



CITY OF ROOSEVELT PARK COUNCIL MEETING

AGENDA

December 2, 2024

6:15 p.m.

1. Council Work Session
2. Call to Order and Roll Call
3. Pledge of Allegiance
4. Invocation by Councilmember Goodman
5. Nomination and Election of Mayor– Oath of Office
6. Nomination and Election of Mayor Pro Tem– Oath of Office

7. Public Comment on Agenda Items
8. Approval of Consent Agenda
 - a. Regular Agenda
 - b. Minutes of November 25, 2024- Regular City Council Meeting
 - c. List of Bills
 - d. Appointment of City Officers

9. New Business
 - a. 2024 Meeting Dates-Council Authorization
 - b. 2024 Property and Liability Insurance Renewal
 - c. Poverty Exemption Resolution 24-12

10. Comments from the Mayor and City Council
11. Reports from City Manager, City Attorney & Department Heads

12. Public Comment

Please state your name and home address
Please limit comments to 3 minutes per individual presentation
(City Council Rules of Procedure: 10/7/2011)

13. Adjournment

American Disability Act Compliance: For access to open meetings of the City Council and any of its committees or subcommittees, the City of Roosevelt Park will provide necessary reasonable auxiliary aids and services, to individuals with disabilities who want to attend the meeting, upon twenty-four-hour notice to the City of Roosevelt Park. Individuals with disabilities requiring auxiliary aids or services should contact the City of Roosevelt Park, City Clerk by writing or calling, 231-755-3721 or call the following: TDD: Dial 7-1-1 and request a representative to dial 231-755-3721.



City of Roosevelt Park

A Proud Community

To: Honorable Mayor and City Council
From: Jared Olson, City Manager
Date: November 27, 2024
Subject: **Monday, December 2, 2024**– CITY COUNCIL MEETING

The following is information pertaining to items on the agenda for your meeting:

COUNCIL WORK SESSION:

1. Active Agenda Items

COUNCIL MEETING:

Organizational Board Appointments

- a. **Selection of Mayor**- Per the City Charter the Mayor for 2025 needs to be elected from within the council during the first meeting of December of every year.
- b. **Selection of Mayor Pro Tem**- Per the City Charter the Mayor Pro Tem for 2025 needs to be elected from within the council during the first meeting of December of every year.

New Business

- a. **2025 Meeting Dates**-Per the City Charter, the 2025 meeting date schedule must be set.
- b. **2025 Property and Liability Insurance Renewal**- As done annually, City Council is asked to authorize the City Manager to execute the insurance renewal contract for the property and liability coverage lines. As included in the attached coverage information, the annual overall cost increased very little compared to the 2024 overall cost.
- c. **2025 Poverty Tax Exemption Policy-Council Approval**-As required annually by the State of Michigan, a 2025 Poverty Tax Exemption policy and resolution needs to be approved. As in years past, the federal 2024 income poverty guidelines are being utilized for the 2025 year.

If you have questions, please contact me.



**CITY OF ROOSEVELT PARK
CITY COUNCIL
MEETING MINUTES
November 25, 2024**

This meeting was called to order by Mayor Pro-Tem Sutton at 6:15 p.m.

PRESENT: Council Members: Mayor Pro-Tem Michael Sutton, Stacey Burmeister, Noah Crossno, Diane Goodman, Matt Johnson, Donald Nilson

STAFF: City Manager Jared Olson, City Attorney Brennen Gorman, City Treasurer Kate Dibble, Police Chief Shawn Bride, DPW Superintendent Ben VanHoeven

ABSENT: Aaron Langlois

UNFINISHED BUSINESS

- None

WORK SESSION

Council discussed written request by Councilmember Johnson

Council discussed Agenda Items:

- Fiscal Year 2024-Fourth Quarter Budget Amendments
- Fiscal Year 2025-Case Loader Purchase- Government Contract
- Fiscal Year 2025 Equipment Purchase-Wheeled Blower-Government Contract
- Resolution of Appreciation-Election Staff and Operations
- List of Bills

Special Guests:

- None

Mayor Pro-Tem Sutton called the Council meeting to order at 7:45 p.m.

2024-214 ROLL CALL

City Treasurer Kate Dibble called roll call.

2024-215 INVOCATION

Council Member Burmeister provided the Invocation.

2024-216 PUBLIC COMMENT ON AGENDA ITEMS

None

2024-217 CONSENT AGENDA

A motion was made by Council Member Crossno to approve the consent agenda as written. This motion was supported by Council Member Burmeister.

Roll Call: 6 Ayes, 0 Nays, 1 absent (Langlois) - Motion Passes

2024-218 **UNFINISHED BUSINESS**

None

2024-219 **NEW BUSINESS**

8A. Fiscal Year 2024-Fourth Quarter Budget Amendments

Council Member Johnson moved to adopt the final budget amendments for fiscal year 2024 as presented. This motion was supported by Council Member Goodman.

Roll Call: 6 Ayes, 0 Nays, 1 absent (Langlois) - Motion Passes

8B. Fiscal Year 2025-Case Loader Purchase- Government Contract

Council Member Goodman moved to approve the purchase of the Case G651 Loader as presented and authorized the surplus sale of the current loaded once new equipment is received. This motion was supported by Council Member Burmeister.

Roll Call: 6 Ayes, 0 Nays, 1 absent (Langlois) - Motion Passes

8C. Fiscal Year 2025 Equipment Purchase-Wheeled Blower-Government Contract

Council Member Nilson moved to approve the purchase of the Skag SC6600W Windstorm. This motion was supported by Council Member Goodman.

Roll Call: 6 Ayes, 0 Nays, 1 absent (Langlois) - Motion Passes

8D. Resolution of Appreciation-Election Staff and Operations

Council Member Johnson moved to have the Resolution of Appreciation redrafted to focus only on the City of Roosevelt Park staff and election workers, removing mention of the Board of Canvassers and the County Clerk's office. Motion fails due to lack of support.

