

ELECTRONIC (VIRTUAL) COUNCIL MEETING NOTICE
VILLAGE OF GRAND BEACH
48200 PERKINS BLVD., GRAND BEACH, MI
WEDNESDAY, FEBRUARY 17, 2021
6:30 P.M. (CST) – 7:30 P.M. (EST)

THE VILLAGE OF GRAND BEACH COUNCIL, in compliance with the Open Meetings Act, Public Act 267 of 1976, as amended, (MCL 15.264), and pursuant to the provisions of enrolled Senate Bill 1246, Public Act 254 of 2020 amending the Open Meetings Act to meet remotely, hereby gives notice of a Council meeting to be held electronically due to the COVID-19 pandemic.

The Village Hall will not be open during the meeting, so you will need to attend the meeting electronically.

There will be a limited amount of time at the start of the meeting for the public to speak on agenda items and the public will be allowed to speak to other topics during the audience recognition portion of the meeting.

- If you would like to speak on an agenda item during “comments on agenda item” at the start of the meeting or would like to speak during the “public comments – general” portion of the meeting, please send an email prior to 3:00 p.m. EST on February 17, 2021 to clerk@grandbeach.org stating your name, Grand Beach address, which agenda item you would like to speak about, or that you would like to speak during “public comments – general” and include Council Meeting in the subject line of the email. If you do not send an email, you will still be given an opportunity to speak at the meeting. Contact the clerk with any questions.
- Council members may be contacted by email with any questions or input regarding the agenda for this meeting. Email addresses can be found on the Village website at grandbeach.org.

We are asking you to send an email if you plan to speak so that the moderator of the meeting will be able to call on those that wish to speak when the time comes during the meeting.

INSTRUCTIONS ON HOW TO JOIN THE ELECTRONIC (VIRTUAL) MEETING VIA ZOOM

Join Zoom Meeting

<https://us02web.zoom.us/j/88451965020?pwd=ZU9Fam5Ta29LbnBWUkhKK016cDN3UT09>

Meeting ID: 884 5196 5020

Passcode: 936188

One tap mobile

+13017158592,,88451965020#,,,,*936188# US (Washington DC)

+13126266799,,88451965020#,,,,*936188# US (Chicago)

Dial in

833 548 0282 US Toll-free

877 853 5257 US Toll-free

888 475 4499 US Toll-free

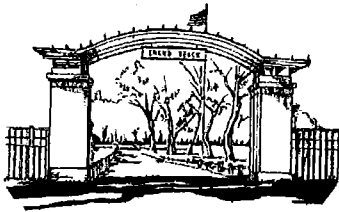
Meeting ID: 884 5196 5020

Passcode: 936188

Find your local number: <https://us02web.zoom.us/j/88451965020>

This notice is posted in compliance with the Open Meetings Act, Public Act 267 of 1976, as amended, (MCL 41.72a(2)(3)) and the Americans With Disabilities Act. The Village of Grand Beach Council will provide necessary reasonable auxiliary aids and services to individuals with disabilities at the meeting upon five days' notice to the Village of Grand Beach Council. Individuals with disabilities requiring auxiliary aids or services should contact the Village of Grand Beach Council by email at clerk@grandbeach.org or calling 269-469-3141.

MARY J. ROBERTSON, CLERK – TREASURER
(269) 469-3141



**Village of Grand Beach
48200 Perkins Blvd.
Grand Beach, MI 49117**

**AGENDA FOR REGULAR COUNCIL MEETING
ELECTRONIC (VIRTUAL) MEETING**

**FEBRUARY 17, 2021
6:30 P.M. CST - 7:30 P.M. EST**

1. Call to Order
2. Adoption of Agenda
3. Consent Agenda
 - a. Approve Village Council Minutes:
 - i. Regular Council Minutes, January 20, 2021
 - b. Pay Bills with Written Additions
4. Public Comments on Agenda Items
5. Presentations/Recognition
 - a. Brian Hake - Kruggel Lawton Audit Presentation
 - b. Police Chief Ryan Layman – Policing in the New Buffalo Area
6. Public Hearing
7. Commission Reports
 - a. Building & Zoning - James Bracewell
 - b. Parks & Beaches - Steve Slater
 - c. Streets & Water - Paul Leonard Jr.
 - d. Police - Deborah Lindley
 - e. Pro Shop & Course - Blake O'Halloran
 - f. ServiScape Report - Clay Putnam
8. Personnel Reports
 - a. Superintendent - Bob Dabbs
 - b. Police Chief - Ryan Layman
 - c. Building Inspector - Bill Lambert
9. Unfinished Business

AGENDA (CONTINUED)
REGULAR ELECTRONIC (VIRTUAL) COUNCIL MEETING
FEBRUARY 17, 2021

10. New Business

- a. Council Meetings - Time Change
- b. Property, Liability & Auto Insurance
- c. Pump House Furnace Replacement
- d. Budget Amendment – Golf Fund FY 2020-2021
- e. Golf Cart Parking Fees
- f. Golf Fees
- g. New Buffalo Shoreline Alliance
- h. EGLE Special Exception – 51005 Lake Park Drive
- i. EGLE Special Exception – 51007 Lake Park Drive

11. Public Comments - General

12. Correspondence

13. Adjournment

**VILLAGE OF GRAND BEACH
REGULAR COUNCIL MEETING (HELD ELECTRONICALLY)
JANUARY 20, 2021**

CALL TO ORDER

Council President Deborah Lindley called the electronic (virtual) regular council meeting to order at 7:32 p.m. EST.

Lindley read the following information regarding the remote meeting:

This meeting is being held remotely due to the COVID-19 pandemic under Senate Bill 1246 which was recently passed. All Council members should identify themselves prior to speaking so that everyone is aware of who is speaking. The President of the Council will read all of the agenda items as we go along for those that can't see the agenda.

There will be two times when the public can speak.

- The first time will be during "comments on agenda items".
- The second time is "audience recognition" where you can speak about any concerns.
- All audience members will be muted until it is time for them to speak.
- Please identify yourself before speaking.

ROLL CALL – IN ATTENDANCE

James Bracewell – Attending remotely from Grand Beach, Michigan

Paul Leonard – Attending remotely from Jupiter, Florida

Deborah Lindley – Attending remotely from Grand Beach, Michigan

Blake O'Halloran - Attending remotely from Grand Beach, Michigan

Steve Slater - Attending remotely from Grand Beach, Michigan

ADOPT AGENDA

Lindley moved, seconded by Bracewell to adopt the January 20, 2021 agenda as presented.

Roll Call Vote

Paul Leonard Aye

Deborah Lindley Aye

Blake O'Halloran Aye

Steve Slater Aye

James Bracewell Aye

Motion carried unanimously 5-0.

ADOPT CONSENT AGENDA

- a. Approve Village Council Minutes:
 Regular Council Meeting, December 16, 2020
- b. Pay Bills with Written Additions

Lindley moved, seconded by Bracewell to adopt the consent agenda as presented.

Roll Call Vote

Deborah Lindley Aye

Blake O'Halloran Aye

Steve Slater Aye

James Bracewell Aye

Regular Council Meeting – January 20, 2021

Paul Leonard Aye

Motion carried unanimously 5-0.

COMMENTS ON AGENDA ITEMS

Ed Trainor spoke about a Special Assessment (SAD) that New Buffalo Township is planning. He said there was a police millage put into place in May 2017 by New Buffalo Township with 118 people voting in favor of the millage out of approximately 200 people that voted in that election, accounting for approximately only 6% of the electorate. He feels that Grand Beach and Michiana are being double taxed and this has little added value to Grand Beach and Michiana since they have their own police department. He said the Special Assessment (SAD) that the township proposes will be locked in for 20 years even though only 118 voters approved the millage in 2017.

Trainor asked the Council to take action to adopt a resolution to request a minimum of a 3 month pause on the SAD process by the township in order to allow time for proper notice and study due to its impact on Village of Grand Beach taxpayers.

PRESENTATIONS/RECOGNITION

Lindley announced that one of our longtime former employee's, Marjorie Royce that worked for the Village for numerous years passed away recently. Leonard spoke about his work with Marjorie during his time as Council President. He said there was no question that she loved the Village, the residents and what she was doing and was dedicated to the well-being and best interests of the Village. He hopes that in the years to come that the Village is served by people like Marjorie with integrity, graciousness, firmness and commitment to the well-being of the Village, not only for employees, but people that serve on various committees.

NEW BUFFALO TOWNSHIP SUPERVISOR MICHELLE HEIT – SPECIAL ASSESSMENT

New Buffalo Township Supervisor Michelle Heit spoke about the proposed Special Assessment (SAD) that the township is planning. The SAD will cover the cost of the bond payment for the new public safety building, the fire department budget, township police and Medic 1 ambulance.

She said the SAD will replace the two public safety millages that are currently in place. She said they are moving to a SAD because it is not subject to the Headlee rollback like a millage, and it will ensure that funds are available in years to come to pay for the public safety building, fire, ambulance and police.

Heit said she understands that the Village has their own police force, but all Villages in the State of Michigan are required to pay both Village and Township taxes. She said she understands how important it is to Grand Beach residents to have their own police force and how important quick response time is to the residents. She said that the township residents want the same thing, so she wants to be sure that they continue to have their own police department.

She said the school bond was paid off, so that millage will come off the tax bills and will help offset the SAD. She said there is a slight increase in the millage included in the SAD to help with the loss of the Casino payment in lieu of taxes (PILT) in the amount of \$149,000 that the township will no longer receive when they have a SAD rather than a millage.

Lindley suggested to Heit that at the next public hearing in February the township board make it clear about what the recourse is for taxpayers and that they have 30 days to get 51% of people to sign a petition against the SAD, although if all members of the board vote in favor of the SAD, it still passes.

The Council suggested the township put out more information in the future to the taxpayers in the media and in notices to let them know what they are proposing. They also suggested putting millage proposals on the ballot during a

Regular Council Meeting – January 20, 2021

presidential election when more people vote. The Council questioned what considerations were given for budget cutbacks.

Lindley said the Village needs an operating millage, but it is will be difficult to do with the Township's SAD.

Heit asked anyone with additional questions or concerns to call her or email her.

PUBLIC HEARINGS

None

COMMISSION REPORTS

BUILDING & ZONING: Bracewell said there are 30 building permits included on the building inspector's report. He said that after waiting for the Village Attorney to review a letter to be sent to a property owner who is building a home in the Fifteen Acres and has been a problem for three years, the letter has been sent out.

PARKS & BEACHES, POLICE, PRO SHOP & COURSE: Nothing to report.

STREETS & WATER: Leonard asked residents to let the maintenance department know if there are any potholes or plowing that needs attention or if there are any trees posing problems.

O'Halloran said he has had people ask about extending the sidewalk that was recently put in all the way to the beach. Leonard said the Village is required to spend a portion of the ACT 51 funds on things like this and the Council should consider these types of improvements.

SERVISCAPE REPORT

Clay Putnam said winter equipment maintenance has been completed. They are compiling bid request to vendors for materials and equipment for the upcoming season.

PERSONNEL REPORTS

SUPERINTENDENT: In addition to written report, Superintendent Bob Dabbs told the Council that Oselka Constructors has two excavators in the Village that they need to get out of the Village. One excavator is located on Sun Valley Falls and the other on Lake Park Drive. They are unable to bring a lowboy trailer in to the Village over the railroad tracks, so they need to track the excavators out of the Village, over the tracks and across the highway to a trailer. Dabbs said he could take pictures of all of the roads beforehand and then they would pay for any damages done by the equipment. Another option would be to wait for a blanket of snow to track them out of the Village. They would use plywood at the corners because that is where they can cause damage to the roads. Leonard suggested that Dabbs talk to Oselka and ask them to take a hard look at coming in at Duneland Beach Drive near Notre Dame and down Old Grand Beach Road. Dabbs said they would still need to bring the equipment down from Sun Valley Falls.

