



City Council
COMMITTEE OF THE WHOLE
City of Belvidere, Illinois

Alderman Clayton Stevens,	1 st Ward	Public Works Vice Chairman
Alderman Tom Porter,	1 st Ward	F&P Vice Chairman, City-County
Alderman Daniel Snow,	2 nd Ward	BPZ Chairman, City-County Chairman
Alderman Michael Borowicz,	2 nd Ward	Public Safety Vice Chairman, City-County
Alderman Wendy Frank,	3 rd Ward	City-County Vice Co Chairman
Alderman Thomas Ratcliffe,	3 rd Ward	F&P Chairman
Alderman Ronald Brooks,	4 th Ward	Public Works Chairman
Alderman George Crawford,	4 th Ward	Public Safety Chairman
Alderman Mark Sanderson,	5 th Ward	BPZ Vice Chairman
Alderman Marsha Freeman,	5 th Ward	City-County Coordinating Committee

AGENDA

December 11, 2017

6:00 p.m.

**City Council Chambers
401 Whitney Boulevard
Belvidere, Illinois**

Call to Order: Mayor Chamberlain

Roll Call: Present: Absent:

Public Comment:

Public Forum:

Reports of Officers, Boards, and Special Committees:

1. Building, Planning & Zoning, Unfinished Business: None.
2. Building, Planning & Zoning, New Business:

(A) J.I. Corporation 600 Logan Avenue – Building Permit.

(B) Ordinance Repealing Division 6, Oversize Vehicle Parking of Article IV, of Chapter 110 of the City of Belvidere Municipal Code.

3. Public Works, Unfinished Business: Storm Water - Update.
4. Public Works, New Business:
 - (A) Sensitive Aquifer Recharge Areas (SARA Map).
 - (B) Well #8 Generator – Bid Tabulation.
 - (C) Water Testing Update – UCMR4 Monitoring.
 - (D) Branch Grinding.
 - (E) Robert Larson – 515 Calgary Way.
5. Other:
 - (A) Tax Levy Request from Belvidere Police Pension Fund 2017.
 - (B) Tax Levy Request from Belvidere Fire Pension Fund 2017.
6. Adjournment:

FROM:

November 20, 2017

Jamal Chaudary,

On behalf of J.I. Corporation

TO:

Building Department,

City of Belvidere, Illinois.

Ref: Extension of building permit for alteration/building of Gas Station at 600 Logan Ave. Belvidere, Illinois.

I am writing to request an extension in the building permit granted to J.I. Corporation, for modifications and building of gas station located at 600 Logan Ave. Belvidere Illinois.

The request is being made because the building project has been delayed due to financial and contractual issues.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jamal Chaudary".

Jamal Chaudary

For J.I. Corporation

ORDINANCE #
AN ORDINANCE REPEALING DIVISION 6, OVERSIZE VEHICLE
PARKING, OF ARTICLE IV, of CHAPTER 110,
OF THE CITY OF BELVIDERE MUNICIPAL CODE

WHEREAS, the size and location of driveways as well as the parking of recreational and commercial motor vehicles on private property are now regulated by the City of Belvidere Zoning Code, 150.01 et seq.; and

WHEREAS, the adoption of those portions of the City of Belvidere Zoning Code should, by operation of law repeal prior inconsistent ordinances; and

WHEREAS, Division 6 of Article IV or Chapter 110 is a prior inconsistent ordinance which the City Council wishes to ensure is repealed by affirmative action to avoid future confusion.

NOW, THEREFORE, BE IT ORDAINED by the City Council of the City of Belvidere as follows:

SECTION 1: Division 6 of Article IV of Chapter 110, consisting of Sections 110-321, 110-322, 110-323 and sections 110-325-110-355 (previously repealed and reserved), is repealed and reserved.

SECTION 2: If any section, paragraph, subdivision, clause, sentence or provision of this Ordinance shall be adjudged by any Court of competent jurisdiction to be invalid, such judgment shall not affect, impair, invalidate or nullify the remainder thereof, which remainder shall remain and continue in full force and effect.

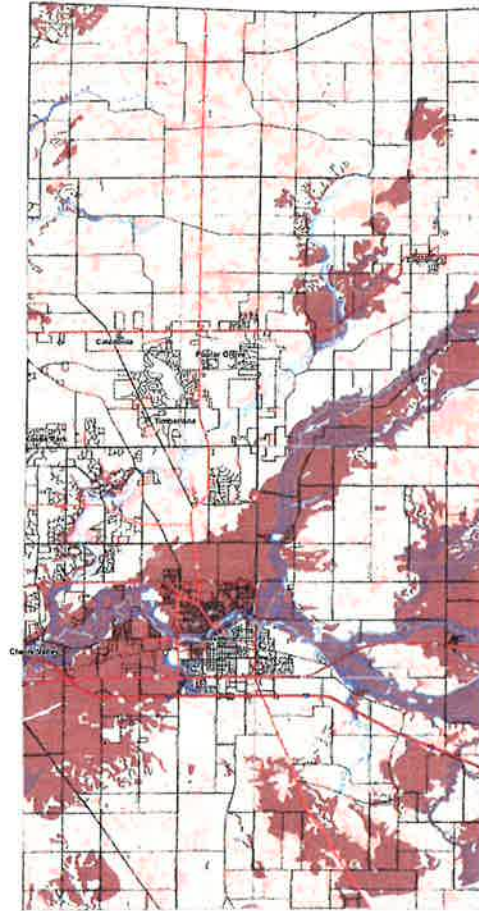
SECTION 3: All ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such conflict.

SECTION 4: This Ordinance shall be in full force and effect from and after its passage and publication in pamphlet form as required by law which publication is hereby authorized.

Voting Aye:
Voting Nay:
Absent:

APPROVED:

SARA Map Creation



Data Sources and Explanations

- Boone County Soil Survey - *Table 6 Limitations Affecting Cropland and Pastureland*
 - This information identifies soils which may have limitations affecting cropland and pastureland such as erosion, poor tilth, high PH, excessive permeability, wetness and ponding. For the purposes of the SARA map only soils with the limitation of "excessive permeability" were used. Excessive permeability is defined as "The lower limit of the permeability range within the soil profile is 6 inches or more (water infiltration) per hour."
- Circular 531 Plate 2
 - Plate 2 was used to identify areas of *dolomite within 20 feet of the land surface, sand and gravel (usually greater than 50 feet thick) at land surface and sand and gravel within 20 feet of land surface overlain by till or other fine to medium textured material*. This information was used as these geologic characteristics would identify the areas of highest rate of

SARA Map Creation

water recharge into the ground. These areas are reflected in the SARA map as the highest potential for recharge.

