are to:

- Measure funding progress as of December 31, 2019,
- Establish contribution requirements for the fiscal year beginning July 1, 2021,
- Provide information regarding the identification and assessment of risk,
- Provide actuarial information in connection with applicable Governmental Accounting Standards Board (GASB) statements, and
- Provide information to assist the local unit of government with state reporting requirements.

This valuation assumed the continuing ability of the plan sponsor to make the contributions necessary to fund this plan. A determination regarding whether or not the plan sponsor is actually able to do so is outside our scope of expertise and was not performed.

The findings in this report are based on data and other information through December 31, 2019. The valuation was based upon information furnished by MERS concerning Retirement System benefits, financial transactions, plan provisions and active members, terminated members, retirees and beneficiaries. We checked for internal reasonability and year-to-year consistency, but did not audit the data. We are not responsible for the accuracy or completeness of the information provided by MERS.



The Municipal Employees' Retirement Act, PA 427 of 1984 and the MERS' Plan Document Article VI sec. 71 (1)(d), provides the MERS Board with the authority to set actuarial assumptions and methods after consultation with the actuary. As the fiduciary of the plan, MERS Retirement Board sets certain assumptions for funding and GASB purposes. These assumptions are checked regularly through a comprehensive study, called an Experience Study. A study was completed in 2015, as prepared by the prior actuary, and is the basis of the demographic assumptions and methods currently in place. At the February 28, 2019 board meeting, the MERS Retirement Board adopted new economic assumptions effective with the December 31, 2019 annual actuarial valuation, which will impact contributions beginning in 2021. **At the February 27, 2020 board meeting, the MERS Retirement Board adopted demographic assumptions effective with the December 31, 2020 annual actuarial valuation, which will impact contributions beginning in 2022.** An illustration of the potential impact is found in this report.

The Michigan Department of Treasury provides required assumptions to be used for purposes of Public Act 202 reporting. These assumptions are for reporting purposes only and do not impact required contributions. Please refer to the State Reporting page found at the end of this report for information for this filing.

For a full list of all the assumptions used, please refer to the division-specific assumptions described in table(s) in this report, and to the Appendix on the MERS website at:

<http://www.mersofmich.com/Portals/0/Assets/Resources/AAV-Appendix/MERS-2019AnnualActuarialValuation-Appendix.pdf>

**The actuarial assumptions used for this valuation are reasonable for purposes of the measurement.**

**This report does not reflect the recent and still developing impact of COVID-19, which is likely to influence demographic and economic experience, at least in the short-term. We will continue to monitor these developments and their impact on the MERS Defined Benefit and Hybrid plans. Actual experience will be reflected in each subsequent annual valuation, as experience emerges.**

This report has been prepared by actuaries who have substantial experience valuing public employee retirement systems. To the best of our knowledge the information contained in this report is accurate and fairly presents the actuarial position of Lowell, City of as of the valuation date. All calculations have been made in conformity with generally accepted actuarial principles and practices, with the Actuarial Standards of Practice issued by the Actuarial Standards Board, and with applicable statutes.

David T. Kausch, Rebecca L. Stouffer, and Mark Buis are members of the American Academy of Actuaries. These actuaries meet the Academy's Qualification Standards to render the actuarial opinions contained herein. The signing actuaries are independent of the plan sponsor. GRS maintains independent consulting agreements with certain local units of government for services unrelated to the actuarial consulting services provided in this report.

The Retirement Board of the Municipal Employees' Retirement System of Michigan confirms that the System provides for payment of the required employer contribution as described in Section 20m of Act No. 314 of 1965 (MCL 38.1140m).





This information is purely actuarial in nature. It is not intended to serve as a substitute for legal, accounting or investment advice.

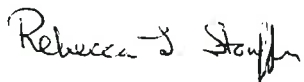
This report was prepared at the request of the MERS Retirement Board and may be provided only in its entirety by the municipality to other interested parties (MERS customarily provides the full report on request to associated third parties such as the auditor for the municipality). GRS is not responsible for the consequences of any unauthorized use. This report should not be relied on for any purpose other than the purposes described herein. Determinations of financial results, associated with the benefits described in this report, for purposes other than those identified above may be significantly different.

If you have reason to believe that the plan provisions are incorrectly described, that important plan provisions relevant to this valuation are not described, that conditions have changed since the calculations were made, that the information provided in this report is inaccurate or is in anyway incomplete, or if you need further information in order to make an informed decision on the subject matter in this report, please contact your Regional Manager at 1.800.767.MERS (6377).

Sincerely,



David T. Kausch, FSA, FCA, EA, MAAA



Rebecca L. Stouffer, ASA, FCA, MAAA



Mark Buis, FSA, FCA, EA, MAAA





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## Executive Summary

### Funded Ratio

The funded ratio of a plan is the percentage of the dollar value of the actuarial accrued liability that is covered by the actuarial value of assets. While funding ratio may be a useful plan measurement, understanding a plan's funding trend may be more important than a particular point in time. Refer to Table 7 to find a history of this information.

	12/31/2019	12/31/2018
Funded Ratio*	60%	63%

\* Reflects assets from Surplus divisions, if any.

Throughout this report are references to valuation results generated prior to the 2018 valuation date. Results prior to 2018 were received directly from the prior actuary or extracted from the previous valuation system by MERS's technology service provider.



## Required Employer Contributions:

Your required employer contributions are shown in the following table. Employee contributions, if any, are in addition to the employer contributions. Changes to the actuarial assumptions and methods based on the 2015 Experience Study are fully phased-in with this valuation.

Effective this valuation, the MERS Retirement Board has adopted a reduction in the investment rate of return assumption from 7.75% to 7.35% and a reduction in the rate of wage inflation from 3.75% to 3.00%. Changes to these assumptions are effective for contributions beginning in 2021 and may be phased-in. This valuation reflects the first year of phase-in.

By default, MERS will invoice you based on the amount in the "No Phase-in" columns. This amount will be considered the minimum required contribution unless you request to be billed the "Phase-in" rates. If you wish to be billed using the phased-in rates, please contact MERS, at which point the alternate minimum required contribution will be the amount in the "Phase-in" columns. Please note that this approach is different than in years past.

	Percentage of Payroll				Monthly \$ Based on Projected Payroll			
	Phase-in	No Phase-In	Phase-in	No Phase-In	Phase-In	No Phase-In	Phase-in	No Phase-in
Valuation Date:	12/31/2019	12/31/2019	12/31/2018	12/31/2018	12/31/2019	12/31/2019	12/31/2018	12/31/2018
Fiscal Year Beginning:	July 1, 2021	July 1, 2021	July 1, 2020	July 1, 2020	July 1, 2021	July 1, 2021	July 1, 2020	July 1, 2020
Division								
01 - Light and Power	-	-	-	-	\$ 17,226	\$ 18,288	\$ 14,474	\$ 14,859
10 - General	29.20%	30.95%	26.12%	26.67%	33,028	35,005	29,909	30,533
HA - All Full-time after 9/1/12	7.14%	7.06%	6.60%	6.62%	4,458	4,410	3,725	3,738
Municipality Total					\$ 54,712	\$ 57,703	\$ 48,108	\$ 49,130

Employee contribution rates:

Valuation Date:	Employee Contribution Rate	
	12/31/2019	12/31/2018
Division		
01 - Light and Power	6.00%	6.00%
10 - General	7.00%	7.00%
HA - All Full-time after 9/1/12	0.00%	0.00%

The employer may contribute more than the minimum required contributions, as these additional contributions will earn investment income and may result in lower future contribution requirements. Employers making contributions in excess of the minimum requirements may elect to apply the excess contribution immediately to a particular division, or segregate the excess into one or more of what MERS calls "Surplus" divisions. An election in the first case would immediately reduce any unfunded accrued liability and lower the amortization payments throughout the remaining amortization period. An election to set up Surplus divisions would not immediately lower future contributions, however the assets from the Surplus division could be transferred to an unfunded division in the future to reduce the unfunded liability in future years, or to be used to pay all or a portion of the minimum required contribution in a future year. For purposes of this report, the assets in any Surplus division have been included in the municipality's total assets, unfunded accrued liability and funded status, however, these assets are not used in calculating the minimum required contribution.

**MERS strongly encourages employers to contribute more than the minimum contribution shown above.**





Assuming that experience of the plan meets actuarial assumptions:

- To accelerate to a 100% funding ratio in 10 years, estimated monthly employer contributions for the fiscal year beginning in 2021 for the entire employer would be \$84,532, instead of \$57,703.

### **How and Why Do These Numbers Change?**

In a defined benefit plan contributions vary from one annual actuarial valuation to the next as a result of the following:

- Changes in benefit provisions (see Table 2)
- Changes in actuarial assumptions and methods (see the Appendix)
- Experience of the plan (investment experience and demographic experience); this is the difference between actual experience of the plan and the actuarial assumptions.

### **Comments on Investment Rate of Return Assumption**

A defined benefit plan is funded by employer contributions, participant contributions, and investment earnings. Investment earnings have historically provided a significant portion of the funding. The larger the share of benefits being provided from investment returns, the smaller the required contributions, and vice versa. Determining the contributions required to prefund the promised retirement benefits requires an assumption of what investment earnings are expected to add to the fund over a long period of time. This is called the **Investment Return Assumption**.

The MERS Investment Return Assumption is **7.35%** per year. This, along with all of our other actuarial assumptions, is reviewed at least every five years in an Experience Study that compares the assumptions used against actual experience and recommends adjustments if necessary. If your municipality would like to explore contributions at lower assumed investment return assumptions, please review the “what if” projection scenarios later in this report.

### **Assumption Change in 2019**

At the February 28, 2019 board meeting, the MERS Retirement Board adjusted key economic assumptions. These assumptions, in particular the investment return assumption, have a significant effect on a plan’s required contribution and funding level. Historically low interest rates, along with high equity market valuations, have led to reductions in projected returns for most asset classes. This has resulted in a Board adopted reduction in the investment rate of return assumption from 7.75% to 7.35%, effective with the December 31, 2019 valuation, first impacting 2021 contributions. The Board also changed the assumed rate of wage inflation from 3.75% to 3.00%, with the same effective date.

### **Assumption Change in 2020**

A 5-year experience study analyzing historical experience from 2013 through 2018 was completed in February 2020. In addition to changes to the economic assumptions which will take effect with the Fiscal year 2021 contribution rates, the experience study recommends updated demographic assumptions, including adjustments to the following actuarial assumptions: mortality, retirement, disability, and termination rates. A complete description of the proposed assumptions may be found in the Appendix to the valuation. Changes to the demographic assumptions resulting from the experience study have been approved by the MERS Retirement Board and are to be effective beginning with the December 31, 2020 actuarial valuation first impacting 2022 contributions. This report includes a “What If” scenario of the approved 2020 assumption changes in an effort to show employers the anticipated impact on contribution rates.





## Comments on Asset Smoothing

To avoid dramatic spikes and dips in annual contribution requirements due to short term fluctuations in asset markets, MERS applies a technique called **asset smoothing**. This spreads out each year's investment gains or losses over the prior year and the following four years. This smoothing method is used to determine your actuarial value of assets (valuation assets), which is then used to determine both your funded ratio and your required contributions. The (smoothed) **actuarial rate of return for 2019 was 4.77%, while the actual market rate of return was 13.41%**. To see historical details of the market rate of return, compared to the smoothed actuarial rate of return, refer to this report's Appendix, or view the "[How Smoothing Works](#)" video on the [Defined Benefit resource page](#) of the MERS website.

As of December 31, 2019, the actuarial value of assets is 101% of market value due to asset smoothing. This means that meeting the actuarial assumption in the next few years will require average annual market returns that exceed the 7.35% investment return assumption, or contribution requirements will continue to increase.

If the December 31, 2019 valuation results were based on market value instead of actuarial value:

- The funded percent of your entire municipality would be 59% (instead of 60%); and
- Your total employer contribution requirement for the fiscal year starting July 1, 2021 would be \$703,584 (instead of \$692,436).

## Alternate Scenarios to Estimate the Potential Volatility of Results ("What If Scenarios")

The calculations in this report are based on assumptions about long-term economic and demographic behavior. These assumptions will never materialize in a given year, except by coincidence. Therefore the results will vary from one year to the next. The volatility of the results depends upon the characteristics of the plan. For example:

- Open divisions that have substantial assets compared to their active employee payroll will have more volatile employer contribution rates due to investment return fluctuations.
- Open divisions that have substantial accrued liability compared to their active employee payroll will have more volatile employer contribution rates due to demographic experience fluctuations.
- Small divisions will have more volatile contribution patterns than larger divisions because statistical fluctuations are relatively larger among small populations.
- Shorter amortization periods result in more volatile contribution patterns.

Many assumptions are important in determining the required employer contributions. In the following table, we show the impact of varying the Investment Return assumption and the demographic assumptions. Lower investment returns would result in higher required employer contributions, and vice-versa. Alternate demographic assumptions may result in higher or lower employer contributions depending on the demographic characteristics of the plan participants.

The relative impact of the economic and demographic scenarios below will vary from year to year, as the participant demographics change. The impact of each scenario should be analyzed for a given year, not from year to year. The results in the table are based on the December 31, 2019 valuation, and are for the municipality in total, not by division. These results do not reflect a phase in of the impact of the new actuarial assumptions.





It is important to note that calculations in this report are mathematical estimates based upon assumptions regarding future events, which may or may not materialize. Actuarial calculations can and do vary from one valuation to the next, sometimes significantly depending on the group's size. Projections are not predictions. Future valuations will be based on actual future experience.

In addition to economic assumption changes effective with Fiscal Year 2021 contributions, the Retirement Board has also adopted a change to certain demographic and other assumptions effective for the December 31, 2020 valuation which will impact the Fiscal Year 2022 contributions. Please see the section labeled "Assumption Change in 2020" for more information. The scenario shown using these assumptions as of December 31, 2019 is illustrative only. The actual impact of this change when reflected in the 2020 Annual Actuarial Valuation report will be different.

12/31/2019 Valuation Results	Assumed Future Annual Smoothed Rate of Investment Return		
	Lower Future Annual Returns <sup>3</sup>	2020 Adopted Demographic Assumptions	Valuation Assumptions
Investment Return Assumption	5.35%	7.35%	7.35%
Wage Increase Assumption	3.00%	3.00%	3.00%
Accrued Liability	\$ 20,794,348	\$ 17,165,066	\$ 16,713,650
Valuation Assets <sup>1</sup>	\$ 9,978,938	\$ 9,978,938	\$ 9,978,938
Unfunded Accrued Liability	\$ 10,815,410	\$ 7,186,128	\$ 6,734,712
<b>Funded Ratio</b>	48%	58%	60%
Monthly Normal Cost	\$ 26,951	\$ 13,296	\$ 13,483
Monthly Amortization Payment	\$ 60,865	\$ 47,463	\$ 44,220
<b>Total Employer Contribution<sup>2</sup></b>	\$ 87,816	\$ 60,759	\$ 57,703

<sup>1</sup> The Valuation Assets include assets from Surplus divisions, if any.

<sup>2</sup> If assets exceed accrued liabilities for a division, the division may have an overfunding credit to reduce the division's employer contribution requirement. If the overfunding credit is larger than the normal cost, the division's full credit is included in the municipality's amortization payment above but the division's total contribution requirement is zero. This can cause the displayed normal cost and amortization payment to not add up to the displayed total employer contribution.

<sup>3</sup> Based on current demographic assumptions.

## Projection Scenarios

The next two pages show projections of the plan's funded ratio and computed employer contributions under the actuarial assumptions used in the valuation and alternate economic and demographic assumption scenarios. All three projections take into account the past investment losses that will continue to affect the actuarial rate of return in the short term.

The 7.35%/3.00% scenario provides an estimate of computed employer contributions based on current actuarial assumptions, and a projected 7.35% market return. The other two scenarios may be useful if the municipality chooses to budget more conservatively, and make contributions in addition to the minimum requirements. The 2020 adopted demographic assumption and 5.35%/3.00% projection scenarios provide an indication of the potential required employer contribution if these assumptions were met over the long-term.

Your municipality includes one or more Surplus divisions. The assets in a Surplus division may be used to reduce future employer contributions or to accelerate the date by which the municipality becomes 100% funded. The timing and use of these Surplus assets is discretionary.





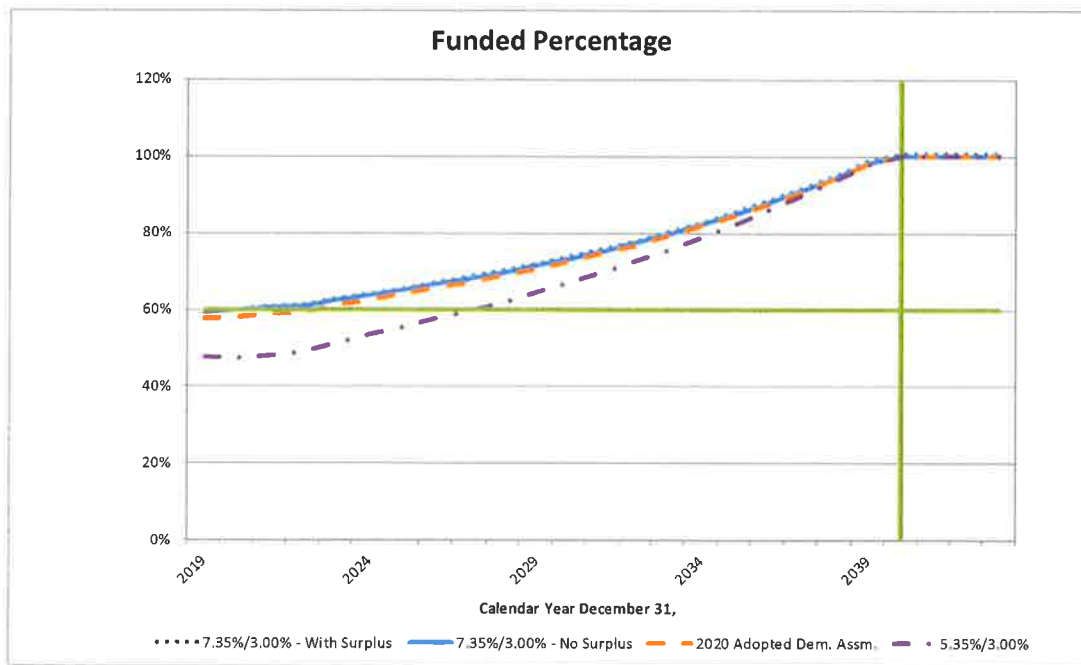
The Funded Percentage graph shows projections of funded status under the 7.35% investment return assumption, both including the Surplus assets (contributed as of the valuation date), and without the Surplus assets. The graph including the Surplus assets assumes these Surplus assets grow with interest and are not used to lower future employer contributions. We modeled the projections including the Surplus assets in this fashion because the use of these assets is discretionary by the employer and we do not know when and how the employer will use them. Once the employer uses these Surplus assets, any future employer contributions are expected to be lower than those shown in the projections.