POLICE CHIEF: In addition to his written report, Police Chief Ryan Layman said that he included a written yearly report in the packet. Fire Chief Jamie Flick included a written Fire Department report in the packet. Lindley said that a written report from Flick as Fire Chief would be sufficient and the Council wouldn't require an oral report.

BUILDING INSPECTOR: Building Inspector Bill Lambert was not in attendance.

UNFINISHED BUSINESS

MEMORANDUM OF UNDERSTANDING – ELY AVENUE WATER LINES

Leonard said that the Memorandum of Understanding (MOU) regarding moving water lines on Ely Avenue has been reviewed by Village Attorney Sara Senica and she has made a few changes and drafted an easement. Both documents would need to be executed by Joe Farwell on behalf of the trust. The easement will need the legal description inserted into it. He said the MOU mentions development in a couple of places, but he heard from Joe Farwell that they have no plans for development and they just need to close out the trust. He will remove any reference to development in the MOU. The MOU states that the project will be completed within one to three years.

Leonard moved, seconded by Lindley to authorize the release of the Memorandum of Understanding and easement document to Joe Farwell for their review with a request that they get back to the Village with any objections, comments or proposed edits so the Village can continue moving forward.

Roll Call Vote

Blake O'Halloran	Aye
Steve Slater	Aye
James Bracewell	Aye
Paul Leonard	Aye
Deborah Lindley	Aye

Motion carried unanimously 5-0.

NEW BUSINESS

SERVISCAPE - GOLF COURSE MAINTENANCE CONTRACT RENEWAL

O'Halloran moved, seconded by Bracewell to accept the 5-year contract (2021-2025) from ServiScape as stated in the letter of agreement dated December 9, 2020.

Roll Call Vote

Steve Slater	Aye
James Bracewell	Aye
Paul Leonard	Aye
Deborah Lindley	Aye
Blake O'Halloran	Aye

Motion carried unanimously 5-0.

RULES OF PROCEDURE

Lindley moved, seconded by Bracewell to make changes to the Rules of Procedure as presented.

Roll Call Vote

James Bracewell	Aye
Paul Leonard	Aye
Deborah Lindley	Aye
Blake O'Halloran	Nay
Steve Slater	Nay

Motion carried 3-2.

Regular Council Meeting – January 20, 2021
BERRIEN COUNTY EMERGENCY MANAGEMENT PROGRAM

Lindley moved, seconded by Bracewell to name Police Chief Ryan Layman as the primary contact person, Assistant Police Chief Jamie Flick as backup contact person 1 and Clerk-Treasurer Mary Robertson as backup contact person 2 for the Berrien County Emergency Management Program.

Roll Call Vote

Paul Leonard	Aye
Deborah Lindley	Aye
Blake O'Halloran	Aye
Steve Slater	Aye
James Bracewell	Aye

Motion carried unanimously 5-0.

RESOLUTION #2021-01 – EMERGENCY MANAGEMENT PROGRAM

Lindley moved, seconded by Bracewell to adopt resolution #2021-01 as presented to name Police Chief Ryan Layman as the person to work with Berrien County Emergency Management during an emergency.

Roll Call Vote

Deborah Lindley	Aye
Blake O'Halloran	Aye
Steve Slater	Aye
James Bracewell	Aye
Paul Leonard	Aye

Motion carried unanimously 5-0.

EXTENSION OF MPSCS/GRAND BEACH WATER TOWER CO-LOCATION AGREEMENT

The Council discussed the request from Berrien County for a 10 year extension of the Water Tower Co-Location Agreement that allows for the County to keep the antenna on the water tower for use with the 800 MHz police and fire radios. There was concern from O'Halloran and Slater that by having the antenna on the water tower, the Village was losing the opportunity for income and cell service from cell phone carriers.

Former Police Chief Dan Schroeder addressed the Council and said that Grand Beach, Michiana and sometimes New Buffalo had trouble hitting the tower in Sawyer with their radios. The County was planning to put an antenna at the Casino, but Schroeder was concerned that the police would still not be able to hit that tower with their radios from Grand Beach and Michiana, so he suggested that the County put the antenna on the Grand Beach water tower because it is the highest point around.

Lindley moved, seconded by Leonard to renew the Water Tower Co-Location Agreement with the addendum for five years with Berrien County and to pursue any financial opportunity in regards to maintaining the water tower.

Roll Call Vote

Blake O'Halloran	Aye
Steve Slater	Aye
James Bracewell	Aye
Paul Leonard	Aye
Deborah Lindley	Aye

Regular Council Meeting – January 20, 2021

Motion carried unanimously 5-0.

BERRIEN COUNTY ROAD DEPARTMENT WINTER SNOW REMOVAL SUPPORT

The road department sent a letter stating they are willing to help municipalities that run into problems during the pandemic and do not have personnel available to plow snow. The Council did not express an interest in contracting with the Road Department for snow removal.

BUDGET AMENDMENT – FY 20/21 CAPITAL PROJECTS FUND

Lindley moved, seconded by Leonard to approve a budget amendment for fiscal year 20/21 for the Capital Projects Fund as presented.

Roll Call Vote

James Bracewell	Aye
Paul Leonard	Aye
Deborah Lindley	Aye
Blake O'Halloran	Nay
Steve Slater	Nay

Motion carried unanimously 5-0.

AUDIENCE RECOGNITION

None

CORRESPONDENCE

None

ADJOURNMENT

Lindley moved, seconded by Bracewell to adjourn the meeting.

Roll Call Vote

Paul Leonard	Aye
Deborah Lindley	Aye
Blake O'Halloran	Aye
Steve Slater	Aye
James Bracewell	Aye

Motion carried unanimously 5-0.

With no further business, the meeting was adjourned at 9:32 p.m. EST.

Respectfully submitted,



Mary J. Robertson
Clerk-Treasurer

BILLS THAT ARRIVED AFTER ORIGINAL LIST**2/17/21****GENERAL FUND**

Amazon	Office Supplies	10.99
IN Michigan Power	12/4 to 1/6 Service Hall & Garage	347.58
	1/1 to 1/31 Service Street Lights	623.00
Semco Energy	12/28 to 1/25 Service Hall & Garage	361.09
Verizon	1/8 to 2/7 Service	<u>38.23</u>
		1,380.89

GOLF FUND

Semco Energy	12/28 to 1/25 Service	98.32
Verizon	1/8 to 2/7 Service	<u>25.68</u>
		124.00

WATER FUND

Amazon	Office Supplies	24.95
Semco Energy	12/28 to 1/25 Service	91.25
Verizon	1/8 to 2/7 Service	<u>38.23</u>
		154.43

ACH – ELECTRONIC PAYMENTS**GENERAL FUND**

Direct Deposit Payroll	1/31, 2/12 Payroll	20,166.29
Payroll Taxes	1/31, 2/15 Payroll	6,582.80
MERS	January W/H	2,521.33
State of Michigan	Jan. W/H	<u>1,105.51</u>
		30,375.93

GOLF FUND

Horizon Bank	Credit Card Fees	<u>114.00</u>
		114.00

WATER FUND

Horizon Bank	January Service Fee	<u>125.90</u>
		125.90

12:18 PM
02/12/21

Village of Grand Beach - Building Inspection Fund
OPEN INVOICE REPORT
As of February 12, 2021

Type	Date	Num	Memo	Split	Open Balance
HOMER LEROY PINKSTON					
Bill	01/26/2021		ELECTRICAL INSPECTIONS	000.510 · Electrical Inspection F...	5,470.00
Total HOMER LEROY PINKSTON					5,470.00
KRUGGEL, LAWTON & COMPANY, LLC					
Bill	01/31/2021	340557	AUDIT-PROGRESS BILLING	000.801 · Professional Services	300.00
Total KRUGGEL, LAWTON & COMPANY, LLC					300.00
WILLIAM H. LAMBERT					
Bill	02/10/2021		INSPECTIONS	000.500 · Building Inspection Fees	2,311.62
Total WILLIAM H. LAMBERT					2,311.62
TOTAL					8,081.62

12:01 PM
02/12/21

Village of Grand Beach-General Fund
OPEN INVOICE REPORT
As of February 12, 2021

Type	Date	Num	Memo	Split	Open Balance
AALF'S PETROLEUM INC.					
Bill	01/27/2021	48816		000.111 · Gasoline Inventor...	568.80
Total AALF'S PETROLEUM INC.					568.80
BATTERIES PLUS					
Bill	02/10/2021	P365...	ATV BATTERIES	300.778 · Repair & Maint. S...	103.65
Total BATTERIES PLUS					103.65
DALE POWELL					
Bill	02/09/2021		TELEPHONE ALLOWANCE	266.850 · Telephone & Inter...	50.00
Total DALE POWELL					50.00
EGLE					
Bill	02/01/2021		STORM WATER PERMIT-ANN...	446.956 · Miscellaneous	500.00
Total EGLE					500.00
FALATOVICS CONSTRUCTION LLC					
Bill	01/29/2021		97 LOADS LEAVES	446.960 · Debris Removal	7,275.00
Total FALATOVICS CONSTRUCTION LLC					7,275.00
FASTENAL COMPANY					
Bill	02/10/2021	INMI...	FILTERS	266.778 · Repairs & Maint ...	60.48
Total FASTENAL COMPANY					60.48
FIFTH THIRD BANK MASTERCARD					
Bill	02/03/2021		MCAFEE, POSTAGE, MAILCH...	-SPLIT-	124.53
Total FIFTH THIRD BANK MASTERCARD					124.53
INDIANA MICHIGAN POWER					
Bill	02/03/2021		1/7-2/3/21	265.920 · Utilities	260.83
Bill	02/04/2021		1/7-2/4/21	266.920 · Utilities	265.91
Total INDIANA MICHIGAN POWER					526.74
KRUGGEL, LAWTON & COMPANY, LLC					
Bill	01/31/2021	3405...	AUDIT - PROGRESS BILL	202.801 · Professional Serv...	3,000.00
Total KRUGGEL, LAWTON & COMPANY, LLC					3,000.00
LAW OFFICE OF ATTORNEY SARA SENICA PLLC					
Bill	01/18/2021		RENTALS, FOIA, PANDEMIC ...	-SPLIT-	1,600.00
Bill	02/11/2021		NB SPECIAL ASSESSMENT, 9...	105.801 · Professional Serv...	840.00
Total LAW OFFICE OF ATTORNEY SARA SENICA PLLC					2,440.00
LEWIS KOSTINER'					
Bill	02/03/2021		REFUND-ZBA OVERPAYMENT	000.225 · Zoning/Site Plan ...	500.00
Total LEWIS KOSTINER'					500.00