- Circular 531 Plate 3
 - Plate 3 was used to identify areas of highest potential for groundwater contamination. During the SARA map creation we used the 5 highest categories for potential for groundwater contamination which are beginning at the highest: *Dolomite within 5 feet of land surface, sand and gravel at land surface, Dolomite between 5 and 20 feet of land surface overlain by sandy or sandy loam till or other fine to medium textured material, Dolomite between 5 and 20 feet of land surface overlain by loamy to silty-clay till or other fine to medium textured material and sand and gravel within 20 feet of land surface overlain by till or other fine to medium textured material*. These areas are reflected in the SARA map as “Type A” or the highest potential for recharge.
- Boone County Soil Survey – *Table 24 Water Features*
 - Table 24 gives estimates of various water features. The estimates are used in land use planning that involves engineering considerations. Soils are assigned to one of four groups according to the rate of water infiltration when the soils are not protected by vegetation, are thoroughly wet, and receive precipitation from long-duration storms. For the purposes of the SARA map Hydrologic Group A and B was used. *Group A* is defined as Soils having a high infiltration rate (low runoff potential) when thoroughly wet. These consist mainly of deep, well drained to excessively drained sands or gravelly sands. These soils have a high rate of water transmission. *Group B* is defined as Soils having a moderate infiltration rate when thoroughly wet. These consist chiefly of moderately deep or deep, moderately well drained or well drained soils that have moderately fine texture to moderately coarse texture. These soils have a moderate rate of water transmission.
 - Dual Hydrologic groups were also included in the map to identify soils that have soils characteristics that fit the study at least part of the time. If a soil was defined as Dual Hydrologic Group the first group is for drained areas and the second group if for undrained areas.
 - Once all *Group A* and *Group B* soils were identified any soils with a slope greater than 5% was removed to narrow down the highest areas of potential recharge.
 - All soils that did not intersect high risk areas from *Plate 2* and *Plate 3* are identified on the map as a “Type B” SARA area.

SARA Map Creation

- Final Data Layers
 - *Type A* - *Type A* is illustrated on the map in a dark red color which identifies the areas in the county that according to the collected data above one can expect the highest and fastest rate of recharge.
 - *Type B* - *Type B* is illustrated on the map in a light red color which identifies areas in the county that according to the soil characteristics one can expect a high rate of infiltration to the soil and have potential for recharge. The main difference between *Group A* and *Group B* is the underlying geology for *Group B* doesn't present as high of a risk to deeper water sources as *Group A* but still has a high potential for ground water recharge.

Memo

To: Mayor and City Council
From: Brent Anderson, Director of Public Works
Date: 11/28/2017
Re: Well #8 Generator – Bid Tabulation

The current budget provides for the installation of a permanent standby generator for Well #8. The following bids were opened today for this work:

- | | |
|---|--------------|
| 1. Engel Electric
1514 W 4 th St
Sterling, IL 61081 | \$216,323.00 |
| 2. Ballard Services, Inc
3555 Electric Ave
Rockford, IL 61109 | \$267,500.00 |
| 3. Morse Electric, Inc.
500 W South St
Freeport, IL 61032 | \$277,000.00 |
| 4. Carey Electric Contractors, Inc
3309 Waukegan Rd
McHenry, IL 60050 | \$279,645.00 |

The engineer's estimate for this project was \$435,000.00.

I would recommend approval of the low bid from Engel Electric, in the amount of \$216,323.00, to furnish and install a natural gas generator at well #8. The cost of this work will be paid for from the Water Depreciation Account (#04-09).

Memo

To: Mayor and City Council
From: Brent Anderson, Director of Public Works
Date: December 4, 2017
Re: Water Testing Update – UCMR4 Monitoring

The EPA, through the provisions of the 1996 Safe Drinking Water Act amendments, has released the Fourth Unregulated Contaminant Monitoring Rule (UCMR4), which requires public water systems to monitor for 30 currently unregulated contaminants. We have received the following proposals to conduct the additional annual testing required for this new monitoring:

- | | |
|--|-------------|
| 1. Suburban Laboratories, Inc.
1950 S Batavia Ave, Suite 150
Geneva, IL 6013 | \$10,080.00 |
| 2. PDC Laboratories, Inc.
4314-A Crystal Lake Road
McHenry, IL 60050 | \$10,960.00 |

I would recommend approval of the proposal from Suburban Laboratories, in the amount of \$10,080.00, for the UCMR4 annual sampling. This work will be paid for from Line Item #61-5-810-6812, Lab Expense.

Memo

To: Mayor and City Council
From: Brent Anderson, Director of Public Works
Date: 12/4/2017
Re: Branch Grinding

Our branch pile has grown to the point that it needs to be reduced. The current budget includes \$15,000 for leaf and branch pickup. We have received the following bids for grinding and removing the pile:

- | | |
|---|------------|
| 1. Landscape Material & Firewood Sales, Inc.
27W250 Saint Charles Road
West Chicago, IL 60185 | \$9,000.00 |
| 2. Timber Industries, LLC
900 Depot Avenue
Dixon, IL 61021 | \$9,800.00 |
| 3. Bill Miller Logging
10697 Wood Gate Drive
Dubuque, IA 52003 | No Bid |

I would recommend approval of the low bid from Landscape Material & Firewood Sales, Inc, in the amount of \$9,000, for grinding of the City's branch pile. This work will be paid for from Line Item #01-5-310-6826.

Nov 1, 2017

Attn: Mayor Chamberlain and Belvidere City Council

My wife and I live at 515 Calgary Way, Belvidere, IL. On June 28th, 2017, our basement flooded with in excess of 15 inches of sewage. As a result, we suffered damages to our property of \$32,394.00. This includes the cost of clean-up, replacement of property lost, and the cost of restoration of our home.

We have attempted to file a claim with our insurance company, but due to 3 previous sewage losses, since we lived in our home, we were not covered for any additional losses caused by sewage back up. Additionally, we file a claim with the city insurance company for the losses, but our claim was denied.

As mentioned, we have now suffered 4 sewage back-ups since we moved into our newly constructed home in 1996. On the previous occasions, we were told the flooding was caused by several different issues. They range from the removal of a pump station on the west side of IL Rte 20, power loss at the pump station in our neighborhood, a failure of the pump in our neighborhood, and that other residents of Belvidere pumping grey water into the sewage system. Additionally, on each of those occasions, we were told the problem was fixed, yet we continue to have sewage back-up issues. The city's recommendation was for wife and I to install a sewage check valve to prevent the sewage from backing up into our home. The cost of installing the unit is \$3,987.16. We are having the check valve installed this week.

