



CITY OF ROOSEVELT PARK COUNCIL MEETING

AGENDA

December 4, 2023

6:15 p.m.

1. Council Work Session
2. Call to Order and Roll Call
3. Pledge of Allegiance
4. Invocation by Councilmember
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 the November 27, 2023, Regular City Council Meeting
 - c. List of Bills
 - d. Annual Appointment of Officers

9. New Business
 - a. 2024 Meeting Dates-Council Authorization
 - b. 2024 Property and Liability Insurance Renewal
 - c. Poverty Exemption Resolution 23-15
 - d. Huntington Bank Account Signers
 - e. MERS HCSP Agreement

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

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City of Roosevelt Park

A Proud Community

To: Honorable Mayor and City Council
From: Jared Olson, City Manager
Date: December 1, 2023
Subject: **Monday, December 4, 2023**– 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:

- a. **Selection of Mayor-** Per the City Charter the Mayor for 2024 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 2024 needs to be elected from within the council during the first meeting of December of every year.
- c. **2024 Meeting Dates-**Per the City Charter, the 2024 meeting date schedule must be set.
- d. **2024 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.
- e. **Huntington Bank Account Signers** – As a matter of fiscal responsibility, the City requires all checks be signed by two authorized account signers. The City has routinely authorized the City Treasurer, City Manager, Mayor and Mayor Pro-Tem to be signers on our checks written from the Huntington Bank accounts. After the annual appointments and elections, authorized signers need to be updated with Huntington Bank.
- f. **MERS HCSP Agreement** – The MERS Health Care Savings Plan agreement has been in place for full-time, non-union, non-police employee contributions since 2017. This amendment to the agreement is needed to comply with the POLC ratified contract allowing for the City to contribute remaining Vision/Dental reimbursement bank funds to the HCSP. This will not increase expenditures to the City and is already a budgeted expenditure.

If you have questions, please contact me.



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 4, 2023**

Item: Election of Mayor and Mayor Pro Tem	Date: December 4, 2023
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 MINUTES
November 27, 2023**

This meeting was called to order by Mayor Aaron Langlois at 6:15 p.m.

PRESENT: **Council Members:** Mayor Aaron Langlois, Mayor Pro-Tem Sutton, Diane Goodman, Noah Crossno, Fawn Cruz, Matt Johnson

STAFF: City Clerk Ann Wisniewski, City Attorney John Schrier, City Treasurer Kate Dibble, DPW Supervisor Ben VanHoven, Chief Shawn Bride

ABSENT: Council Member Stacey Burmeister

WORK SESSION

Council discussed Agenda Items:

- Oath of Office: Council Members elect: Sutton, Crossno, Johnson
- Fiscal Year 2023 – Fourth Quarter Budget Amendments
- Resolution 2023-15 MATS Resolution of Intent-PA 196
- List of Bills

Special Guests:

- Jim Koens from Muskegon Area Transit and Erin Kuhns: WMSRDC

Mayor Langlois called the Council meeting to order at 6:46 p.m.

2023-205 **ROLL CALL**
City Clerk Ann Wisniewski called roll call.

2023-206 **INVOCATION**
Mayor Pro-Tem Sutton provided the Invocation.

2023-207 **PUBLIC COMMENT ON AGENDA ITEMS**
None

2023-208 **CONSENT AGENDA**
Council Member Crossno moved to approve the consent agenda with the addition of Members Sutton, Crossno and Johnson, "where present in the audience". This motion was supported by Mayor Langlois.
Roll Call: 6 Ayes, 0 Nays, 1 Absent (Burmeister)

2023-209 **UNFINISHED BUSINESS**

None

2023-210 **NEW BUSINESS**

8A. Fiscal Year 2023 – Fourth Quarter Budget Amendments

Council Member Goodman moved to adopt the budget amendments for Fiscal Year 2023 Budget as presented. This motion was supported by Mayor Pro-Tem Sutton.

Roll Call: 6 Ayes, 0 Nays, 1 Absent (Burmeister) Motion Passes

8B. Resolution 2023-15-MATS Resolution of Intent-PA 196

Council Member Cruz moved to approve the reviewed documents, the Resolution of Intent and other materials presented by the County of Muskegon and the Muskegon Area Transit System. This motion was supported by Council Member Goodman.