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02/12/21

Village of Grand Beach-General Fund
OPEN INVOICE REPORT
As of February 12, 2021

Type	Date	Num	Memo	Split	Open Balance
LOWE'S					
Bill	02/02/2021		CLEANING PRODUCTS	266.778 · Repairs & Maint ...	235.87
Total LOWE'S					235.87
METLIFE - GROUP BENEFITS					
Bill	02/09/2021		TS05945291 0001	855.855 · Life & Disability In...	503.06
Total METLIFE - GROUP BENEFITS					503.06
MI MUNICIPAL LEAGUE W/C					
Bill	02/04/2021	1091...	WORK COMP #4	871.871 · Workers Compen...	6,619.00
Total MI MUNICIPAL LEAGUE W/C					6,619.00
MICHIGAN CAT					
Bill	02/02/2021	1187...	2 SPIDER KITS	266.778 · Repairs & Maint ...	94.66
Total MICHIGAN CAT					94.66
NAPA AUTO PARTS					
Bill	01/29/2021	4294...	CAR WASH & HANDLE	266.778 · Repairs & Maint ...	72.48
Total NAPA AUTO PARTS					72.48
NORTHERN TOOL & EQUIPMENT COMPANY					
Bill	01/27/2021	4709...	TRAILER HITCH	266.778 · Repairs & Maint ...	120.20
Total NORTHERN TOOL & EQUIPMENT COMPANY					120.20
PRIORITY HEALTH					
Bill	02/07/2021		GROUP ID 795207	852.852 · Hospitalization	6,135.17
Total PRIORITY HEALTH					6,135.17
QUILL					
Bill	01/19/2021	1389...	TONER & BINDER	215.727 · Office Supply	81.09
Total QUILL					81.09
REPUBLIC SERVICES					
Bill	01/31/2021	0715...	3-0715-1003848 FEBRUARY	520.818 · Contractual Servi...	4,505.00
Total REPUBLIC SERVICES					4,505.00
SOUTHWESTERN MICHIGAN PLANNING COMMISSION					
Bill	01/28/2021	619	TWIN CATS LOCAL MATCH	446.956 · Miscellaneous	153.00
Total SOUTHWESTERN MICHIGAN PLANNING COMMISSION					153.00
TEAM LIFE					
Bill	01/04/2021	31142	8 SETS AED PADS	105.956 · Miscellaneous	590.50
Total TEAM LIFE					590.50

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02/12/21

Village of Grand Beach-General Fund
OPEN INVOICE REPORT
As of February 12, 2021

Type	Date	Num	Memo	Split	Open Balance
THE TECH OF SOUTHWEST MICHIGAN					
Bill	01/30/2021	27581	FIREWALL & WIFI MARCH	-SPLIT-	132.67
Total THE TECH OF SOUTHWEST MICHIGAN					132.67
TIM PENDERGAST					
Bill	02/09/2021		TELEPHONE ALLOWANCE	266.850 · Telephone & Inter...	50.00
Total TIM PENDERGAST					50.00
US Post Office					
Bill	02/12/2021		500 STAMPS	215.727 · Office Supply	275.00
Total US Post Office					275.00
VILLAGE OF MICHIANA					
Bill	12/14/2020	22964	2017 EXPLORER -TIRE REPAI...	-SPLIT-	45.04
Bill	02/09/2021		POLICE SERVICES FEBRUARY	300.818 · Contractual Servi...	2,500.00
Total VILLAGE OF MICHIANA					2,545.04
VSP INSURANCE CO. (CT)					
Bill	01/06/2021	8113...	30092372 JANUARY VISION	852.852 · Hospitalization	105.96
Bill	01/08/2021	8113...	30092372 FEBRUARY VISION	852.852 · Hospitalization	105.96
Total VSP INSURANCE CO. (CT)					211.92
TOTAL					<u>37,473.86</u>

12:15 PM
02/12/21

Village of Grand Beach-Golf Fund
OPEN INVOICE REPORT
As of February 12, 2021

Type	Date	Num	Memo	Split	Open Balance
INDIANA MICHIGAN POWER					
Bill	02/10/2021	2/3	1/7-2/3	000.920 · Utilities	29.44
Total INDIANA MICHIGAN POWER					29.44
KRUGGEL, LAWTON & COMPANY, LLC					
Bill	01/31/2021	340557	AUDIT-PROGRESS BILLING	000.902 · Professional ...	900.00
Total KRUGGEL, LAWTON & COMPANY, LLC					900.00
SERVISCAPE					
Bill	01/31/2021		JANUARY	-SPLIT-	8,462.28
Total SERVISCAPE					8,462.28
THE TECH OF SOUTHWEST MICHIGAN					
Bill	01/30/2021	27581	FIREWALL MARCH	000.818 · Contractual ...	34.33
Total THE TECH OF SOUTHWEST MICHIGAN					34.33
US POST OFFICE					
Bill	02/12/2021		500 STAMPS	000.727 · Office Supplies	275.00
Total US POST OFFICE					275.00
TOTAL					9,701.05

12:21 PM
02/12/21

Village of Grand Beach - Local Streets Fund
OPEN INVOICE REPORT
As of February 12, 2021

<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Memo</u>	<u>Split</u>	<u>Open Balance</u>
KRUGGEL, LAWTON & COMPANY, LLC					
Bill	01/31/2021	340557	AUDIT-PROGRESS B...	215.801 · Professional ...	<u>300.00</u>
Total KRUGGEL, LAWTON & COMPANY, LLC					<u>300.00</u>
TOTAL					<u><u>300.00</u></u>

12:23 PM
02/12/21

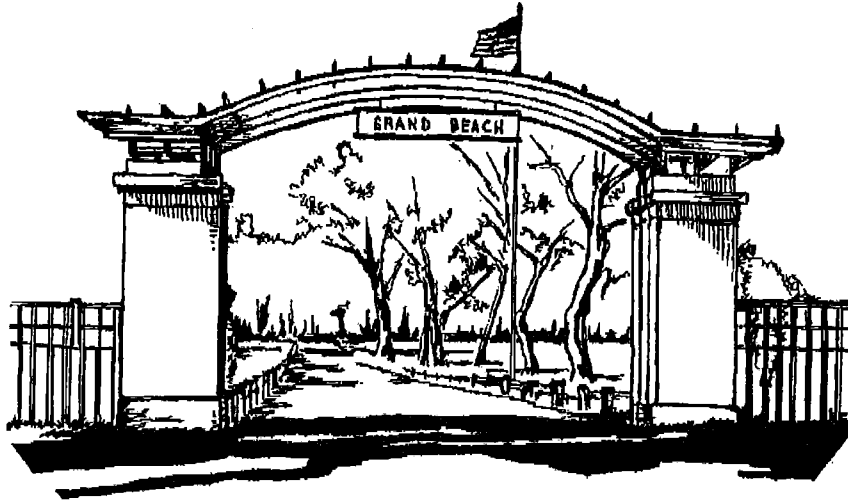
Village of Grand Beach - Major Street Fund
OPEN INVOICE REPORT
As of February 12, 2021

Type	Date	Num	Memo	Split	Open Balance
KRUGGEL, LAWTON & COMPANY, LLC					
Bill	01/31/202	340557	AUDIT-PROGRES...	215.801 · Professional Se...	<u>300.00</u>
Total KRUGGEL, LAWTON & COMPANY, LLC					300.00
NRPC-AMTRAK					
Bill	01/01/202	07723	CROSSING MAIN...	800.956 · Miscellaneous ...	<u>1,978.00</u>
Total NRPC-AMTRAK					<u>1,978.00</u>
TOTAL					<u><u>2,278.00</u></u>

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Village of Grand Beach - Water Fund
OPEN INVOICE REPORT
As of February 12, 2021

Type	Date	Num	Memo	Split	Open Balance
CITY OF NEW BUFFALO					
Bill	01/28/2021	1610	WATER SAMPLING	801.000 · Profession...	125.00
Total CITY OF NEW BUFFALO					125.00
INDIANA MICHIGAN POWER					
Bill	02/03/2021		1/7-2/3/21	920.000 · Utilities	102.00
Bill	02/04/2021		1/7-2/4/21	920.000 · Utilities	83.20
Bill	02/04/2021		1/7-2/4/21	920.000 · Utilities	71.18
Total INDIANA MICHIGAN POWER					256.38
KRUGGEL, LAWTON & COMPANY LLC					
Bill	01/31/2021	340557	AUDIT-PROGRESS BILLING	801.000 · Profession...	1,200.00
Total KRUGGEL, LAWTON & COMPANY LLC					1,200.00
LAW OFFICE OF SARA SENICA, PLLC					
Bill	01/18/2021		MOU - ELY WATER LINES	801.000 · Profession...	280.00
Bill	02/11/2021		MOU & EASEMENT DOCUME...	801.000 · Profession...	520.00
Total LAW OFFICE OF SARA SENICA, PLLC					800.00
MICHIANA WATER AUTHORITY					
Bill	02/04/2021		2/4/2021 READING	927.000 · Water Pur...	6,762.70
Total MICHIANA WATER AUTHORITY					6,762.70
QUILL CORPORATION					
Bill	01/19/2021	13891080	TONER	727.000 · Office Sup...	104.86
Total QUILL CORPORATION					104.86
THE BANK OF NEW YORK MELLON, N.A.					
Bill	02/02/2021		0969-MFA #7246-01	-SPLIT-	38,985.09
Total THE BANK OF NEW YORK MELLON, N.A.					38,985.09
US POST OFFICE					
Bill	02/12/2021		500 POSTCARD STAMPS	727.000 · Office Sup...	180.00
Total US POST OFFICE					180.00
TOTAL					48,414.03



VILLAGE OF GRAND BEACH

FINANCIAL REPORT
October 31, 2020

VILLAGE OF GRAND BEACH
Berrien County, Michigan
October 31, 2020

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Independent Auditor's Report

To the Village Council
Village of Grand Beach, Michigan
Grand Beach, Michigan

We have audited the accompanying financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of Village of Grand Beach, Michigan (the "Village"), as of and for the year ended October 31, 2020, and the related notes to the financial statements, which collectively comprise the Village's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinions

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the Village, as of October 31, 2020, and the respective changes in financial position, and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

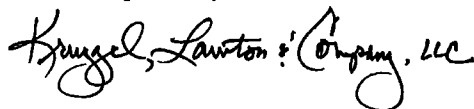
Accounting principles generally accepted in the United States of America require that the required supplementary information, as listed in the table of contents, be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Village's basic financial statements. The combining and individual nonmajor fund financial statements presented for purposes of additional analysis and are not a required part of the basic financial statements.

The other supplementary information is the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining and individual nonmajor fund financial statements are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Respectfully submitted,



Certified Public Accountants

St. Joseph, Michigan
February 9, 2021

Using this Annual Report

This report consists of a series of financial statements. The statement of net position and the statement of activities provide information about the activities of the Village of Grand Beach (the "Village") as a whole and present a longer-term view of the Village's finances. Fund financial statements tell how these services were financed in the short-term, as well as what remains for future spending. Fund financial statements also report the Village's operations in more detail than the government-wide financial statements.

Financial Highlights

The Village's combined net position increased 13.1% from a year ago, increasing from \$4,575,619 to \$5,176,939. As we look at the governmental activities separately from the business-type activities, we can see that the governmental activities experienced an increase in net position of \$441,710 during the year, while the business-type activities experienced an increase in net position of \$159,610.

Overview of the Financial Statements

This report consists of four parts---*management's discussion and analysis* (this section), the *basic financial statements*, and *required supplementary information*. The basic financial statements include two kinds of statements that present different views of the Village:

- The first two statements are *government-wide financial statements* that provide both long-term and short-term information about the Village's overall financial status.
- The remaining statements are *fund financial statements* that focus on *individual parts* of the Village government, reporting the Village's operations in more detail than the government-wide statements.
 - The *governmental funds statements* tell how general government services like public safety were financed in the short-term as well as what remains for future spending.
 - *Proprietary fund statements* offer *short- and long-term* financial information about the activities the government operates *like businesses*, such as the water system and golf course.
 - *Fiduciary fund statements* provide information about the financial relationships, in which the Village acts solely as a trustee or agent for the benefit of others, to whom the resources in question belong. The Village does not currently utilize any fiduciary funds.