We have followed the protocol, outlined by Mr. Anderson, with regard to the sewage issue and filing a claim with the city. We are requesting the City of Belvidere reimburse us for the cost of damages sustained and for the full cost of the installation of the sewage back-up check valve.

Regards,



Robert Larson
515 Calgary Way
Belvidere, IL. 61007

Clean-up and removal of contents

ServPro \$6,870.00 See Attached Invoice

Restoration

Bingham Construction \$15,307.00 See Attached Estimate

Contents

Family room

Couch	\$530.48	American Furniture - Have receipt
Loveseat	\$510.28	American Furniture - Have receipt
Loveseat	\$379.99	West Village - Blue - Love Seat
Entertainment center	\$549.99	Slumberland - Have receipt
TV Stands	\$39.99	Amazon
TV - 32 "	\$129.99	Bet Buy
HP Envy Laptop - 15 "	\$479.99	Best Buy
Nintendo 64)2 unites)	29.99 each \$49.98	Ebay
X-Box 1 - 500 G	\$199.99	Gamestop(Used)
Play Station 2	\$299.99	Best buy
Coffee table	\$199.99	
End tables	\$159.99	
30 Assorted viedo games games	\$450.00	\$15.00 each
40 VHS Movies	\$400.00	\$10.00 each
Computer RAM	\$50.00	

Bedroom

Queen Bed and Box Spring - Serta Perfect Day	\$1,274.00	Houzz.com
2 drawer night stand	\$116.99	Slumberland -Tanglewood collection
Dresser	\$242.99	Slumberland -Tanglewood collection
TV/Drawer Set	\$242.99	Slumberland -Tanglewood collection
Shoes	\$200.00	
Suitcase	\$50.00	Walmart
Nintendo 2 DS	\$149.99	
Gameboy Advanced	\$49.99	
Pokeman Yellow - Game (rare)	\$9.99	
Snowball Microphone	\$49.99	

Bathroom

Vanity Cost includes in repairs
Shower Cost includes in repairs

Laundry Room

Dryer	\$550.00	Best Buy
Furnace Motherboard	\$223.44	Flemming

Backroom

Pool Table	\$508.42	Walmart
Futon Cushion	\$123.89	Amazon
Braz. cherry flooring	\$105.65	Home Depot
4 Shelf Bookcase	2 each \$24.88	Walmart
Twin Bed Headboard	\$122.00	Walmart
Air purifier	\$449.89	Walmart
Floor Cleaner	\$99.99	Ebay
Weights	\$85.47	Walmart
Drum Base of a drum set	\$425.00	Ebay
Room heater	\$44.88	Walmart
Suitcase	\$50.00	Walmart
Suitcase	\$50.00	Walmart
Travel Pro Suitcase	\$359.99	Travel Pro
Dufflebags (skiing)	\$22.89	Ebay
Typewriter	\$199.99	Amazon
Ski Boots	\$199.99	Ebay
Several Picture Frames and Pictures	\$200.00	
5 Gallons White Paint	\$49.99	Walmart

TOTAL LOSS \$32,890.94

BINGHAM COMMERCIAL CONSTRUCTION

400 CHERRY AVE

ROCHELLE IL 61068

815-761-2239

binghamconstr@gmail.com

8/13/17

8-13-17

TO: Robert Larson
515 Calgary Way
Belvidere IL

RE: Renovate basement after sewer back up.

Labor and Materials for the following work.

Finish pulling nails where walls were cut open and re insulate.
Install new sheetrock and finish back in smooth up 3ft.
Prime and paint entire wall 2 coats.

Install new corner shower base with side walls and door kit.
Install new maple vanity with existing top.
Install toilet.
Connect fan vent per code.

Install new doors (flush oak) and oak trim.
Install new oak base trim.

Re install outlets, covers and comm. jacks.

Install new carpet and padding. Stairs included.

Total -----\$15,307.

Date 7/31/2017

Invoice No. 3225820

ROBERT LARSON
515 CALGARY WAY
BELVIDERE IL 61008



815-758-3900

P.O. Box 65
515 5th Ave
Rochelle, IL 61068
Fein# 26-4643869

Independently Owned and Operated

DESCRIPTION

DUE DATE 8/15/2017

Services

Mold/ Bio Haz Residential Residential Sewage Clean Up

6,834.94

Payment is due in 15 days - 08/15/17. If payment is not received in 30 days a 1.5% Finance Charge is applied monthly (per the signed contract). If paying by debit or credit card, there is a 3% surcharge added to the total. Payments made after the 30 days will be applied as follows: first to the interest and remaining payment to the principal.

Thank you for you business. Remit to SERVPRO of Dekalb County at PO Box 65, Rochelle, IL 61068

The customer acknowledges that permanently discolored, faded and/or bleached areas on carpet, upholstery, drapery or other types of material sometimes make it impossible to restore the original color or condition. Spot Removal is not guaranteed. PLEASE SEE THE ADDITIONAL TERMS AND CONDITIONS OF SERVICE ON THE REVERSE SIDE.

TOTAL

\$6,834.94

I have read the Terms and Conditions of Service on the reverse side hereof and agree to same.

Authorized Signature

_____ hereby acknowledge the satisfactory completion of the above-described work.

Customer Signature

□ No One Home

TERMS OF PAYMENT: Unless otherwise specified on this invoice, payment is due in full upon completion of service. Interest will be charged at the maximum allowable by law, or at 1.5% per month, whichever is lesser, on accounts over 30 days past due.