Motion made by Council Member Crossno to adopt City of Roosevelt Park Resolution 24-11 as presented. This motion was supported by Council Member Burmeister.

Roll Call: 5 Ayes, 1 Nays, 1 absent (Langlois) - Motion Passes

2024-220 **COUNCIL COMMENTS**

Council members shared comments.

2024-221 **DEPARTMENT HEAD REPORTS**

Department heads shared comments.

2024-222 **PUBLIC COMMENTS**

Zachary Carten of 858 Post Rd – Shared comments.

2024-223 **ADJOURNMENT**

Mayor Pro Tem Sutton moved to adjourn the meeting at 8:10 p.m. This motion was supported by Council Member Crossno and carried unanimously.

Kate Dibble, City Treasurer

**CITY OF ROOSEVELT PARK**

A Proud Community
 900 OAK RIDGE ROAD
 ROOSEVELT PARK, MI 49441
 (231) 755-3721

COUNCIL LIST

| CHECK NUMBER | VENDOR NAME | DESCRIPTION | Invoice # | INVOICE AMT |
|--------------|-------------------------------|--|---------------------|-------------------|
| 5084 (E) | BANK OF AMERICA BUSINESS CARD | SANTA LETTER SUPPLIES | 113351732620 | 73.12 |
| | | | Check Total | 73.12 |
| 5085 (E) | CITY OF MUSKEGON-WATER DEPT | WATER USE - ACCT # 199342001 | 110624 | 26,614.25 |
| | | SEWER ACCT # 199342801 | 110824 | 175.14 |
| | | SEWER ACCT # 199342701 | 110624 | 1.50 |
| | | SEWER ACCT # 199342801 | 110624 | 53.12 |
| | | WATER USE - ACCT # 199340001 | 110624 | 18,972.86 |
| | | | Check Total | 45,816.87 |
| 5086 (E) | FERGUSON SUPPLY CO. | CURB BOXES - DELIVERY ETA 12/17 | 0211906-1 | 259.05 |
| | | | Check Total | 259.05 |
| 5087 (E) | FRONTIER | DPW INTERNET | 112024 | 44.99 |
| | | | Check Total | 44.99 |
| 5088 (E) | HUNTINGTON NATIONAL BANK | 2025 BOND ADMINISTRATION FEE | 67215 | 500.00 |
| | | | Check Total | 500.00 |
| 5089 (E) | LEAF | COPY MACHINE LEASE | 17521237 | 148.53 |
| | | | Check Total | 148.53 |
| 5090 (E) | LINDE GAS & EQUIPMENT | ACETYLENE | 46514861 | 53.67 |
| | | | Check Total | 53.67 |
| 5091 (E) | MET LIFE | LIFE INSURANCE - DEC | 120124 | 346.26 |
| | | | Check Total | 346.26 |
| 5092 (A) | EMERGENCY SERVICES LLC | UNIT 5 ALTERNATOR - TIRE PRESSURE SENSOR | 21977 | 918.44 |
| | | | Check Total | 918.44 |
| 5093 (A) | MCCANN INDUSTRIES, INC | CASE LOADER | CASE651G | 214,989.00 |
| | | | Check Total | 214,989.00 |
| 5094 (A) | MORSE, AARON | DENTAL REIMBURSEMENT | DENTAL1124 | 100.80 |
| | | | Check Total | 100.80 |
| 5095 (A) | MUSKEGON CNTY TREASURER | WASTE WATER/BOND PMTS | WWUB103124 | 35,100.00 |
| | | | Check Total | 35,100.00 |
| 5096 (A) | WEST MICHIGAN UNIFORM | DPW UNIFORM CLEANING | 5872872 | 50.00 |
| | | | Check Total | 50.00 |
| 38467 | O'LE HENRY GARDENS | PLANT MAINTENANCE/REMOVAL | 2674 | 4,127.18 |
| | | | Check Total | 4,127.18 |
| | | | Report Total | 302,527.91 |



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 2, 2024**

| | |
|---|-------------------------------|
| Item: Annual Appointment of City Officers-2025 | Date: December 2, 2024 |
| <p>Summary: City Officers are appointed annually by the City Council as outlined in Section 5.2 which states “The City Council shall make appointments at their first regular meeting in December”</p> <p>Current City Officers up for appointment are the following:</p> <p>City Clerk – Ann Wisniewski City Treasurer – Kate Dibble Chief of Police – Shawn Bride Superintendent of Public Works – Ben VanHoeven City Manager – Jared Olson Fire Chief – City of Norton Shores Fire Dept. (contract) Chief Building Official-Todd Kempf (City of Norton Shores) City Attorney –Brennen Gorman (Parmenter Law)</p> | |
| <p>Financial Impact: This is to fulfill the Charter Requirement and is already included and approved in Fiscal Year 2025 budget.</p> | |
| <p>Recommendation: To approve the entire charter mandated appointments as presented and proposed for 2025.</p> | |
| Signature: | Title: City Manager |



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 2, 2024**

| | |
|--|-------------------------------|
| Item: Election of Mayor and Mayor Pro Tem | Date: December 2, 2024 |
| Summary: Section 3.12 of the City Charter requires at the first meeting in December each year, the City Council will elect one of its members to serve as the Mayor and one of its members to serve as the Mayor Pro Tem. | |
| Financial Impact: None. | |
| Recommendation: To elect the Mayor and Mayor Pro Tem. | |
| Signature: | Title: City Manager |

POLICY FOR SELECTION OF MAYOR AND MAYOR PRO-TEM

The City Clerk will call the meeting to order and will chair the meeting up to the nomination and election of Mayor. At that point, the City Clerk and the Mayor will switch seats.

CITY CLERK “Nominations are now in order for the office of Mayor of the City of Roosevelt Park for a term expiring in November, _____ .