The financial statements also include notes that explain some of the information in the financial statements and provide more detailed data. The statements are followed by a section of required supplementary information that further explains and supports the information in the financial statements. The remainder of the overview section of management's discussion and analysis explains the structure and contents of each of the statements.

Government-Wide Statements

The government-wide statements report information about the Village as a whole using accounting methods similar to those used by private-sector companies. The statement of net position includes all of the government's assets, deferred outflows of resources, liabilities, and deferred inflows of resources. All of the current year's revenues and expenses are accounted for in the statement of activities regardless of when cash is received or paid.

The two government-wide statements report the Village's net position and how it has changed, which is one way to measure the Village's financial health, or position.

- Over time, changes in the Village's net position is an indicator of whether its financial health is improving or deteriorating, respectively.
- To assess the overall health of the Village you need to consider additional non-financial factors such as changes in the Village's property tax base and condition of the Village's infrastructure.

The government-wide financial statements of the Village are divided into two categories:

- Governmental activities—Most of the Village's basic services are included here, such as general government, public safety, public works, and recreation and culture.
- Business-type activities—The Village charges fees to customers to help it cover the costs of certain services it provides. The Village's water system and golf course are included here.

Fund Financial Statements

The fund financial statements provide more detailed information about the Village's most significant funds—not the Village as a whole. Funds are accounting devices that the Village uses to keep track of specific sources of funding and spending for particular purposes.

- Some funds are required by State law.
- The Village Council establishes other funds to control and manage money for a particular purpose (i.e., building inspector, capital projects) or to show that it is properly using certain taxes and grants (i.e., major and local streets).

Fund Financial Statements, concluded

The Village has the following two kinds of funds:

- *Governmental Funds*—Most of the Village’s basic services are included in governmental funds, which focus on (1) how cash and other financial assets that can readily be converted to cash flow in and out and (2) the balances left at year-end that are available for spending. Consequently, the governmental fund statements provide a detailed short-term view that helps you determine whether there are more or fewer financial resources that can be spent in the near future to finance the Village’s programs. Because this information does not encompass the additional long-term focus of the government-wide statements, we provide additional information at the bottom of the governmental funds statements that explain the differences between them.
- *Proprietary Funds*—Services for which the Village charges customers a fee are generally reported in proprietary funds. Proprietary funds, like the government-wide statements, provide both long- and short-term financial information. In fact, the Village’s enterprise funds (a type of proprietary fund) are the same as its business-type activities, but provide more detail and additional information, such as cash flows.

Financial Analysis of the Village as a Whole

In a condensed format the following table below shows a breakdown of the Village’s net position as of October 31st:

	Governmental Activities		Business-type Activities		Total Primary	
	2020	2019	2020	2019	2020	2019
Current assets	\$ 1,915,530	\$ 1,706,010	\$ 803,003	\$ 518,480	\$ 2,718,533	\$ 2,224,490
Noncurrent assets	1,494,214	1,262,266	1,331,195	1,498,188	2,825,409	2,760,454
Total assets	\$ 3,409,744	\$ 2,968,276	\$ 2,134,198	\$ 2,016,668	\$ 5,543,942	\$ 4,984,944
Deferred outflows of resources	\$ 51,910	\$ 60,603	\$ -	\$ -	\$ 51,910	\$ 60,603
Current liabilities	\$ 7,187	\$ 9,749	\$ 61,785	\$ 68,865	\$ 68,972	\$ 78,614
Noncurrent liabilities	50,203	52,863	283,807	318,807	334,010	371,670
Total liabilities	\$ 57,390	\$ 62,612	\$ 345,592	\$ 387,672	\$ 402,982	\$ 450,284
Deferred inflows of resources	\$ 15,931	\$ 19,644	\$ -	\$ -	\$ 15,931	\$ 19,644
Net Position						
Net investment in capital assets	\$ 928,154	\$ 756,665	\$ 816,916	\$ 853,277	\$ 1,745,070	\$ 1,609,942
Restricted	789,854	682,110	-	-	789,854	682,110
Unrestricted	1,670,325	1,507,848	971,690	775,719	2,642,015	2,283,567
Total net position	\$ 3,388,333	\$ 2,946,623	\$ 1,788,606	\$ 1,628,996	\$ 5,176,939	\$ 4,575,619

Financial Analysis of the Village as a Whole, concluded

The Village's current assets increased by \$494,043 from the prior year primarily due to an increase in cash and cash equivalents. Noncurrent assets increased by \$64,955, largely due to a decrease in the amount of restricted cash on hand. Liabilities decreased by \$47,302, due mainly to continued payoff of long-term obligations.

The following table shows the changes in net position for years ended October 31st:

	Governmental Activities		Business-type Activities		Total Primary	
	2020	2019	2020	2019	2020	2019
Program Revenues						
Charges for services	\$ 91,403	\$ 85,130	\$ 776,811	\$ 686,750	\$ 868,214	\$ 771,880
Operating grants and contributions	112,852	102,792	500	1,500	113,352	104,292
Capital grants and contributions	15,324	402,406	-	-	15,324	402,406
General Revenues						
Property taxes	828,509	822,632	-	-	828,509	822,632
State grants	24,040	23,938	-	-	24,040	23,938
Rents	40,252	50,577	-	-	40,252	50,577
Local revenue sharing	22,088	29,067	-	-	22,088	29,067
Interest income	9,718	17,304	11,275	6,539	20,993	23,843
Miscellaneous	102,008	20,278	138	1,592	102,146	21,870
Total Revenues	\$ 1,246,194	\$ 1,554,124	\$ 788,724	\$ 696,381	\$ 2,034,918	\$ 2,250,505
Program Expenses						
General government	\$ 204,074	\$ 223,818	\$ -	\$ -	\$ 204,074	\$ 223,818
Public safety	287,406	320,280	-	-	287,406	320,280
Public works	235,583	209,790	-	-	235,583	209,790
Recreation and culture	30,172	27,193	-	-	30,172	27,193
Depreciation (unallocated)	47,249	51,720	-	-	47,249	51,720
Water	-	-	363,981	327,987	363,981	327,987
Golf	-	-	265,133	259,515	265,133	259,515
Total Expenses	\$ 804,484	\$ 832,801	\$ 629,114	\$ 587,502	\$ 1,433,598	\$ 1,420,303
Change in Net Position						
Before Transfers	\$ 441,710	\$ 721,323	\$ 159,610	\$ 108,879	\$ 601,320	\$ 830,202
Transfers	-	-	-	-	-	-
Change in Net Position	\$ 441,710	\$ 721,323	\$ 159,610	\$ 108,879	\$ 601,320	\$ 830,202
Beginning Net Position	2,946,623	2,225,300	1,628,996	1,520,117	4,575,619	3,745,417
Ending Net Position	\$ 3,388,333	\$ 2,946,623	\$ 1,788,606	\$ 1,628,996	\$ 5,176,939	\$ 4,575,619

Governmental Activities

The Village's total governmental activities revenues decreased by \$307,930 from the prior year, due largely to a decrease in contributions.

Governmental activities expenses decreased by \$28,317, caused by decreased public safety expenditures.

Business-Type Activities

The Village's business-type activities consist of the Water Fund and Golf Fund. We provide water, purchased from the Village of Michiana, to the Village residents. Total business-type revenues increased by \$92,343 from the prior year, driven by higher charges for services.

Business-type expenses increased by \$41,612, primarily due to increased water purchase costs..

The Village's Funds

Our analysis of the Village's major funds begins following the government-wide financial statements. The fund financial statements provide detail information about the most significant funds, not the Village as a whole. The Village Council creates funds to help manage money for specific purposes as well as to show accountability for certain activities, such as state revenue funds for streets. The Village's major funds for 2020 included the General Fund, Capital Projects Fund, Water Fund, and Golf Fund.

The General Fund pays for most of the Village's governmental services, including general government, police and other services. The most significant this year were costs related to revetment work to protect the beach access and the golf course pump house, and employee benefits, which incurred expenditures of \$195,474 and \$186,876, respectively. These services and expenditures are supported by general revenue sources of the General Fund.

Capital Asset and Debt Administration

During 2020, the Village had \$218,738 of additions to capital assets for governmental activities, most of which was related to a revetment project. The Village had no capital additions related to its business-type activities.

As of October 31, 2020, the Village had capital assets for its governmental and business-type activities of \$2,063,877 (net of depreciation). This investment includes a broad range of capital assets, including land, buildings and improvements, furniture and equipment, and water lines. The Village has chosen to not retroactively report any other infrastructure assets and will only report any additions prospectively in accordance with Governmental Accounting Standards Board ("GASB") Statement Number 34, *Basic Financial Statements—and Management's Discussion and Analysis—for State and Local Governments*.

Capital Asset and Debt Administration, Concluded

At the end of the current fiscal year, the Village had business-type activity debt outstanding of \$318,807. During 2020, the Village made principal payments totaling \$38,611, including \$3,611 of payments for debt related to a capital lease, which was paid off during the year.

Economic Factors and Next Year's Budgets and Rates

The Village's budget for 2021 has been modified to reflect the prior year's activities. The Village Council will continue to monitor the budget on a monthly basis to ensure fiscal responsibility. Additionally, COVID-19 is expected to have an effect on operations during fiscal year 2021, including decreased state revenue sharing, offset to some degree by additional federal funding.

Contacting the Village's Management

This financial report is intended to provide our citizens, taxpayers, customers and investors with a general overview of the Village's finances and to show the Village's accountability for the money it receives. If you have questions about this report or need additional information, we welcome you to contact the clerk's office.

GOVERNMENT-WIDE STATEMENT OF NET POSITION
October 31, 2020

	Primary Government		
	Governmental Activities	Business-type Activities	Total
Assets			
Cash and cash equivalents	\$ 1,810,430	\$ 669,023	\$ 2,479,453
Investments - current	-	101,494	101,494
Receivables	70,422	45,117	115,539
Inventory	1,643	3,805	5,448
Internal balances	16,436	(16,436)	-
Prepaid expenses	16,599	-	16,599
Noncurrent assets			
Restricted cash	443,325	-	443,325
Investments - noncurrent	122,735	195,472	318,207
Capital assets, net	928,154	1,135,723	2,063,877
Total assets	<u>\$ 3,409,744</u>	<u>\$ 2,134,198</u>	<u>\$ 5,543,942</u>
Deferred Outflows of Resources			
Deferred outflows of resources related to pensions	\$ 51,910	\$ -	\$ 51,910
Liabilities			
Accounts payable	\$ 2,864	\$ 26,108	\$ 28,972
Accrued wages and taxes	4,323	-	4,323
Accrued interest payable	-	677	677
Noncurrent liabilities			
Long-term debt, due within one year	-	35,000	35,000
Long-term debt, due in more than one year	27,296	283,807	311,103
Net pension liability	22,907	-	22,907
Total liabilities	<u>\$ 57,390</u>	<u>\$ 345,592</u>	<u>\$ 402,982</u>
Deferred Inflows of Resources			
Deferred inflows of resources related to pensions	\$ 15,931	\$ -	\$ 15,931
Net Position			
Net investment in capital assets	\$ 928,154	\$ 816,916	\$ 1,745,070
Restricted for building inspection	101,410	-	101,410
Restricted for streets	245,119	-	245,119
Restricted for capital acquisition	443,325	-	443,325
Unrestricted	1,670,325	971,690	2,642,015
Total net position	<u>\$ 3,388,333</u>	<u>\$ 1,788,606</u>	<u>\$ 5,176,939</u>

The Notes to the Financial Statements are an integral part of this statement.