**SERVPRO of DeKalb County #9710**

515 5th Avenue, PO Box 65
 Rochelle, IL 61068
 815-758-3900
 FAX: 815-562-6552
 servpro9710@servprodekalb.com
 EIN: 26-4643869

LARSON**Main Level****Main Level**

DESCRIPTION	QTY
1. Equipment setup, (hourly charge) <i>Monitoring: 1 tech, 1.5 hours per day (7/3, 7/5, 7/6/17)</i>	4.50 HR
2. Equip. monitoring - after hrs <i>Monitoring: 1 tech, 1.5 hours (7/4/17 - Holiday)</i>	1.50 HR
3. Dumpster load - Approx. 20 yards, 4 tons of debris <i>Used to dispose of all baseboard, carpet, carpet pad and contents that had to be disposed of.</i>	1.00 EA
4. Dumpster load - Approx. 12 yards, 1-3 tons of debris <i>Used to dispose of all baseboard, carpet, carpet pad and contents that had to be disposed of.</i>	1.00 EA
5. Add for personal protective equipment (hazardous cleanup)	18.00 EA
6. Respirator - Full face - multi-purpose resp. (per day)	9.00 DA
7. Respirator cartridge - HEPA & vapor & gas (per pair)	9.00 EA

Laundry Room**Height: 8'**

DESCRIPTION	QTY
8. Clean with pressure/chemical spray - Heavy	68.62 SF
9. Air mover (per 24 hour period) - No monitoring <i>#T24, 11 - placed 7/3/17, removed 7/6/17 = 3.27 days</i>	6.54 EA

Bathroom**Height: 8'**

DESCRIPTION	QTY
10. Cabinet - vanity unit - Detach - after hours	2.00 LF
11. Clean with pressure/chemical spray - Heavy	57.27 SF
12. Remove Fiberglass tub surround only	1.00 EA
13. Remove Shower Base (fiberglass)	1.00 EA
14. Remove Shower faucet	1.00 EA
15. Tear out baseboard and bag for disposal	33.47 LF
16. Tear out wet drywall, cleanup, bag - Cat 3	34.83 SF
17. Air mover (per 24 hour period) - No monitoring <i>#T12, 28, T55, T50 - placed 7/3/17, removed 7/6/17 = 3.27 days</i>	13.08 EA



SERVPRO of DeKalb County #9710

515 5th Avenue, PO Box 65
 Rochelle, IL 61068
 815-758-3900
 FAX: 815-562-6552
 servpro9710@servprodekalb.com
 EIN: 26-4643869

Living Room

Height: 8'

Subroom: Linen Closet (1)

Height: 8'

DESCRIPTION

QTY

18. Clean with pressure/chemical spray - Heavy	374.26 SF
19. Content Manipulation charge - per hour	2.00 HR
20. Content Manipulation charge - per hour - after hours	2.00 HR
21. Tear out baseboard and bag for disposal	110.47 LF
22. Tear out wet carpet pad, cut/bag - Category 3 water	374.26 SF
23. Tear out wet drywall, cleanup, bag - Cat 3	70.17 SF
24. Tear out wet non-salvageable carpet, cut/bag - Cat 3 water	374.26 SF
25. Air mover (per 24 hour period) - No monitoring	29.43 EA
<i>#T52, T37, T38, T13, T47, T22, T19, T1, T49 - placed 7/3/17, removed 7/6/17 = 3.27 days</i>	
26. Dehumidifier (per 24 hour period) - No monitoring	13.27 EA
<i>#PH3- placed 7/3/17, removed 7/6/17 = 3.27 days</i>	

Storage Area/Room

Height: 8'

DESCRIPTION

QTY

27. Clean with pressure/chemical spray - Heavy	314.56 SF
28. Content Manipulation charge - per hour	2.00 HR
29. Content Manipulation charge - per hour - after hours	2.00 HR
30. Air mover (per 24 hour period) - No monitoring	19.62 EA
<i>#41, T28, 48, T8, T10, T7 - placed 7/3/17, removed 7/6/17 = 3.27 days</i>	
31. Dehumidifier (per 24 hour period) - Large - No monitoring	3.27 EA
<i>#REV1- placed 7/3/17, removed 7/6/17 = 3.27 days</i>	

Bedroom

Height: 8'

DESCRIPTION

QTY

32. Clean with pressure/chemical spray - Heavy	44.10 SF
33. Content Manipulation charge - per hour	1.00 HR
34. Content Manipulation charge - per hour - after hours	1.00 HR
35. Tear out baseboard and bag for disposal	20.71 LF
36. Tear out wet non-salvageable carpet, cut/bag - Cat 3 water	44.10 SF
37. Tear out wet drywall, cleanup, bag - Cat 3	43.50 SF
38. Tear out wet carpet pad, cut/bag - Category 3 water	44.10 SF
39. Air mover (per 24 hour period) - No monitoring	11.75 EA
<i>#T18, T45, T20, 3, T46- placed 7/3/17, removed 7/5/17 = 2.35 days</i>	



SERVPRO of DeKalb County #9710

515 5th Avenue, PO Box 65
 Rochelle, IL 61068
 815-758-3900
 FAX: 815-562-6552
 servpro9710@servprodekalb.com
 EIN: 26-4643869

Closet

Height: 8'

DESCRIPTION

QTY

40. Clean with pressure/chemical spray - Heavy	5.20 SF
41. Content Manipulation charge - per hour	0.25 HR
42. Content Manipulation charge - per hour - after hours	0.25 HR
43. Tear out baseboard and bag for disposal	12.37 LF
44. Tear out wet carpet pad, cut/bag - Category 3 water	5.20 SF
45. Tear out wet drywall, cleanup, bag - Cat 3	13.00 SF
46. Tear out wet non-salvageable carpet, cut/bag - Cat 3 water	5.20 SF
47. Air mover (per 24 hour period) - No monitoring	3.27 EA
<i>#T17 - placed 7/3/17, removed 7/6/17 = 3.27 days</i>	