Valuation Year Ending 12/31	Fiscal Year Beginning 7/1	Actuarial Accrued Liability	Valuation Assets <sup>2</sup>	Funded Percentage	Computed Annual Employer Contribution
<b>7.35%<sup>1</sup>/3.00% - Current Demographic Assumptions</b>					
<b>NO 5-YEAR PHASE-IN</b>					
2019	2021	\$ 16,713,650	\$ 9,937,099	59%	\$ 692,436
2020	2022	\$ 17,100,000	\$ 10,300,000	60%	\$ 715,000
2021	2023	\$ 17,600,000	\$ 10,600,000	61%	\$ 742,000
2022	2024	\$ 18,000,000	\$ 11,000,000	61%	\$ 778,000
2023	2025	\$ 18,400,000	\$ 11,500,000	63%	\$ 794,000
2024	2026	\$ 18,800,000	\$ 12,000,000	64%	\$ 818,000
<b>7.35%<sup>1</sup>/3.00% - Adopted 2020 Demographic Assumptions</b>					
<b>NO 5-YEAR PHASE-IN</b>					
2019	2021	\$ 17,165,066	\$ 9,937,099	58%	\$ 729,108
2020	2022	\$ 17,600,000	\$ 10,300,000	58%	\$ 752,000
2021	2023	\$ 18,100,000	\$ 10,700,000	59%	\$ 781,000
2022	2024	\$ 18,600,000	\$ 11,100,000	60%	\$ 818,000
2023	2025	\$ 19,000,000	\$ 11,700,000	61%	\$ 836,000
2024	2026	\$ 19,500,000	\$ 12,200,000	63%	\$ 861,000
<b>5.35%<sup>1</sup>/3.00% - Current Demographic Assumptions</b>					
<b>NO 5-YEAR PHASE-IN</b>					
2019	2021	\$ 20,794,348	\$ 9,937,099	48%	\$ 1,053,792
2020	2022	\$ 21,300,000	\$ 10,100,000	47%	\$ 1,100,000
2021	2023	\$ 21,800,000	\$ 10,400,000	48%	\$ 1,140,000
2022	2024	\$ 22,300,000	\$ 10,900,000	49%	\$ 1,190,000
2023	2025	\$ 22,700,000	\$ 11,700,000	51%	\$ 1,210,000
2024	2026	\$ 23,200,000	\$ 12,400,000	53%	\$ 1,250,000

<sup>1</sup> Represents both the interest rate for discounting liabilities and the future investment return assumption on the Market Value of assets.

<sup>2</sup> Valuation Assets do not include assets from Surplus divisions, if any.



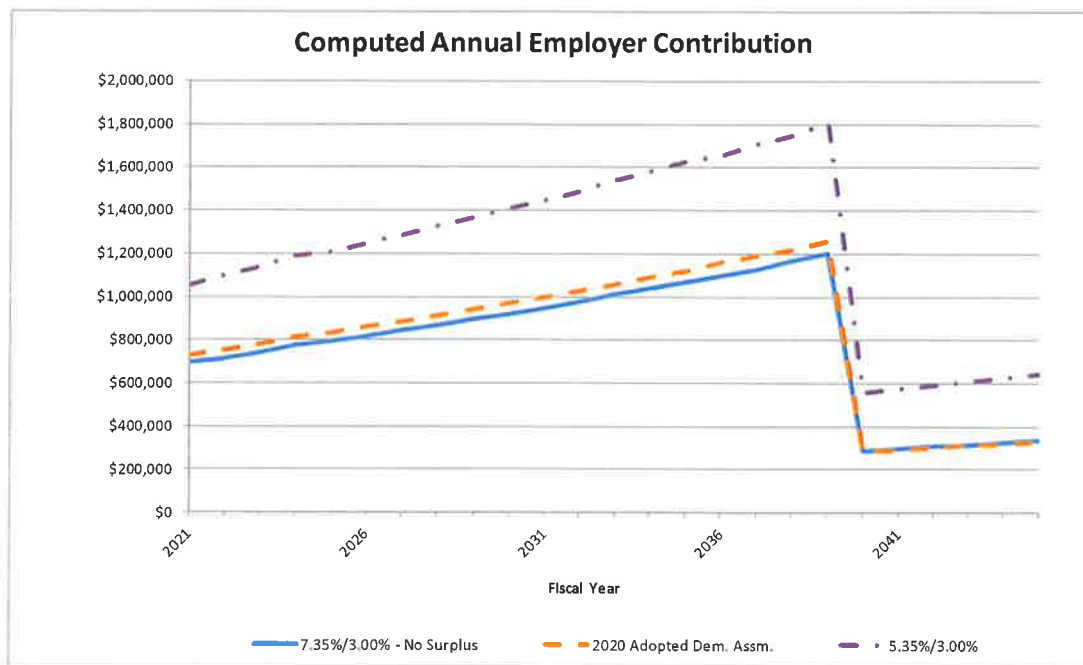


**Notes:**

All projected funded percentages are shown with no phase-in.

Assumes assets from Surplus divisions will not be used to lower employer contributions during the projection period.

The green indicator lines have been added at 60% funded and 21 years following the valuation date for PA 202 purposes.



**Notes:**

All projected contributions are shown with no phase-in.

Projected employer contributions do not reflect the use of any assets from the Surplus divisions.



## Table 1: Employer Contribution Details For the Fiscal Year Beginning July 1, 2021

Division	Total Normal Cost	Employee Contribut. Rate	Employer Contributions <sup>1</sup>			Computed Employer Contribut. With Phase-In	Blended ER Rate No Phase-In <sup>5</sup>	Blended ER Rate With Phase-In <sup>5</sup>	Employee Contribut. Conversion Factor <sup>2</sup>
			Employer Normal Cost	Payment of the Unfunded Accrued Liability <sup>4</sup>	Computed Employer Contribut. No Phase-In				
<b>Percentage of Payroll</b>									
01 - Light and Power	12.05%	6.00%	-	-	-	-	22.60%	21.59%	
10 - General	13.00%	7.00%	6.00%	24.95%	30.95%	29.20%			0.80%
HA - All Full-time after 9/1/12	7.04%	0.00%	7.04%	0.02%	7.06%	7.14%	22.60%	21.59%	
<b>Estimated Monthly Contribution<sup>3</sup></b>									
01 - Light and Power			\$ 2,297	\$ 15,991	\$ 18,288	\$ 17,226			
10 - General			6,787	28,218	35,005	33,028			
HA - All Full-time after 9/1/12			4,399	11	4,410	4,458			
<b>Total Municipality</b>			<b>\$ 13,483</b>	<b>\$ 44,220</b>	<b>\$ 57,703</b>	<b>\$ 54,712</b>			
<b>Estimated Annual Contribution<sup>3</sup></b>			<b>\$ 161,796</b>	<b>\$ 530,640</b>	<b>\$ 692,436</b>	<b>\$ 656,544</b>			

<sup>1</sup> The above employer contribution requirements are in addition to the employee contributions, if any.

<sup>2</sup> If employee contributions are increased/decreased by 1.00% of pay, the employer contribution requirement will decrease/increase by the Employee Contribution Conversion Factor. The conversion factor is usually under 1%, because employee contributions may be refunded at termination of employment, and not used to fund retirement pensions. Employer contributions will all be used to fund pensions.

<sup>3</sup> For divisions that are open to new hires, estimated contributions are based on projected fiscal year payroll. Actual contributions will be based on actual reported monthly pays, and will be different from the above amounts. For divisions that will have no new hires (i.e., closed divisions), invoices will be based on the above dollar amounts which are based on projected fiscal year payroll. See description of Open Divisions and Closed Divisions in the Appendix.

<sup>4</sup> Note that if the overfunding credit is larger than the normal cost, the full credit is shown above but the total contribution requirement is zero. This will cause the displayed normal cost and unfunded accrued liability contributions to not add across.

<sup>5</sup> For linked divisions, the employer will be invoiced the Computed Employer Contribution No Phase-in rate shown above for each linked division (a contribution rate for the open division; a contribution dollar for the closed-but-linked division), unless the employer elects to contribute the Blended Employer Contribution rate shown above, by contacting MERS at 800-767-MERS (6377).

**Please see the Comments on Asset Smoothing in the Executive Summary of this report.**





## Table 2: Benefit Provisions

### 01 - Light and Power: Closed to new hires, linked to Division HA

	2019 Valuation	2018 Valuation
Benefit Multiplier:	2.50% Multiplier (80% max)	2.50% Multiplier (80% max)
Normal Retirement Age:	60	60
Vesting:	10 years	10 years
Early Retirement (Unreduced):	55/25	55/25
Early Retirement (Reduced):	50/25	50/25
	55/15	55/15
Final Average Compensation:	3 years	3 years
Employee Contributions:	6.00%	6.00%
Act 88:	No	No

### 10 - General: Open Division

	2019 Valuation	2018 Valuation
Benefit Multiplier:	2.50% Multiplier (80% max)	2.50% Multiplier (80% max)
Normal Retirement Age:	60	60
Vesting:	10 years	10 years
Early Retirement (Unreduced):	55/25	55/25
Early Retirement (Reduced):	50/25	50/25
	55/15	55/15
Final Average Compensation:	3 years	3 years
Employee Contributions:	7.00%	7.00%
Act 88:	No	No

### HA - All Full-time after 9/1/12: Open Division, linked to Division 01

	2019 Valuation	2018 Valuation
Benefit Multiplier:	1.50% Multiplier (no max)	1.50% Multiplier (no max)
Normal Retirement Age:	60	60
Vesting:	6 years	6 years
Early Retirement (Unreduced):	55/25	55/25
Early Retirement (Reduced):	-	-
Final Average Compensation:	3 years	3 years
Employee Contributions:	0.00%	0.00%
Act 88:	No	No





### Table 3: Participant Summary

Division	2019 Valuation		2018 Valuation		2019 Valuation		
	Number	Annual Payroll <sup>1</sup>	Number	Annual Payroll <sup>1</sup>	Average Age	Average Benefit Service <sup>2</sup>	Average Eligibility Service <sup>2</sup>
<b>01 - Light and Power</b>							
Active Employees	6	\$ 478,698	6	\$ 447,789	50.4	15.7	15.7
Vested Former Employees	5	100,041	5	100,041	49.4	12.2	12.2
Retirees and Beneficiaries	15	388,911	15	388,911	73.2		
Pending Refunds	2		2				
<b>10 - General</b>							
Active Employees	19	\$ 1,260,531	19	\$ 1,253,007	49.7	15.9	17.4
Vested Former Employees	3	62,677	3	72,562	49.0	13.0	17.6
Retirees and Beneficiaries	23	568,529	21	533,318	65.5		
Pending Refunds	6		6				
<b>HA - All Full-time after 9/1/12</b>							
Active Employees	8	\$ 640,772	8	\$ 576,280	38.0	3.5	3.5
Vested Former Employees	0	0	0	0	0.0	0.0	0.0
Retirees and Beneficiaries	0	0	0	0	0.0		
Pending Refunds	0		0				
<b>Total Municipality</b>							
Active Employees	33	\$ 2,380,001	33	\$ 2,277,076	47.0	12.9	13.7
Vested Former Employees	8	162,718	8	172,603	49.3	12.5	14.2
Retirees and Beneficiaries	38	957,440	36	922,229	68.5		
Pending Refunds	8		8				
<b>Total Participants</b>	<b>87</b>		<b>85</b>				

<sup>1</sup> Annual payroll for active employees; annual deferred benefits payable for vested former employees; annual benefits being paid for retirees and beneficiaries.

<sup>2</sup> Descriptions can be found under Miscellaneous and Technical Assumptions in the Appendix.



## Table 4: Reported Assets (Market Value)

Division	2019 Valuation		2018 Valuation	
	Employer and Retiree <sup>1</sup>	Employee <sup>2</sup>	Employer and Retiree <sup>1</sup>	Employee <sup>2</sup>
01 - Light and Power	\$ 2,519,303	\$ 586,738	\$ 2,380,832	\$ 549,833
10 - General	5,378,009	1,100,896	4,744,367	1,110,783
HA - All Full-time after 9/1/12	222,897	0	149,488	0
S1 - Surplus Assoc. to div 10	41,295	0	12,527	0
<b>Municipality Total<sup>3</sup></b>	<b>\$ 8,161,503</b>	<b>\$ 1,687,634</b>	<b>\$ 7,287,214</b>	<b>\$ 1,660,616</b>
<b>Combined Assets<sup>3</sup></b>	<b>\$9,849,137</b>		<b>\$8,947,830</b>	

<sup>1</sup> Reserve for Employer Contributions and Benefit Payments.

<sup>2</sup> Reserve for Employee Contributions.

<sup>3</sup> Totals may not add due to rounding.

The December 31, 2019 valuation assets (actuarial value of assets) are equal to 1.013179 times the reported market value of assets (compared to 1.095342 as of December 31, 2018). Refer to the Appendix for a description of the valuation asset derivation and a detailed calculation of valuation assets.

Assets in the Surplus division(s) are employer assets that have been reserved to be used by the employer at some point in the future to stabilize increases in contributions. These assets are not used in calculating the employer contribution for the fiscal year beginning July 1, 2021.



### Table 5: Flow of Valuation Assets

Year Ended 12/31	Employer Contributions		Employee Contributions	Investment Income (Valuation Assets)	Benefit Payments	Employee Contribution Refunds	Net Transfers	Valuation Asset Balance
	Required	Additional						
2009	\$ 231,323		\$ 107,308	\$ 368,411	\$ (454,207)	\$ (4,939)	\$ 0	\$ 8,156,973
2010	294,408		103,745	453,471	(508,380)	0	0	8,500,217
2011	283,662	\$ 31,967	104,863	426,787	(644,736)	(1,854)	0	8,700,906
2012	275,110	42,325	100,889	375,514	(714,006)	0	0	8,780,738
2013	278,386	57,554	99,139	511,343	(681,339)	(7,159)	0	9,038,662
2014	338,409	22,496	95,994	512,655	(697,215)	(6,473)	0	9,304,528
2015	367,602	22,844	99,696	452,253	(789,326)	(10,527)	0	9,447,070
2016	317,948	21,134	86,729	454,040	(906,870)	0	0	9,420,051
2017	384,734	93,977	88,435	551,102	(898,605)	0	0	9,639,694
2018	460,103	22,822	105,011	355,671	(916,716)	0	134,349	9,800,934
2019	497,910	34,597	118,205	457,923	(920,274)	(10,357)	0	9,978,938

**Notes:**

Transfers in and out are usually related to the transfer of participants between municipalities, and to employer and employee payments for service credit purchases (if any) that the governing body has approved.

Additional employer contributions, if any, are shown separately starting in 2011. Prior to 2011, additional contributions are combined with the required employer contributions.

The investment income column reflects the recognized investment income based on Valuation Assets. It does not reflect the market value investment return in any given year.

The Valuation Asset balance includes assets from Surplus divisions, if any.

Years where historical information is not available, will be displayed with zero values.





**Table 6: Actuarial Accrued Liabilities and Valuation Assets  
as of December 31, 2019**

Division	Actuarial Accrued Liability					Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
	Active Employees	Vested Former Employees	Retirees and Beneficiaries	Pending Refunds	Total			
01 - Light and Power	\$ 1,519,211	\$ 580,053	\$ 3,479,803	\$ 12,699	\$ 5,591,766	\$ 3,146,975	56.3%	\$ 2,444,791
10 - General	4,657,523	351,435	5,829,079	58,795	10,896,832	6,564,290	60.2%	4,332,542
HA - All Full-time after 9/1/12	225,052	0	0	0	225,052	225,834	100.4%	(782)
S1 - Surplus Assoc. to div 10	0	0	0	0	0	41,839		(41,839)
<b>Total</b>	<b>\$ 6,401,786</b>	<b>\$ 931,488</b>	<b>\$ 9,308,882</b>	<b>\$ 71,494</b>	<b>\$ 16,713,650</b>	<b>\$ 9,978,938</b>	<b>59.7%</b>	<b>\$ 6,734,712</b>



The following results show the combined accrued liabilities and assets for each set of linked divisions. These results are already shown in the table on the prior page(s).

**Table 6 (continued)**

Division	Actuarial Accrued Liability					Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
	Active Employees	Vested Former Employees	Retirees and Beneficiaries	Pending Refunds	Total			
Linked Divisions HA, 01	\$ 1,744,263	\$ 580,053	\$ 3,479,803	\$ 12,699	\$ 5,816,818	\$ 3,372,809	58.0%	\$ 2,444,009

Please see the Comments on Asset Smoothing in the Executive Summary of this report.



## Table 7: Actuarial Accrued Liabilities - Comparative Schedule

Valuation Date December 31	Actuarial Accrued Liability	Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
2005	\$ 8,761,561	\$ 6,411,153	73%	\$ 2,350,408
2006	9,308,404	6,949,856	75%	2,358,548
2007	9,801,845	7,565,361	77%	2,236,484
2008	10,252,239	7,909,077	77%	2,343,162
2009	10,838,164	8,156,973	75%	2,681,191
2010	11,075,266	8,500,217	77%	2,575,049
2011	11,715,642	8,700,906	74%	3,014,736
2012	12,115,462	8,780,738	73%	3,334,724
2013	12,168,201	9,038,662	74%	3,129,539
2014	12,769,929	9,304,528	73%	3,465,401
2015	14,261,455	9,447,070	66%	4,814,385
2016	14,589,063	9,420,051	65%	5,169,012
2017	15,043,574	9,639,694	64%	5,403,880
2018	15,648,483	9,800,934	63%	5,847,549
2019	16,713,650	9,978,938	60%	6,734,712

Notes: Actuarial assumptions were revised for the 2008, 2009, 2010, 2011, 2012, 2015 and 2019 actuarial valuations.

The Valuation Assets include assets from Surplus divisions, if any.

Years where historical information is not available will be displayed with zero values.

Throughout this report are references to valuation results generated prior to the 2018 valuation date. Results prior to 2018 were received directly from the prior actuary or extracted from the previous valuation system by MERS's technology service provider.



## Tables 8 and 9: Division-Based Comparative Schedules

### Division 01 - Light and Power

**Table 8-01: Actuarial Accrued Liabilities - Comparative Schedule**

Valuation Date December 31	Actuarial Accrued Liability	Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
2009	\$ 3,586,314	\$ 2,703,005	75%	\$ 883,309
2010	3,653,601	2,885,117	79%	768,484
2011	3,953,868	2,986,699	76%	967,169
2012	4,220,751	3,055,266	72%	1,165,485
2013	4,353,392	3,180,370	73%	1,173,022
2014	4,486,384	3,288,236	73%	1,198,148
2015	4,845,914	3,355,758	69%	1,490,156
2016	5,089,606	3,290,510	65%	1,799,096
2017	5,205,881	3,312,731	64%	1,893,150
2018	5,260,248	3,210,080	61%	2,050,168
2019	5,591,766	3,146,975	56%	2,444,791

Notes: Actuarial assumptions were revised for the 2009, 2010, 2011, 2012, 2015 and 2019 actuarial valuations.