VILLAGE OF GRAND BEACH

GOVERNMENT-WIDE STATEMENT OF ACTIVITIES
Year Ended October 31, 2020

Functions/Programs	Expenses	Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions	Governmental Activities	Business-type Activities	Net (Expense) Revenue
Primary Government							
<i>Governmental Activities</i>							
General government	\$ 204,074	\$ 91,403	\$ -	\$ 15,324	\$ (97,347)	\$ -	\$ (97,347)
Public safety	287,406	-	-	-	(287,406)	-	(287,406)
Public works	235,583	-	112,852	-	(122,731)	-	(122,731)
Recreation and culture	30,172	-	-	-	(30,172)	-	(30,172)
Depreciation (unallocated)	47,249	-	-	-	(47,249)	-	(47,249)
Total governmental activities	\$ 804,484	\$ 91,403	\$ 112,852	\$ 15,324	\$ (584,905)	\$ -	\$ (584,905)
<i>Business-Type Activities</i>							
Water	\$ 363,981	\$ 451,511	\$ -	\$ -	\$ -	\$ 87,530	\$ 87,530
Golf	265,133	325,300	500	-	-	60,667	60,667
Total business-type activities	\$ 629,114	\$ 776,811	\$ 500	\$ -	\$ -	\$ 148,197	\$ 148,197
Total primary government	\$ 1,433,598	\$ 868,214	\$ 113,352	\$ 15,324	\$ (584,905)	\$ 148,197	\$ (436,708)
General Revenues:							
Property taxes					\$ 828,509	\$ -	\$ 828,509
State-shared revenues					24,040	-	24,040
Rents					40,252	-	40,252
Local revenue sharing					22,088	-	22,088
Interest income					9,718	11,275	20,993
Miscellaneous					102,008	138	102,146
Total general revenues					\$ 1,026,615	\$ 11,413	\$ 1,038,028
Change in net position					\$ 441,710	\$ 159,610	\$ 601,320
Net position-beginning of year					2,946,623	1,628,996	4,575,619
Net position-end of year					\$ 3,388,333	\$ 1,788,606	\$ 5,176,939

The Notes to the Financial Statements are an integral part of this statement.

VILLAGE OF GRAND BEACH

GOVERNMENTAL FUNDS BALANCE SHEET
October 31, 2020

	General Fund	Capital Projects Fund	Non-Major Governmental Funds	Total Governmental Funds
Assets				
Cash and cash equivalents	\$ 975,842	\$ 517,978	\$ 316,610	\$ 1,810,430
Restricted cash	443,325	-	-	443,325
Investments	-	106,674	16,061	122,735
Taxes receivable	43,303	-	-	43,303
Accounts receivable	4,586	-	-	4,586
Due from other governmental funds	3,729	-	-	3,729
Due from proprietary funds	16,436	-	-	16,436
Due from other governments	4,782	-	17,751	22,533
Inventory	1,643	-	-	1,643
Prepaid items	8,529	8,070	-	16,599
Total assets	<u>\$ 1,502,175</u>	<u>\$ 632,722</u>	<u>\$ 350,422</u>	<u>\$ 2,485,319</u>
Liabilities and Fund Balances				
Liabilities				
Accounts payable	\$ 2,700	\$ -	\$ 164	\$ 2,864
Accrued wages and taxes	4,323	-	-	4,323
Due to other governmental funds	-	-	3,729	3,729
Total liabilities	<u>\$ 7,023</u>	<u>\$ -</u>	<u>\$ 3,893</u>	<u>\$ 10,916</u>
Fund Balances				
Non-spendable - inventory	\$ 1,643	\$ -	\$ -	\$ 1,643
Non-spendable - prepaid items	8,529	8,070	-	16,599
Restricted for building inspection	-	-	101,410	101,410
Restricted for streets	-	-	245,119	245,119
Restricted for capital acquisition	443,325	-	-	443,325
Committed for capital projects	-	624,652	-	624,652
Unassigned	1,041,655	-	-	1,041,655
Total fund balances	<u>\$ 1,495,152</u>	<u>\$ 632,722</u>	<u>\$ 346,529</u>	<u>\$ 2,474,403</u>
Total liabilities and fund balances	<u>\$ 1,502,175</u>	<u>\$ 632,722</u>	<u>\$ 350,422</u>	<u>\$ 2,485,319</u>

The Notes to the Financial Statements are an integral part of this statement.

VILLAGE OF GRAND BEACH

**RECONCILIATION OF GOVERNMENTAL FUNDS BALANCE SHEET
TO STATEMENT OF NET POSITION
October 31, 2020**

Total Fund Balances - Governmental Funds \$ 2,474,403

Amounts reported for governmental activities in the statement of net position are different because:

Net capital assets used in governmental activities are not financial resources and are not reported in the funds	928,154
Deferred outflows of resources related to pension plan	51,910
Long-term obligations are not due and payable in the current period and are not reported in the funds - Compensated absences	(27,296)
Net pension liability	(22,907)
Deferred inflows of resources related to pension plan	<u>(15,931)</u>

Total Net Position - Governmental Activities \$ 3,388,333

The Notes to the Financial Statements are an integral part of this statement.

VILLAGE OF GRAND BEACH

**GOVERNMENTAL FUNDS STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
Year Ended October 31, 2020**

	General Fund	Capital Projects Fund	Non-Major Governmental Funds	Total Governmental Funds
Revenues				
Property taxes	\$ 828,509	\$ -	\$ -	\$ 828,509
Federal grants	15,324	-	-	15,324
State grants	24,040	-	112,852	136,892
Charges for services	54,244	-	-	54,244
Fines and forfeits	97	-	-	97
Licenses and permits	200	-	36,959	37,159
Rents	40,252	-	-	40,252
Interest income	5,783	2,515	1,420	9,718
Local sharing revenues	22,088	-	-	22,088
Miscellaneous revenues	101,911	-	-	101,911
Total revenues	<u>\$ 1,092,448</u>	<u>\$ 2,515</u>	<u>\$ 151,231</u>	<u>\$ 1,246,194</u>
Expenditures				
Council	\$ 9,418	\$ -	\$ -	\$ 9,418
Office	65,770	-	-	65,770
Hall and grounds	44,463	-	-	44,463
Planning commission	775	-	-	775
Maintenance garage	53,257	-	-	53,257
Building inspection	-	-	34,830	34,830
Police	159,369	-	-	159,369
Public works	50,820	-	86,884	137,704
Sanitation	52,734	-	-	52,734
Parks and recreation	18,420	-	-	18,420
Beaches	195,474	-	-	195,474
Employee benefits	186,876	-	-	186,876
Capital outlay	-	14,563	-	14,563
Total expenditures	<u>\$ 837,376</u>	<u>\$ 14,563</u>	<u>\$ 121,714</u>	<u>\$ 973,653</u>
Excess (Deficiency) of Revenues Over (Under) Expenditures	<u>\$ 255,072</u>	<u>\$ (12,048)</u>	<u>\$ 29,517</u>	<u>\$ 272,541</u>
Other Financing Sources (Uses)				
Operating transfers in	\$ -	\$ 199,955	\$ 20,000	\$ 219,955
Operating transfers out	(199,955)	(20,000)	-	(219,955)
Total other financing sources (uses)	<u>\$ (199,955)</u>	<u>\$ 179,955</u>	<u>\$ 20,000</u>	<u>\$ -</u>
Net Change in Fund Balances	<u>\$ 55,117</u>	<u>\$ 167,907</u>	<u>\$ 49,517</u>	<u>\$ 272,541</u>
Fund Balances, beginning of year	<u>1,440,035</u>	<u>464,815</u>	<u>297,012</u>	<u>2,201,862</u>
Fund Balances, end of year	<u><u>\$ 1,495,152</u></u>	<u><u>\$ 632,722</u></u>	<u><u>\$ 346,529</u></u>	<u><u>\$ 2,474,403</u></u>

The Notes to the Financial Statements are an integral part of this statement.

VILLAGE OF GRAND BEACH

**RECONCILIATION OF GOVERNMENTAL FUNDS STATEMENT OF
REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
TO STATEMENT OF ACTIVITIES
Year Ended October 31, 2020**

Net Change in Fund Balances - Governmental Funds \$ 272,541

Amounts reported for governmental activities in the statement of activities are different because:

Governmental funds report capital outlay as expenditures; in the statement of activities,
these costs are allocated over their estimated useful lives as depreciation;

Depreciation expense (47,249)

Capital outlay 34,238

Change in net pension expense related to pension plan (632)

Net change in the liability for compensated absences is not recorded in governmental funds (1,688)

Change in Net Position - Governmental Activities \$ 257,210

The Notes to the Financial Statements are an integral part of this statement.

PROPRIETARY FUNDS STATEMENT OF NET POSITION
October 31, 2020

	Enterprise Funds		Total Proprietary Funds
	Water Fund	Golf Fund	
Assets			
Current assets			
Cash and cash equivalents	\$ 427,065	\$ 241,958	\$ 669,023
Investments	101,494	-	101,494
Accounts receivable	45,117	-	45,117
Inventory	-	3,805	3,805
Total current assets	<u>\$ 573,676</u>	<u>\$ 245,763</u>	<u>\$ 819,439</u>
Noncurrent assets			
Investments	\$ 195,472	\$ -	\$ 195,472
Capital assets, net	1,084,407	51,316	1,135,723
Total noncurrent assets	<u>\$ 1,279,879</u>	<u>\$ 51,316</u>	<u>\$ 1,331,195</u>
Total assets	<u>\$ 1,853,555</u>	<u>\$ 297,079</u>	<u>\$ 2,150,634</u>
Liabilities			
Current liabilities			
Accounts payable	\$ 14,310	\$ 11,798	\$ 26,108
Accrued interest payable	677	-	677
Due to governmental funds	9,162	7,274	16,436
Current portion of noncurrent liabilities	35,000	-	35,000
Total current liabilities	<u>\$ 59,149</u>	<u>\$ 19,072</u>	<u>\$ 78,221</u>
Noncurrent liabilities			
Bonds and notes payable	283,807	-	283,807
Total liabilities	<u>\$ 342,956</u>	<u>\$ 19,072</u>	<u>\$ 362,028</u>
Net Position			
Net investment in capital assets	\$ 765,600	\$ 51,316	\$ 816,916
Unrestricted	744,999	226,691	971,690
Total net position	<u>\$ 1,510,599</u>	<u>\$ 278,007</u>	<u>\$ 1,788,606</u>

The Notes to the Financial Statements are an integral part of this statement.