Grand Total

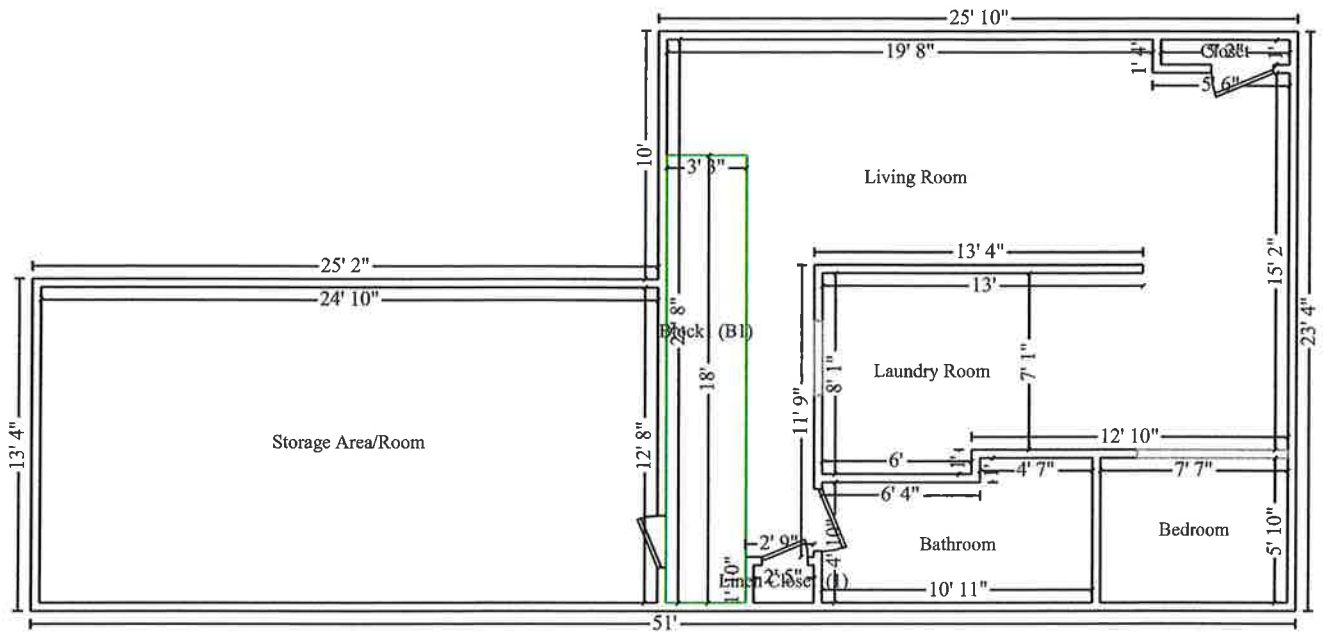
\$6,834.94

No Rep

Grand Total Areas:

2,230.26 SF Walls	864.01 SF Ceiling	3,094.27 SF Walls and Ceiling
864.01 SF Floor	96.00 SY Flooring	275.75 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	293.92 LF Ceil. Perimeter
864.01 Floor Area	938.33 Total Area	2,299.08 Interior Wall Area
1,338.00 Exterior Wall Area	148.67 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Main Level



Main Level



SERVPRO of DeKalb County #9710

515 5th Avenue, PO Box 65
Rochelle, IL 61068
815-758-3900
FAX: 815-562-6552
servpro9710@servprodekalb.com
EIN: 26-4643869

Insured: ROBERT LARSON
Property: 515 CALGARY WAY
BELVIDERE, IL 61008

Home: (815) 519-6825
E-mail: RLLARSON12@COMCAST.NET

Claim Rep.: No Rep

Estimator: No Rep

Claim Number: 000000

Policy Number: 000000

Type of Loss: Sewer Back Up/Sump Pump
Overflow

Date Contacted: 6/29/2017

Date of Loss: 6/29/2017

Date Inspected: 7/30/2017

Date Received: 6/29/2017

Date Entered: 6/30/2017 9:02 AM

Price List: ILRO8X_JUN17
Restoration/Service/Remodel
Estimate: LARSON

October 19, 2017

Mayor Michael Chamberlain and Members of the City Council
City of Belvidere
401 Whitney Blvd
Belvidere, Illinois 61008

RE: Tax Levy Request from the Belvidere Police Pension Fund 2017

Dear Mayor Chamberlain and Members of the City Council:

Section 3-125 of the Illinois Pension Code provides that the City of Belvidere must annually levy a tax to meet the annual actuarial requirements of the police pension fund (40 ILCS 5/3-125). The Board of Trustees of the Belvidere Police Pension Fund recently reviewed the actuarial report prepared by actuary Todd A. Schroeder of Lauterbach & Amen, LLP for purposes of the next City tax levy

In light of the Board's fiduciary obligation to ensure funds are available to meet the actuarial requirements of the Fund, the Board voted to request that the City Council levy the suggested actuarial amount of \$1,246,427 on behalf of the Belvidere Police Pension Fund in December 2017. Note the following highlights:

- The recommended contribution has increased \$95,750 from the prior year, an 8.3% increase over last year's recommended contribution.
- The funded percentage has improved to 62.35% on an actuarial value of assets basis.
- According to the actuary the City can expect a 3 to 4% increase in the recommended contribution each year, which accounts for \$40,274 of the increased contribution this year. However, unexpected changes – primarily from demographic changes and asset returns being less than expected – resulted in additional contribution requirements of \$55,476.
- The year's return on investments was 6.5%, net of administrative expenses. When smoothing (the recognition of gains and losses over five years) was considered, the return on investments on the actuarial value of assets was 5.0% net of administrative expenses.

The Board encourages the City to continue its commitment to properly funding the Fund. Enclosed please find the actuarial valuation, annual municipal compliance report, and the Fund's investment policy for your review. If you have any questions regarding the Board's request or would like a representative of the Board to attend the City Council meeting at which our request will be discussed, please let us know.

Sincerely,

BELVIDERE POLICE PENSION FUND



Matt Wallace, President

Enclosures

- Actuarial Valuation as of May 1, 2017
- Municipal Compliance Report
- Investment Policy

cc: Becky Tobin, City Finance Director (w/ enclosures)
Cory Thornton, City Treasurer (w/ enclosures)

CITY OF BELVIDERE, ILLINOIS
POLICE PENSION FUND

HOUSE BILL 5088 - MUNICIPAL COMPLIANCE REPORT

FOR THE FISCAL YEAR ENDED

APRIL 30, 2017

**CITY OF BELVIDERE, ILLINOIS
POLICE PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

The Pension Board certifies to the Board of Trustees of the City of Belvidere, Illinois on the condition of the Pension Fund at the end of its most recently completed fiscal year the following information:

- 1) The total cash and investments of the fund and their current market value of those assets:

	<u>Current Fiscal Year</u>	<u>Preceding Fiscal Year</u>
Total Cash and Investments	<u>\$ 19,987,751</u>	<u>\$ 18,656,941</u>
Total Net Position	<u>\$ 19,976,484</u>	<u>\$ 18,648,665</u>

- 2) The estimated receipts during the next succeeding fiscal year from deductions from the salaries of police officers and from other sources:

Estimated Receipts - Employee Contributions	<u>\$ 311,400</u>
Estimated Receipts - All Other Sources	
Investment Earnings	<u>\$ 1,399,100</u>
Municipal Contributions	<u>\$ 1,246,427</u>

- 3) The estimated amount required during the next succeeding fiscal year to (a) pay all pensions and other obligations provided in Article 3 of the Illinois Pension Code, and (b) to meet the annual requirements of the fund as provided in Sections 3-125 and 3-127:

(a) Pay all Pensions and Other Obligations	<u>\$ 1,713,100</u>
(b) Annual Requirement of the Fund as Determined by:	
Illinois Department of Insurance	<u>\$ N/A</u>
Private Actuary- Lauterbach & Amen, LLP	
Recommended Municipal Contribution	<u>\$ 1,246,427</u>
Statutory Municipal Contribution	<u>\$ 978,986</u>