Roll Call: 6 Ayes, 0 Nays, 1 Absent (Burmeister) Motion Passes

2023-211 **COUNCIL COMMENTS**

Council Members shared comments.

2023-212 **DEPARTMENT HEAD REPORTS**

Department Heads shared comments.

2023-213 **PUBLIC COMMENTS**

None

2023-214 **CLOSED SESSION**

Council Member Crossno moved to go into closed session for the Intent of Collective Bargaining Pursuant to section 15.268 subsection C of the Michigan Open Meetings Act. This motion was supported by Council Member Cruz.

Roll Call: 6 Ayes, 0 Nays, 1 Absent (Burmeister). Motion Passes (7:07 pm)

2023-215 **OUT OF CLOSED SESSION**

Mayor Langlois made the motion to move out of closed session back into City Council meeting. This motion was supported by Council Member Crossno.

Roll Call: 6 Ayes, 0 Nays, 1 Absent (Burmeister). Motion Passes (7:23 pm)

2023-216 **Motion - Amendment to Manager Contract**

Council Member Goodman moved to ratify the tentative City of Roosevelt Park and Police Officer Labor Council agreement as presented. This motion was supported by Mayor Pro-Tem Sutton

Roll Call: 6 Ayes, 0 Nays, 1 Absent (Burmeister). Motion Passes

2023-217 **ADJOURNMENT**

Mayor Langlois moved to adjourn the meeting at 7:28 p.m. This motion was supported by Mayor Pro-Tem Sutton and carried unanimously.

Ann Wisniewski, City Clerk

**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
4206 (E)	BANK OF AMERICA BUSINESS CARD	TRANSPORT RESTRAINTS	24704732	102.13
			Check Total	102.13
4207 (E)	BLUE CARE NETWORK OF MI	RETIREE HEALTHCARE	233110002594	1,641.36
			Check Total	1,641.36
4208 (E)	BLUE CROSS BLUE SHIELD OF MICH	RETIREE HEALTHCARE	172745359	1,952.78
			Check Total	1,952.78
4209 (E)	CITY OF MUSKEGON-WATER DEPT	WATER USE - ACCT # 199340201	110623	23,357.40
		SEWER ACCT # 199342701	112923	1.50
		SEWER ACCT # 199342801	110623	53.12
			Check Total	23,412.02
4210 (E)	HUNTINGTON NATIONAL BANK	ANNUAL ADMIN FEE - PENSION BOND 12/23-11	55104	500.00
			Check Total	500.00
4211 (E)	LEAF	COPY MACHINE LEASE DEC	15668693	148.53
			Check Total	148.53
4212 (E)	MET LIFE	LIFE INSURANCE DEC	120123	321.97
			Check Total	321.97
38250	ASHLEY IRRIGATION	WINTERIZE IRRIGATION AT BALLFIELDS	13104	654.00
			Check Total	654.00
38251	MICHIGAN MUNICIPAL TREASURERS ASSOC	MMTA 2024 MEMBERSHIP	8620	99.00
			Check Total	99.00
4213 (A)	EJ USA INC	HYDRANT REPAIRS	110230085873	1,526.02
			Check Total	1,526.02
4214 (A)	EMERGENCY SERVICES LLC	VEHICLE MAINTENANCE - DEC	20599	800.00
			Check Total	800.00
4215 (A)	KENT COMMUNICATIONS INC	WATER BILLS/NEWSLETTER DEC	328364	1,380.01
			Check Total	1,380.01
4216 (A)	MUSKEGON CENTRAL DISPATCH 911	TELEPHONE FY 24	2300001762	1,812.80
		TELEPHONE FY24 PD	2300001763	1,283.70
		CENTRAL DISPATCH FEES DEC	2300001819	3,786.33
			Check Total	6,882.83
4217 (A)	MUSKEGON CHARTER TOWNSHIP	CODE ENFORCEMENT OCT	2300015477	915.66
			Check Total	915.66
4218 (A)	MUSKEGON CNTY TREASURER	WASTE WATER/BOND PMTS	WWUB103123	35,100.00
			Check Total	35,100.00
4219 (A)	THE VERDIN CO	2024 CLOCK TOWER MAINTENANCE	109396	695.00
			Check Total	695.00
4220 (A)	WEST MICHIGAN LOCK & DOOR			