VILLAGE OF GRAND BEACH

**PROPRIETARY FUNDS STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION
Year Ended OCTOBER 31, 2020**

	Enterprise Funds		Total Proprietary Funds
	Water Fund	Golf Fund	
Operating Revenues			
Charges for services	\$ 447,911	\$ -	\$ 447,911
Service connections	3,600	-	3,600
Golf and cart fees	-	291,447	291,447
Concession revenue	-	33,853	33,853
Contributions	-	500	500
Miscellaneous revenue	50	88	138
Total operating revenues	<u>\$ 451,561</u>	<u>\$ 325,888</u>	<u>\$ 777,449</u>
Operating Expenses			
Personnel services	\$ 96,794	\$ 120,416	\$ 217,210
Water purchases	170,760	-	170,760
Cost of products sold	-	18,511	18,511
Supplies	742	10,440	11,182
Management fees	-	24,636	24,636
Professional services	4,895	1,538	6,433
Seed and fertilizer	-	10,821	10,821
Utilities	6,169	4,854	11,023
Repairs and maintenance	11,235	38,708	49,943
Insurance and bonds	2,026	5,001	7,027
Equipment rentals	1,603	4,553	6,156
Building rentals	-	1,800	1,800
Depreciation	59,648	15,324	74,972
Miscellaneous	1,775	7,813	9,588
Total operating expenses	<u>\$ 355,647</u>	<u>\$ 264,415</u>	<u>\$ 620,062</u>
Operating income	<u>\$ 95,914</u>	<u>\$ 61,473</u>	<u>\$ 157,387</u>
Nonoperating Revenues (Expenses)			
Interest income	\$ 10,899	\$ 376	\$ 11,275
Interest expense	(8,334)	(718)	(9,052)
Total nonoperating revenues (expenses)	<u>\$ 2,565</u>	<u>\$ (342)</u>	<u>\$ 2,223</u>
Change in net position	\$ 98,479	\$ 61,131	\$ 159,610
Net position, beginning of year	1,412,120	216,876	1,628,996
Net position, end of year	<u>\$ 1,510,599</u>	<u>\$ 278,007</u>	<u>\$ 1,788,606</u>

The Notes to the Financial Statements are an integral part of this statement.

PROPRIETARY FUNDS STATEMENT OF CASH FLOWS
Year Ended OCTOBER 31, 2020

	Enterprise Funds		Total Proprietary Funds
	Water Fund	Golf Fund	
Cash Flows From Operating Activities			
Receipts from customers	\$ 439,697	\$ 325,888	\$ 765,585
Payments to suppliers	(202,086)	(126,619)	(328,705)
Payments to employees and benefits	(95,268)	(118,692)	(213,960)
Net cash flows from operating activities	\$ 142,343	\$ 80,577	\$ 222,920
Cash Flows From Capital and Related Financing Activities			
Principal paid on capital debt	\$ (35,000)	\$ (3,611)	\$ (38,611)
Interest paid on capital debt	(8,408)	(718)	(9,126)
Net cash flows from capital and related financing activities	\$ (43,408)	\$ (4,329)	\$ (47,737)
Cash Flow From Investing Activities			
Interest earned	\$ 10,899	\$ 376	\$ 11,275
Purchase of investments	18,509	-	18,509
Net cash flows from investing activities	\$ 29,408	\$ 376	\$ 29,784
Net change in cash and cash equivalents	\$ 128,343	\$ 76,624	\$ 204,967
Cash and cash equivalents - beginning	298,722	165,334	464,056
Cash and cash equivalents - ending	\$ 427,065	\$ 241,958	\$ 669,023
Reconciliation of Operating Income to Net Cash Flows from Operating Activities			
Operating income	\$ 95,914	\$ 61,473	\$ 157,387
Adjustment to reconcile operating income to net cash provided by operating activities			
Depreciation expense	59,648	15,324	74,972
Change in assets and liabilities			
Accounts receivables	(11,864)	-	(11,864)
Inventory	-	2,570	2,570
Accounts payable	(2,881)	(514)	(3,395)
Due to/from other governmental funds	1,526	1,724	3,250
Net cash provided by operating activities	\$ 142,343	\$ 80,577	\$ 222,920

The Notes to the Financial Statements are an integral part of this statement.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies of the Village of Grand Beach (the “Village”) conform to accounting principles generally accepted in the United States of America (“GAAP”) as applicable to governmental units. The following is a summary of the significant accounting policies used by the Village:

A. Reporting Entity

The Village is a chartered village located within the boundaries of New Buffalo Township. The Village operates under a Council-Administrator form of government and provides the following services: public safety (police), streets, water utility, recreation, public improvement, planning and zoning and general administration services.

For financial statement purposes, the Village includes all funds and account groups that are controlled by or dependent on the Village, as determined on the basis of budget adoption, management oversight responsibility, taxing authority, or the Village’s obligation to fund any deficits.

B. Government-Wide and Fund Financial Statements

The government-wide financial statements (i.e., the statement of net position and the statement of activities) report information on all of the non-fiduciary activities of the primary government and its component units. For the most part, the effect of interfund activity has been removed from these statements. Governmental activities, normally supported by taxes and intergovernmental revenues, are reported separately from business-type activities which rely to a significant extent on fees and charges for support. Likewise, the primary government is reported separately from certain legally separate component units for which the primary government is financially accountable.

The statement of activities demonstrates the degree to which the direct expenses of a given function or segments are offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Program revenues include: (1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment; and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as general revenue.

Separate financial statements are provided for governmental funds, proprietary funds and fiduciary funds, even though the latter are excluded from the government-wide financial statements. Major individual governmental funds and major individual enterprise funds are reported as separate columns in the fund financial statements.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, CONTINUED**C. Measurement Focus, Basis of Accounting and Financial Statement Presentation**

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting, as are the proprietary fund and fiduciary fund financial statements. Revenue is recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenue in the year for which they are levied. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenue is recognized as soon as it is both measurable and available. Revenue is considered to be available if it is collected within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the government considers revenues to be available if they are collected within 60 days of the end of the current fiscal period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, expenditures relating to compensated absences, and claims and judgments are recorded only when payment is due.

Revenues are recognized in the accounting period in which they become susceptible to accrual—that is, when they become both measurable and available to finance expenditures of the fiscal period. Property taxes, state-shared revenue, and interest associated with the current fiscal period are all considered to be susceptible to accrual and so have been recognized as revenue of the current fiscal period. All other revenue items are considered to be available only when cash is received by the government.

Property Taxes – The Village’s property taxes attach as an enforceable lien on July 1st, on the taxable valuation of property (as defined by State statutes) located in the Village and payable by September 14th. The Village’s current year ad valorem tax is levied and collectible on July 1 of the current year and it is recognized as revenue in the current year when the proceeds of this levy are budgeted and made “available” for the financing of operations. “Available” means collected within the current period or expected to be collected soon enough thereafter to be used to pay liabilities of the current period (60 days).

The 2020 taxable valuation of the Village totaled \$135,432,622, on which ad valorem taxes levied which consisted of 6.0135 mills for the Village’s operating purposes. These amounts are recognized in the General Fund’s financial statements as taxes receivable or as tax revenue.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, CONTINUED

C. Measurement Focus, Basis of Accounting and Financial Statement Presentation, Continued

The Village reports the following major funds:

Governmental Funds:

General Fund – The General Fund accounts for all revenues and expenditures of the Village which are not accounted for in the other funds. Revenues are primarily derived from general property taxes, other local taxes, licenses and permits, local revenue sharing, and fees and revenues from the State of Michigan.

Capital Projects Fund – The Capital Projects Fund accounts for the purchase of fixed assets. Funds are accumulated over multiple accounting periods. Funds are provided primarily through transfers from the General Fund.

Proprietary Funds:

Water Fund – The Water Fund is used to account for the provision of water services to the residents of the Village. Activities of the fund include administration, operations and maintenance of the water system and billing and collection activities. The fund also accounts for the accumulation of resources for, and the payment of long-term debt principal and interest for water debt. All costs are financed through charges to utility customers with rates reviewed regularly and adjusted if necessary to ensure integrity of the funds.

Golf Fund – The Golf Fund is used to account for operations of the Village’s golf course, including administration, operation and maintenance. All costs are financed through charges to the customers and through transfers from the General Fund, if necessary

Additionally, the Village reports the following non-major governmental funds:

Major Street Fund – The Major Street Fund accounts for the revenues and expenditures of the Village related to the construction and maintenance of the Village’s major streets. Revenues are primarily derived from the State of Michigan revenue sharing funds.

Local Street Fund – The Local Street Fund accounts for the revenues and expenditures of the Village related to the construction and maintenance of the Village’s local streets. Revenues are primarily derived from the State of Michigan revenue sharing funds.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, CONTINUED**C. Measurement Focus, Basis of Accounting and Financial Statement Presentation, Concluded**

Building Inspector Fund – The Building Inspector Fund is used to account for the collection of inspection fees related to construction in the Village and the expenses associated with building and electrical inspections.

As a general rule, the effect of interfund activity has been eliminated from the government-wide financial statements. Exceptions to this general rule are charges between the government's water and golf functions and various other functions of the government. Eliminations of these charges would distort the direct costs and program revenues reported for the various functions concerned.

Amounts reported as program revenue include: (1) charges to customers or applicants for goods, services or privileges provided; (2) operating grants and contributions; and (3) capital grants and contributions, including special assessments. Internally dedicated resources are reported as general revenue rather than as program revenue. Likewise, general revenue includes all taxes.

Proprietary funds distinguish operating revenue and expenses from non-operating items. Operating revenues and expenses generally result from providing services in connection with a proprietary fund's principal ongoing operations. The principal operating revenue of proprietary funds relate to charges to customers for sales and services. The water fund also recognizes the portion of tap fees intended to recover current costs (e.g., labor and materials to hook up new customers) as operating revenue. The portion intended to recover the cost of the infrastructure is recognized as non-operating revenue. Operating expenses for proprietary funds include the cost of sales and services, administrative expenses, and depreciation on capital assets. All revenue and expenses not meeting this definition are reported as non-operating revenue and expenses.

D. Assets, Deferred Outflows of Resources, Liabilities, Deferred Inflows of Resources, and Net Position or Equity

Bank Deposits and Investments—Cash and cash equivalents are considered to be cash on hand, demand deposits, and short-term investments with a maturity of three months or less when acquired. Investments are stated at acquisition value and consist only of certificates of deposit with original maturities of greater than 90 days.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, CONTINUED

D. Assets, Deferred Outflows of Resources, Liabilities, Deferred Inflows of Resources, and Net Position or Equity, continued

Receivables and Payables—In general, outstanding balances between funds are reported as “due to/from other funds.” Activity between funds that is representative of lending/borrowing arrangements outstanding at the end of the fiscal year is referred to as “advances to/from other funds.” Any residual balances outstanding between the governmental activities and the business-type activities are reported in the government-wide financial statements as “internal balances.”

All trade and property tax receivables are shown as net of allowance for uncollectible amounts. Property taxes are levied on each July 1st on the taxable valuation of property as of the preceding December 31st. Taxes are considered delinquent after the due date, at which time penalties and interest are assessed.

Inventories and Prepaid Items—Inventories are valued at cost, on a first-in, first-out basis. Inventories of governmental funds are recorded as expenditures when consumed rather than when purchased. Certain payments to vendors reflect costs applicable to future fiscal years and are recorded as prepaid items in both government-wide and fund financial statements.

Capital Assets—Capital assets, which include property, plant, equipment, infrastructure assets (e.g., water system, roads, bridges, sidewalks and similar items) are reported in the applicable governmental or business-type activities column in the government-wide financial statements. Capital assets are defined as having a cost over \$2,000 and an estimated useful life in excess of one year. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at estimated fair market value at the date of donation. The Village has chosen not to retroactively report any other infrastructure assets and will only report any additions prospectively in accordance with Governmental Accounting Standards Board (“GASB”) Statements Number 34, *Basic Financial Statements – and Management’s Discussion and Analysis – for State and Local Governments*.