COUNCIL MEMBER: “I nominate _____ for the office of Mayor. (Note: no second is required, but may be submitted)

CITY CLERK “The name of _____ has been placed in nomination for Mayor. Are there any further nominations for the office of Mayor?”

This step is repeated until there are no further nominations.

CITY CLERK “Are there any further nominations for the office of Mayor? There being none, the nominations are closed”.

****Voting is held on each candidate, in the order of the nomination. The first candidate to receive a majority vote of Council (at least 4 yeas) is declared elected, and no further candidate is voted upon.

CITY CLERK “The following persons have been nominated to the office of Mayor (List in order nominated)

Those in favor of _____ for Mayor for the City of Roosevelt Park for a term expiring November, _____... (Do a roll call vote)

CITY CLERK (If 4 yes votes are submitted) “A majority of yes votes being received, _____ is elected Mayor of the City of Roosevelt Park.

(If less than 4 yes votes are submitted)... “A majority vote not being received, those in favor of _____ (next candidate as nominated) for Mayor of the City of Roosevelt Park for a term expiring November, _____...(Do a roll call vote)

MAYOR PRO-TEM The same procedure is used.

If no candidate for an office received a majority vote, no one is elected to that office and the process is repeated. If deadlock continues, a 15 minute recess may give the members time to “caucus”. One candidate may wish to withdraw, freeing up deciding votes.

The Mayor and Mayor Pro-Tem will be seated after the selection process is completed and the oath of office is administered and will chair the remainder of the meeting.



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 2, 2024**

| | |
|---|-------------------------------|
| Item: Meeting Dates for 2025-Council Approval | Date: December 2, 2024 |
| <p>Summary: The attached represents the proposed 2025 Calendar of Meetings. The Charter states that regular meetings shall be set by the Council at its yearly organizational meeting.</p> <p>Any City Council meeting that falls on a holiday is moved to the following day while the Planning Commission will review and reschedule their holiday interrupted meetings if necessary. The November City Council meetings are moved to the Monday following the general election and the second meeting of the month being on the 24th.</p> <p>The schedule represents City Council meetings on the first and third Monday of each month at 6:15 p.m. (unless it is noted as a recognized holiday and City Hall is closed); the Planning Commission meetings on the fourth Monday of each month at 6:00 p.m.; the Downtown Development Authority meetings are the second Monday of each month at 12:00 noon and the Recreation and Parks Committee meets the fourth Tuesday of the month at 6:00 pm.</p> <p>The Zoning Board of Appeals meets as needed and the Roosevelt Park Board of Review schedule is set per the requirements of the State of Michigan.</p> | |
| Financial Impact: None. | |
| Recommendation: To approve the attached Meeting Schedule for 2025 as presented. | |
| Signature: | Title: City Manager |



CITY OF ROOSEVELT PARK-2025 MEETING SCHEDULE

City Council Meetings & Work Session: 6:15 pm, Council Meetings directly following work session
Zoning Board, Planning Commission & Recreation & Parks 6:00 pm., DDA at 12:00 noon. Special
meetings will be scheduled and posted as needed.

January

- 6 City Council Meeting
- 13 DDA Meeting
- 20 City Council Meeting
- 27 Planning Commission Meeting
- 28 Recreation & Parks Commission

February

- 3 City Council Meeting
- 10 DDA Meeting
- 17 City Council Meeting
- 24 Planning Commission Meeting
- 25 Recreation & Parks Commission

March

- 3 City Council Meeting
- 10 DDA Meeting
- 17 City Council Meeting
- 24 Planning Commission Meeting
- 25 Recreation & Parks Commission

April

- 7 City Council Meeting
- 14 DDA Meeting
- 21 City Council Meeting
- 28 Planning Commission Meeting
- 29 Recreation & Parks Commission

May

- 5 City Council Meeting
- 12 DDA Meeting
- 19 City Council Meeting
- 26 Planning Commission Meeting (no meeting)
- 27 Recreation & Parks Commission

June

- 2 City Council Meeting
- 9 DDA Meeting
- 16 City Council Meeting
- 23 Planning Commission Meeting
- 24 Recreation & Parks Commission

July

- 7 City Council Meeting
- 14 DDA Meeting
- 21 City Council Meeting
- 28 Planning Commission Meeting
- 29 Recreation & Parks Commission

August

- 11 City Council Meeting
- 11 DDA Meeting
- 18 City Council Meeting
- 25 Planning Commission Meeting
- 26 Recreation & Parks Commission

September

- 2 City Council Meeting
- 8 DDA Meeting
- 15 City Council Meeting
- 22 Planning Commission Meeting
- 23 Recreation & Parks Commission

October

- 6 City Council Meeting
- 13 DDA Meeting
- 20 City Council Meeting
- 27 Planning Commission Meeting
- 28 Recreation & Parks Commission

November

- 10 City Council Meeting
- 10 DDA Meeting
- 24 City Council Meeting
- 24 Planning Commission (no meeting)
- 25 Recreation & Parks Commission

December

- 1 City Council Meeting
- 8 DDA Meeting
- 15 City Council Meeting
- 22 Planning Commission Meeting
- 23 Recreation & Parks Commission

All meetings are held at City Hall Council Chambers. Zoning Board will meet as needed.



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 2, 2024**

Item: Commercial Property and Liability Insurance Coverage **Date:** December 2, 2024

Summary: The City has received the following quote to provide commercial liability and property insurance coverage in 2025. The amounts reflect the annual premiums as quoted and if an investment dividend was credited.

| Year | Premium Total | Dividend | Total |
|------|---------------|-------------|--------------|
| 2022 | \$ 43,524.00 | \$ 678.00 | \$ 42,846.00 |
| 2023 | \$ 44,901.00 | \$ 920.00 | \$ 43,981.00 |
| 2024 | \$ 49,345.00 | \$ 1,960.00 | \$ 47,385.00 |
| 2025 | \$ 51,163.00 | \$ 3,175.00 | \$ 47,988.00 |

The City of Roosevelt Park is currently covered with the MML Property and Liability Pool, and the coverage and claims experience has been very strong. Full coverage breakdowns are included for your review and staff will highlight the most crucial or utilized area. The largest changes are the addition of two new vehicles and increased property values and replacement cost growth.