**Table 9-01: Computed Employer Contributions - Comparative Schedule**

Valuation Date December 31	Active Employees		Computed Employer Contribution <sup>1</sup>	Employee Contribution Rate <sup>2</sup>
	Number	Annual Payroll		
2009	12	\$ 784,749	12.15%	6.00%
2010	14	771,283	11.53%	6.00%
2011	13	771,631	13.17%	6.00%
2012	11	718,021	16.27%	6.00%
2013	11	738,242	16.00%	6.00%
2014	9	656,005	17.58%	6.00%
2015	9	702,054	20.24%	6.00%
2016	7	505,875	29.13%	6.00%
2017	6	457,217	33.08%	6.00%
2018	6	447,789	\$ 14,859	6.00%
2019	6	478,698	\$ 18,288	6.00%

1 For open divisions, a percent of pay contribution is shown. For closed divisions, a monthly dollar contribution is shown.

2 For each valuation year, the computed employer contribution is based on the employee rate. If the employee rate changes during the applicable fiscal year, the computed employer contribution will be adjusted.

**Note:** The contributions shown in Table 9 for the 12/31/2015 through 12/31/2019 valuations do **not** reflect the phase-in of the increased contribution requirements associated with the new actuarial assumptions. The full contribution without phase-in is shown in Table 9 above.

See the Benefit Provision History, later in this report, for past benefit provision changes.

Years where historical information is not available, will be displayed with zero values.





## Division 10 - General

**Table 8-10: Actuarial Accrued Liabilities - Comparative Schedule**

Valuation Date December 31	Actuarial Accrued Liability	Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
2009	\$ 7,169,616	\$ 5,442,563	76%	\$ 1,727,053
2010	7,340,604	5,605,930	76%	1,734,674
2011	7,682,050	5,706,425	74%	1,975,625
2012	7,822,942	5,716,512	73%	2,106,430
2013	7,736,533	5,843,153	76%	1,893,380
2014	8,196,324	5,994,313	73%	2,202,011
2015	9,300,988	6,052,015	65%	3,248,973
2016	9,350,495	6,060,330	65%	3,290,165
2017	9,633,149	6,208,335	64%	3,424,814
2018	10,253,367	6,413,392	63%	3,839,975
2019	10,896,832	6,564,290	60%	4,332,542

Notes: Actuarial assumptions were revised for the 2009, 2010, 2011, 2012, 2015 and 2019 actuarial valuations.

**Table 9-10: Computed Employer Contributions - Comparative Schedule**

Valuation Date December 31	Active Employees		Computed Employer Contribution <sup>1</sup>	Employee Contribution Rate <sup>2</sup>
	Number	Annual Payroll		
2009	23	\$ 1,225,463	14.02%	4.86%
2010	23	1,165,785	14.46%	4.86%
2011	23	1,153,103	16.07%	4.86%
2012	22	1,141,674	17.82%	4.87%
2013	20	1,064,820	17.35%	4.87%
2014	21	1,081,070	18.97%	4.87%
2015	20	1,129,214	25.29%	5.00%
2016	20	1,158,554	25.04%	5.00%
2017	20	1,205,342	25.96%	5.00%
2018	19	1,253,007	26.67%	7.00%
2019	19	1,260,531	30.95%	7.00%

<sup>1</sup> For open divisions, a percent of pay contribution is shown. For closed divisions, a monthly dollar contribution is shown.

<sup>2</sup> For each valuation year, the computed employer contribution is based on the employee rate. If the employee rate changes during the applicable fiscal year, the computed employer contribution will be adjusted.

**Note:** The contributions shown in Table 9 for the 12/31/2015 through 12/31/2019 valuations do **not** reflect the phase-in of the increased contribution requirements associated with the new actuarial assumptions. The full contribution without phase-in is shown in Table 9 above.

See the Benefit Provision History, later in this report, for past benefit provision changes.

Years where historical information is not available, will be displayed with zero values.



## Division HA - All Full-time after 9/1/12

**Table 8-HA: Actuarial Accrued Liabilities - Comparative Schedule**

Valuation Date December 31	Actuarial Accrued Liability	Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
2009	\$ 0	\$ 0	0%	\$ 0
2010	0	0	0%	0
2011	0	0	0%	0
2012	(754)	1,778	0%	(2,532)
2013	6,820	7,417	109%	(597)
2014	17,166	15,643	91%	1,523
2015	42,211	37,059	88%	5,152
2016	78,119	71,155	91%	6,964
2017	135,246	113,276	84%	21,970
2018	134,868	163,741	121%	(28,873)
2019	225,052	225,834	100%	(782)

Notes: Actuarial assumptions were revised for the 2009, 2010, 2011, 2012, 2015 and 2019 actuarial valuations.

**Table 9-HA: Computed Employer Contributions - Comparative Schedule**

Valuation Date December 31	Active Employees		Computed Employer Contribution <sup>1</sup>	Employee Contribution Rate <sup>2</sup>
	Number	Annual Payroll		
2009	0	\$ 0	\$ 0	0.00%
2010	0	0	\$ 0	0.00%
2011	0	0	\$ 0	0.00%
2012	1	93,250	9.01%	0.00%
2013	1	72,972	9.25%	0.00%
2014	3	155,912	7.65%	0.00%
2015	4	217,389	7.81%	0.00%
2016	6	386,124	8.03%	0.00%
2017	8	502,379	8.05%	0.00%
2018	8	576,280	6.62%	0.00%
2019	8	640,772	7.06%	0.00%

1 For open divisions, a percent of pay contribution is shown. For closed divisions, a monthly dollar contribution is shown.

2 For each valuation year, the computed employer contribution is based on the employee rate. If the employee rate changes during the applicable fiscal year, the computed employer contribution will be adjusted.

**Note:** The contributions shown in Table 9 for the 12/31/2015 through 12/31/2019 valuations do **not** reflect the phase-in of the increased contribution requirements associated with the new actuarial assumptions. The full contribution without phase-in is shown in Table 9 above.

See the Benefit Provision History, later in this report, for past benefit provision changes.

Years where historical information is not available, will be displayed with zero values.



## Division S1 - Surplus Assoc. to div 10

**Table 8-S1: Actuarial Accrued Liabilities - Comparative Schedule**

Valuation Date December 31	Actuarial Accrued Liability	Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
2009	\$ 0	\$ 0		\$ 0
2010	0	0		0
2011	0	0		0
2012	0	0		0
2013	0	0		0
2014	0	0		0
2015	0	0		0
2016	0	0		0
2017	0	0		0
2018	0	13,721		(13,721)
2019	0	41,839		(41,839)

Notes: Actuarial assumptions were revised for the 2009, 2010, 2011, 2012, 2015 and 2019 actuarial valuations.

Years where historical information is not available, will be displayed with zero values.



## Table 10: Division-Based Layered Amortization Schedule

### Division 01 - Light and Power

**Table 10-01: Layered Amortization Schedule**

Type of UAL	Date Established	Original Balance <sup>1</sup>	Original Amortization Period <sup>2</sup>	Amounts for Fiscal Year Beginning 7/1/2021		
				Outstanding UAL Balance <sup>3</sup>	Remaining Amortization Period <sup>2</sup>	Annual Amortization Payment
Initial	12/31/2015	\$ 1,490,156	23	\$ 1,583,519	19	\$ 122,112
(Gain)/Loss	12/31/2016	278,307	22	315,460	19	24,324
(Gain)/Loss	12/31/2017	38,840	21	43,737	19	3,372
(Gain)/Loss	12/31/2018	86,497	20	96,954	19	7,476
Merger	12/31/2018			46,908	19	3,612
(Gain)/Loss	12/31/2019	209,403	19	232,909	19	17,964
Assumption	12/31/2019	164,168	19	169,041	19	13,032
<b>Total</b>				<b>\$ 2,488,528</b>		<b>\$ 191,892</b>

<sup>1</sup> For each type of UAL (layer), this is the original balance as of the date the layer was established.

<sup>2</sup> According to the MERS amortization policy, each type of UAL (layer) is amortized over a specific period (see Appendix on MERS website).

<sup>3</sup> This is the remaining balance as of the valuation date, projected to the beginning of the fiscal year shown above.

The unfunded accrued liability (UAL) as of December 31, 2019 (see Table 6) is projected to the beginning of the fiscal year for which the contributions are being calculated. This allows the 2019 valuation to take into account the expected future contributions that are based on past valuations. Each type of UAL (layer) is amortized over the appropriate period. Please see the Appendix on the MERS website for a detailed description of the amortization policy.

Note: The original balance and original amortization periods prior to 12/31/2018 were received from the prior actuary.



## Division 10 - General

**Table 10-10: Layered Amortization Schedule**

Type of UAL	Date Established	Original Balance <sup>1</sup>	Original Amortization Period <sup>2</sup>	Amounts for Fiscal Year Beginning 7/1/2021		
				Outstanding UAL Balance <sup>3</sup>	Remaining Amortization Period <sup>2</sup>	Annual Amortization Payment
Initial	12/31/2015	\$ 3,248,973	23	\$ 3,496,723	19	\$ 269,652
(Gain)/Loss	12/31/2016	(74,070)	22	(83,956)	19	(6,480)
(Gain)/Loss	12/31/2017	71,574	21	80,592	19	6,216
(Gain)/Loss	12/31/2018	393,291	20	440,823	19	33,996
Amendment	12/31/2018	(9,049)	20	(10,145)	19	(780)
(Gain)/Loss	12/31/2019	128,191	19	142,581	19	10,992
Assumption	12/31/2019	313,196	19	324,511	19	25,020
<b>Total</b>				<b>\$ 4,391,129</b>		<b>\$ 338,616</b>

<sup>1</sup> For each type of UAL (layer), this is the original balance as of the date the layer was established.

<sup>2</sup> According to the MERS amortization policy, each type of UAL (layer) is amortized over a specific period (see Appendix on MERS website).

<sup>3</sup> This is the remaining balance as of the valuation date, projected to the beginning of the fiscal year shown above.

The unfunded accrued liability (UAL) as of December 31, 2019 (see Table 6) is projected to the beginning of the fiscal year for which the contributions are being calculated. This allows the 2019 valuation to take into account the expected future contributions that are based on past valuations. Each type of UAL (layer) is amortized over the appropriate period. Please see the Appendix on the MERS website for a detailed description of the amortization policy.

Note: The original balance and original amortization periods prior to 12/31/2018 were received from the prior actuary.



## Division HA - All Full-time after 9/1/12

**Table 10-HA: Layered Amortization Schedule**

Type of UAL	Date Established	Original Balance <sup>1</sup>	Original Amortization Period <sup>2</sup>	Amounts for Fiscal Year Beginning 7/1/2021		
				Outstanding UAL Balance <sup>3</sup>	Remaining Amortization Period <sup>2</sup>	Annual Amortization Payment
(Gain)/Loss	12/31/2019	\$ 1,243	15	\$ 1,383	15	\$ 132
<b>Total</b>				<b>\$ 1,383</b>		<b>\$ 132</b>

<sup>1</sup> For each type of UAL (layer), this is the original balance as of the date the layer was established.

<sup>2</sup> According to the MERS amortization policy, each type of UAL (layer) is amortized over a specific period (see Appendix on MERS website).

<sup>3</sup> This is the remaining balance as of the valuation date, projected to the beginning of the fiscal year shown above.

The unfunded accrued liability (UAL) as of December 31, 2019 (see Table 6) is projected to the beginning of the fiscal year for which the contributions are being calculated. This allows the 2019 valuation to take into account the expected future contributions that are based on past valuations. Each type of UAL (layer) is amortized over the appropriate period. Please see the Appendix on the MERS website for a detailed description of the amortization policy.

Note: The original balance and original amortization periods prior to 12/31/2018 were received from the prior actuary.



## GASB 68 Information

The following information has been prepared to provide some of the information necessary to complete GASB Statement No. 68 disclosures. Statement 68 is effective for fiscal years beginning after June 15, 2014. Additional resources, including an Implementation Guide, are available at <http://www.mersofmich.com/>.

Actuarial Valuation Date:	12/31/2019						
Measurement Date of the Total Pension Liability (TPL):	12/31/2019						
At 12/31/2019, the following employees were covered by the benefit terms:							
Inactive employees or beneficiaries currently receiving benefits:	38						
Inactive employees entitled to but not yet receiving benefits (including refunds):	16						
Active employees:	<u>33</u>						
	87						
Total Pension Liability as of 12/31/2018 measurement date:	\$ 15,263,629						
Total Pension Liability as of 12/31/2019 measurement date:	\$ 16,296,389						
Service Cost for the year ending on the 12/31/2019 measurement date:	\$ 253,182						
Change in the Total Pension Liability due to:							
- Benefit changes <sup>1</sup> :	\$ 0						
- Differences between expected and actual experience <sup>2</sup> :	\$ 60,445						
- Changes in assumptions <sup>2</sup> :	\$ 455,772						
Average expected remaining service lives of all employees (active and inactive):	3						
<sup>1</sup> A change in liability due to benefit changes is immediately recognized when calculating pension expense for the year.							
<sup>2</sup> Changes in liability due to differences between actual and expected experience, and changes in assumptions, are recognized in pension expense over the average remaining service lives of all employees.							
Covered employee payroll: (Needed for Required Supplementary Information)	\$ 2,380,001						
Sensitivity of the Net Pension Liability to changes in the discount rate:							
	<table><tr><td>1% Decrease</td><td>Current Discount</td><td>1% Increase</td></tr><tr><td><u>(6.60%)</u></td><td><u>Rate (7.60%)</u></td><td><u>(8.60%)</u></td></tr></table>	1% Decrease	Current Discount	1% Increase	<u>(6.60%)</u>	<u>Rate (7.60%)</u>	<u>(8.60%)</u>
1% Decrease	Current Discount	1% Increase					
<u>(6.60%)</u>	<u>Rate (7.60%)</u>	<u>(8.60%)</u>					
Change in Net Pension Liability as of 12/31/2019:	<table><tr><td>\$ 1,787,839</td><td>\$ -</td><td>\$ (1,503,449)</td></tr></table>	\$ 1,787,839	\$ -	\$ (1,503,449)			
\$ 1,787,839	\$ -	\$ (1,503,449)					

Note: The current discount rate shown for GASB 68 purposes is higher than the MERS assumed rate of return. This is because for GASB 68 purposes, the discount rate must be gross of administrative expenses, whereas for funding purposes it is net of administrative expenses.





## Benefit Provision History

The following benefit provision history is provided by MERS. Any corrections to this history or discrepancies between this information and information displayed elsewhere in the valuation report should be reported to MERS. All provisions are listed by date of adoption.

### 01 - Light and Power

1/1/2018	Flexible E 2.5% COLA Adopted (1/1/2018)
1/1/2017	Flexible E 0.2% COLA Adopted (1/1/2017)
12/1/2016	Service Credit Purchase Estimates - Yes
1/1/2016	Flexible E 1% COLA Adopted (1/1/2016)
1/1/2015	Flexible E 1.69% COLA Adopted (01/01/2015)
1/1/2014	Flexible E 1.7% COLA Adopted (01/01/2014)
1/1/2013	Flexible E 1.5% COLA Adopted (01/01/2013)
1/1/2012	E 2% COLA Adopted (01/01/2012)
1/1/2011	E 2% COLA Adopted (01/01/2011)
1/1/2009	E 2% COLA Adopted (01/01/2009)
1/1/2008	E 2% COLA Adopted (01/01/2008)
1/1/2007	E 2% COLA Adopted (01/01/2007)
2/1/2006	E 2% COLA Adopted (02/01/2006)
1/1/2005	E 2% COLA Adopted (01/01/2005)
1/1/2004	E 2% COLA Adopted (01/01/2004)
1/1/2003	E 2% COLA Adopted (01/01/2003)
1/1/2002	E 2% COLA Adopted (01/01/2002)
1/1/2001	E 2% COLA Adopted (01/01/2001)
1/1/2000	E 2% COLA Adopted (01/01/2000)
1/1/1999	Day of work defined as 100 Hours a Month for All employees.
1/1/1999	Flexible E 2% COLA Adopted (01/01/1999)
1/1/1998	E 2% COLA Adopted (01/01/1998)
1/1/1997	E 2% COLA Adopted (01/01/1997)
3/18/1996	Day of work defined as 8 Hours a Day for All employees.
1/1/1996	E 2% COLA Adopted (01/01/1996)
1/1/1995	E 2% COLA Adopted (01/01/1995)
9/1/1994	Member Contribution Rate 6.00%
1/1/1994	E 2% COLA Adopted (01/01/1994)
1/1/1993	E 2% COLA Adopted (01/01/1993)
7/1/1992	Benefit FAC-3 (3 Year Final Average Compensation)
7/1/1992	Benefit B-4 (80% max)
1/1/1992	E 2% COLA Adopted (01/01/1992)
11/1/1991	Benefit F55 (With 25 Years of Service)
1/1/1991	E 2% COLA Adopted (01/01/1991)
1/1/1990	E 2% COLA Adopted (01/01/1990)
9/1/1989	Benefit C-2/Base C-1 (Old)
5/1/1978	Benefit C-1 (Old)
4/21/1975	Exclude Temporary Employees
3/1/1968	Benefit FAC-5 (5 Year Final Average Compensation)
3/1/1968	10 Year Vesting
3/1/1968	Benefit C (Old)
3/1/1968	Member Contribution Rate 3.00% Under \$4,200.00 - Then 5.00%





## 01 - Light and Power

3/1/1968 Fiscal Month - July  
Defined Benefit Normal Retirement Age - 60  
Early Reduced (.5%) at Age 50 with 25 Years or Age 55 with 15 Years

## 10 - General

7/1/2018 Participant Contribution Rate 7%  
12/1/2016 Service Credit Purchase Estimates - Yes  
1/1/2016 Participant Contribution Rate 5%  
1/1/2009 E 2% COLA Adopted (01/01/2009)  
1/1/2008 E 2% COLA Adopted (01/01/2008)  
1/1/2007 E 2% COLA Adopted (01/01/2007)  
1/1/2006 E 2% COLA Adopted (01/01/2006)  
1/1/2005 E 2% COLA Adopted (01/01/2005)  
1/1/2004 E 2% COLA Adopted (01/01/2004)  
1/1/2003 E 2% COLA Adopted (01/01/2003)  
1/1/2002 E 2% COLA Adopted (01/01/2002)  
1/1/2001 E 2% COLA Adopted (01/01/2001)  
1/1/2000 E 2% COLA Adopted (01/01/2000)  
1/1/1999 Day of work defined as 100 Hours a Month for All employees.  
1/1/1999 Flexible E 2% COLA Adopted (01/01/1999)  
1/1/1998 E 2% COLA Adopted (01/01/1998)  
1/1/1997 E 2% COLA Adopted (01/01/1997)  
3/18/1996 Day of work defined as 8 Hours a Day for All employees.  
1/1/1996 E 2% COLA Adopted (01/01/1996)  
1/1/1995 E 2% COLA Adopted (01/01/1995)  
1/1/1994 E 2% COLA Adopted (01/01/1994)  
1/1/1993 E 2% COLA Adopted (01/01/1993)  
7/1/1992 Benefit FAC-3 (3 Year Final Average Compensation)  
7/1/1992 Benefit B-4 (80% max)  
1/1/1992 E 2% COLA Adopted (01/01/1992)  
1/1/1991 E 2% COLA Adopted (01/01/1991)  
1/1/1990 E 2% COLA Adopted (01/01/1990)  
7/1/1987 Benefit F55 (With 25 Years of Service)  
7/1/1986 Benefit C-2/Base C-1 (Old)  
5/1/1978 Benefit C-1 (Old)  
4/21/1975 Exclude Temporary Employees  
3/1/1968 Benefit FAC-5 (5 Year Final Average Compensation)  
3/1/1968 10 Year Vesting  
3/1/1968 Benefit C (Old)  
3/1/1968 Member Contribution Rate 3.00% Under \$4,200.00 - Then 5.00%  
3/1/1968 Fiscal Month - July  
Defined Benefit Normal Retirement Age - 60  
Early Reduced (.5%) at Age 50 with 25 Years or Age 55 with 15 Years

## HA - All Full-time after 9/1/12

9/1/2012 Day of work defined as 100 Hours a Month for All employees.  
9/1/2012 Benefit FAC-3 (3 Year Final Average Compensation)  
9/1/2012 6 Year Vesting  
9/1/2012 Medicare Taxable Wages





**HA - All Full-time after 9/1/12**

9/1/2012	1.5% Multiplier
9/1/2012	Benefit F55 (With 25 Years of Service)
3/1/1968	Fiscal Month - July
	Defined Benefit Normal Retirement Age - 60
	No Early Reduced Conditions

**S1 - Surplus Assoc. to div 10**

3/1/1968	Fiscal Month - July
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## Plan Provisions, Actuarial Assumptions, and Actuarial Funding Method

Details on MERS plan provisions, actuarial assumptions, and actuarial methodology can be found in the Appendix. Some actuarial assumptions are specific to this municipality and its divisions. These are listed below.