**CITY OF BELVIDERE, ILLINOIS
POLICE PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

- 4) The total net income received from investment of assets along with the assumed investment return and actual investment return received by the fund during its most recently completed fiscal year compared to the total net income, assumed investment return, and actual investment return received during the preceding fiscal year:

	<u>Current Fiscal Year</u>	<u>Preceding Fiscal Year</u>
Net Income Received from Investment of Assets	\$ 1,249,839	\$ (151,962)
Assumed Investment Return		
Illinois Department of Insurance	<u>N/A</u>	<u>6.75%</u>
Private Actuary- Lauterbach & Amen, LLP	<u>7.00%</u>	<u>7.00%</u>
Actual Investment Return	<u>6.68%</u>	<u>(0.81)%</u>

- 5) The total number of active employees who are financially contributing to the fund:

Number of Active Members	<u>41</u>
--------------------------	-----------

- 6) The total amount that was disbursed in benefits during the fiscal year, including the number of and total amount disbursed to (i) annuitants in receipt of a regular retirement pension, (ii) recipients being paid a disability pension, and (iii) survivors and children in receipt of benefits:

	<u>Number of</u>	<u>Total Amount Disbursed</u>
(i) Regular Retirement Pension	<u>24</u>	<u>\$ 1,132,566</u>
(ii) Disability Pension	<u>1</u>	<u>\$ 26,380</u>
(iii) Survivors and Child Benefits	<u>5</u>	<u>\$ 180,099</u>
Totals	<u>30</u>	<u>\$ 1,339,045</u>

**CITY OF BELVIDERE, ILLINOIS
POLICE PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

7) The funded ratio of the fund:

	<u>Current Fiscal Year</u>	<u>Preceding Fiscal Year</u>
Illinois Department of Insurance	<u>N/A</u>	<u>66.49%</u>
Private Actuary- Lauterbach & Amen, LLP	<u>62.35%</u>	<u>62.12%</u>

8) The unfunded liability carried by the fund, along with an actuarial explanation of the unfunded liability:

Unfunded Liability:

Illinois Department of Insurance	<u>\$ N/A</u>
Private Actuary- Lauterbach & Amen, LLP	<u>\$ 12,681,789</u>

The accrued liability is the actuarial present value of the portion of the projected benefits that has been accrued as of the valuation date based upon the actuarial valuation method and the actuarial assumptions employed in the valuation. The unfunded accrued liability is the excess of the accrued liability over the actuarial value of assets.

9) The investment policy of the Pension Board under the statutory investment restrictions imposed on the fund.

Investment Policy - See Attached.


Please see Notes Page attached.

CERTIFICATION OF MUNICIPAL POLICE
PENSION FUND COMPLIANCE REPORT

The Board of Trustees of the Pension Fund, based upon information and belief, and to the best of our knowledge, hereby certify pursuant to §3-143 of the Illinois Pension Code 40 ILCS 5/3-143, that the preceding report is true and accurate.

Adopted this 19th day of Oct., 2017

President  Date 10/19/17

Secretary  Date 10/19/17

**CITY OF BELVIDERE, ILLINOIS
POLICE PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

INDEX OF ASSUMPTIONS

- 1) Total Cash and Investments - as Reported in the Audited Financial Statements for the Years Ended April 30, 2017 and 2016.

Total Net Position - as Reported at Market Value in the Audited Financial Statements for the Years Ended April 30, 2017 and 2016.

- 2) Estimated Receipts - Employee Contributions as Reported in the Audited Financial Statements for the Year Ended April 30, 2017 plus 5.35% Increase (Actuarial Salary Increase Assumption) Rounded to the Nearest \$100.

Estimated Receipts - All Other Sources

Investment Earnings - Cash and Investments as Reported in the Audited Financial Statements for the Year Ended April 30, 2017, times 7% (Actuarial Investment Return Assumption) Rounded to the Nearest \$100.

Municipal Contributions - Recommended Tax Levy Requirement as Reported by Lauterbach & Amen, LLP, Actuarial Valuation for the Year Ended April 30, 2017.

- 3) (a) Pay all Pensions and Other Obligations - Total Deductions as Reported in the Audited Financial Statements for the Year Ended April 30, 2017, plus a 25% Increase, Rounded to the Nearest \$100.

(b) Annual Requirement of the Fund as Determined by:

Illinois Department of Insurance - No April 30, 2017 Actuarial Valuation available at the time of this report.

Private Actuary

Recommended Amount of Tax Levy as Reported by Lauterbach & Amen, LLP in the April 30, 2017 Actuarial Valuation.

Statutorily Required Amount of Tax Levy as Reported by Lauterbach & Amen, LLP in the April 30, 2017 Actuarial Valuation.

**CITY OF BELVIDERE, ILLINOIS
POLICE PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

INDEX OF ASSUMPTIONS - Continued

- 4) Net Income Received from Investment of Assets - Investment Income (Loss) net of Investment Expense, as Reported in the Audited Financial Statements for the Years Ended April 30, 2017 and 2016.

Assumed Investment Return

Illinois Department of Insurance - Preceding Fiscal Year Interest Rate Assumption as Reported in the April 30, 2016 Actuarial Valuation. No April 30, 2017 Actuarial Valuation available at the time of this report.

Private Actuary - Current and Preceding Fiscal Year Interest Rate Assumption as Reported in the Lauterbach & Amen, LLP, April 30, 2017 and 2016 Actuarial Valuations.

Actual Investment Return - Net Income Received from Investments as Reported Above as a Percentage of the Average of the Beginning and Ending Balances of the Fiscal Year Cash Investments, Excluding Net Investment Income, Gains, and Losses for the Fiscal Year Return Being calculated, as Reported in the Audited Financial Statements for the Fiscal Years Ended April 30, 2017, 2016 and 2015.

- 5) Number of Active Members - Illinois Department of Insurance Annual Statement for April 30, 2017 - Schedule P.
- 6) (i) Regular Retirement Pension - Illinois Department of Insurance Annual Statement for April 30, 2017 - Schedule P for Number of Participants and Expense page 1 for Total Amount Disbursed.
- (ii) Disability Pension - Same as above.
- (iii) Survivors and Child Benefits - Same as above.