Financial Impact: The City has \$50,000 budgeted for this expense in Fiscal Year 2025 which makes the annual premium under budget by approximately \$2,000.

Recommendation: The City Council review and approve the coverage proposal for the upcoming 2025 year as presented.

Signature:

Title: City Manager



michigan municipal league

Liability & Property Pool

Renewal Summary

for

City of Roosevelt Park

Connie M. Monson
MML Liability & Property Pool
(877) 370-8892

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This proposal is intended to be only a summary of coverages and services. For specific details on coverage terms and conditions, please refer to the Michigan Municipal League Liability and Property Pool coverage document.

Executive Overview

The Michigan Municipal League Liability and Property Pool has been a stable source of comprehensive municipal insurance and risk management services since 1982. It is financially secure and positioned for long-term stability. **City of Roosevelt Park** has been a Pool member since **2021**.

The Pool staff is made up of municipal insurance experts. Municipal risk management is our only business, and we're proud of it!

The Pool provides insurance coverage designed specifically for Michigan municipal exposures, combined with a package of loss control programs, claims administration, legal defense and membership services that you won't find anywhere else in Michigan.

This renewal summary is based on the the limits of coverage requested by **City of Roosevelt Park**. Higher limits may be available, subject to underwriting review by Pool Management. Please submit requests for higher limits in writing to your Account Executive. Your request will be considered by Pool Management.

The insurance and related services described more fully in this summary are being offered to **City of Roosevelt Park** for an annual premium of **\$51,163**.

When compared to last year's cost of **\$49,345** it represents a premium increase of **\$1,818** or **3.6%**. This increase is due to a Underwriting property evaluation that increased some property values. City added two more autos. MML Propety rate increased 3 cents due to the number of weather related property claims the MML has been experiencing.

2025 MML Dividend - Board of Trustees voted to return another post-renewal dividend for Members renewing in 2025. **City of Roosevelt Park** estimated dividend return is **\$3,175**. The City will receive this dividend in the month following payment of your 2025 renewal premium.

Thank you for being a Pool member. We look forward to servicing your risk management program for many years to come.

Our Mission

To be a long-term, stable, cost-effective risk management alternative for members of the Michigan Municipal League Liability and Property Pool.

Introduction

What You Can Expect Of Us

- ✓ A commitment to learn, understand and respond to your insurance needs;
- ✓ Continuous planning and innovation in product development and service delivery;
- ✓ Products that meet your needs in terms of price, coverage and service;
- ✓ Prompt, accurate, and courteous response to your questions, problems and claims; and
- ✓ Knowledgeable and professional staff serving your needs consistently and with integrity.

Your Pool Insures More Than . . .

- | | |
|--------------------------------|----------------------------------|
| ✓ 433 Public Entity Members | ✓ 195 Water Utilities |
| ✓ 139 Fire Departments | ✓ 218 Sewer Utilities |
| ✓ 170 Law Enforcement Agencies | ✓ 24 Municipal Marinas |
| ✓ 2,195 Police Officers | ✓ \$5 Billion of Property Values |
| ✓ 5,772 Miles of Streets/Roads | ✓ 206 Water Service Operations |
| ✓ 6,950 Vehicles | ✓ 17 Dams |
| ✓ 16 Electric Utilities | |

These local communities are current Pool members:

City of Norton Shores
City of Fremont
City of Muskegon Heights



Coverage and Cost Summary City Of Roosevelt Park

Effective 01-01-2025 to 01-01-2026

| Coverages | Limit of Liability | Aggregate Limit | Per Occurrence Deductible |
|---|--------------------|-----------------|---------------------------|
| Municipal General Liability (Coverage A) | \$5,000,000 | N/A | \$0 |
| Mid-Michigan Railroad for Glenshire Blvd | \$5,000,000 | N/A | \$0 |
| Sewer Back-Up Sublimit | \$100,000 | \$100,000 | \$0 |
| Personal Injury Liability (Coverage B) | \$5,000,000 | N/A | \$0 |
| Medical Payments (Coverage C) | \$10,000 | N/A | N/A |
| Public Officials Liability (Coverage D) | \$5,000,000 | N/A | \$0 |
| Law Enforcement Liability (Coverages A, B, and D) | \$5,000,000 | N/A | \$0 |
| Employee Benefit Liability | \$1,000,000 | \$1,000,000 | \$0 |
| Fire Legal Liability | \$100,000 | N/A | N/A |
| Cyber Liability & Data Breach Response | \$100,000 | \$100,000 | See Declaration |
| Dam Liability | No Coverage | N/A | N/A |
| Marina Operator Liability | No Coverage | N/A | N/A |
| Uninsured/Underinsured Motorists Coverage | \$100,000 | N/A | \$0 |
| Automobile Liability (Coverages A and B) | \$5,000,000 | N/A | \$0 |
| # Vehicles | Comp | Coll | |
| 22 | \$250 | \$250 | |
| Agreed Amount, if applicable 4 Vehicles for a total of \$272,000 | | | |
| <i>Coverages A, B, and D are provided with a combined single limit of liability. The most the Pool will pay for any one occurrence is \$5,000,000 regardless of the number of coverages involved in the occurrence.</i> | | | |
| Property | | | |
| Property - Blanket Basis | \$5,879,346 | N/A | \$500 |
| Boiler and Machinery | Included | N/A | \$500 |
| Building(s) | Included | N/A | \$500 |
| Contents | Included | N/A | \$500 |
| Property in the Open | Included | N/A | \$500 |
| Protection & Preservation | Included | N/A | N/A |
| Property - Actual Cash Value | N/A | N/A | N/A |
| Property - Limited Replacement Cost | N/A | N/A | N/A |
| Property - No Coverage | See Schedule | N/A | N/A |
| Property - Replacement Cost | See Schedule | N/A | \$0 |
| 4-Wheeler | \$12,179 | N/A | \$250 |
| Accounts Receivable | \$250,000 | N/A | \$250 |
| Consequential Damage | \$100,000 | N/A | N/A |