### Increase in Final Average Compensation

Division	FAC Increase Assumption
All Divisions	2.00%

### Withdrawal Rate Scaling Factor

Division	Withdrawal Rate Scaling Factor
All Divisions	100%

### Miscellaneous and Technical Assumptions

Loads – None.



## Risk Commentary

Determination of the accrued liability, the employer contribution, and the funded ratio requires the use of assumptions regarding future economic and demographic experience. Risk measures, as illustrated in this report, are intended to aid in the understanding of the effects of future experience differing from the assumptions used in the course of the actuarial valuation. Risk measures may also help with illustrating the potential volatility in the accrued liability, the actuarially determined contribution and the funded ratio that result from the differences between actual experience and the actuarial assumptions.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions due to changing conditions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period, or additional cost or contribution requirements based on the Plan's funded status); and changes in plan provisions or applicable law. The scope of an actuarial valuation does not include an analysis of the potential range of such future measurements.

Examples of risk that may reasonably be anticipated to significantly affect the plan's future financial condition include:

- **Investment Risk** – actual investment returns may differ from the expected returns;
- **Asset/Liability Mismatch** – changes in asset values may not match changes in liabilities, thereby altering the gap between the accrued liability and assets and consequently altering the funded status and contribution requirements;
- **Salary and Payroll Risk** – actual salaries and total payroll may differ from expected, resulting in actual future accrued liability and contributions differing from expected;
- **Longevity Risk** – members may live longer or shorter than expected and receive pensions for a period of time other than assumed; and
- **Other Demographic Risks** – members may terminate, retire or become disabled at times or with benefits other than assumed resulting in actual future accrued liability and contributions differing from expected.

The effects of certain trends in experience can generally be anticipated. For example, if the investment return since the most recent actuarial valuation is less (or more) than the assumed rate, the cost of the plan can be expected to increase (or decrease). Likewise, if longevity is improving (or worsening), increases (or decreases) in cost can be anticipated.



## PLAN MATURITY MEASURES

Risks facing a pension plan evolve over time. A young plan with virtually no investments and paying few benefits may experience little investment risk. An older plan with a large number of members in pay status and a significant trust may be much more exposed to investment risk. Generally accepted plan maturity measures include the following:

	<u>12/31/2019</u>	<u>12/31/2018</u>
1. Ratio of the market value of assets to total payroll	4.1	3.9
2. Ratio of actuarial accrued liability to payroll	7.0	6.9
3. Ratio of actives to retirees and beneficiaries	0.9	0.9
4. Ratio of market value of assets to benefit payments	10.6	9.8
5. Ratio of net cash flow to market value of assets (boy)	-3.1%	-2.0%

### RATIO OF MARKET VALUE OF ASSETS TO TOTAL PAYROLL

The relationship between assets and payroll is a useful indicator of the potential volatility of contributions. For example, if the market value of assets is 2.0 times the payroll, a return on assets 5% different than assumed would equal 10% of payroll. A higher (lower) or increasing (decreasing) level of this maturity measure generally indicates a higher (lower) or increasing (decreasing) volatility in plan sponsor contributions as a percentage of payroll.

### RATIO OF ACTUARIAL ACCRUED LIABILITY TO PAYROLL

The relationship between actuarial accrued liability and payroll is a useful indicator of the potential volatility of contributions for a fully funded plan. A funding policy that targets a funded ratio of 100% is expected to result in the ratio of assets to payroll and the ratio of liability to payroll converging over time.

### RATIO OF ACTIVES TO RETIREES AND BENEFICIARIES

A young plan with many active members and few retirees will have a high ratio of active to retirees. A mature open plan may have close to the same number of actives to retirees resulting in a ratio near 1.0. A super-mature or closed plan may have significantly more retirees than actives resulting in a ratio below 1.0.

### RATIO OF MARKET VALUE OF ASSETS TO BENEFIT PAYMENTS

The MERS' Actuarial Policy requires a total minimum contribution equal to the excess (if any) of three times the expected annual benefit payments over the projected market value of assets as of the participating municipality or court's Fiscal Year for which the contribution applies. The ratio of market value of assets to benefit payments as of the valuation date provides an indication of whether the division is at risk for triggering the minimum contribution rule in the near term. If the division triggers this minimum contribution rule, the required employer contributions could increase dramatically relative to previous valuations.

### RATIO OF NET CASH FLOW TO MARKET VALUE OF ASSETS

A positive net cash flow means contributions exceed benefits and expenses. A negative cash flow means existing funds are being used to make payments. A certain amount of negative net cash flow is generally expected to occur when benefits are prefunded through a qualified trust. Large negative net cash flows as a percent of assets may indicate a super-mature plan or a need for additional contributions.



## State Reporting

The following information has been prepared to provide some of the information necessary to complete the pension reporting requirements for the State of Michigan's Local Government Retirement System Annual Report (Form No. 5572). Additional resources are available at [www.mersofmich.com](http://www.mersofmich.com) and on the State [website](#).

Form 5572		
Line Reference	Description	Result
<b>10</b>	<b>Membership as of December 31, 2019</b>	
11	Indicate number of active members	33
12	Indicate number of inactive members (excluding pending refunds)	8
13	Indicate number of retirees and beneficiaries	38
<b>14</b>	<b>Investment Performance for Calendar Year Ending December 31, 2019<sup>1</sup></b>	
15	Enter actual rate of return - prior 1-year period	14.02%
16	Enter actual rate of return - prior 5-year period	6.39%
17	Enter actual rate of return - prior 10-year period	7.97%
<b>18</b>	<b>Actuarial Assumptions</b>	
19	Actuarial assumed rate of investment return <sup>2</sup>	7.35%
20	Amortization method utilized for funding the system's unfunded actuarial accrued liability, if any	Level Percent
21	Amortization period utilized for funding the system's unfunded actuarial accrued liability, if any <sup>3</sup>	19
22	Is each division within the system closed to new employees? <sup>4</sup>	No
<b>23</b>	<b>Uniform Assumptions</b>	
24	Enter retirement pension system's actuarial value of assets using uniform assumptions	\$9,921,144
25	Enter retirement pension system's actuarial accrued liabilities using uniform assumptions	\$17,827,842
27	Actuarially Determined Contribution (ADC) using uniform assumptions, Fiscal Year Ending June 30, 2020	\$744,456

<sup>1</sup> The Municipal Employees' Retirement System's investment performance has been provided to GRS from MERS Investment Staff and included here for reporting purposes. This investment performance figures reported are net of investment expenses on a rolling calendar-year basis for the previous 1-, 5-, and 10-year periods as required under PA 530.

<sup>2</sup> Net of administrative and investment expenses.

<sup>3</sup> Populated with the longest amortization period remaining in the amortization schedule, across all divisions in the plan. This is when each division and the plan in total is expected to reach 100% funded if all assumptions are met.

<sup>4</sup> If all divisions within the employer are closed, "yes." If at least one division is open (including shadow divisions) indicate "no."





**LOWELL CITY ADMINISTRATION**  
**INTER OFFICE MEMORANDUM**

**DATE:** July 31, 2020  
**TO:** Mike Burns, City Manager  
**FROM:** Susan Ullery, City Clerk *SU*  
**RE:** Riverview Flats Site Plan Amendment

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The Riverview Flats PUD project was previously approved by City Council on September 16, 2019 and the applicant has submitted a site plan amendment for this PUD.

At it's July 13, 2020 Planning Commission meeting, the Riverview Flats Site Plan Amendment was reviewed. The Commission unanimously recommended that a Public Hearing be held at the August 3, 2020 City Council meeting.

**Recommended Motion:** That the Lowell City Council approve the Riverview Flats Site Plan Amendment.



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## MEMORANDUM

**To:** City of Lowell Planning Commission  
**Date:** July 8, 2020  
**From:** Andy Moore, AICP  
Whitney Newberry  
**RE:** Riverview Flats Site Plan Amendment

Unity School Investors, LLC has applied for a PUD plan amendment to their mixed-use development located at 219 High Street (PPN 41-20-02-260-003). The purpose of this memorandum is to review the amendment pursuant to Chapter 15 of the Zoning Ordinance.

### Background

The Riverview Flats PUD project was previously approved by City Council on September 16, 2019, and the applicant has submitted a site plan amendment for this PUD. This amendment is not considered a minor amendment as defined in Section 15.13 of the Zoning Ordinance and must be reviewed pursuant to Section 15.09 B & C.



The subject property is approximately 2.0 acres and was rezoned to the PUD district during its previous PUD plan approval. Major changes to the site plan include modified internal circulation for vehicles and pedestrians, updated boundaries to reflect recent agreements with the City, and additional parking. Because the PUD plan was previously approved, this review will only consider the portions of the plan that are proposed for amendment.

**PUD Plan and Rezoning Standards.** Section 15.10 of the Zoning Ordinance sets forth standards that shall be used by the Planning Commission and City Council in reviewing the PUD plan amendment. These standards are below, along with our remarks on each.

1. The proposed PUD complies with the purpose and qualifying conditions of sections 15.01 and 15.02.

**Remarks:** The PUD plan was previously found to comply with the purpose and qualifying conditions of sections 15.01 and 15.02. The amendment does not appear to involve any changes in use that would impact the previous approval related to the purpose of a PUD.



The Ordinance outlines 13 objectives which must be considered during PUD plan review. Many of these objectives will remain largely unchanged through the proposed amendment. Objective 5, related to walkable developments and connections to nearby spaces, is expected to be better satisfied through the proposed amendment. The landscaped courtyard is now proposed to connect to the existing riverfront walkway and sidewalk connections within the site and along the property boundary are improved.

Objective 6, related to the adaptive re-use of significant or historic buildings would remain similar to the previous approval; however, the new arrangement proposes to retain the front portion of the Unity School building along High Street, while removing two other sections (approximately 2,645 sq. ft. total) to create condo yards. The Planning Commission may discuss the extent to which the significant or historic nature of the building will be preserved through these modifications.

Objectives 9 and 10, related to circulation systems and traffic impacts, are expected to be improved through the proposed amendments. The two barrier-free parking spaces were moved closer to the Unity School building and adjacent to sidewalk connections. The curb cut on Monroe Street is proposed for removal and would instead be located along High Street. This is expected to minimize traffic and headlights that may impact neighbors across Monroe Street, while providing more efficient circulation and parking opportunities within the site. Sidewalk connections are also improved adjacent to the internal drive and along all property boundaries.

2. The uses conducted within the proposed PUD, the PUD's impact on the community, and other aspects of the PUD are consistent with, and further implement the policies of, the adopted master plan.

**Remarks:** The proposed amendments are not expected to significantly impact the PUD's previous alignment with the City of Lowell's Master Plan. The proposed use would remain the same and the buildings would continue to allow views of the Flat River, as desired in the goal and objectives for Community Image. Recent agreements to increase property along the western property boundary would allow patios to be constructed facing the Flat River, increasing viewsheds on the subject property without decreasing the River's visibility from neighboring areas.

The Master Plan also provides a transportation goal for "maintaining a transportation network that is sensitive to the land uses it serves, protects the integrity of residential neighborhoods, and promotes safety within all areas of the City." By moving the curb cut from Monroe Street to High Street, fewer residential properties would be impacted by traffic and headlights from the residents of Riverview Flats. The property across High Street functions as a public use (library), so this curb cut is expected to minimize the impact of traffic on surrounding residential land uses, in accordance with this goal. The Planning Commission may find this standard met.



3. The proposed PUD shall be designed, constructed, operated, and maintained in a manner harmonious with the character of adjacent property, the surrounding uses of land, the natural environment, and the capacity of public services and facilities affected by the development.

**Remarks:** The amendment would provide an alternate layout for vehicle circulation and an anticipated 22 additional parking spaces and 1 additional garage space compared to the previous plan (not including Phase III). This additional parking and circulation is expected to reduce the impact of traffic on surrounding areas, as the on-site parking will reduce the number of vehicles that may need to occupy spaces in public parking lots. The amended curb cut is also expected to help mitigate the impacts of traffic on neighboring residential properties across Monroe Street. The capacity of public services and facilities is expected to remain the same as previous approval. Therefore, the Planning Commission may find this standard met.

4. The proposed PUD shall not be hazardous to adjacent property or involve uses, activities, materials, or equipment that will be detrimental to the health, safety, or welfare of persons or property through the excessive production of traffic, noise, smoke, fumes, or glare.

**Remarks:** The proposed access on High Street is expected to minimize traffic impacts by directing traffic onto the side street adjacent to an existing public use. Although the access point on Monroe Street was previously approved, the proposed access on High Street is expected to reduce impacts from vehicle headlights and traffic directly on Monroe Street near residential properties. Although additional on-site parking spaces may allow an increased number of vehicles and therefore traffic originating from the site, this is not expected to be excessive. Rather, the re-alignment of internal circulation will likely contribute to protecting adjacent residential uses from direct traffic impacts. Additionally, because the site would be able to accommodate additional parking, there would be a decreased impact on nearby public parking lots. The Planning Commission may find this standard met.

5. The proposed PUD shall not place demands on public services and facilities more than current or anticipated future capacity.

**Remarks:** The proposed amendments are not expected to impact the previous approval of this standard. The Planning Commission may find this standard met.

6. The proposed PUD shall satisfy all applicable local, state, and federal laws, rules, and, regulations.

**Remarks:** This may be addressed as a condition of approval.



**Floodplain Overlay District Standards.** A portion of the subject property is located within the Floodplain Overlay District; therefore, the standards and regulations of Chapter 14 apply to all proposed uses in that district. Section 14.04 of the Zoning Ordinance sets forth additional standards that shall be utilized by the Planning Commission and City Council in reviewing the PUD plan. These standards are below, along with our remarks on each.

1. "Development, including the erection of structures and placement of manufactured homes, within the floodplain overlay district shall not occur except in accordance with the requirements of ... the following standards":

- a. The requirements of this chapter shall be met.

**Remarks:** This may be addressed as a condition of approval.

- b. The requirements of the underlying zoning district and applicable general provisions of this ordinance shall be met;

**Remarks:** Contingent upon the applicant's conformance to the applicable standards for PUD approval, this standard would be met.

- c. All necessary permits shall have been issued by the appropriate local, state, and federal authorities, including a floodplain permit, or letter of no authority from the Michigan Department of Natural Resources under authority of Act 451, of the Public Acts of 1994, as amended. Where a permit cannot be issued prior to the issuance of zoning compliance permit, a letter from the issuing agency indicating intent to issue contingent only upon proof of zoning compliance shall be acceptable.

**Remarks:** This may be addressed as a condition of approval.

- d. The proposed use and/or structure(s) shall be so designed as not to reduce the water impoundment capacity of the floodplain or significantly change the volume or speed of the flow of water.

**Remarks:** The applicant has submitted updated stormwater calculations and a grading plan. Planning Commission may request a review by the City Engineer regarding the applicant's grading and stormwater management design to ensure the floodplain capacity, volume, and speed of water will not be significantly changed.

- e. Utilities, streets, off-street parking, railroads, structures, and buildings for public or recreational uses shall be designed so as not to increase the possibility of flood or be otherwise detrimental to the public health, safety, and welfare.

**Remarks:** The amendment involves slight modifications to the impervious surface within the 100-year floodplain through additional parking spaces. These are not expected to significantly alter the previous approval of this standard;



however, the Planning Commission may defer to the City Engineer regarding additional comments related to increased flood risk.

2. Specific base flood elevation standards:

- a. On the basis of the most recent available base flood elevation data all new construction and substantial improvements shall have the lowest floor, including basements, elevated at least one (1) foot above the flood level; or for nonresidential structures, be constructed such that at or below base flood level, together with attendant utility and sanitary facilities, the structure is watertight with walls substantially impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy. A registered professional engineer or architect shall certify that these standards are met and that the floodproofing methods employed are adequate to withstand the flood depths, pressures, velocities, impact, and uplift forces and other factors associated with the base flood in the location of the structure. Such certification shall be submitted as provided in this ordinance and shall indicate the elevation to which the structure is floodproofed.

**Remarks:** The proposed amendment does not affect the previous approval of this standard.

- b. The most recent flood elevation data received from the Federal Insurance and Mitigation Administration (FIMA) shall take precedence over data from other sources.