CITY OF ROOSEVELT PARK

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

COUNCIL LIST

Thursday, November 30, 2023

CHECK NUMBER	VENDOR NAME	DESCRIPTION	Invoice #	INVOICE AMT
		LOCK REPLACEMENT - CITY HALL PD	5338	298.00
			Check Total	298.00
4221 (A)	WEST MICHIGAN UNIFORM			
		DPW UNIFORM CLEANING	5779818	50.00
			5781625	50.00
			Check Total	100.00
38246	MIERENDORF, KURT			
		VISION REIMBURSEMENT	VISION1123	400.00
			Check Total	400.00
38247	PORTER STEEL & WELDING CO.			
		PD SUPPLIES - BATTERING RAM	30033	14.00
			Check Total	14.00
38248	SUTTON, CHRISTINE			
		HOLIDAY TREE LIGHTING	112823	59.90
			Check Total	59.90
38249	W.M.C.J.T.C. ATTN: LORI BOEVE			
		ACTIVE SHOOTER INSTRUCTOR TRAINING - MOR	5548	300.00
			Check Total	300.00
			Report Total	77,303.21



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 4, 2023**

Item: Annual Appointment of City Officers-2024	Date: December 4, 2023
<p>Summary: City Officers are appointed annually by the City Council. As required by Section 5.2 of the City Charter, the “appointive officers of the City shall be appointed” by the City Council at their first regular meeting in December. All positions were budgeted for however this is a formal recurring requirement, it is on the consent agenda for summary action.</p> <p>Current City Officers for Reappointmetn:</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 – John Schrier/Parmenter Law</p>	



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 4, 2023**

Item: Meeting Dates for 2024-Council Approval	Date: December 4, 2023
<p>Summary: The attached represents the proposed 2024 Calendar of Meetings. The Charter states that regular meetings shall be set by the Council at its yearly organizational meeting. The following list includes the date changes that are moved due to the fact that the first or third Monday is recognized as a federal holiday and City Hall is closed. This also reflects the move of the first meeting of July to the week following Independence Day. The November meetings are moved to the Monday following the election and the second meeting of the month being on the 25th.</p> <p>The schedule represents City Council meetings on the first and third Monday of each month at 6:15 p.m. (unless 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 Zoning Board of Appeals meetings on the second Wednesday of each month at 6:00 p.m.; the DDA 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 6:00pm.</p>	
Financial Impact: None.	
Recommendation: To approve the attached Meeting Schedule for 2024 as presented.	
Signature:	Title: City Manager



CITY OF ROOSEVELT PARK 2024 MEETING SCHEDULE

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

January

- 8 City Council Meeting
- 8 DDA Meeting
- 10 Zoning Board of Appeals
- 15 City Council Meeting
- 22 Planning Commission
- 9 Recreation & Parks Commission

February

- 5 City Council Meeting
- 12 DDA Meeting
- 14 Zoning Board of Appeals
- 19 City Council Meeting
- 26 Planning Commission
- 27 Recreation & Parks Commission
n/m election day

March

- 4 City Council Meeting
- 11 DDA Meeting
- 13 Zoning Board of Appeals
- 18 City Council Meeting
- 25 Planning Commission Meeting
- 26 Recreation & Parks Commission

April

- 1 City Council Meeting
- 8 DDA Meeting
- 10 Zoning Board of Appeals
- 15 City Council Meeting
- 22 Planning Commission Meeting
- 23 Recreation & Parks Commission

May

- 13 City Council Meeting
- 13 DDA Meeting
- 15 Zoning Board of Appeals
- 20 City Council Meeting
- 28 Recreation & Parks Commission
Planning Commission (No Meeting)

June

- 3 City Council Meeting
- 10 DDA Meeting
- 12 Zoning Board of Appeals
- 17 City Council Meeting
- 24 Planning Commission Meeting
- 25 Recreation & Parks Commission

July

- 8 City Council Meeting
- 8 DDA Meeting
- 10 Zoning Board of Appeals
- 22 City Council Meeting
- 29 Planning Commission Meeting
- 30 Recreation & Parks Commission

August

- 12 City Council Meeting
- 12 DDA Meeting
- 14 Zoning Board of Appeals
- 19 City Council Meeting
- 26 Recreation & Parks Commission
- 27 Planning Commission Meeting