Coverage and Cost Summary City Of Roosevelt Park

Effective 01-01-2025 to 01-01-2028

| Coverages | Limit of Liability | Aggregate Limit | Per Occurrence Deductible |
|--|--------------------|-----------------|---------------------------|
| Contractors Equipment | \$408,484 | N/A | \$250 |
| Debris Removal - the lesser of 25% of physical damage loss or | \$5,000,000 | \$5,000,000 | N/A |
| Demolition & Increased Costs of Construction Limit | \$100,000 | N/A | N/A |
| Earth Movement | \$2,000,000 | \$2,000,000 | \$5,000 |
| Electronic Data Processing Equip | \$100,000 | N/A | \$250 |
| Expediting Expense | \$100,000 | N/A | N/A |
| Extra Expense | \$100,000 | N/A | N/A |
| Fine Arts | \$100,000 | N/A | \$250 |
| Flood (Except for Members located in Flood Zone A, AO, AH, A1-A999, AE, or AR) | \$1,000,000 | \$1,000,000 | \$5,000 |
| Fungal Pathogens | \$25,000 | \$25,000 | \$250 |
| Loss of Income | \$100,000 | N/A | N/A |
| Loss of Rents | \$100,000 | N/A | N/A |
| Ornamental Trees, Shrubs, Plants or Lawn | \$5,000 | \$10,000 | \$250 |
| Personal Effects & Property of Others | \$500 | \$2,500 | \$250 |
| Valuable Papers | \$100,000 | N/A | \$250 |
| Voting Machines | \$24,640 | N/A | \$250 |
| <u>Comprehensive Crime Coverage</u> | | | |
| Employee Dishonesty Blanket/Faithful Performance | \$100,000 | N/A | N/A |
| Computer Fraud | \$100,000 | N/A | N/A |
| Depositors Forgery | \$100,000 | N/A | N/A |
| Funds Transfer Fraud | \$100,000 | N/A | N/A |
| Impersonation Fraud | \$100,000 | N/A | N/A |
| Money and Securities Inside | \$100,000 | N/A | N/A |
| Money and Securities Outside | \$100,000 | N/A | N/A |
| Money Orders and Counterfeit Paper | \$100,000 | N/A | N/A |
| <u>Bonds</u> | | | |
| Bond #: A Treasurer | \$100,000 | N/A | N/A |
| Bond #: B Clerk | \$100,000 | N/A | N/A |

Only one deductible applies to claims involving two or more property coverages.

Your Team of Experts



Connie Monson
MML Account Executive
(877) 370-8892



Michael J. Forster
Pool Administrator
(734) 669-6340



Joan Opett
(248) 204-8579



Katelyn Petracca
(248) 204-6160

Customer Service Representatives



Christopher Flechsig
Claims Supervisor
(810) 844-8146



Matt Hines
Loss Control Supervisor
(248) 791-4371

Benefits of Pooling with the MML

- ✓ Proven long-term availability and stability
- ✓ Broad coverage document written specifically for Michigan municipalities
- ✓ Services tailored to unique needs of Michigan municipalities
- ✓ Member assets controlled by an elected Board of municipal officials
- ✓ Equitable rating based on Pool experience in Michigan
- ✓ Aggressive defense strategy – positive impact on case law
- ✓ Professional, dedicated, and experienced local management, oversight and service
- ✓ Decisions made and problems resolved by a group of your peers
- ✓ Investment income and underwriting surplus used to benefit members
- ✓ Lower expenses through tax-exempt and non-profit status
- ✓ Special loss avoidance training sessions including:
 - ✓ Safety aspects of emergency vehicle operations
 - ✓ Accident investigation for supervisors
 - ✓ Confined spaces training

The advantages of pooling can be summarized by:

Service + Control + Value

City of Roosevelt Park Has . . .

- ✓ \$5,879,346 of total values for real and personal property
- ✓ \$1,288,000 Annual Payroll
- ✓ 7 Law Enforcement Officers
- ✓ 22 Vehicles
- ✓ 4 Police vehicles with Agreed Value

Increased Liability Limits

We cannot guarantee the adequacy of any limit of liability. Due to the following factors, it may be prudent to consider higher limits:

- ✓ Increased jury awards in your jurisdiction
- ✓ Increased litigation trends
- ✓ Protection of tax base against judgments in excess of your policy limits

If you are interested in increasing your liability limits, please contact your Account Executive.

Highlights of Coverages Provided

Who Is Insured?

The Pool member entity, elected and appointed officials, employees and authorized volunteers, and any person officially appointed to a Board or Commission

General Liability

In addition to standard liability coverages (bodily injury, property damage, products and completed operations) the Pool provides coverages that municipalities need on an **occurrence basis with no aggregate liability limits**:

- ✓ Liability resulting from mutual aid agreements
- ✓ Premises medical payments
- ✓ Host liquor liability
- ✓ Watercraft liability, owned less than 26' and non-owned less than 50'
- ✓ Special events **excluding** -
 - Fireworks (unless endorsed)
 - Liquor Liability
 - Mechanical Amusement Rides
- ✓ Fire legal liability for real property
- ✓ Ambulance and EMT malpractice

Fireworks Coverage Options: (Fireworks application must be completed before coverage is endorsed)

1. The MML Liability & Property Pool is primary (the Member is not added as an additional insured on a pyrotechnician's coverage):

| Annual Aggregate Sublimit | Additional Premium |
|---------------------------|--------------------|
| \$500,000 | Yes |
| \$1,000,000 | Yes |

2. The MML Liability & Property Pool is excess (the Member is added as an additional insured on a pyrotechnician's coverage):

NO ADDITIONAL PREMIUM

- ✓ Athletic participation liability
- ✓ Employee benefit liability
- ✓ Cemetery operations coverage
- ✓ Marina Operators coverage available
- ✓ Up to \$10 million in liability limits available
- ✓ Pollution coverage for Hazardous Response Teams
- ✓ Cyber Liability and Data Breach Response Coverage – as described on MMLCYD (09/17)

General Liability Exclusions . . .