**Remarks:** This may be addressed as a condition of approval.

**Other Considerations.** The PUD amendment will allow for several changes related to circulation and access within the site. The applicant has requested that the previous photometric plan and landscape plan be accepted for the proposed amendment. Because the locations of the buildings will remain the same and private garages are proposed in the same locations, the site photometric plan may continue to provide an accurate assessment of light intensity along property boundaries, although the Planning Commission may request an updated photometric plan if deemed necessary.

Modifications to the landscape plan may be needed. Several areas would be modified so that the proposed landscaping may no longer be feasible (i.e. near the dumpster, condo yards, northern exterior of the school building, etc.). The Planning Commission may request a revised landscape plan as a condition of approval.

**Public Hearings.** The Zoning Ordinance allows for the Planning Commission to hold a public hearing on a proposed PUD, though it is not required. However, the Lowell City Council is required to hold a public hearing on the project, which would be scheduled once it receives a recommendation from the Planning Commission. The Planning Commission, therefore, should discuss whether it desires to conduct a public hearing prior to making a recommendation. If a



Planning Commission public hearing is desired, it would be scheduled for the regular August Planning Commission meeting.

**Conclusion.** At the July 13, 2020 meeting, the Planning Commission should discuss the site and carefully consider any comments from the applicant and the public. Subject to these comments, the Planning Commission may recommend approval of the amendment to the City Council, using the findings contained in this memorandum as justification for the decision. If the Commission is inclined to make a favorable recommendation, we would suggest the following conditions be included, along with any others deemed necessary by the Planning Commission:

1. No demolition or earthwork shall be undertaken on the site until a building permit has been issued consistent with this site plan approval.
2. Prior to issuance of any City permits, the applicant shall have paid all application, permit, reimbursable escrow, and other fees related to the request.
3. The proposed PUD shall satisfy all applicable local, state, and federal laws, rules, and regulations.
4. The applicant shall comply with any requirements from the City's Department of Public Works, City Engineer, Fire Department, Board of Light and Power, and other City officials.
5. The applicant shall provide update photometric and landscaping plans for review by the Zoning Enforcement Officer.
6. All necessary permits shall have been issued by the appropriate local, state, and federal authorities, including a floodplain permit, or letter of no authority from the Michigan Department of Natural Resources under authority of Act 451, of the Public Acts of 1994, as amended. Where a permit cannot be issued prior to the issuance of zoning compliance permit, a letter from the issuing agency indicating intent to issue contingent only upon proof of zoning compliance shall be acceptable.
7. The most recent flood elevation data received from the Federal Insurance and Mitigation Administration (FIMA) shall take precedence over data from other sources.



Request Number: \_\_\_\_\_

Filing Fee: \_\_\_\_\_



301 East Main Street  
Lowell, Michigan 49331  
Phone (616) 897-8457  
Fax (616) 897-4085

## APPLICATION FOR PLANNED UNIT DEVELOPMENT

- All drawings must be sealed by a licensed architect, engineer, and/or landscape architect unless waived by the Zoning Enforcement Officer.
- 10 copies and a PDF of the site plan must be submitted to the City Manager's office no later than three weeks before the Planning Commission meeting to allow adequate staff review.
- The Planning Commission meets the second Monday of the month at 7:00 p.m. where plans are approved, rejected, or modified.
- Preliminary plans may be presented for Planning Commission comment, but no final approval is given until all required conditions are met.
- After approval, public works and building permits must be secured before construction may commence.

1. Street Address and/or Location of Request: 219 High Street
2. Parcel Identification Number (Tax I.D. No.): #41-20- 02-260-003
3. Applicant's Name: Unity School Investors, LLC Phone Number 616-822-6477  
Address: 216 W Main, Unit #7 Lowell MI 49331  
Street City State Zip  
Fax Number 616-285-6804 Email Address todd@estesgroup.com
4. Are You: ☒ Property Owner ☐ Owner's Agent ☐ Contract Purchaser ☐ Option Holder
5. Applicant is being represented by: Todd Schaal Phone Number 616-822-6477  
Address: 216 W Main, Unit #7 Lowell MI 49331
6. Present Zoning of Parcel PUD Present Use of Parcel vacant buildings
7. Description of proposed development (attached additional materials if needed):  
Application is for an amendment to an approved PUD. The material change is eliminating previously shown  
curb cut on Monroe Street for an internal drive connection to High Street. Additionally the addition of more  
onsite parking.

The facts presented above are true and correct to the best of my knowledge.

Signature: [Signature] Date: 05.29.20

Type or Print Your Name Here: Todd A. Schaal

Property Owner Approval: As owner I hereby authorize the submittal of this application and agree to abide by any decision made in response to it.

Owner

Date



The following **CHECKLIST** lists required information needed on the drawing for final plan approval (unless specifically waived by the Planning Commission). Please go over this **CHECKLIST** with the City Manager and Zoning Administrator before presenting to the Planning Commission.

**1. General Information**

a. Name and firm address of the professional individual responsible for preparing site plan and his/her professional seal.	<u>          x          </u>
b. Name and address of the property owner or petitioner.	<u>          x          </u>
c. Scale, north arrow, and date	<u>          x          </u>
d. Acreage (gross and net)	<u>          x          </u>
e. Zoning of adjacent properties	<u>          x          </u>
f. Legal property description	<u>          x          </u>
g. Existing Site Conditions:	
1) Boundary survey lines and setbacks.	<u>          x          </u>
2) Location sketch showing site, adjacent streets and properties within 200 feet or as directed by the city.	<u>          x          </u>
3) Location, width, and purpose of all existing easements and lease areas, including cross-access.	<u>          x          </u>
4) Abutting street right(s)-of-way and width.	<u>          x          </u>
5) Topography with contour intervals of no more than two (2) feet.	<u>          x          </u>
6) Natural features such as wooded areas, surface water feature, floodplains or floodways, wetlands, slopes exceeding 15%, lakes, rivers, creeks, county drains, and other significant site features, including the area of such features.	<u>          x          </u>
7) Existing buildings, structures, paved surfaces and areas, installed landscaping, and other significant physical infrastructure.	<u>          x          </u>
8) Size and location of existing utilities and status, where applicable.	<u>          x          </u>
h. Proposed Development:	
1) Layout of proposed buildings, structures, driveways, parking lots, streets, landscaped areas, and other physical infrastructure, as applicable, including the area of these improvements.	<u>          x          </u>
2) Recreation areas, common use areas, dedicated open space, and areas to be conveyed for public use.	<u>          x          </u>
3) Layout of sidewalks and/or pathways, both internal to the development and along the main road frontage.	<u>          x          </u>
4) Layout and typical dimensions of building envelopes, proposed parcels, and lots.	<u>          x          </u>
5) Parking, stacking, and loading calculations, if applicable.	<u>          x          </u>
6) Phasing plan, if applicable.	<u>          x          </u>
7) Conceptual plan for provision of public water and public sanitary sewer services.	<u>          x          </u>
8) Conceptual grading plan.	<u>          x          </u>
9) Conceptual stormwater plan.	<u>          x          </u>
10) Conceptual plan for provision of public water and public sanitary sewer services.	<u>          x          </u>
i. Additional Information:	
1) A narrative, which shall describe the proposed PUD, the proposed timeframe of development, the zoning district(s) in which it will be located, the overall residential	



x

- x

3

A. The proposed PUD complies with the purpose and qualifying conditions of sections 15.01 and 15.02. No significant change from the previous PUD in this regard. The Developer is constantly evaluating the RiverView Flats development seeking ways to make improvements to the project. One such improvement is making the internal drive connect to High Street, dropping the main drive on Monroe Street. This will reduce car lights shining across the street at residences. The revised design also incorporates more onsite parking and green area. Because part of this drive is outside the area identified as Phase 1, we are amending the PUD

- no change from the previous PUD in this regard

- no change from the previous PUD in this regard

- no change from the previous PUD in this regard



- 
- E. The proposed PUD shall not place demands on public services and facilities more than current or anticipated future capacity.

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no change from the previous PUD in this regard

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- F. The proposed PUD shall satisfy all applicable local, state, and federal laws, rules, and regulations.

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no change from the previous PUD in this regard

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BENCHMARK NO. 1 FL = 040 93  
SE FLANGE BOLT ON HYDRANT


BENCHMARK NO. 2 FL = 635 87  
NAIL E SIDE OF P. POLE

**LEGAL DESCRIPTION:**  
Land affected in the City of Lower Kent County, Michigan:  
**Piece 1.** A certain lot or parcel of land situated in the City of Lower Kent County, Michigan, containing 0.68 acre, more or less, being described as follows:  
To-wit: Lots 4, 5, 6, 7, 8, & 9, Block 28, Avery's Plat, according to the Plat thereof, as recorded in Liber 24 of Plats, Page 12. ALSO, the East 8.30 feet of Lot 1 and the West 1.5 feet of Lot 2, according to the Plat thereof, as recorded in Liber 24 of Plats, Page 12.  
**Piece 2.**  
Block 1, Avery's Plat, according to the Plat thereof, as recorded in Liber 24 of Plats, Page 12, being described as: Commencing 300 feet Northwardly from the Western line of Monroe Street (493 feet wide) from the Northern line of Avery Street (100 feet wide), thence Southwardly parallel with the Northern line of Avery Street, thence Southwesterly parallel with the Northern line of Avery Street to a line which intersects the Southern line of said Lot 1 at a point 6.30 feet West of the Northern line of Lot 1 of Block 1 of said Avery's Plat, to said point 6.30 feet North of the South line of said Lot 5 from the Southwest corner thereof, thence Northwardly along the Southern line of said Lot 5 to the Eastern line of said Lot 5 (44.5 feet wide), thence Northwardly along said South line to the Western line of said Lot 5 (44.5 feet wide), thence Northwardly along the Western line of said Lot 5 to the Western line of Monroe Street, thence Southwesterly to beginning.

- 10 Terms, covenants, conditions of Dazzler and Natus, as recorded in  
instrument No. 2014-020-050188, (As to Parcel 1)
- 11 Terms, covenants, conditions of Dazzler and Natus, as recorded in  
instrument No. 1988-376, Page 226, (As to Parcel 1)
- 12 Terms, covenants, and conditions of County of Kane – Cassano and  
Lepp, as recorded in instrument No. 1987-1242, (As to Parcel 1)
- 13 Terms, covenants, and conditions of instantant, as recorded in Liber 1570, Page  
(As to Parcel 1)
- 14 Terms, covenants, and conditions of instantant, as recorded in Liber 1570, Page  
103 (As to Parcel 1)
- 15 Terms, covenants, and conditions of instantant, as recorded in Liber 1570, Page  
365, (As to Parcel 1)
- 16 Terms, covenants, and conditions of Outer Vacating Parts of Plotted Street, as  
recorded in Liber 1587, Page 387 (As to East Park and Sitawa Estates, as  
recorded in Liber 1587, Page 226, (As to Parcel 1)
- 17 Terms, covenants, and conditions of Outer Vacating Parts of Plotted Street, as  
recorded in Liber 1587, Page 387 (As to East Park and Sitawa Estates, as  
recorded in Liber 1587, Page 226, (As to Parcel 1)
- 18 Terms, covenants, and conditions of instantant, as recorded in instrument, as recorded in  
Liber 1583, Page 185 (As to Parcel 2)
- 19 Terms, covenants, and conditions of instantant, as recorded in Liber 1516, Page  
155 (As to Parcel 2)
- 20 Terms, covenants, and conditions of Public Park and Sitawa Estates, as  
recorded in Liber 1587, Page 226, (As to Parcel 2)



**LOCATION MAP**  
NOT TO SCALE

**GRAPHIC SCALE**  
  
 ( IN FEET )  
 1 inch = 30 ft.

**EX. CONDITIONS AND REMOVALS**  
**RIVERVIEW FLATS**  
PART OF AVERY PLAT  
CITY OF LOWELL, KENT CO., MICHIGAN

CLIENT: UNITY SCHOOLS INVESTORS, LLC  
ATTN: TODD SCHAAL  
216 W MAIN - UNIT #6  
LOWELL, MI 49031

PROJECT NO. 181278

SHEET C1.0



# 811 - CALL BEFORE YOU DIG

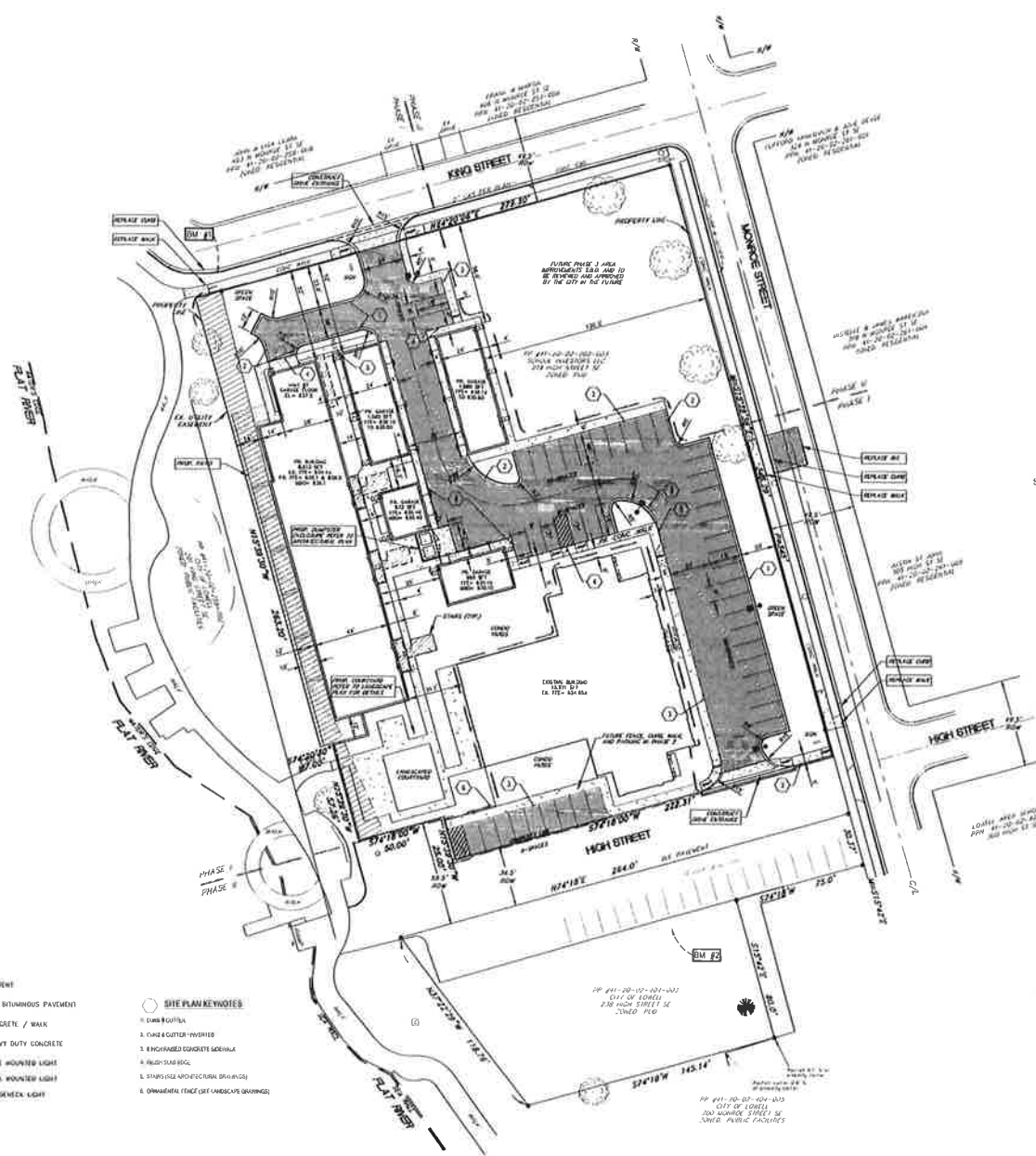
LEGAL DESCRIPTION: SEE SHEET C1.0.

BENCHMARK NO. 1 E.L. = 640.93

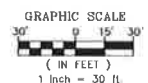
SE FLANGE BOLT ON HYDRANT

BENCHMARK NO. 2 E.L. = 630.87

NAIL E. SIDE OF P. POLE



LOCATION MAP  
NOT TO SCALE



## SITE PLAN NOTES:

- Owner / Applicant:**  
Unity School Investors, LLC  
Attn: Todd Schaal  
216 W Main Street - Unit #6  
Lowell, MI 49331
- Parcel Information:**  
Address: 216 & 238 High Street  
P.P.N.: 41-20-02-260-003, 41-20-02-260-001  
Area: 2.08 & 0.49 acres (not including High Street ROW)
- Existing Use:**  
Vacant School & Accessory Buildings
- Proposed Use:**  
Mixed-use
- Municipal Zoning:**  
District: RUD  
Minimum Setbacks:  
Front: 0 feet  
Side: 0 feet  
Rear: 0 feet
- Parking Requirements:**  
Min. Parking Space Dimensions: 9 x 18 feet  
Min. Drive Aisle Width: 24 feet  
Required Parking Spaces: Per suburban standard (note town does not have an urban standard) 2 per dwelling  
Phase 1 - 14 residential units  
Required Spaces: 28  
Provided Spaces: 33 (17 garage spaces + 38 visitor spaces)  
Phase 2 - 26 residential units  
Required Spaces: 80 total phase 1 and 2  
Provided Spaces: 55 previous + 9 striped spaces + 18 Offsets along High Street  
Provided Spaces: 82 total spaces phase 1 and 2
- Site Access:**  
Phase 1: Provided from phase drive from King Street and High Street.  
Phase 2: Intended to be provided from High Street and internally from Phase 1 Drives.
- Public Utilities:**  
Phase 1:  
Proposed sanitary lateral from existing services in Monroe Street.  
Proposed water service from existing services in Monroe Street.  
Phase 2:  
Existing services (sewer and water) from Monroe Street.  
Private utility services (gas, phone, electric, cable) for all phases will all be buried underground within the site.  
All proposed open spaces will be properly dedicated to residents in the development.
- Stormwater Management:**  
Wetlands are not present on the site.  
Project site is within the 100-year floodplain (Base Flood Elevation= 630). An application for activities within the floodplain is being submitted to FEMA.  
A stormwater conveyance system is provided onsite. As the site is adjacent and within a floodplain, stormwater management goals of the project focus on providing stormwater quality improvements and maintaining stable grading characteristics to provide storage for expanding flood conditions. Some offsite grading with occur to ensure no net flood plain loss.
- Site Lighting:**  
Site lighting will be in accordance with the City's ordinance.  
All proposed fixtures will be downward full cut-off fixtures so that they are shielded from adjacent properties.
- Signage:**  
Proposed signage will be in accordance with the City Zoning Ordinance.