September

- 3 City Council Meeting (Tuesday)
- 9 DDA Meeting
- 11 Zoning Board of Appeals
- 16 City Council Meeting
- 23 Planning Commission Meeting
- 24 Recreation & Parks Commission

October

- 7 City Council Meeting
- 14 DDA Meeting
- 16 Zoning Board of Appeals
- 21 City Council Meeting
- 28 Planning Commission Meeting
- 29 Recreation & Parks Commission

November

- 11 City Council Meeting
- 11 DDA Meeting
- 13 Zoning Board of Appeals
- 25 City Council Meeting
Recreation & Parks Commission
Planning Commission Meeting (n/m)

December

- 2 City Council Meeting
- 9 DDA Meeting
- 11 Zoning Board of Appeals
- 16 City Council Meeting
Recreation & Parks Commission
Planning Commission (no meeting)

All meetings are held at City Hall, 900 Oak Ridge Road in the Council Chambers.



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 4, 2023**

Item: Commercial Property and Liability Insurance Coverage	Date: December 4, 2023
<p>Summary: The City has received the following quote to provide commercial liability and property insurance coverage in 2024. The amounts reflect the annual premiums as quoted and if an investment dividend was credited.</p> <p style="text-align: center;">2022-\$43,524 (\$5 million liability coverage)</p> <ul style="list-style-type: none">• Dividend refund of \$678 <p style="text-align: center;">2023-\$44,901 (\$5 million liability coverage)</p> <ul style="list-style-type: none">• Dividend refund of \$920 <p style="text-align: center;">2024--\$49,345 (\$5 million liability Coverage)</p> <p style="text-align: center;">Dividend refund of \$1960.00</p> <p>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. The full coverage breakdowns are included for your review and staff will highlight. The largest changes are the addition of 3 more vehicles and a 4-wheeler. Also, the automobile State MCCA fee increased \$36.00 per vehicle.</p>	
<p>Financial Impact: The City has \$50,000 budgeted for this expense in Fiscal Year 2024 which makes the annual premium under budget.</p>	
<p>Recommendation: The City Council review and approve the coverage proposal for the upcoming 2024 year.</p>	
Signature:	Title: City Manager

Jared D. Olson

From: Connie Monson
Sent: Monday, November 20, 2023 11:16 AM
To: Jared D. Olson
Subject: MML Liability & Property Renewal Summary - Effective January 1, 2024
Attachments: City of Roosevelt Park 2023 Renewal Summary.docx

Good morning, Jared:

Please find attached MML Liability and Property Renewal Summary or the City of Roosevelt Park.

The City's estimated 2024 MML Pool dividend is **\$1,960**. Exact dividend amounts will not be calculated until year end.

The City's renewal premium increased **\$4,444**.

- The City added 3 additional vehicles, 2023 GMC Pickup, 2024 Aluminum Box Trailer, 2023 Chevy Tahoe Police SUV insured for \$59,467 Agreed Amount.
- The City added a 2022 Envy 4-Wheeler to Inland Marine equipment.
- Auto MCCA (Michigan Catastrophic Claims Association) State fee increased \$36 per vehicle and is currently at \$122 per vehicle. MML pays this \$122 per vehicle fee to the State of Michigan.
- MML property rate increased 6 cents due to the increasing number of weather/storm related property claims experienced by the MML program. Michigan has experienced several severe storms over the past few years.
- MML property deductible increased from \$250 to \$500 due to increasing numbers of property claims experienced by the MML.
- The Railroad company required the City to add endorsement for Contractual Liability – Railroads. This holds the City and MML 100% responsible for any claims where work was performed within 50 feet of the railway. This form waves MML's rights to subrogation of any claims. MML makes a \$900 annual fee for adding endorsement for Contractual Liability – Railroads.
- *I just need you to respond to this email giving me your approval to issue the City's renewal policy.****

Thank you.

Best wishes for a happy, peaceful, Thanksgiving.

Connie



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 **\$49,345**.

When compared to last year's cost of \$44,901 it represents a premium increase of **\$4,444**. This increase is primarily due to the City adding 3 more vehicles and a 4 Wheeler. Also, the automobile State MCCA fee increased \$36 per vehicle. The MCCA fee is currently \$122 per vehicle. MML pays this fee to the State of Michigan. MML Property rate increased due to the number of weather related property claims the MML has been experiencing. MML Property deductible increased from \$250 to \$500.