The following is a partial list of general liability coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Pollution (except for Hazmat operations).
- ✓ Nuclear energy / nuclear material hazards
- ✓ Expected or intended injury
- ✓ Breach of contract
- ✓ Failure of dams (unless endorsed)
- ✓ Backup of Sewers and Drains (**exception -- \$100,000 Annual Aggregate Sublimit for Sewer and Drain Liability**)
- ✓ Aircraft Liability – (Unless Endorsed -- Limited Coverage for Unmanned Aircraft—MML236)
- ✓ Contractual Liability
- ✓ Failure to supply utilities
- ✓ Electromagnetic radiation
- ✓ Medical malpractice for doctors and physicians
- ✓ Criminal activity--Intentional acts w/knowledge of wrongdoing

Cyber Liability and Data Breach Response Coverage

- ✓ Information Security and Privacy Liability
- ✓ Privacy Breach Response Services
- ✓ Regulatory Defense and Penalties
- ✓ Website Media Content Liability
- ✓ PCI Fines, Expenses and Costs
- ✓ Cyber Extortion
- ✓ First Party Data Protection
- ✓ First Party Business Interruption

Public Officials Liability Coverage

“Wrongful Acts”, including intentional acts, defined as any actual or alleged error, misstatement, act of omission, neglect or breach of duty including:

- ✓ Neglect of duty
- ✓ Zoning defense and land use litigation
- ✓ Malfeasance
- ✓ Violation of civil rights
- ✓ Discrimination
- ✓ Employment practices
- ✓ Misfeasance
- ✓ Cable TV broadcasting

Public Officials Liability Exclusions

The following is a partial list of public officials’ liability coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Pollution and Nuclear Energy
- ✓ Fraud, dishonesty, intentional and criminal acts
- ✓ Failure to purchase coverage or adequate coverage
- ✓ Return of governmental grants or subsidies
- ✓ Intentional acts with knowledge of wrongdoing
- ✓ Eminent domain / takings
- ✓ Illegal profit
- ✓ Labor union actions
- ✓ ERISA violations
- ✓ Backup of Sewers and Drains

Personal Injury & Advertising / Broadcasters Liability Coverage

- ✓ Mental anguish and stress
- ✓ Libel, slander or defamation of character; violation of an individual’s right of privacy
- ✓ Proactive services for non-monetary damage claims

Police Professional Liability Coverage

Police Professional Liability coverage is contained within the General Liability and Public Official Liability Coverage Parts

- ✓ Discrimination
- ✓ Violation of civil rights
- ✓ Jail operations
- ✓ False arrest, detention or imprisonment, or malicious prosecution
- ✓ Wrongful entry or eviction or other invasion of the right of private occupancy
- ✓ Assault or battery
- ✓ Improper service of suit
- ✓ Coverage assumes officers act with intent

Property Coverage

In addition to covering buildings, contents and personal property, the Pool provides:

- ✓ Blanket coverage -- All member-owned property insured (unless specifically excluded)
- ✓ Coverage based on ownership rather than on a "schedule on file" avoids coverage gaps due to errors or oversight
- ✓ Property of others in custody of the Member for which the Member has an obligation to provide coverage
- ✓ Boiler & Machinery coverage, including Boiler certification inspections
- ✓ Replacement Cost or Actual Cash Value available
- ✓ Fungal Pathogens (Mold) Limited Coverage
- ✓ Demolition/increased cost of construction
- ✓ No coinsurance
- ✓ Valuable papers
- ✓ Loss of Rents
- ✓ Property in the open
- ✓ Extra expense
- ✓ Expediting expense

Property Exclusions

The following is a partial list of property coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Nuclear reaction/ contamination
- ✓ War
- ✓ Cyber Risk
- ✓ Fungal Pathogens (Mold) excess of sub-limit
- ✓ Failure to supply utilities
- ✓ Transmission Lines and Poles
- ✓ Dishonest acts
- ✓ Acts of Terrorism excess of Pool's Aggregate Sublimit -- MMLC TR (9/1/10)
- ✓ Wear and tear
- ✓ Computer failures/ viruses

Only one deductible applies to claims involving two or more property coverages.

Comprehensive Crime Coverage

- ✓ Employee Dishonesty/ Faithful Performance of Duty coverage provided on a blanket basis
- ✓ Loss Inside the Premises
- ✓ Loss Outside the Premises
- ✓ Money Orders/ Counterfeit Currency
- ✓ Depositors Forgery
- ✓ Position Fidelity Bonds
- ✓ Computer Fraud
- ✓ Funds Transfer Fraud

Automobile Coverage Highlights

What Is Covered?

Coverage is afforded while operating land motor vehicles, trailers or semi-trailers designed for travel on public roads.