**CITY OF BELVIDERE, ILLINOIS
POLICE PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

INDEX OF ASSUMPTIONS - Continued

7) The funded ratio of the fund:

Illinois Department of Insurance - Preceding Fiscal Year Net Present Assets as a percentage of Total Assets as Reported in the April 30, 2016 Actuarial Valuation. No April 30, 2017 Actuarial Valuation available at the time of this report.

Private Actuary - Current and Preceding Fiscal Year Net Present Assets as a percentage of Total Assets as Reported in the Lauterbach & Amen, LLP, April 30, 2017 and April 30, 2016 Actuarial Valuations.

8) Unfunded Liability:

Illinois Department of Insurance - Deferred Asset (Unfunded Accrued Liability) - No April 30, 2017 Actuarial Valuation available at the time of this report.

Private Actuary - Deferred Asset (Unfunded Accrued Liability) as Reported by Lauterbach & Amen, LLP in the April 30, 2017 Actuarial Valuation.



**CITY OF BELVIDERE
FIRE PENSION FUND**

**P.O. Box 977
Belvidere, IL 61008**

**President: Shawn Schadle
sschadle@belviderefire.com**

**Secretary: Chris Letourneau
cletourneau@belviderefire.com**

October 30, 2017

**Mayor Michael Chamberlain and Members of the City Council City of Belvidere
401 Whitney Blvd
Belvidere, Illinois 61008**

RE: 2017 Tax Levy Request from the Belvidere Fire Pension Fund

Dear Mayor Chamberlain and Members of the City Council:

The Board of Trustees of the Belvidere Fire Pension Fund recently reviewed the actuarial report prepared by Lauterbach & Amen, LLP for purposes of the next City tax levy; the Board voted unanimously at its October 2017 meeting to request that the City Council levy the suggested actuarial amount of \$1,065,291 on behalf of the Belvidere Fire Pension Fund. This amount is based using an investment return of 7.0% under the entry age normal actuarial method and following a 100% funding policy by year 2040.

Note the following highlights from the actuarial study:

- The Actuarial Liability has increased from \$25,604,729 to 26,182,273.
- The recommended contribution has increased \$32,365 from the prior year (3.1%).
- The funded percentage has increased on an actuarial value of assets basis from 56.60% last year to 57.40% this year.
- The Investment Return on Assets net of fees for the period was 9.3%.

Summary of Changes:

Causation	Actuarial Liability	Contribution Recommendation
Prior Valuation	\$25,604,729	\$1,032,926
Expected Changes from Increases in Salary	\$986,929	\$36,152
Salary Increases Less than Expected	(\$82,400)	(\$6,769)
Demographic Changes	(\$530,024)	(\$36,967)
Assumption Changes	\$203,038	\$13,337
Actual Asset Return		\$15,063
Actual Contributions		\$11,549
Current Valuation	\$26,182,273	\$1,065,291



**CITY OF BELVIDERE
FIRE PENSION FUND**

**P.O. Box 977
Belvidere, IL 61008**

President: Shawn Schadle
sschadle@belviderefire.com

Secretary: Chris Letourneau
cletourneau@belviderefire.com

The Board wants to thank City Administration for your commitment to fund the policy based on the actuarial assessment done by Lauterbach and Amen. Your prudent financial management has ensured that the Citizens of Belvidere maintain an excellent credit rating, and a solid financial future. Enclosed please find the annual municipal compliance report for your review. If you have any questions regarding the report, or the Board's request, or would like a representative of the Board to attend the City Council meeting, please let me know.

Sincerely,

Shawn Schadle



President



Secretary

Belvidere Firefighters Pension Trust Fund

Enclosures

Actuarial Valuation as of April 30, 2017
FY2017 Municipal Compliance Report

CITY OF BELVIDERE, ILLINOIS
FIREFIGHTERS' PENSION FUND

HOUSE BILL 5088 - MUNICIPAL COMPLIANCE REPORT

FOR THE FISCAL YEAR ENDED

APRIL 30, 2017

**CITY OF BELVIDERE, ILLINOIS
FIREFIGHTERS' PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

The Pension Board certifies to the Board of Trustees of the City of Belvidere, Illinois on the condition of the Pension Fund at the end of its most recently completed fiscal year the following information:

- 1) The total cash and investments of the fund and their current market value of those assets:

	<u>Current Fiscal Year</u>	<u>Preceding Fiscal Year</u>
Total Cash and Investments	<u>\$ 14,534,497</u>	<u>\$ 13,526,022</u>
Total Net Position	<u>\$ 14,531,667</u>	<u>\$ 13,527,902</u>

- 2) The estimated receipts during the next succeeding fiscal year from deductions from the salaries of firefighters and from other sources:

Estimated Receipts - Employee Contributions	<u>\$ 188,200</u>
Estimated Receipts - All Other Sources	
Investment Earnings	<u>\$ 1,017,400</u>
Municipal Contributions	<u>\$ 1,065,291</u>

- 3) The estimated amount necessary during the fiscal year to meet the annual actuarial requirements of the pension fund as provided in Sections 4-118 and 4-120:

Annual Requirement of the Fund as Determined by:

Illinois Department of Insurance	<u>\$ N/A</u>
Private Actuary - Lauterbach & Amen, LLP	
Recommended Municipal Contribution	<u>\$ 1,065,291</u>
Statutory Municipal Contribution	<u>\$ 875,623</u>

**CITY OF BELVIDERE, ILLINOIS
FIREFIGHTERS' PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

- 4) The total net income received from investment of assets along with the assumed investment return and actual investment return received by the fund during its most recently completed fiscal year compared to the total net income, assumed investment return, and actual investment return received during the preceding fiscal year:

	<u>Current Fiscal Year</u>	<u>Preceding Fiscal Year</u>
Net Income Received from Investment of Assets	<u>\$ 1,278,591</u>	<u>\$ (278,241)</u>
Assumed Investment Return		
Illinois Department of Insurance	<u>N/A</u>	<u>6.75%</u>
Private Actuary - Lauterbach & Amen, LLP	<u>7.00%</u>	<u>7.00%</u>
Actual Investment Return	<u>9.55%</u>	<u>(2.00%)</u>

- 5) The increase in employer pension contributions that results from the implementation of the provisions of P.A. 93-0689:

Illinois Department of Insurance - Actuarial Report	<u>\$ N/A</u>
Private Actuary - Lauterbach & Amen, LLP	<u>\$ N/A</u>

- 6) The total number of active employees who are financially contributing to the fund:

Number of Active Members	<u>28</u>
--------------------------	-----------

- 7) The total amount that was disbursed in benefits during the fiscal year, including the number of and total amount disbursed to (i) annuitants in receipt of a regular retirement pension, (ii) recipients being paid a disability pension, and (iii) survivors and children in receipt of benefits:

	<u>Number of</u>	<u>Total Amount Disbursed</u>
(i) Regular Retirement Pension	<u>12</u>	<u>\$ 733,224</u>
(ii) Disability Pension	<u>9</u>	<u>\$ 398,835</u>
(iii) Survivors and Child Benefits	<u>8</u>	<u>\$ 145,707</u>
Totals	<u>29</u>	<u>\$ 1,277,766</u>

**CITY OF BELVIDERE, ILLINOIS
FIREFIGHTERS' PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

8) The funded ratio of the fund:

	<u>Current Fiscal Year</u>	<u>Preceding Fiscal Year</u>
Illinois Department of Insurance	<u>N/A</u>	<u>58.91%</u>
Private Actuary - Lauterbach & Amen, LLP	<u>57.40%</u>	<u>56.60%</u>

9) The unfunded liability carried by the fund, along with an actuarial explanation of the unfunded liability:

Unfunded Liability:

Illinois Department of Insurance	<u>\$ N/A</u>
Private Actuary - Lauterbach & Amen, LLP	<u>\$ 11,152,707</u>

The accrued liability is the actuarial present value of the portion of the projected benefits that has been accrued as of the valuation date based upon the actuarial valuation method and the actuarial assumptions employed in the valuation. The unfunded accrued liability is the excess of the accrued liability over the actuarial value of assets.

10) The investment policy of the Pension Board under the statutory investment restrictions imposed on the fund.

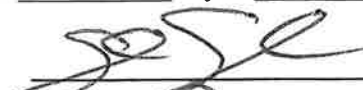

Investment Policy - See Attached.

Please see Notes Page attached.

CERTIFICATION OF MUNICIPAL FIREFIGHTERS'
PENSION FUND COMPLIANCE REPORT

The Board of Trustees of the Pension Fund, based upon information and belief, and to the best of our knowledge, hereby certify pursuant to §4-134 of the Illinois Pension Code 40 ILCS 5/4-134, that the preceding report is true and accurate.

Adopted this 31 day of OCT, 2017

President  Date 10/31/17
 Secretary  Date 10/31/17

**CITY OF BELVIDERE, ILLINOIS
FIREFIGHTERS' PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

INDEX OF ASSUMPTIONS

- 1) Total Cash and Investments - as Reported in the Audited Financial Statements for the Years Ended April 30, 2017 and 2016.

Total Net Position - as Reported at Market Value in the Audited Financial Statements for the Years Ended April 30, 2017 and 2016.

- 2) Estimated Receipts - Employee Contributions as Reported in the Audited Financial Statements for the Year Ended April 30, 2017 plus 5.63% Increase (Actuarial Salary Increase Assumption) Rounded to the Nearest \$100.

Estimated Receipts - All Other Sources

Investment Earnings - Cash and Investments as Reported in the Audited Financial Statements for the Year Ended April 30, 2017, times 7% (Actuarial Investment Return Assumption) Rounded to the Nearest \$100.

Municipal Contributions - Recommended Tax Levy Requirement as Reported by Lauterbach & Amen, LLP, Actuarial Valuation for the Year Ended April 30, 2017.

- 3) Annual Requirement of the Fund as Determined by:

Illinois Department of Insurance - No April 30, 2017 Actuarial Valuation available at the time of this report.

Private Actuary

Recommended Amount of Tax Levy as Reported by Lauterbach & Amen, LLP in the April 30, 2017 Actuarial Valuation.

Statutorily Required Amount of Tax Levy as Reported by Lauterbach & Amen, LLP in the April 30, 2017 Actuarial Valuation.

**CITY OF BELVIDERE, ILLINOIS
FIREFIGHTERS' PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

INDEX OF ASSUMPTIONS - Continued

- 4) Net Income Received from Investment of Assets - Investment Income (Loss) net of Investment Expense, as Reported in the Audited Financial Statements for the Years Ended April 30, 2017 and 2016.

Assumed Investment Return

Illinois Department of Insurance - Preceding Fiscal Year Interest Rate Assumption as Reported in the April 30, 2016 Actuarial Valuation. No April 30, 2017 Actuarial Valuation available at the time of this report.

Private Actuary - Current and Preceding Fiscal Year Interest Rate Assumption as Reported in the Lauterbach & Amen, LLP, April 30, 2017 and 2016 Actuarial Valuations.

Actual Investment Return - Net Income Received from Investments as Reported Above as a Percentage of the Average of the Beginning and Ending Balances of the Fiscal Year Cash Investments, Excluding Net Investment Income, Gains, and Losses for the Fiscal Year Return Being calculated, as Reported in the Audited Financial Statements for the Fiscal Years Ended April 30, 2017, 2016 and 2015.

- 5) Illinois Department of Insurance - Amount of total suggested tax levy to be excluded from the property tax extension limitation law as contemplated by 35 ILCS 200/18-185.

Private Actuary - No Private Actuarial Valuation amount available at the time of this report.

- 6) Number of Active Members - Illinois Department of Insurance Annual Statement for April 30, 2017 - Schedule P.

- 7) (i) Regular Retirement Pension - Illinois Department of Insurance Annual Statement for April 30, 2017 - Schedule P for Number of Participants and Expense page 1 for Total Amount Disbursed.

(ii) Disability Pension - Same as above.

(iii) Survivors and Child Benefits - Same as above.

**CITY OF BELVIDERE, ILLINOIS
FIREFIGHTERS' PENSION FUND**

**House Bill 5088 (Public Act 95-950) - Municipal Compliance Report
For the Fiscal Year Ending April 30, 2017**

INDEX OF ASSUMPTIONS - Continued

8) The funded ratio of the fund:

Illinois Department of Insurance - Preceding Fiscal Year Net Present Assets as a percentage of Total Assets as Reported in the April 30, 2016 Actuarial Valuation. No April 30, 2017 Actuarial Valuation available at the time of this report.

Private Actuary - Current and Preceding Fiscal Year Net Present Assets as a percentage of Total Assets as Reported in the Lauterbach & Amen, LLP, April 30, 2017 and April 30, 2016 Actuarial Valuations.

9) Unfunded Liability:

Illinois Department of Insurance - Deferred Asset (Unfunded Accrued Liability) - No April 30, 2017 Actuarial Valuation available at the time of this report.

Private Actuary - Deferred Asset (Unfunded Accrued Liability) as Reported by Lauterbach & Amen, LLP in the April 30, 2017 Actuarial Valuation.