2024 MML Dividend - Board of Trustees voted to return another post-renewal dividend for Members renewing in 2024. **City of Roosevelt Park's** estimated dividend return is **\$1,960**. Exact dividend amounts will not be calculated until year end. The City will receive this dividend in the month following payment of your 2024 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 01-01-2024 to 01-01-2025

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
<u># Vehicles</u>	<u>Comp</u>	<u>Coil</u>	
20	\$250	\$250	
Agreed Amount, if applicable 3 Vehicles for a total of \$169,467			
<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	\$4,621,400	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	N/A	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 01-01-2024 to 01-01-2025

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 . . .

- ✓ \$4,621,400 of total values for real and personal property
- ✓ \$1,133,249 Annual Payroll
- ✓ 7 Law Enforcement Officers
- ✓ 20 Vehicles
- ✓ 3 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 4, 2023**

Item 2024 Property Tax Poverty Exemption Policy Update	Date: December 4, 2023
<p>Over the last year, several updates to the assessing regulations have occurred at the State level and as such our assessing department is requesting the City Council approve the attached resolution and documents.</p> <p>One annual requirement maintaining an updated poverty exemption policy and guidelines for homeowners with the City of Roosevelt Park. The attached policy and guidelines now reflect the required 2024 update and has fulfills all requirements of the current assessing legislation.</p>	
<p>Financial Impact: None</p>	
<p>Recommendation: Move to approve resolution 23-15 and the corresponding poverty tax exemption policy and guidelines as presented.</p>	
<p>Signature:</p>	<p>Title: City Manager</p>

City of Roosevelt Park County of Muskegon

Resolution No. 23-15

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.

BE IT FURTHER RESOLVED, this resolution is made a part of the minutes of the City of Roosevelt Park meeting on December 4, 2023.

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 4th day of December, 2023, 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 2024
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.

[2023 Poverty Guidelines: 48 Contiguous States](#)

Size of Family Unit	Poverty Guidelines
1	\$ 14,580
2	\$ 19,720
3	\$ 24,860
4	\$ 30,000
5	\$ 35,140
6	\$ 40,280
7	\$ 45,420
8	\$ 50,560
For each additional person	\$ 5,140



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 4, 2023**

Item: Updating Huntington Bank Account Signers	Date: December 4, 2023
Summary: The City requires two part signatures for checks written, and as such authorized signers are the City Manager, the City Treasurer, the Mayor and the Mayor Pro-Tem. Authorized signers must be on file with Huntington Bank. Upon election of new board members and appointment of Mayor and Mayor Pro-Tem the signature card with the bank requires updating.	
Financial Impact: None.	
Recommendation: Update Huntington Bank signature card to reflect approved account signers as City Manager Jared Olson, City Treasurer Kate Dibble, Mayor _____ and Mayor Pro-Tem _____.	
Signature:	Title: City Manager



**CITY OF ROOSEVELT PARK
CITY COUNCIL MEETING
December 4, 2023**

MERS HCSP Employer/Employee Contribution Amendment	Date: December 4, 2023
<p>Summary: This plan allows employers and employees to make pre-tax contributions in a Health Care Savings Plan contribution account. Included is a lengthy breakdown of the plan options and details. Since 2017, this plan has been offered as an employee only system for Full Time, Non-union, Non-police but with the ratification of the new 2023-2025 collective bargaining agreement with the POLC, an employer contribution is being added for any fund remaining in an employee’s vision/dental reimbursement bank.</p> <p>Any full time employee who has not exhausted their vision and dental reimbursement allocation for a fiscal year beginning with December 1, 2023 will receive the remaining dollars as a deposit to their MERS HCSP.</p> <p>This HCSP is accessible to employees upon separation from employment with the City and can be used for qualified medical expenses only.</p>	
<p>Financial Impact: None, as the Vision/Dental reimbursement is an already annual budgeted item which cannot exceed \$1500 per year per full time empl</p>	
<p>Recommendation: To approve the amended MERS HCSP Plan document as presented for all full time employees effective for Fiscal Year 2024.</p>	
Signature:	Title: City Manager

MERS Health Care Savings Program Participation Agreement



1134 Municipal Way Lansing, MI 48917 | 800.767.2308 | Fax 517.703.9707

www.mersofmich.com

The Employer, a participating municipality or court within the state of Michigan, hereby agrees to adopt and administer the MERS Health Care Savings Program provided by the Municipal Employees' Retirement System of Michigan, in accordance with the [MERS Health Care Savings Program Plan Document](#), subject to the terms and conditions herein.