Auto Coverages Provided

- ✓ Michigan No-Fault Coverage, includes mini-tort coverage for no extra charge
- ✓ Excess protection for use of personal automobile for municipal business
- ✓ Uninsured motorist for municipally owned vehicles
- ✓ Underinsured motorists
- ✓ Non-owned and hired auto
- ✓ Comprehensive - actual cash value basis
- ✓ Collision - actual cash value basis
- ✓ Volunteer firefighter auto accident liability coverage
- ✓ Agreed value coverage for emergency vehicles is available
- ✓ Fire or Rescue Vehicle Rental Reimbursement Coverage

Pool Risk Management Services

- ✓ Review and service of all municipal insurance matters
- ✓ Public entity experts address various liability issues
- ✓ Aggressive, member-oriented defense strategy
- ✓ Former police officials address law enforcement risks
- ✓ Physical inspection by municipal loss control consultants
- ✓ Law enforcement risk control programs (LEAF and LERC)
- ✓ Property appraisal services available

Online Services

www.mml.org (click on the *Insurance* button) – offers Pool members an outstanding resource for municipal risk management information and self-help tools in one attractive, simple-to-navigate location. File a claim on line. Download your renewal application. Request a loss control service visit. E-mail us a question. Other services available online:

- ✓ Online Forms (including Sewer Backup Sample Documents)
- ✓ Risk Resources:
 - ✓ Risk Control Solutions
 - ✓ Safety & Health Manual
 - ✓ Risk Management is Good Management Program
 - ✓ Law Enforcement Newsletters
 - ✓ Access to Safetysurance website -- <http://www.safetysurance.com/>
- ✓ MML Pool Audited Financial Statements
- ✓ Intergovernmental Contract
- ✓ Board of Directors, Pool Administrator and Staff Profiles and Contact Information

Membership Responsibilities

Membership in the Michigan Municipal League Liability and Property Pool provides numerous benefits. Likewise, individual members have certain responsibilities to the other members, which are detailed in the Intergovernmental Contract. The following is a summary of the membership responsibilities. Please refer to the Intergovernmental Contract, Articles 5 and 6, for more information.

- ✓ If a Member intends to leave the Pool, the Member must send a written notice to the Pool at least 60 days prior to its next renewal date.
- ✓ A Member must pay its premium when due. The Pool must give each member 20 days written notice of intent to terminate membership for nonpayment of premium. Payment of premium before the 20 days notice is effective will entitle the Member to reinstatement.
- ✓ Members must maintain membership or associate membership status in the Michigan Municipal League.
- ✓ A Member will allow attorneys employed by the Pool to represent the Member in defense of any claim made against the Member within the scope of coverage provided by the Pool. A Member will cooperate with the assigned attorneys, claims adjusters, service company or other agents of the Pool relating to the defense of claims for which the Pool is providing coverage.
- ✓ A Member will follow loss reduction and prevention measures established by the Pool.
- ✓ A Member will report to the Pool as promptly as possible all incidents that the Member reasonably believes may result in a claim against the Member.



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 2, 2024**

| | |
|--|-------------------------------|
| Item: 2025 Property Tax Poverty Exemption Policy Update | Date: December 2, 2024 |
| <p>One annual requirement of the State of Michigan Assessing code is the responsibility to enact and maintain an updated poverty exemption policy and guidelines for homeowners with the City of Roosevelt Park. The attached policy and guidelines have been updated from the previous year and now reflect the required 2025 information and will fulfill all requirements of the current assessing legislation.</p> | |
| Financial Impact: None | |
| Recommendation: Move to approve resolution 24-12 and the corresponding poverty tax exemption policy and guidelines as presented. | |
| Signature: | Title: City Manager |

City of Roosevelt Park County of Muskegon

Resolution No. 24-12

RESOLUTION FOR POVERTY EXEMPTION



WHEREAS, the adoption of guidelines for poverty exemptions is required of the Roosevelt Park City Council; and

WHEREAS, the principal residence of persons, who the Supervisor/Assessor and Board of Review determines by reason of poverty to be unable to contribute to the public charge, is eligible for exemption in whole or in part from taxation under Public Act 390 of 1994 (MCL 211.7u); and

WHEREAS, pursuant to PA 390 of 1994, the City of Roosevelt Park, Muskegon County adopts the following guidelines for the Board of Review to implement. The guidelines shall include but not be limited to the specific income and asset levels of the claimant and all persons residing in the household, including any property tax credit returns, filed in the current or immediately preceding year;

To be eligible, a person shall do all the following on an annual basis:

1. Be an owner of and occupy as a principal residence the property for which an exemption is requested.
2. File a claim with the supervisor/assessor or Board of Review, accompanied by federal and state income tax returns for all persons residing in the principal residence, including any property tax credit returns filed in the immediately preceding year or in the current year or a signed State Tax Commission Form 4988, Poverty Exemption Affidavit.
3. File a claim reporting that the combined assets of all persons do not exceed the current guidelines. Assets include but are not limited to, real estate other than the principal residence, personal property, motor vehicles, recreational vehicles and equipment, certificates of deposit, savings accounts, checking accounts, stocks, bonds, life insurance, retirement funds, etc.
4. Produce a valid driver's license or other form of identification if requested.
5. Produce, if requested, a deed, land contract, or other evidence of ownership of the property for which an exemption is requested.
6. Meet the federal poverty income guidelines as defined and determined annually by the United States Department of Health and Human Services.
7. The application for an exemption shall be filed after January 1, but one day prior to the last day of the December Board of Review. The filing of this claim constitutes an appearance before the Board of Review for the purpose of preserving the right of appeal to the Michigan Tax Tribunal.

NOW, THEREFORE, BE IT HEREBY RESOLVED that the supervisor/assessor and Board of Review shall follow the above stated policy and federal guidelines in granting or denying an exemption, unless the Board of Review determines there are substantial and compelling reasons why there should be a deviation from the policy and federal guidelines and these reasons are communicated in writing to the claimant.

BE IT FURTHER RESOLVED, this resolution is made a part of the minutes of the City of Roosevelt Park meeting on December 2, 2024.

At a regular meeting of the City Council of the City of Roosevelt Park, held in the Council Chambers at the Roosevelt Park City Hall, 900 Oak Ridge Road, on the 2nd day of December, 2024, the foregoing resolution was moved for adoption by Council Member _____.
This motion was supported by Council Member _____.