Interest incurred during the construction of capital assets of business-type activities is included as part of the capitalized value of the assets constructed. During the current year, there was no interest that was capitalized.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, CONTINUED**D. Assets, Deferred Outflows of Resources, Liabilities, Deferred Inflows of Resources, and Net Position or Equity, continued**

Property and equipment are depreciated using the straight-line method over the following useful lives:

Buildings	40 to 60 years
Building Improvements	15 to 30 years
Land Improvements	10 to 20 years
Water Lines	50 to 75 years
Vehicles	3 to 5 years
Office Equipment	5 to 7 years
Computer Equipment	3 to 7 years

Compensated Absences (Vacation and Sick Leave)—It is the policy of the Village to allow employees to accumulate up to 30 sick days. There is no pay or compensation for unused sick days upon an employee's retirement, resignation or termination. Vacation days are earned as of the anniversary of the employee's full-time hire date and must be used within 24 months of that date. No compensation is given if the vacation time is not taken within that time period. Any unused vacation days are paid out upon termination based on the final hourly rate. Vacation pay is accrued when incurred in the government-wide financial statements. A liability for these amounts is reported in governmental funds only if they have matured, for example, as a result of employee resignations and retirements.

Long-Term Obligations—In the government-wide financial statements and the proprietary fund types in the fund financial statements, long-term debt and other long-term obligations are reported as liabilities in the applicable governmental activities, business-type activities, or proprietary fund type statement of net position.

Deferred Outflows of Resources—In addition to assets, the statement of net position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element, deferred outflows of resources, represents a consumption of net position that applies to a future period(s) and so will not be recognized as an outflow of resources (expense/expenditure) until then. The Village has deferred outflows related to the pension plan.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, CONTINUED**D. Assets, Deferred Outflows of Resources, Liabilities, Deferred Inflows of Resources, and Net Position or Equity, continued**

Deferred Inflows of Resources—In addition to liabilities, the statement of net position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element, deferred inflows of resources, represents an acquisition of net position that applies to a future period(s) and will not be recognized as an inflow of sources (revenue) until that time. The Village has deferred inflows related to the pension plan.

Fund Equity—The Village follows the provisions of GASB Statement Number 54, *Fund Balance Reporting and Governmental Fund Type Definitions*. This statement establishes fund balance classifications that comprise a hierarchy based primarily on the extent to which a government is bound to observe constraints imposed upon the use of the resources reported in governmental funds.

The following are the Village's fund balance classifications:

Non-Spendable Fund Balance - includes amounts that cannot be spent because they are either (a) not in spendable form or (b) legally or contractually required to be maintained intact.

Restricted Fund Balance - includes amounts that can be spent only for specific purposes stipulated by what the external resource provides (for example grant providers, constitutionally, or through enabling legislation). Effectively, restrictions may be changed or lifted only with the consent of resource providers.

Committed Fund Balance - includes amounts that can be used only for specific purposes determined by a formal action of the government's highest level of decision-making authority. Commitments may be changed or lifted only by the government taking the same formal action that imposed constraint originally.

Assigned Fund Balance – includes amounts that are constrained by the government's intent to be used for a specific purpose, but are neither restricted nor committed.

Unassigned Fund Balance – is the residual classification for General Fund. This classification represents governmental fund balances that have not been assigned to other funds or that have not been restricted, committed, or assigned to specific purposes within the respective governmental fund balances.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, CONCLUDED**D. Assets, Deferred Outflows of Resources, Liabilities, Deferred Inflows of Resources, and Net Position or Equity, concluded**

Fund Equity Flow Assumption—Sometimes the Village will fund outlays for a particular purpose from both restricted and unrestricted resources (the total of committed, assigned, and unassigned fund balance). In order to calculate the amounts to report as restricted, committed, assigned, and unassigned fund balance in the governmental fund financial statements, a flow assumption must be made about the order in which the resources are considered to be applied. It is the Village's policy to consider restricted fund balance to have been depleted before using any components of unrestricted fund balance. Further, when the components of unrestricted fund balance can be used for the same purpose, committed fund balance is depleted first, followed by assigned fund balance. Unassigned fund balance is applied last.

Net Position Flow Assumption—Sometimes the Village will fund outlays for a particular purpose from both restricted (e.g., restricted bond or grant proceeds) and unrestricted resources. In order to calculate the amounts of net position to report as restricted and unrestricted in the government-wide financial statements, a flow assumption must be made about the order in which the resources are considered to be applied. It is the Village's policy to consider restricted net position to have been depleted before unrestricted net position is applied.

Pension—For purposes of measuring the net pension liability, deferred outflows of resources and deferred inflows of resources related to pensions, and net pension expense, information about the fiduciary net position of the Municipal Employees Retirement System ("MERS") of Michigan and additions to deductions from MERS' fiduciary net position have been determined on the same basis as they are reported by MERS. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at acquisition value.

Estimates—The process of preparing financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities, as well as deferred outflows and deferred inflows of resources at the date of the financial statements and the reported amounts of revenue and expenditures and expenses during the period. Actual results could differ from those estimates.

NOTE 2. STEWARDSHIP, COMPLIANCE AND ACCOUNTABILITY**Budgets and Budgetary Accounting:**

The Village performs the following procedures in establishing the budgetary data reflected in the financial statements:

1. Prior to the annual meeting, the Village Clerk submits to the Village Council a proposed operating budget for the fiscal year commencing November 1. The operating budget includes proposed expenditures and the means of financing them.
2. Public hearings are conducted to obtain taxpayer comments.
3. The budget is formally adopted by the first Monday in June.
4. Transfers or amendments to the budget may only be approved by the Council.
5. Formal budgetary integration is employed as a management control device during the year for all funds.
6. Budgets for all the funds are adopted on a basis consistent with generally accepted accounting principles.

The budget document presents information by fund function. The legal level of budgetary control adopted by the governing board (i.e. the level at which expenditures may not legally exceed appropriations) is the function level. State law requires the Village to have its budget in place by November 1st. Expenditures in excess of the amounts budgeted is a violation of P.A. 621 of 1978, Section 18(1) as amended.

State law permits the Village to amend its budgets during the year. There were multiple amendments made during the current year.

Encumbrance accounting is employed in governmental funds. Amounts encumbered for purchase orders, contracts, etc., are not tracked during the year. Budget appropriations are considered to be spent once the goods are delivered or the services rendered.

Excess of Expenditures Over Appropriations in Major Budgeted Funds— During the year, the Village had no expenditures in excess of budgeted amounts.

NOTE 2. STEWARDSHIP, COMPLIANCE AND ACCOUNTABILITY, CONCLUDED

Fund Deficits—The Village has no accumulated fund balance/net position deficits in their reported funds.

NOTE 3. DEPOSITS AND INVESTMENTS

Michigan Compiled Laws, Section 129.91, authorizes the Village to make deposits and invest in the accounts of federally insured banks, credit unions, and savings and loan associations which have an office in Michigan. The Village is allowed to invest in bonds, securities and other direct obligations of the United States or any agency or instrumentality of the United States; United States government or federal agency obligations; repurchase agreements; bankers' acceptance of the United States banks; commercial paper rated within the two highest classifications which mature not more than 270 days after the date of purchase; obligations of the State of Michigan or its political subdivisions which are rated as investment grade; and mutual funds composed of investment vehicles which are legal for direct investment by local units of government in Michigan.

The investment policy adopted by the Council in accordance with Public Act 196 of 1997 has authorized investment in bonds and securities of the United States government and bank accounts and CDs, but not the remainder of the State statutory authority as listed above.

The Village's deposits and investment policy are in accordance with statutory authority.

The Village's investments were comprised entirely of certificates of deposit at the end of the fiscal year.

NOTE 3. DEPOSITS AND INVESTMENTS, CONTINUED

Custodial Credit Risk – Deposits. In the case of deposits, this is the risk that in the event of a bank failure, the Village’s deposits may not be returned to it. The Village maintains some cash balances using sweep accounts to invest idle cash in U.S. Government backed securities. Non-sweep accounts at each institution are insured by the Federal Deposit Insurance Corporation (“FDIC”) up to \$250,000. As of October 31, 2020, \$1,394,923 of the Village’s non-sweep account bank deposit balance of \$2,807,224 was exposed to custodial credit risk because it was in excess of FDIC coverage limits. As of October 31, 2020, the Village had sweep account balances totaling \$602,137 that were invested in U.S. Government backed securities.

Investments. Michigan law permits investments in: 1) Bonds and other obligations of the United States Government; 2) Certificates of deposit and savings accounts of banks or credit unions who are members of the FDIC and FSLIC, respectively; 3) Certain commercial paper; 4) United States Government repurchase agreements; 5) Banker’s acceptance of the United States Bank; and 6) certain mutual funds.

The Village has put further restrictions on those investments through its current policy, and the Village’s investment is permitted by law and policy.

Interest Rate Risk. In accordance with its investment policy, the Village will minimize interest rate risk, which is the risk that the market value of securities in the portfolio will fall due to changes in market interest rates, by: structuring the investment portfolio so that securities mature to meet cash requirements for ongoing operations, thereby avoiding the need to sell securities in the open market; and, investing operating funds primarily in shorter-term securities, liquid asset funds, money market mutual funds, or similar investment pools and limiting the average maturity in accordance with the Village’s cash requirements.

Credit Risk. State law limits investments in commercial paper and corporate bonds to a prime or better rating issued by nationally recognized statistical rating organizations (“NRSROs”).

Concentration of Credit Risk. The Village will minimize concentration of credit risk, which is the risk of loss attributed to the magnitude of the Village’s investment in a single issuer, by diversifying the investment portfolio so that the impact of potential losses from any one type of security or issuer will be minimized.

NOTE 3. DEPOSITS AND INVESTMENTS, CONCLUDED

Custodial Credit Risk – Investments. For an investment, this is the risk that, in the event of the failure of the counterparty, the Village will not be able to recover the value of its investments or collateral securities that are in the possession of an outside party. The Village will minimize custodial credit risk, which is the risk of loss due to the failure of the security issuer or backer, by: limiting investments to the types of securities allowed by law; and pre-qualifying the financial institutions, broker/dealers, intermediaries and advisors with which the Village will do business.

Foreign Currency Risk. The Village is not authorized to invest in investments which have this type of risk.

Fair Value Measurement. The Village categorizes its fair value measurements within the hierarchy established by generally accepted accounting principles. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; Level 3 inputs are significant unobservable inputs.