I. PARTICIPATING EMPLOYER

Employer Name: _____
(Name of municipality or court)

Municipality Number: _____ **Division Number:** _____

II. EFFECTIVE DATE

1. If this is the initial Participation Agreement relating to the MERS Health Care Savings Program for this covered group, the effective date of the program here adopted shall be the 1st day of _____, 20____.
(Month) (Year)

2. If this is an amendment and restatement of an existing Participation Agreement relating to the MERS Health Care Savings Program for this covered group, the effective date of this amendment and restatement shall be effective the 1st day of _____, 20____.
(Month) (Year)

Note: You only need to mark *changes* to your plan throughout the remainder of this Agreement.

III. COVERED EMPLOYEE GROUPS

A participating Employer may cover all of its employee groups, bargaining units, or personnel/employee classifications ("Covered Group") in the same Health Care Savings Program plan.

Contributions shall be made on the same basis within each Covered Group according to the associated [HCSP Contribution Addendum](#), remitted as directed by MERS. This agreement encompasses the following group(s):

(Name/s of HCSP covered group/s)

Note: To maintain the tax-favored status of the employer's Health Care Savings Program and to comply with federal law, the Employer may not provide coverage or benefit levels to highly-compensated employees that are not provided to non highly-compensated employees.

IV. ELIGIBLE EMPLOYEES

Only Employees of a "municipality" may be covered by the Health Care Savings Program Participation Agreement. Independent contractors may not participate in the Health Care Savings Program.

The Employer shall provide MERS with the name, address, Social Security Number, and date of birth for each Eligible Employee, as defined by the Participation Agreement.

Probationary Periods (select one):

Contributions will begin after the probationary period has been satisfied. Probationary periods are allowed in one-month increments, no longer than 12 months. During this probationary period, contributions will not be reported and service toward vesting will begin when probationary period has ended.

The probationary period will be _____ month(s).

No probationary period.

MERS Health Care Savings Program Participation Agreement

V. EMPLOYER CONTRIBUTIONS

The Participating Employer hereby elects to make contributions to the Plan. Contributions shall be made on the same basis within each Covered Group specified in this agreement, and remitted to MERS as directed by the employer, to be credited to the individual accounts of Eligible Employees according to the associated [Contribution Addendum](#).

Frequency:

Contributions will be remitted according to Employer's "Payroll Period" which represents the actual period amounts are withheld from participant paychecks, or within the month during which amounts are withheld. Contributions will be submitted (check one):

- Weekly
- Bi-Weekly (every other week)
- Semi-Monthly (twice each month)
- Monthly

Vesting Cycle For Basic Employer Contributions Only. The employer contributions identified in this Participation Agreement are subject to the following vesting cycle (where vesting is different, separate participation agreement must be completed).

- Immediate Vesting upon Participation
- Cliff Vesting: The participant is 100% vested upon _____ year(s).
(Stated years)
- Graded Vesting Percentage per year of service: Employers can select the percentage of vesting with the corresponding years of service:

Years of Service	Percent Vested
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	100%

FORFEITURE PROVISION. Upon separation from service with the Employer prior to meeting the required vesting schedule set out above or in the event a Participant dies without Dependent(s) and/or a named Beneficiary, a Participant's account assets shall (where forfeiture is different, separate participation agreement must be completed):

Check only one:

- Remain in the HCSP sub-trust to be reallocated among all Plan participants equally
- Remain in the HCSP sub-trust to be used to offset future Employer Contributions
- Be transferred to the Retiree Health Funding Vehicle ("RHFV")

MERS Health Care Savings Program Participation Agreement

VI. MODIFICATION OF THE TERMS OF THE PARTICIPATION AGREEMENT

If a Participating Employer desires to amend any of its previous elections contained in this Participation Agreement, including attachments, the Governing Body by official action must adopt a new Participation Agreement and forward it to the Board for approval. The amendment of the new Participation Agreement is not effective until approved by the Board and other procedures required by the Plan Document have been implemented.