CLIENT: <b>UNITY SCHOOL INVESTORS, LLC</b> ATTN: TODD SCHAAL 216 W MAIN - UNIT #6 LOWELL, MI 49331	PROJECT NO: 181778
	SHEET: C2.0

CITY OF LOWELL, MICHIGAN  
 PART OF AVARY PILOT  
 RIVERVIEW PLATS  
 SITE PLAN



# 811 - CALL BEFORE YOU DIG

BLK 1000, NO. 1 E.L. = 630.95  
 5' FLANGE BOX 1 ON HYDRANT  
 BLK 1000, NO. 2 E.L. = 635.87  
 NAIL 1/2" SIDE OF P. POLE

## LEGEND

- EXISTING CONTOUR LINE
- EXISTING PAVEMENT
- EXISTING STORM SEWER
- EXISTING SANITARY SEWER
- EXISTING WATERMAIN
- PROPOSED STORM SEWER
- PROPOSED SANITARY SEWER
- PROPOSED WATERMAIN
- PROPOSED LIMITS OF CONSTRUCTION
- PROPOSED PAVEMENT
- PROPOSED CONCRETE / WALK
- PROPOSED MAJOR CONTOUR
- PROPOSED MINOR CONTOUR
- PROPOSED SPOT GRADE
- PROPOSED POLE MOUNTED LIGHT
- PROPOSED COORDINATE LIGHT

- LEGEND**
- 1" - 1" SAN
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BENCHMARK NO. 1 FL = 640.93  
SE FLANGE BOLT ON HYDRANT  
BENCHMARK NO. 2 FL = 635.87  
NAIL 2' SIDE OF P. HOLE

	EXISTING CONTOUR LINE
	EXISTING PAVEMENT
	EXISTING STORM SEWER
	EXISTING SANITARY SEWER
	EXISTING WATERWAY
	PROPOSED STORM SEWER
	PROPOSED SANITARY SEWER
	PROPOSED WATERWAY
	PROPOSED LIMITS OF CONSTRUCTION
	PROPOSED DRIVEWAY
	PROPOSED CONCRETE / WALK
	PROPOSED MAJOR CONDUIT
	PROPOSED MINOR CONDUIT
	PROPOSED SLOPE GRADE
	PROPOSED POLE MOUNTED LIGHT
	PROPOSED GROUNDWATER UGHT
	STAIRCASE BRANCH
	DR. FLOW OF MAIN SEWER

- 0 = WITH STAIRS - HT
- 1 = NO STAIRS
- 2 = NO STAIRS
- 3 = PITCHED ROOFING
- 4 = STEEP ROOFING
- 5 = FLAT ROOFING
- 6 = GABLE ROOFING
- 7 = CEDAR SH
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- 3 PERMANENT TEMPORARY SEEDING
- 26 GEOTEXTILE Silt Fence
- 39 INLET PROTECTION WITH GEOTEXTILE AND STONE

NOTE:

- REFER TO MDOT SOI EROSION & SEDIMENTATION CONTROL MANUAL
- CONSTRUCTION SHALL PLACE AN GREEN SUEDE (OR APPROVED EQUIV) EROSION CONTROL BANNER ON ALL SIDES OF 10' OR DEEPER CONSTRUCTION TRENCH (EACH SIDE) OF ANY DITCH FORMED OR EXISTING BY THE CONSTRUCTION OPERATION
- CONSTRUCTION SHALL MAINTAIN 10' MIN. SET BACK PRIOR TO OTHER ACTIVITIES
- SITE SOCS MUST CONSIST OF LOAMY SAND AND SAND PER INDICATORS FROM USDA NCEP MAPS
- TOTAL DISTURBED AREA IS 2 ACRES
- THE PLAT OVER IS APPROXIMATELY 50 FEET TO THE WEST
- CONSTRUCTION SHALL BE IN ACCORDANCE WITH ORDINANCES AS DIRECTED BY CITY ENGINEER

OPEN	<ul style="list-style-type: none"> <li>• WHEN SEGMENT LATER STORMWATER REQUIRES TREATMENT BEFORE ENTERING A STORMWATER DRAINAGE SYSTEM.</li> </ul>	
INLET	<ul style="list-style-type: none"> <li>• TO PREVENT SEGMENT FROM ENTERING STORMWATER SYSTEMS.</li> </ul>	
WEIR	<ul style="list-style-type: none"> <li>• USE IN OR AT STORMWATER INLETS, ESPECIALLY AT CONSTRUCTION SITES OR IN STREETS.</li> </ul>	
CHUTE	<ul style="list-style-type: none"> <li>• A FREE FALLING CHUTE IS PLACED INSIDE THE CHUTE BETWEEN THE GRATE.</li> <li>• REPLACE GRATE, WHICH WILL BE PLACED IN PLACE.</li> <li>• ANOTHER FREE FALL CHUTE W/ 1" RADIUS FOR ROUNDS FROM INLET.</li> </ul>	
MAINTENANCE	<ul style="list-style-type: none"> <li>• DROP HOLE FILTER SHOULD BE INSPECTED ROUTINELY AND AFTER EACH MAJOR RAIN EVENT.</li> <li>• DAMAGED FILTER HOLE SHOULD BE REPLACED.</li> <li>• CLEAN AND/OR REPLACE FILTER BAG WHEN 1/2 FULL.</li> <li>• REPLACE CLOGGED FABRIC IMMEDIATELY.</li> <li>• IF NEEDED, INITIAL REPAIRS IMMEDIATELY UPON INSPECTION.</li> <li>• PREVENT EXCESS PROTECTIVE MECHANISM WHEN UNNECESSARY.</li> <li>• AREAS ARE STABILIZED AND STREETS HAVE BEEN SAVED.</li> </ul>	
STABILIZATION	<ul style="list-style-type: none"> <li>• GROW ONLY VEGETATION PLANTS FROM QUANTITIES.</li> <li>• REQUIRES PERMANENT MAINTENANCE.</li> <li>• PERFORM MAY OCCUR AROUND STORM DRAINS IF FILTER IS CLOGGED.</li> </ul>	

Land situated in the City of Lowell, Kent County, Michigan:

**Lot 2**, 3, 4, 5, 6, 7, 8 and 9, Block B2N, Avery's Plat, according to the Plat thereof, as recorded in Liber 24 of Plats, Page 12; also the East .830 feet of Lots 1 and 10, Block B2N, Avery's Plat, according to the Plat thereof, as recorded in Liber 24 of Plats, Page 12.

**Part of Block C1, Avery's Plat,** according to the Plat thereof, as recorded in Liber 24 of Plats, Page 12, being described as:

Conveying 300 feet Northwesterly along the Western line of Monroe Street (.84 feet wide) from the North line of Avery Street (40 feet wide), thence Southwesterly parallel with the Northern line of Avery Street, 75 feet, thence Southerly parallel with the Western line of Monroe Street, 100 feet, thence Southeast parallel with the Southern line of Avery Street, 75 feet, thence Northeasterly parallel with the Eastern line of Monroe Street, 100 feet, to a point .036 mile east of the Southwest corner and using the North line of U.S. Block L of said Avery's Plat, to a point .036 mile south of the intersection of said street with the Northeast corner of said block, thence Northeasterly along said extended line to the Northwest corner of said block, thence Southwesterly along the West line to the Western line of said Monroe Street, thence Southwesterly to beginning.

17. Terms, covenants, and conditions of **Dedicatorship and Notice**, as required in Instrument No. 2014-020-0010B8. (As to Parcel 1)

18. Terms, covenants, and conditions of Public Parking and Sidewalk Easement, as required in Liber 5887, Page 226. (As to Parcel 1)

19. Terms, covenants, and conditions of Easement of Right-of-Way Grant, as required in Liber 2146, Page 1247. (As to Parcel 1)

20. Terms, covenants, and conditions of Instruments, as recorded in Liber 1570, Page 402. (As to Parcel 1)

21. Terms, covenants, and conditions of Instruments, as recorded in Liber 1570, Page 403. (As to Parcel 1)

22. Terms, covenants, and conditions of Instruments, as recorded in Liber 1570, Page 404. (As to Parcel 1)

23. Terms, covenants, and conditions of Instrument, as recorded in Liber 1570, Page 405. (As to Parcel 1)

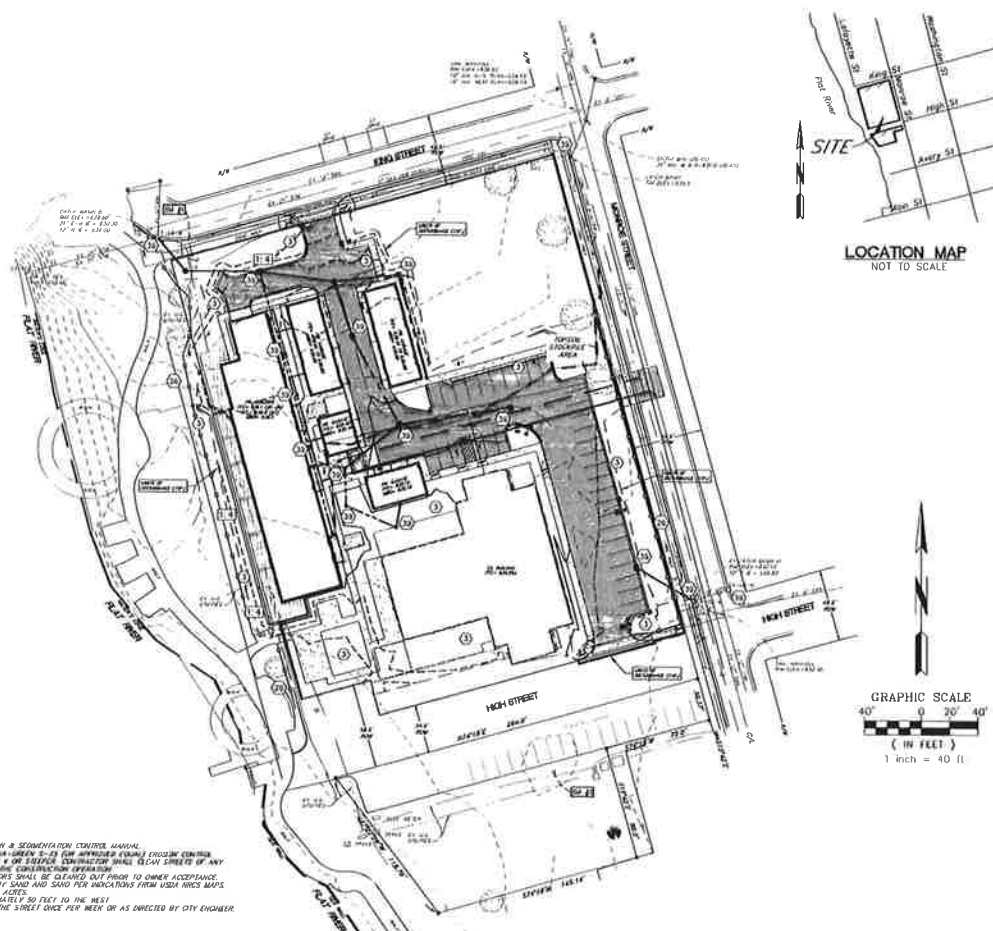
24. Terms, covenants, and conditions of Order Vacating Portions of Platted Street, as required in Liber 1577, Page 587. (As to Both Parcels)

25. Terms, covenants, and conditions of Order Vacuating Portions of Platted Street, as required in Liber 1648, Page 275. (As to Both Parcels)

26. Terms, covenants, and conditions of Paving Easement Agreement, as recorded in Liber 3636, Page 185. (As to Parcel 2)

27. Terms, covenants, and conditions of Instrument, as recorded in Liber 595, Page 150. (As to Parcel 2)

28. Terms, covenants, and conditions of Public Parking and Sidewalk Easement, as required in Liber 5887, Page 226. (As to Parcel 2)

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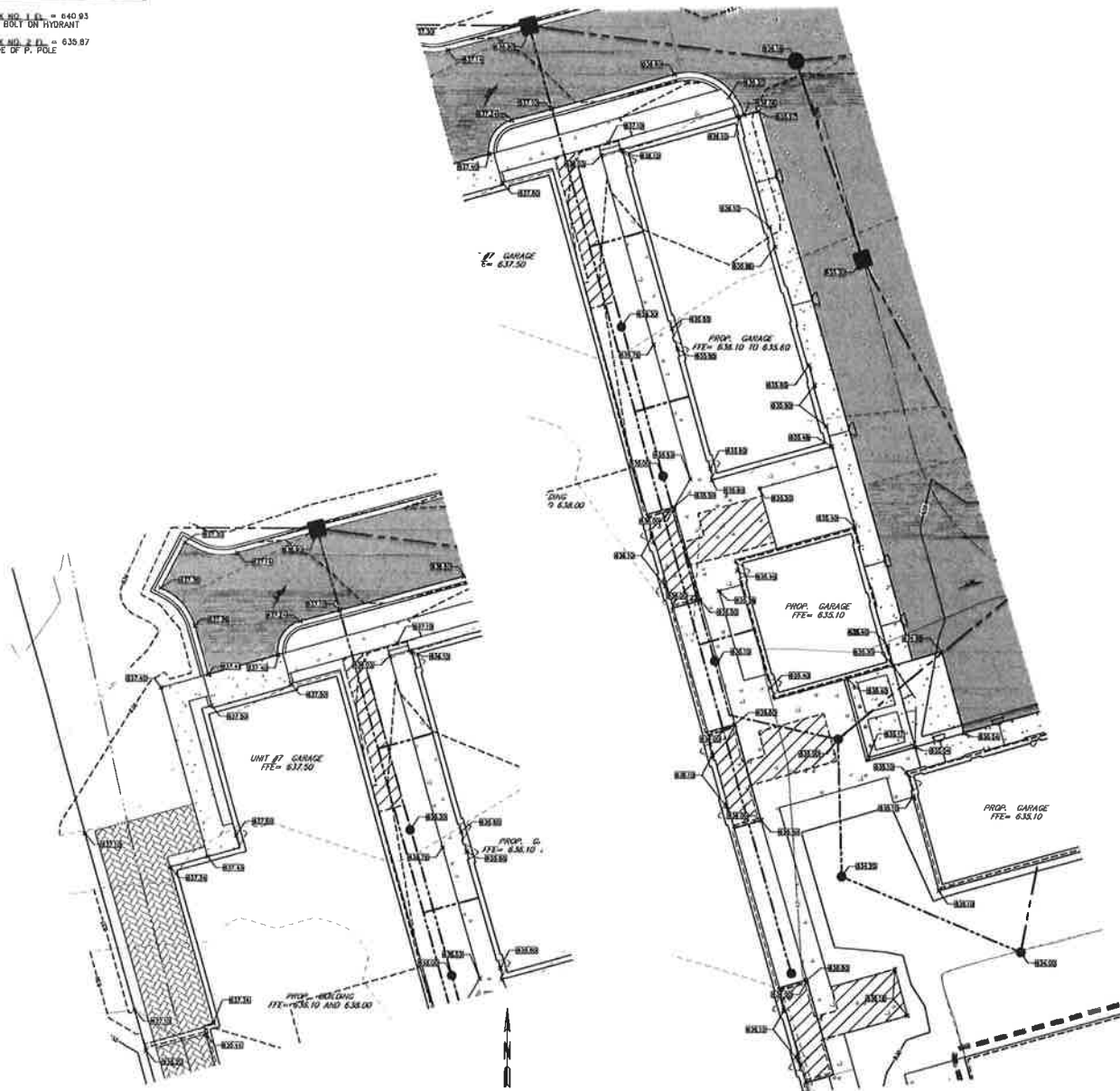
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PROPERTY OWNER IS RESPONSIBLE FOR MAINTENANCE OF SYSTEM	COMPLETION DATE	DATE OF NEXT INSPECTION	SCHEDULE
INSPECT FOR ACCUMULATION	●	●	ANNUAL F
REMOVE SEDIMENT ACCUMULATION	●	●	EVERY 3-12 YEARS AS NEEDED
INSPECT FOR GROUND (DEAD VEGETATION AND TRUNK)	●	●	EARLY SPRING, FALL AND AFTER MAJOR STORMS
CLEAN SCUMS	●	●	AS NEEDED
CLEAN OUT WATER QUALITY STRUCTURES	●		EARLY SPRING AND FALL



# 811 - CALL BEFORE YOU DIG

BENCHMARK NO. 1 (B) = 640.93  
SE FLANGE BOLT ON HYDRANT  
BENCHMARK NO. 2 (B) = 635.87  
NAIL E. SIDE OF P. POLE



GRADING AROUND UNIT #7  
SCALE: 1" = 10'

GRADING BETWEEN RESIDENTIAL BUILDING + GARAGES  
SCALE: 1" = 10'

CLIENT:	UNIT SCHOOL INVESTORS, LLC ATTN: TODD SCHALL 216 W MAIN - UNIT #6 LOWELL, MI 49351
PROJECT NO.	181278
SHEET	C3.2
DESIGNED BY:	DAVID H. KIM
CHECKED BY:	DAVID H. KIM
DATE:	11/11/2018
PROJECT:	GRADING + STORM MGMT. PLAN RIVERVIEW FLATS - MIXED-USE PART OF AVERY PLAT CITY OF LOWELL, KENT CO., MICHIGAN
NOTES:	1. SEE SHEET C3.1 FOR GRADING PLAN 2. SEE SHEET C3.2 FOR STORM MGMT. PLAN 3. SEE SHEET C3.3 FOR UTILITY PLAN 4. SEE SHEET C3.4 FOR EROSION CONTROL PLAN 5. SEE SHEET C3.5 FOR LANDSCAPE PLAN 6. SEE SHEET C3.6 FOR SITE PLAN 7. SEE SHEET C3.7 FOR LEGEND 8. SEE SHEET C3.8 FOR TITLESHEET



CLIENT:	UNIT 1 SCHOOLS INVESTORS, LLC	DETAILS
PROJECT NO.	ATTN: TODD SCHAAL	RIVERVIEW FLATS - MIXED-USE
SHEET	216 W MAIN - UNIT #6	PART OF AVERY PLAT
C5.0	LOWELL, M 49331	CITY OF LOWELL, KENT CO., MICHIGAN



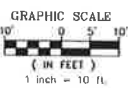
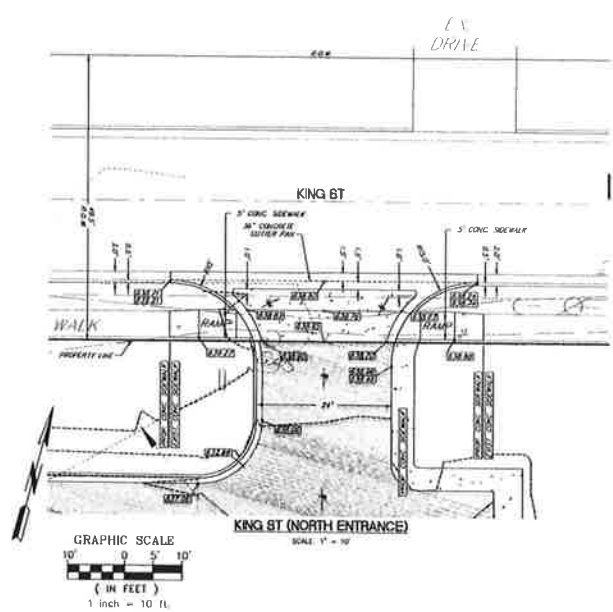
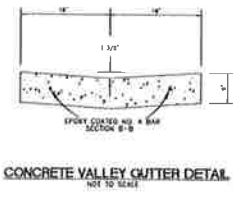
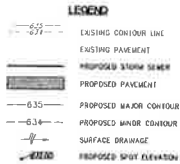
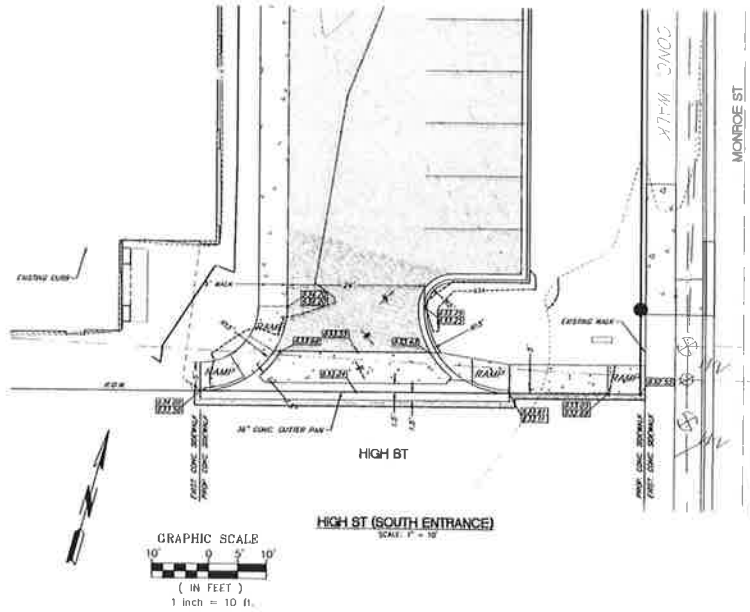
811 - CALL BEFORE YOU DIG

REVISIONS: SEE PLAN - 64053  
 1. CHANGE PERMITS TO WORKING  
 REVISIONS: SEE PLAN - 64057  
 HAS 1' SIDE OF A. POL.