Upon roll call vote, the following voted:

Ayes: _____
Nays: _____
Absent: _____

RESOLUTION DECLARED ADOPTED

Ann Wisniewski, City Clerk
Date:

**POLICY AND GUIDELINES FOR POVERTY EXEMPTIONS FROM TAXATION
CITY OF ROOSEVELT PARK
YEAR OF 2025
AS REQUIRED BY PA 390 OF 1994**

In order to comply with the General property Tax Act, P.A. 206 of 1893 as amended, Section 211.7u, which reads: "The homestead of persons who, in the judgment of the supervisor and board of review, by reason of poverty, are unable to contribute toward the public charges is eligible for exemption in whole or in part from taxation under this act", the following policy for applicants requesting consideration for poverty exemptions will be followed:

1. All requests for Poverty Exemption must be made on the form(s) provided by the State of Michigan. Handicapped or infirmed applicants may call the assessor's office to make necessary arrangements for assistance.
2. Applications may be filed with the City of Roosevelt Park Assessing Department after January 1, but before the day prior to the last day of the March, July or December Board of Review.
3. Applications are to be reviewed by the Board of Review, and may be reviewed without the applicant being present. However, the Board of Review may request that any or all applicants be physically present to respond to any questions the Board of Review may have. This means an applicant may be called to appear on short notice.
4. The applicant(s) may have to answer questions regarding financial affairs, health, the status of people living in his/her home before the board, at a meeting which is open to the public at large.
5. The Board of Review will use as a basis for the granting of such exemption the following listed items and requirements.
 - a. Public Act 390 of 1994, also known as MCL 211.7u, as amended. (Copy attached).
 - b. Bulletin No. 6, June 6, 2017, Michigan Department of Treasury, State Tax Commission to include the definitions and requirements. (A copy of Bulletin 6 is on file at the City for review or purchase).
 - c. Poverty thresholds as provided by the United States Office of Management and Budget. Income is defined in Bulletin No. 6. (Specific poverty thresholds list is attached).
 - d. Asset thresholds for the entire household as determined by the City of Roosevelt Park. (Specific requirements thresholds list is attached).
 - e. Specific requirements by the City of Roosevelt Park that must be met before the application will be considered for approval. Be advised that some of the listed requirements are included as part of P.A. 390 of 1994. (Specific requirements list is attached).
 - f. Data submitted to the board by the petitioner.
 - g. Testimony taken from petitioner and information gathered from any source the board may wish to use.
6. Any successful applicant may be subject to personal investigation by the City. This would be done to verify Information submitted or statements made to the assessor or

board of review In regard to the applicant's property tax abatement claim. Should any representation by the applicant appear to be false¹ the exemption shall be denied.

7. Applications for poverty exemption are for one year only. A new application must be submitted for the following year.
8. The supervisor, or secretary of the Board of Review, will keep minutes of all proceedings before the Board of Review and all meetings must be held in a municipal building and pursuant to the Open Meetings Act.
9. The Board of Review shall follow this policy when considering all requests for a poverty exemption. The same standards shall apply to each applicant in an assessment year.
10. Poverty Exemptions denied by the Board of Review may be appealed to the Michigan Tax Tribunal by July 31st of the current year or within 35 days of denial at a July or December Board of Review.

Michigan Tax Tribunal
PO Box 30232
Lansing1 MI 48909
Phone: 517-373-3003
Fax: 517-373-1633
Email: taxtrib@michigan.gov

**SPECIFIC REQUIREMENTS FOR POVERTY EXEMPTION
(As adopted by the City Council)**

In addition to the requirements outlined in PA 390 of 1994, also known as MCL 211.7u, as amended, the following apply:

1. Applicant must provide current copy of deed or land contract showing ownership in principal residence.
2. Applicant must provide copies of the most recent Michigan Income Tax Return for all persons residing in the principal residence, including Homestead Property Tax Credit Claim [MI 1041 CR-1 (Senior) or CR-4 (General) if he/she is required to file a state income return.
3. Applicant must provide copies of most recent Federal Income Tax Return (1040) for all persons residing in the principal residence, if he/she is required to file federal income return. If applicant is not required to file income tax returns, they must indicate this on the application.
4. Any applicant or person residing in the principal residence who is not required to file Michigan or Federal Income Tax Return is required to file an affidavit (Treasury Form 4988).
5. Applicant must provide copies of W-2 forms or 1099 forms pertaining to tax forms presented.
6. Applicant must provide a copy of a current Michigan driver license or state identification card for identification.
7. The Board of Review will apply a three (3) part test to determine the eligibility and amount of the exemption.
 - I. THE INCOME TEST:
An eligible applicant must meet the published federal poverty income standards as determined annually.
 - II. THE ASSET TEST:
A poverty exemption shall not be granted to any applicant whose total liquid assets exceed \$1,500.

Under no circumstances shall a poverty exemption be granted to any applicant who owns any interest in marketable real estate in addition to their principal residence.

Under no circumstances shall a poverty exemption be granted to any applicant who owns any interest in a recreational vehicle.

III. INCOME FROM OTHER SOURCES TEST:

If the Board of Review determines that the applicant has or should have income from other sources, such as relatives, dependents, friends, they may add this income to the applicant's reported income and if the resulting sum of these incomes is greater than the Federal Poverty Income Standards, then a poverty exemption will be denied. If the amount of the income added to the applicant's reported income and the resulting sum is less than the Federal Poverty Income Standards, then a poverty exemption may be granted.

8. Granting a poverty exemption does not relieve the taxpayer of the burden of special assessments levied against the property. Special Assessments will still be due and payable.

| 2024 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA | |
|---|--------------------------|
| Persons in family/household | Poverty guideline |
| 1 | \$15,060 |
| 2 | \$20,440 |
| 3 | \$25,820 |
| 4 | \$31,200 |
| 5 | \$36,580 |
| 6 | \$41,960 |
| 7 | \$47,340 |
| 8 | \$52,720 |
| For families/households with more than 8 persons, add \$5,380 for each additional person. | |