VII. APPOINTING MERS AS THE PROGRAM ADMINISTRATOR

The Employer hereby agrees to the provisions of the [MERS Health Care Savings Program Plan Document](#) ("Plan Document"). The Employer also agrees that in the event of any conflict between the Plan Document and this Participation Agreement, the Plan Document controls.

VIII. FEES AND EXPENSES

Employer acknowledges that investment selection and associated participant fees and operating expenses are established and charged by MERS as set forth in the Investment Fund and Fee Summary sheets available at www.mersofmich.com and may be amended by MERS.

IX. STATE LAW

To the extent not preempted by federal law, this agreement shall be interpreted in accordance with Michigan law.

X. TERMINATION OF THE PARTICIPATION AGREEMENT

This Participation Agreement may be terminated only in accordance with the Plan Document.

XI. ENFORCEMENT

1. This Participation Agreement may be terminated only in accordance with the [MERS Health Care Savings Program Plan Document](#).
2. The Employer hereby agrees to the provisions of the [MERS Health Care Savings Program Plan Document](#).
3. The employer hereby acknowledges it understands that failure to properly fill out this Participation Agreement may result in the ineligibility of the program.

XII. EXECUTION

Authorized Designee of Governing Body of Municipality or Chief Judge of Court

The foregoing Participation Agreement is hereby approved by _____
on _____ (Name of Approving Employer)
(MM/DD/YYYY)

Authorized signature: _____

Name (printed): _____

Title: _____

Received and Approved by the Municipal Employees' Retirement System of Michigan

Dated: _____, 20____ Signature: _____
(Authorized MERS Signatory)

Contribution Addendum for MERS Health Care Savings Program (HCSP)



1134 Municipal Way Lansing, MI 48917 | 800.767.2308 | Fax 517.703.9711

www.mersofmich.com

This is an Addendum to the Participation Agreement completed by City of Roosevelt Park
Name of Participating Employer
for Full-time Non-Union, Non-Police of 301301
Covered Employee Group Division Code

The Addendum modifies the *MERS Health Care Savings Program Participation Agreement*. Please complete this addendum for each contribution structure associated with the covered employee group.

Check one or more (A or B, C and/or D):

A. Employer Contributions for Retirees / Former Employees. Employer contributions may be made according to any frequency. Identify below the contribution formula or amount that will apply to all in this covered group. *Note: If this contribution is selected, Sections B, C, and D do not apply.*

Contribution structure (specify \$ or %): _____

For active employees, please check one or more below (B, C, and/or D).

B. Basic Employer (Before-Tax) Contributions. Before-tax employer contributions may be made as a percentage of salary and/or by a specified dollar amount. Identify below the basic employer contribution formula to be applied to the covered groups within the Health Care Savings Program identified in this addendum.

Contribution structure (**specify \$ or %** and, if a %, include the basis for that contribution. For example: Employer will contribute 3% of base wages):

Remaining eligible amount of vision/dental reimbursement as of end of Fiscal Year

C. Mandatory Salary Reduction (Before-Tax) Contributions. Before-tax Employer Contributions shall be made that represent a mandatory salary reduction resulting from collective bargaining or the establishment of a personnel policy. These reductions may be made as a percentage of salary or a specific dollar amount.

Contribution structure (**specify \$ or %** and, if a %, include the basis for that contribution. For example: Employees will contribute 3% of base wages):

1% of gross wages

Contribution Addendum for MERS Health Care Savings Program (HCSP)

D. Mandatory Leave Conversion (Before-Tax) Contributions. Before-tax Employer Contributions shall be made that represent a mandatory conversion of accrued leave including, but not limited to vacation, holiday, sick leave, or severance amounts otherwise paid out, to a cash contribution. These contributions may be calculated as a percentage of accrued leave or a specific dollar amount representing the accrued leave. Leave conversions may be made on an annual basis or at separation from service, or at such other time as the Employer indicates. *(Note: The leave conversion program shall not permit employees the option of receiving cash in lieu of the employer contribution.)*

Check here if the covered employee group has the option to direct any/all of the leave conversion lump sum to an existing 457 program.