NOTE: THESE PLANS DO NOT ASSURE THE PRESENCE OR LOCATION OF UTILITIES. THE CONTRACTOR SHALL NOTIFY "MISS DIG" TOLL FREE AT 1-800-482-7173 THREE (3) DAYS BEFORE THE START OF CONSTRUCTION, EXCLUDING SATURDAYS, SUNDAYS AND HOLIDAYS.

THIS PERMIT FOR DRIVE ACCESS ONLY - A UTILITY PERMIT AND SOI EROSION PERMIT MAY BE REQUIRED.



GENERAL NOTES

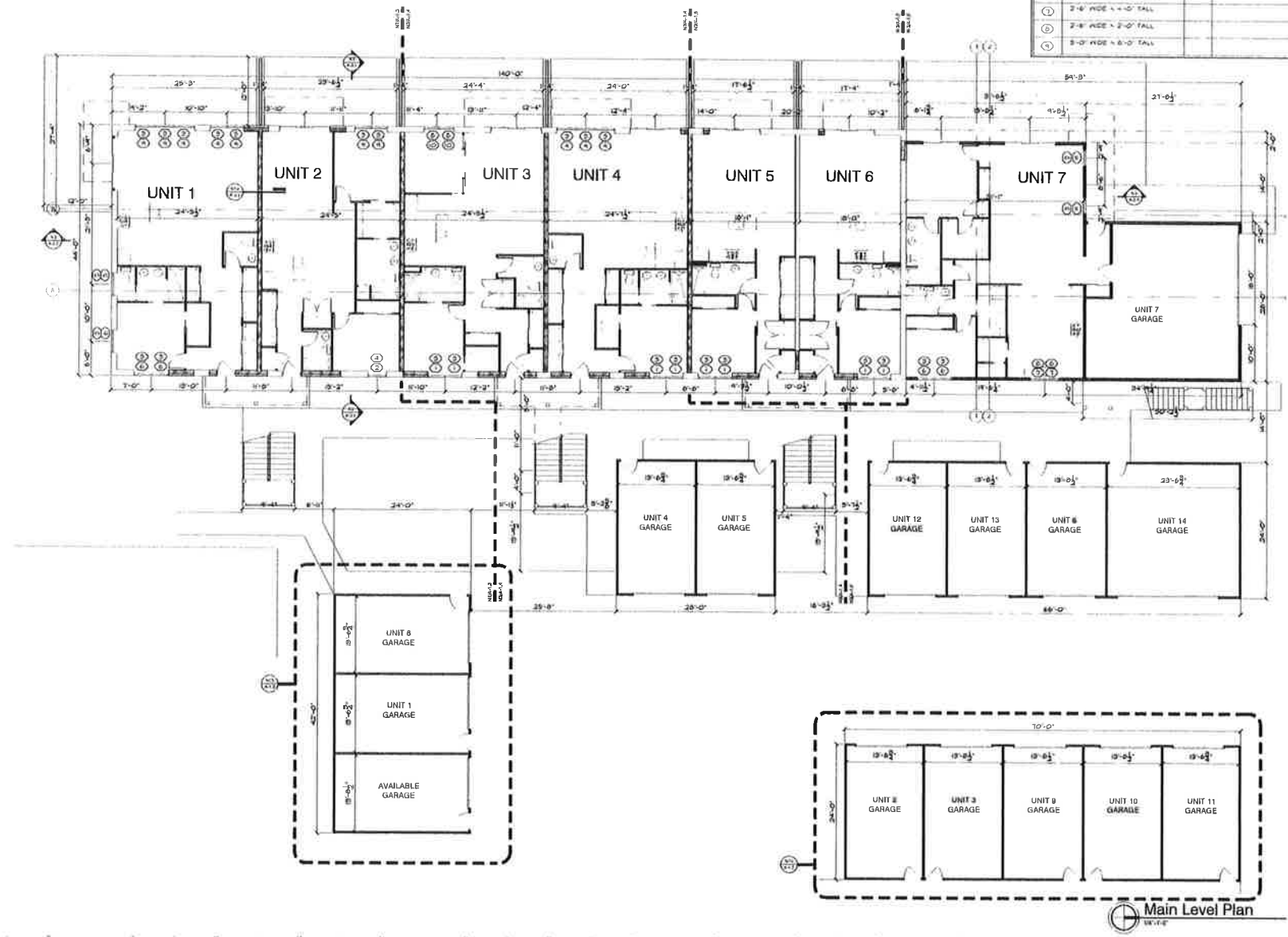
1. All workmanship and materials shall be according to the current Michigan Department of Transportation (MDOT) Standard Specifications for Construction.
2. Driveway approach to be bituminous or concrete. Concrete shall be used when the distance between the new curb and the highway right of way, or street edge of sidewalk, is 15 feet or less.
3. Concrete curb and gutter to be 8-2 or as approved by the City of Lowell Engineer.
4. Where poor soil conditions exist, the depth of the gravel and sand sub-base between the new curb and existing pavement, shall be determined by the City of Lowell Engineer.
5. The City of Lowell is to be notified 48 hours prior to the start of construction, excluding Saturdays, Sundays, and Holidays. This agency will inspect all work within the highway right of way. Concrete forms shall be inspected by the City of Lowell Inspector before concrete is poured.
6. Prior to the start of construction, it will be mandatory for the applicant or contractor to have in place the necessary safety traffic signs, cones, barricades and any other safety device to insure safety to the public. No lane closures will be allowed from November 1st to April 1st unless approved by the City of Lowell Engineer.
7. All disturbed areas are to be leveled and restored with topsoil, seeded with an approved but seed mix, and allowed to grow to a reasonable condition so as to prevent future erosion or maintenance problems. Slopes that are 1 on 2 or steeper shall be seeded.
8. No parking of vehicles, equipment, or material storage is permitted within the highway right of way.
9. The owner must provide for adequate drainage from parking areas, and clear areas with the City of Lowell Engineer if a permit does not require the owner of this responsibility.
10. Curb, storm sewer, or other drainage structures shall be inspected by the City of Lowell Inspector before backfill is placed.
11. Resurface existing public roadway as necessary to fit drive approach, correct crown, correct drainage, or repair damage by construction. Saw-cut removal of curb, concrete, and bituminous as required by the City of Lowell.
12. Property owner is responsible for obtaining a Soil Erosion & Sedimentation Control Permit for any work with change greater than one acre, or within 500 feet of a regulated water of the State of Michigan.
13. A utility permit must be obtained for placement and hookup of utilities (i.e. water, gas, oil, sewer, telephone, electric, cable TV, internet, etc.) in the highway right of way.
14. Contact "Miss Dig" toll free at 1-800-482-7173 or 811 three (3) days prior to the start of construction, excluding Saturdays, Sundays, and Holidays.
15. Additional work (bituminous paving, grading, etc.) may be required by the City of Lowell Inspector to correct poor workmanship and/or otherwise drainage problems.
16. Any paving performed in the highway right of way between November 1st to May 1st requires prior approval from the City of Lowell Engineer.



DRAWN BY: JLM DATE: MAY 14, 2014 CHECKED BY: JLM DATE: MAY 14, 2014 PROJECT NO: 181278 SHEET: C5.1	SECTION THE NEEDS OF OUR COMMUNITY	Robert A. McQuinn Mayor 2015-2019	DRIVEWAY PLANS RIVERVIEW PLATS Part of Every Plat CITY OF LOWELL, MICHIGAN	CLIENT: UNITY SCHOOL'S INVESTORS, LLC ATTN: TODD SCHALL 28 JAW - UNIT #6 LOWELL, MI 48831
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Window Schedule - Andersen 100 Series			
①	3'-0" WIDE x 5'-0" TALL	⑩	2'-8" WIDE x 8'-0" TALL
②	5'-4" WIDE x 5'-0" TALL		
③	5'-0" WIDE x 2'-0" TALL		
④	3'-4" WIDE x 2'-0" TALL		
⑤	5'-0" WIDE x 4'-0" TALL		
⑥	5'-0" WIDE x 4'-0" TALL		
⑦	2'-8" WIDE x 4'-0" TALL		
⑧	2'-8" WIDE x 2'-0" TALL		
⑨	5'-0" WIDE x 8'-0" TALL		



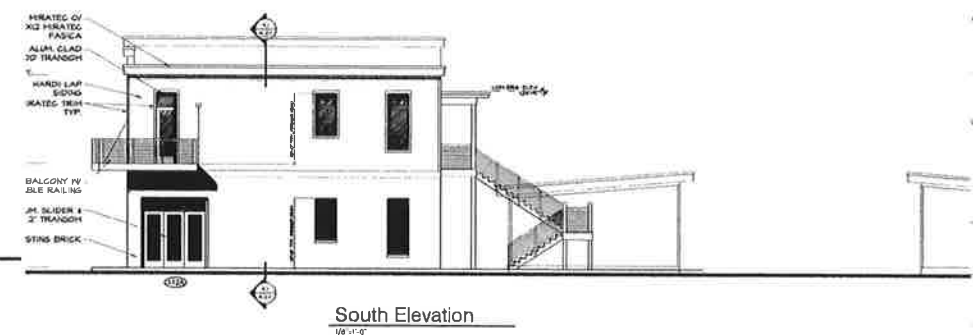
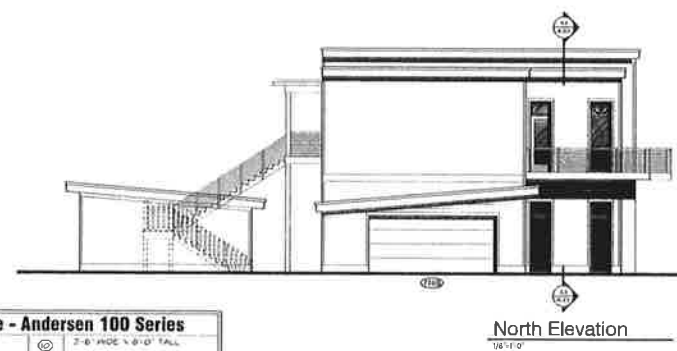
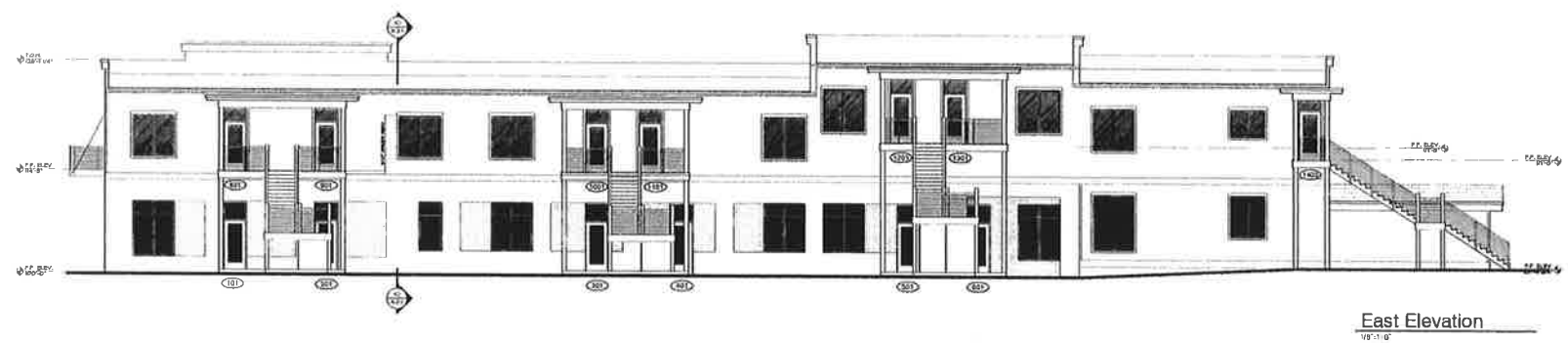


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## A-1.2





Window Schedule - Andersen 100 Series			
①	3'-0" WIDE x 5'-0" TALL	⑩	2'-0" WIDE x 8'-0" TALL
②	3'-1" WIDE x 5'-0" TALL		
③	3'-0" WIDE x 2'-0" TALL		
④	3'-1" WIDE x 2'-0" TALL		
⑤	3'-0" WIDE x 4'-0" TALL		
⑥	3'-0" WIDE x 6'-0" TALL		
⑦	2'-6" WIDE x 4'-0" TALL		
⑧	2'-6" WIDE x 2'-0" TALL		
⑨	3'-0" WIDE x 8'-0" TALL		











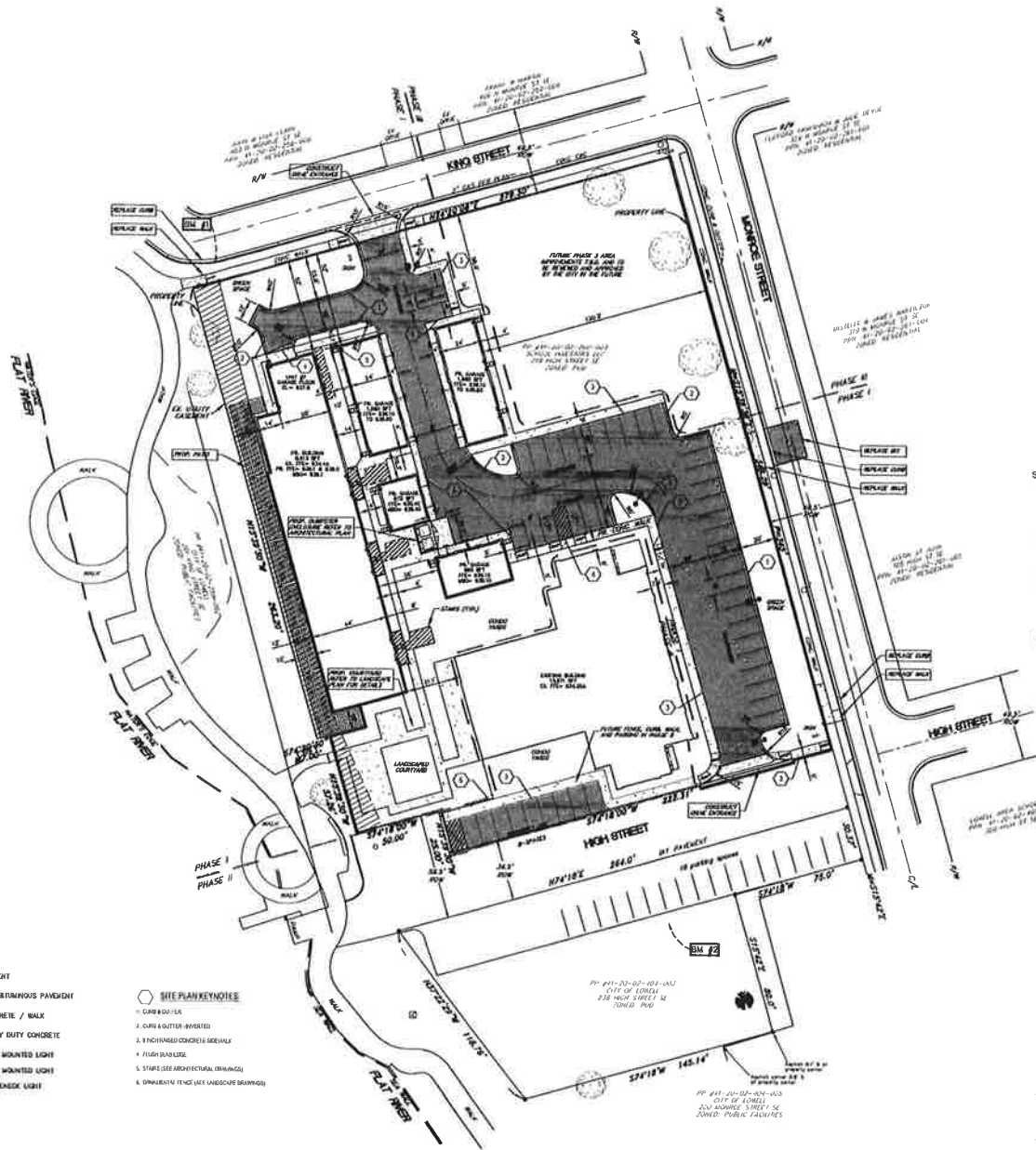


# 811 - CALL BEFORE YOU DIG

LEGAL DESCRIPTION: SEE SHEET C1.0.

BENCHMARK NO. 1 CL. = 640.83  
SE FLANGE BOLT ON HYDRANT

BENCHMARK NO. 2 CL. = 635.97  
NAIL E. SIDE OF P. POLE



LOCATION MAP  
NOT TO SCALE



## SITE PLAN NOTES:

- Owner / Applicant:**  
Unity School Investors, LLC  
ATTN: Todd School  
216 W Main Street - Unit #6  
Lowell, MI 49331
- Parcel Information:**  
Address: 216 & 236 High Street  
P.P.N.s: 41-20-02-280-003, 41-20-02-280-001  
Area: 2.08 & 0.48 acres (not including High Street ROW)
- Existing Uses:**  
Vacant School & Accessory Buildings
- Proposed Use:**  
Mixed-use
- Municipal Zoning:**  
District: R40  
Minimum Sublots:  
Front: 0 feet  
Side: 0 feet  
Rear: 0 feet
- Parking Requirements:**  
Min. Parking Space Dimensions: 9 x 18 feet  
Min. Drive Area Width: 24 feet  
Required Parking Spaces: Per suburban standard (note Lowell does not have an urban standard) 2 per dwelling  
Phase 1 - 14 residential units  
Required Spaces: 28  
Provided Spaces: 33 (17 garage spaces + 16 visitor spaces)  
Phase 2 - 26 residential units  
Required Spaces: 52 total phase 1 and 2  
Provided Spaces: 65 previous + 8 proposed spaces + 18 offsite along High Street  
Provided Spaces: 82 total spaces phase 1 and 2
- Site Access:**  
Phase 1: Provided from private drives from King Street and High Street.  
Phase 2: Intended to be provided from High Street and indirectly from Phase 1 drives.
- Public Utilities:**  
Phase 1:  
Proposed sanitary lateral from existing services in Monroe Street.  
Proposed water service from existing services in Monroe Street.  
Phase 2:  
Existing services (sewer and water) from Monroe Street.  
Private utility services (gas, phone, electric, cable) for all phases will all be buried underground within the site.  
All proposed open spaces will be properly dedicated to residents in the development.
- Stormwater Management:**  
Watcourses are not present on the site.  
Project site is within the 100-year floodplain (Base Flood Elevation= 830). An application for activities within the floodplain is being submitted to FEMA.  
A stormwater conveyance system is provided onsite. As the site is urban and within a floodplain, stormwater management goals of the project focus on providing stormwater quality improvements and maintaining onsite grading characteristics to provide storage for surrounding flood conditions. Some offsite grading with occur to ensure no net flood plain fill.
- Site Lighting:**  
Site lighting will be in accordance with the City's ordinance.  
All proposed fixtures will be designed full cut-off fixtures so that they are shielded from adjacent properties.
- Signage:**  
Proposed signage will be in accordance with the City Zoning Ordinance.

## LEGEND

- 1 - HIGH STREET - RT
- 2 - HIGH STREET - LT
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- 100 - HIGH STREET - LT

## LEGEND

- EXISTING PAVEMENT
- PROPOSED S.D. BITUMINOUS PAVEMENT
- PROPOSED CONCRETE / WALK
- PROPOSED HEAVY DUTY CONCRETE
- PROPOSED FULL MOUNTED LIGHT
- PROPOSED WALL MOUNTED LIGHT
- PROPOSED GROUNDSCAPE LIGHT

## SITE PLAN KEY NOTES

- CARE & MAINT.
- CURB & GUTTER INVERTED
- PROPOSED CONCRETE SIDEWALK
- STREET LIGHTS
- STREET LIGHTS (SEE ARCHITECTURAL DRAWINGS)
- ORIGINALLY TEND (SEE LANDSCAPE DRAWINGS)

**SITE PLAN**  
**RIVERVIEW FLATS**  
Part of Avery Road  
CITY OF LOWELL, KENT CO., MICHIGAN

CLIENT: **UNITY SCHOOLS INVESTORS, LLC**  
ATTN: TODD SCHOOL  
216 W MAIN - UNIT #6  
LOWELL, MI 49331

PROJECT NO.  
181278

SHEET  
C2.0





**LOWELL CITY ADMINISTRATION**  
**INTER OFFICE MEMORANDUM**

**DATE:** July 31, 2020  
**TO:** Mayor DeVore and the Lowell City Council  
**FROM:** Michael T. Burns, City Manager *MD*  
**RE:** Street Closure

---

I have received a request from Tonia North at North Star Antiques pertaining a street closure of Riverside Drive. If you recall in June, we allowed a street closure of Riverside Drive for her to have a Garden Sale.

She would like to do this event again on Saturday August 8<sup>th</sup> from 10:00 a.m. to 5:00 p.m. in conjunction with the Sidewalk Sales the Chamber of Commerce is having.

In addition to August 8, 2020, she is also requesting to do this on the same times as before but on Saturday September 12, 2020 and Saturday October 10, 2020.

Tonia North will be present to answer any questions pertaining to this event.

**I recommend the Lowell City Council approve the street closure dates as presented.**



July 28, 2020

Michigan Municipal League Annual Meeting Notice

(Please present at the next Council, Commission or Board Meeting)

Dear Official:

The Michigan Municipal League Annual Convention will be held as an online virtual conference September 29 - October 2, 2020. The League's "Annual Meeting" is scheduled for 3:00 pm on Tuesday, September 29. The meeting will be held for the following purposes:

1. Election of Trustees. To elect six members of the Board of Trustees for terms of three years each (see #1 on page 2).
2. Policy. A) **To vote on the Core Legislative Principles document.**

In regard to the proposed League Core Legislative Principles, the document is available on the League website at <http://www.mml.org/delegate>. If you would like to receive a copy of the proposed principles by fax, please call Monica Drukis at the League at 800-653-2483.

B) **If the League Board of Trustees has presented any resolutions to the membership, they also will be voted on.** (See #2 on page 2.)

In regard to resolutions, member municipalities planning on submitting resolutions for consideration by the League Trustees are reminded that under the Bylaws, they must be submitted to the Trustees for their review by August 28, 2020.

3. Other Business. To transact such other business as may properly come before the meeting.

Designation of Voting Delegates

Pursuant to the provisions of the League Bylaws, you are requested to designate by action of your governing body one of your officials who will be in attendance at the Convention as your official representative to cast the vote of the municipality at the Annual Meeting, and, if possible, to designate one other official to serve as alternate. Please submit this information through the League website by visiting <http://www.mml.org/delegate> no later than August 28, 2020.

**Voting Delegates must have access to a computer with reliable internet connection and a smartphone. Delegates will be sent login information and instructions the week of Convention.**





Regarding the designation of an official representative of the member to the annual meeting, please note the following section of the League Bylaws:

“Section 4.4 - Votes of Members. Each member shall be equally privileged with all other members in its voice and vote in the election of officers and upon any proposition presented for discussion or decision at any meeting of the members. Honorary members shall be entitled to participate in the discussion of any question, but such members shall not be entitled to vote. The vote of each member shall be cast by its official representative attending the meeting at which an election of officers or a decision on any proposition shall take place. Each member shall, by action of its governing body prior to the annual meeting or any special meeting, appoint one official of such member as its principal official representative to cast the vote of the member at such meeting, and may appoint one official as its alternate official representative to serve in the absence or inability to act of the principal representative.”

#### 1. Election of Trustees

Regarding election of Trustees, under Section 5.3 of the League Bylaws, six members of the Board of Trustees will be elected at the annual meeting for a term of three years. The regulations of the Board of Trustees require the Nominations Committee to complete its recommendations and post the names of the nominees for the Board of Trustees at least four hours before the hour of the business meeting.

#### 2. Statements of Policy and Resolutions

Regarding consideration of resolutions and statements of policy, under Section 4.5 of the League Bylaws, the Board of Trustees acts as the Resolutions Committee, and “no resolution or motion, except procedural and incidental matters having to do with business properly before the annual meeting or pertaining to the conduct of the meeting, shall be considered at the annual meeting unless it is either (1) submitted to the meeting by the Board of Trustees, or (2) submitted in writing to the Board of Trustees by resolution of the governing body of a member at least thirty (30) days preceding the date of the annual meeting.” Thus the deadline this year for the League to receive resolutions is **August 28, 2020**. Please submit resolutions to the attention of Daniel P. Gilmartin, Executive Director/CEO at 1675 Green Rd., Ann Arbor, MI 48105. Any resolution submitted by a member municipality will go to the League Board of Trustees, serving as the resolutions committee under the Bylaws, which may present it to the membership at the Annual Meeting or refer it to the appropriate policy committee for additional action.

Further, “Every proposed resolution submitted by a member shall be stated in clear and concise language and shall be accompanied by a statement setting forth the reasons for recommending the proposed resolution. The Board shall consider the proposal at a Board meeting prior to the next annual meeting and, after consideration, shall make a recommendation as to the advisability of adopting each such resolution or modification thereof.”

We love where you live.





3. Posting of Proposed Resolutions and Core Legislative Principles

The proposed Michigan Municipal League Core Legislative Principles and any new proposed Resolutions recommended by the Board of Trustees for adoption by the membership will be available on the League website to permit governing bodies of member communities to have an opportunity to review such proposals and delegate to their voting representative the responsibility for expressing the official point of view of the member at the Annual Meeting.

The Board of Trustees will meet on Tuesday, September 29 for the purpose of considering such other matters as may be requested by the membership, in addition to other agenda items.

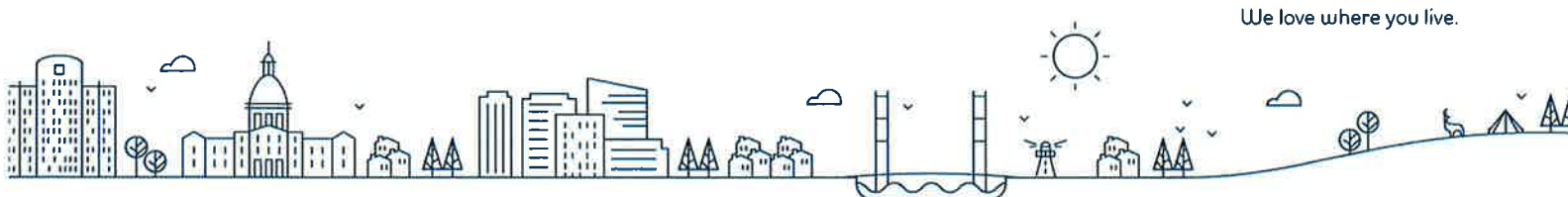
Sincerely,



Brenda F. Moore  
President  
Mayor Pro Tem, City of Saginaw



Daniel P. Gilmartin  
Executive Director & CEO



We love where you live.





**LOWELL CITY ADMINISTRATION**  
**INTER OFFICE MEMORANDUM**

**DATE:** July 30, 2020  
**TO:** Mayor DeVore and the Lowell City Council  
**FROM:** Michael T. Burns, City Manager *MB*  
**RE:** Marihuana Ordinance Hours of Operation

---

Section 28-30 subsection 3 of our Adult Use Marihuana Ordinance states, "It shall be unlawful for any licensee to sell marihuana or marihuana products at a licensed marihuana retailer or microbusiness at any time other than between the hours of 7:00 a.m. and 9:00 p.m. daily."

Meds Café has made a request to modify this provision of the ordinance. They are seeing an unintended issue occur with their business due to this. Meds Café closes as required at 9:00 p.m. However, they cannot process sales after 9:00 p.m. So people who are arriving 15 to 20 minutes prior to closing are in a position where the clerks may have to turn them away. The owners have had dozens of complaints/requests when they have turned late arriving customers away and this has caused lost revenue by not being able to serve all of their customers.

Meds Café informs me a normal transaction takes 5 to 15 minutes as they have to track the sale with the state. This is also dependent on the customer's questions or the size of their order to be filled.

Meds Café is requesting they still close at 9:00 p.m. However, be allowed to operate no later than 10:00 p.m. to process those transactions. From my discussions with Meds Café I believe this is a reasonable request and was an oversight when we developed the ordinance.

I would have no issue modifying the ordinance to accommodate this. **I would recommend the City Council consider modifying Ordinance Section 28-30 subsection 3 of our Adult Use Marihuana Ordinance to allow for marijuana establishments to close for business at 9:00 p.m. but remain open no later than 10:00 p.m. to process transactions.**



- (2) Be divided within a building from floor to roof. Unless higher performance is required by applicable law, there must be a minimum of a one-hour fire separation between a marihuana business and any adjacent business.

**Sec. 28-30 Prohibited acts.**

- (a) It shall be unlawful for any licensee to permit the consumption of alcohol beverages on the licensed premises.
- (b) It shall be unlawful for any licensee holding a marihuana retailer license, or for any agent, manager or employee thereof, to:
- (1) sell, give, dispense or otherwise distribute marihuana or marihuana accessories from any outdoor location;
  - (2) display marihuana or marihuana accessories so as to be visible from a public place outside of the marihuana establishment;
- (c) It shall be unlawful for retail marihuana establishments to distribute marihuana or marihuana-infused products to a consumer free of charge.
- (d) It shall be unlawful for any licensee to permit the consumption of retail marihuana or retail marihuana products on the licensed premises.
- (e) It shall be unlawful for any licensee to sell marihuana or marihuana products at a licensed marihuana retailer or microbusiness at any time other than between the hours of 7:00 a.m. and 9:00 p.m. daily.

**Sec. 28-31 Reports of crime.**

Reports of all criminal activities or attempts of violation of any law at the marihuana establishment or related thereto shall be reported to Lowell Police Department within twelve hours of occurrence, or its discovery, whichever is sooner.

**Sec. 28-32 Inspection of licensed premises.**

- (a) During all business hours and other times when the premises are occupied by the licensee or an employee or agent of the licensee, all licensed premises shall be subject to examination and inspection by Police Department all other City departments for the purpose of investigating and determining compliance with the provisions of this Chapter and any other applicable state and local laws or regulations.
- (b) Consent to Inspection. Application for a marihuana business license or operation of a marihuana business, or leasing property to a marihuana business, constitutes consent by the applicant, and all owners, managers, and employees of the business, and the owner of the property to permit the City manager to conduct routine examinations and inspections





**LOWELL CITY ADMINISTRATION**  
**INTER OFFICE MEMORANDUM**

**DATE:** July 31, 2020  
**TO:** Mayor DeVore and the Lowell City Council  
**FROM:** Michael T. Burns, City Manager *MTB*  
**RE:** Lowell Arts Yarn Bombing

---

In 2013, Lowell Arts approached the City Council to allow a yarn bombing of the downtown. This is where volunteer artisans create art projects out of yarn on trees in the Downtown District. It is supposed to be way to provide color to the downtown with lively knitted and crocheted wraps.

It is unknown what day this will occur as it is a secret as to the actual date this event will occur. Lowell Arts is asking permission from the City Council for our trees to be utilized for this event.

I have attached some photos and flyers explaining this further. **I recommend the Lowell City Council approve Lowell Arts request to hold a yarn bombing.**





## PRESS RELEASE

CONTACT: Lorain Smalligan, 616-897-8545 / e-mail [lorain@lowellartsmi.org](mailto:lorain@lowellartsmi.org)

### Adopt a Tree to Yarn Bomb

As part of LowellArts' Fallasburg Arts Festival and Lowell Area Chamber of Commerce's Harvest Celebration downtown Lowell will burst with unexpected color as volunteer artisans *yarn bomb* Main Street. Shortly before Fallasburg Arts Festival weekend, September 19 & 20, the trees lining Main Street will be decorated with lively knitted and crocheted wraps.

**Interested in helping?** LowellArts is looking for volunteer knitters/crocheters to **ADOPT A TREE**. Individuals, groups or organizations are welcome! Each adopted tree will be identified with a laminated tag recognizing the artisans and/or group knitters. All projects need to be completed by September 18.

Knitters need to **Adopt your Tree** in advance. Images of available trees in downtown Lowell are LowellArts website at [www.lowellartsmi.org](http://www.lowellartsmi.org). Once you have selected your tree, contact us at [lorain@lowellartsmi.org](mailto:lorain@lowellartsmi.org), phone 616-897-8545 or stop by LowellArts, 223 W. Main St, Tuesday through Friday, 10am – 6pm, for further information.

**Not a knitter?** We can also use yarn donations (the brighter, more colorful, the better.) Drop off donations at LowellArts.

*Yarn Bombing* began in Europe in the early 2000's when artisans started covering multiple outdoor objects with knitted or crocheted decorations. Late in the decade, American crafters took the art to new levels as they moved beyond cozy-covered tree stumps and door handles to huge public installations such as fiber-enveloped park benches, statues, cars, fire hydrants, utility poles, and fences. Methods vary from simple crocheted bands to elaborately knitted creations.

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# We're Yarn Bombing Downtown Lowell!

This summer, downtown Lowell will burst with unexpected color as **LowellArts!** and volunteer artisans

## **Yarn Bomb Main Street.**

Beginning at **Lowell Riverwalk Festival**, the trees lining Main Street will be decorated with lively knitted and crocheted wraps.



**Interested in helping?** **LowellArts!** is looking for volunteer knitters/crocheters to **ADOPT A TREE**. Individuals, groups or organizations are welcome! Each adopted tree will be identified with a laminated tag recognizing the artisans and/or group knitters. **Not a knitter?** We can also use **yarn donations** (*the brighter, more colorful, the better.*) **All projects need to be completed prior to Lowell Riverwalk Festival in mid-July.**

*(See reverse for more information)*



lowell**Arts**

Connecting regional artists and audiences through the visual and performing arts.





*Images from [www.wikipedia.com](http://www.wikipedia.com)*

For more info on this project, visit  
**[www.lowellartsmi.org](http://www.lowellartsmi.org)**, e-mail  
**[info@lowellartsmi.org](mailto:info@lowellartsmi.org)**,  
call **616-897-8545** or stop by  
**LowellArts!**, 149 South Hudson,  
Lowell, Mon- Fri, 10am – 6pm.

**LowellArts!** is non-profits arts organization  
serving the West Michigan region. Each  
year we offer quality arts experiences to all  
segments of the Lowell community and  
beyond through the work of local, regional  
and state artists.

lowell  Arts



















## APPOINTMENTS

	Expires
Arbor Board	
Vacancy (Diane LaWarre – Resigned)	06/30/2020
Vacancy (Melissa Spino – Currently Serving)	06/30/2020
Construction Board of Appeals	
Vacancy	01/01/2021
Downtown Development Authority	
Vacancy (Eric Wakeman – Currently Serving)	01/01/2020
Local Officers Compensation Commission	
Vacancy (Roger LaWarre – Currently Serving)	06/30/2020
Lowell Area Fire and Emergency Services Authority	
Vacancy (Dave Pasquale – Currently Serving)	01/01/2020
Planning Commission	
Vacancy (David Cadwallader – Currently Serving)	06/30/2020
Vacancy (Colin Plank – Currently Serving)	06/30/2020