Check one or more:

- As of _____, _____ % of _____
Annual date or X weeks before termination Percentage Type of Leave Conversion (sick, vacation, etc.)
must be contributed to the HCSP.
- As of _____, _____ % of _____
Annual date or X weeks before termination Percentage Type of Leave Conversion (sick, vacation, etc.)
must be contributed to the HCSP.
- As of _____, _____ % of _____
Annual date or X weeks before termination Percentage Type of Leave Conversion (sick, vacation, etc.)
must be contributed to the HCSP.
- As of _____, _____ % of _____
Annual date or X weeks before termination Percentage Type of Leave Conversion (sick, vacation, etc.)
must be contributed to the HCSP.

Post-Tax Employee Contributions. Post-tax Employee Contributions made by Eligible Employees within the Covered Group(s) shall be remitted as directed by the Program Administrator, to be credited to the individual accounts of Eligible Employees. All Employee Contributions must be remitted to MERS along with the Participation Report.

Contribution Addendum for MERS Health Care Savings Program (HCSP)



1134 Municipal Way Lansing, MI 48917 | 800.767.2308 | Fax 517.703.9711

www.mersofmich.com

This is an Addendum to the Participation Agreement completed by City of Roosevelt Park
Name of Participating Employer
for Full-time Union of 301301
Covered Employee Group Division Code

The Addendum modifies the *MERS Health Care Savings Program Participation Agreement*. Please complete this addendum for each contribution structure associated with the covered employee group.

Check one or more (A or B, C and/or D):

A. Employer Contributions for Retirees / Former Employees. Employer contributions may be made according to any frequency. Identify below the contribution formula or amount that will apply to all in this covered group. *Note: If this contribution is selected, Sections B, C, and D do not apply.*

Contribution structure (specify \$ or %): _____

For active employees, please check one or more below (B, C, and/or D).

B. Basic Employer (Before-Tax) Contributions. Before-tax employer contributions may be made as a percentage of salary and/or by a specified dollar amount. Identify below the basic employer contribution formula to be applied to the covered groups within the Health Care Savings Program identified in this addendum.

Contribution structure (**specify \$ or %** and, if a %, include the basis for that contribution. For example: Employer will contribute 3% of base wages):

Remaining eligible amount of vision/dental reimbursement as of end of Fiscal Year

C. Mandatory Salary Reduction (Before-Tax) Contributions. Before-tax Employer Contributions shall be made that represent a mandatory salary reduction resulting from collective bargaining or the establishment of a personnel policy. These reductions may be made as a percentage of salary or a specific dollar amount.

Contribution structure (**specify \$ or %** and, if a %, include the basis for that contribution. For example: Employees will contribute 3% of base wages):

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Contribution Addendum for MERS Health Care Savings Program (HCSP)

D. Mandatory Leave Conversion (Before-Tax) Contributions. Before-tax Employer Contributions shall be made that represent a mandatory conversion of accrued leave including, but not limited to vacation, holiday, sick leave, or severance amounts otherwise paid out, to a cash contribution. These contributions may be calculated as a percentage of accrued leave or a specific dollar amount representing the accrued leave. Leave conversions may be made on an annual basis or at separation from service, or at such other time as the Employer indicates. *(Note: The leave conversion program shall not permit employees the option of receiving cash in lieu of the employer contribution.)*

Check here if the covered employee group has the option to direct any/all of the leave conversion lump sum to an existing 457 program.

Check one or more:

- As of _____, _____ % of _____
Annual date or X weeks before termination Percentage Type of Leave Conversion (sick, vacation, etc.)
must be contributed to the HCSP.
- As of _____, _____ % of _____
Annual date or X weeks before termination Percentage Type of Leave Conversion (sick, vacation, etc.)
must be contributed to the HCSP.
- As of _____, _____ % of _____
Annual date or X weeks before termination Percentage Type of Leave Conversion (sick, vacation, etc.)
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Annual date or X weeks before termination Percentage Type of Leave Conversion (sick, vacation, etc.)
must be contributed to the HCSP.

Post-Tax Employee Contributions. Post-tax Employee Contributions made by Eligible Employees within the Covered Group(s) shall be remitted as directed by the Program Administrator, to be credited to the individual accounts of Eligible Employees. All Employee Contributions must be remitted to MERS along with the Participation Report.