The Village had the following assets with recurring fair value measurements as of October 31st:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Certificates of deposit (less than 1 year original maturity)	\$ -	\$101,494	\$ -	\$101,494
Certificates of deposit (greater than 1 year original maturity)	-	318,207	-	318,207
Total	<u>\$ -</u>	<u>\$419,701</u>	<u>\$ -</u>	<u>\$419,701</u>

NOTE 4. CAPITAL ASSETS

Capital asset activity of the primary government for the current year was as follows:

	Beginning Balance	Increases	Decreases	Ending Balance
<i>Governmental Activities</i>				
Capital assets not being depreciated:				
Land	\$ 169,788	\$ -	\$ -	\$ 169,788
Construction in progress	-	184,500	-	184,500
Subtotal	<u>\$ 169,788</u>	<u>\$ 184,500</u>	<u>\$ -</u>	<u>\$ 354,288</u>
Capital assets being depreciated:				
Land improvements	\$ 36,850	\$ 23,834	\$ -	\$ 60,684
Infrastructure	354,868	-	-	354,868
Building and improvements	662,749	-	-	662,749
Equipment	788,456	10,404	-	798,860
Subtotal	<u>\$ 1,842,923</u>	<u>\$ 34,238</u>	<u>\$ -</u>	<u>\$ 1,877,161</u>
Accumulated depreciation:				
Land improvements	\$ -	\$ (2,220)	\$ -	\$ (2,220)
Infrastructure	(84,076)	(12,007)	-	(96,083)
Building and improvements	(440,819)	(15,101)	-	(455,920)
Equipment	(731,151)	(17,921)	-	(749,072)
Subtotal	<u>\$ (1,256,046)</u>	<u>\$ (47,249)</u>	<u>\$ -</u>	<u>\$ (1,303,295)</u>
Net capital assets being depreciated	<u>\$ 586,877</u>	<u>\$ (13,011)</u>	<u>\$ -</u>	<u>\$ 573,866</u>
Net capital assets	<u>\$ 756,665</u>	<u>\$ 171,489</u>	<u>\$ -</u>	<u>\$ 928,154</u>

Depreciation was charged to programs for the governmental activities as follows:

Unallocated depreciation	<u>\$ 47,249</u>
--------------------------	------------------

NOTE 4. CAPITAL ASSETS, CONCLUDED

	Beginning Balance	Additions	Disposals	Ending Balance
<i>Business-Type Activities</i>				
Capital assets not being depreciated:				
Land	\$ 9,300	\$ -	\$ -	\$ 9,300
Capital assets being depreciated:				
Infrastructure	\$ 2,389,909	\$ -	\$ -	\$ 2,389,909
Building and improvements	203,651	-	-	203,651
Equipment	426,566	-	-	426,566
Subtotal	<u>\$ 3,020,126</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,020,126</u>
Accumulated depreciation:				
Infrastructure	\$ (1,242,505)	\$ (58,526)	\$ -	\$ (1,301,031)
Building and improvements	(201,593)	(952)	-	(202,545)
Equipment	(374,633)	(15,494)	-	(390,127)
Subtotal	<u>\$ (1,818,731)</u>	<u>\$ (74,972)</u>	<u>\$ -</u>	<u>\$ (1,893,703)</u>
Net capital assets being depreciated	<u>\$ 1,201,395</u>	<u>\$ (74,972)</u>	<u>\$ -</u>	<u>\$ 1,126,423</u>
Net capital assets	<u>\$ 1,210,695</u>	<u>\$ (74,972)</u>	<u>\$ -</u>	<u>\$ 1,135,723</u>
Depreciation was charged to programs for the business-type activities as follows:				
Water Fund	\$ 59,648			
Golf Fund	15,324			
	<u>\$ 74,972</u>			

NOTE 5. LONG TERM OBLIGATIONS

Long-term obligation activity for the year ended October 31, 2020 can be summarized as follows:

	Beginning Balance	Additions	Reductions	Ending Balance	Due Within One Year
Governmental Activities					
Compensated absences	\$ 25,608	\$ 1,688	\$ -	\$ 27,296	\$ -
Business-type Activities					
<i>Bonds and Notes Payable</i>					
<i>General Obligation Bonds</i>					
General Obligation Bonds dated April 1, 2008, with annual principal payments increasing from \$30,000 to \$45,000, maturing in 2028, with semi-annual interest payments at a rate of 2.5%	\$ 353,807	\$ -	\$ (35,000)	\$ 318,807	\$ 35,000
<i>Capital Lease Obligation</i>					
Capital lease with Agricredit Acceptance LLC, dated September 4, 2015, with monthly payments of \$369, final payment on August 15, 2020, including interest at a rate of 4.883%	3,611	-	(3,611)	-	-
Total business-type activities	\$ 357,418	\$ -	\$ (38,611)	\$ 318,807	\$ 35,000

Annual debt service requirements to maturity for bonds and notes payable are as follows:

	Business-type Activities		
	Principal	Interest	Total
2021	\$ 35,000	\$ 5,392	\$ 40,392
2022	35,000	4,392	39,392
2023	35,000	3,392	38,392
2024	35,000	2,392	37,392
2025	45,000	1,329	46,329
2026-2028	133,807	3,239	137,046
	\$ 318,807	\$ 20,136	\$ 338,943

The general obligation bonds of the Water Fund are payable from operations of the Water Fund. The general obligation bonds are collateralized by the revenue of the water system and assets of the water fund established by the bond ordinances.

NOTE 6. DEFINED BENEFIT PENSION PLAN

Plan description – The Village’s defined benefit pension plan provides certain retirement, disability and death benefits to plan members and beneficiaries. The Village participates in the Municipal Employees Retirement System (MERS) of Michigan. MERS is an agent multiple-employer, statewide public employee pension plan established by the Michigan Legislature under Public Act 135 of 1945 and administered by a nine-member Retirement Board. MERS issues a publicly available financial report that includes financial statements and required supplementary information. This report may be obtained by accessing the MERS website at www.mersofmich.com.

Benefits provided- Benefits provided include a plan with a multiplier of 1.50%. Vesting periods are 10 years. Normal retirement age is 60 with early retirement at 50 with 25 years of service or 55 with 15 years of service. Final average compensation is calculated based on 5 years. Member contributions are 2.58%.

Inactive employees or beneficiaries	
currently receiving benefits	1
Inactive employees entitled to, but	
not yet receiving benefits	1
Active employees	7
	<u>9</u>

Contributions – The Village is required to contribute amounts at least equal to the actuarially determined rate, as established by MERS Retirement Board. The actuarially determined rate is the estimated amount necessary to finance the cost of benefits earned by employees during the year, with an additional amount to finance any unfunded accrued liability. The employer may establish contribution rates to be paid by its covered employees. Employer contributions are 6.41% based on annual payroll for open-divisions.

Net pension liability/asset – The employers’ net pension asset was measured as of December 31, 2019, and the total pension liability used to calculate the net pension liability/asset was determined by an annual actuarial valuation as of that date.

NOTE 6. DEFINED BENEFIT PENSION PLAN, CONTINUED

Actuarial assumptions – The total pension liability in the December 31, 2019 annual actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement include:

- Inflation 2.5%
- Salary increases 3.0% in the long-term
- Investment rate of return of 7.35% net of investment and administrative expense including inflation.

Although no specific price inflation assumptions are needed for the valuation, the 2.5% long-term wage inflation assumption would be consistent with a price inflation of 3%-4%.

Mortality rates used were based on the RP-2014 Group Annuity Mortality Table of a 50% Male and 50% Female blend.

The actuarial assumptions used in valuation were based on the results of the most recent actuarial experience study of 2009-2013.

The long-term expected rate of return on pension plan investments was determined using a model method in which the best-estimate ranges of expected future real rates of return (expected returns, net of investment and administrative expenses and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. The target allocation and best estimates or arithmetic real rates of return for each major asset class are summarized in the following table:

Asset Class	Target Allocation	Long-term expected real rate of return
Global equity	57.5%	5.02%
Global fixed income	20.0%	2.18%
Real assets	12.5%	4.23%
Diversifying strategies	10.0%	6.56%

NOTE 6. DEFINED BENEFIT PENSION PLAN, CONTINUED

Discount rate – The discount rate used to measure the total pension liability is 7.6%. The projection of cash flows used to determine the discount rate assumes that employer and employee contributions will be made at the rates agreed upon for employees and the actuarially determined rates for employers. Based on these assumptions, the pension plans fiduciary net position was projected to be available to pay all projected future benefit payments of current active and inactive employees. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability/asset.

	Increase (Decrease)		
	Total Pension Liability	Plan Fiduciary Net Position	Net Pension Liability (Asset)
Beginning Balance at 12-31-18	\$450,230	\$422,973	\$ 27,257
Changes for the Year			
Service cost	29,553	-	29,553
Interest on the total pension liability	35,026	-	35,026
Changes in benefits	-	-	-
Difference between expected and actual experience	3,713	-	3,713
Changes in assumptions	14,652	-	14,652
Employer contributions	-	21,651	(21,651)
Employee contributions	-	9,220	(9,220)
Net investment income	-	59,289	(59,289)
Benefit payments, including employee refunds	(8,289)	(8,289)	-
Administrative expense	-	(1,023)	1,023
Other changes	1,843	-	1,843
Net changes	<u>\$ 76,498</u>	<u>\$ 80,848</u>	<u>\$ (4,350)</u>
Ending Balance at 12-31-19	<u>\$526,728</u>	<u>\$503,821</u>	<u>\$ 22,907</u>

Sensitivity of the net pension liability/asset to changes in the discount rate – The following presents the net pension liability/asset of the employer, calculated using the discount rate of 7.60%, as well as what the employer's net pension liability/asset would be using a discount rate that is 1% point lower (6.60%) or 1% higher (8.60%) than the current rate.

NOTE 6. DEFINED BENEFIT PENSION PLAN, CONCLUDED

	1% decrease (6.60%)	Current discount rate (7.60%)	1% increase (8.60%)
Net Pension (Asset) Liability		\$ 22,907	
Change in Net Pension (Asset) Liability (NPL)	69,806	-	(58,531)
Calculated NPL	<u>\$ 92,713</u>	<u>\$ 22,907</u>	<u>\$ (35,624)</u>

Pension expense and deferred outflows of resources and deferred inflows of resources related to pensions – For the year ended October 31, 2020, the employer recognized pension expense of \$22,052. The employer reported deferred outflows and inflows of resources related to pensions from the following sources:

	Deferred outflows of resources	Deferred inflows of resources
Differences in experience	\$ -	\$ 15,931
Differences in assumptions	21,627	-
Excess (Deficit) Investment Returns	6,022	
Contributions subsequent to the measurement date*	24,261	-
Total	<u>\$ 51,910</u>	<u>\$ 15,931</u>

*The amount reported as deferred outflows of resources resulting from contributions subsequent to the measurement date will be recognized as an addition to the net pension asset for the year ending October 31, 2020.

Other amounts reported as deferred outflows and inflows of resources related to pension will be recognized in pension expense as follows:

<u>Year Ending</u>	
2021	\$ 5,441
2022	570
2023	2,503
2024	6,217
2025	(4,227)
Thereafter	1,214
	<u>\$ 11,718</u>

NOTE 7. INTERFUND RECEIVABLES, PAYABLES AND TRANSFERS

<u>Receivable Fund</u>	<u>Payable Fund</u>		
General	Major Street	\$	2,304
	Local Street		592
	Building Inspector		833
	Water		9,162
	Golf		7,274
			<u>20,165</u>
		<u>\$</u>	<u>20,165</u>

As of October 31, 2020, the General Fund interfund receivables are for employee wages and benefits and rent related expenses paid by the General Fund on behalf of other funds that will be reimbursed in fiscal year 2021.

<u>Transfers In</u>	<u>Transfers out</u> <u>General Fund</u>	<u>Total</u>
Capital Projects Fund	\$ 199,955	\$ 199,955
	Capital <u>Projects Fund</u>	
Local Street Fund	\$ 20,000	\$ 20,000

The General Fund transferred funds to the Capital Projects Fund for various budgeted capital projects during the current and future fiscal years. The capital projects transferred funds to the Local Street Fund to support road costs in that.

NOTE 8. RISK MANAGEMENT

The Village is exposed to various risks of loss related to property loss, torts, errors and omissions and employee injuries (workers' compensation), as well as medical benefits provided to employees. The Village carries insurance for these risks. Settled claims resulting from these risks have not exceeded the amount of insurance coverage in either of the past two fiscal years.

NOTE 9. TAX ABATEMENTS

As of October 31, 2020, management has evaluated tax abatements related to the Village and determined there are no material tax abatements for disclosure.

NOTE 10. COVID-19

On January 30, 2020, the World Health Foundation (“WHO”) announced a global health emergency because of a new strain of coronavirus originating in Wuhan, China (the “COVID-19 outbreak”) and the risks to the international community as the virus spreads globally beyond its point of origin. In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally.

The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the full magnitude that the pandemic will have on the Village’s financial condition, liquidity, and future results of operations. Management is actively monitoring the global situation and the impact on its financial condition, liquidity, operations, suppliers, industry, and workforce. Given the daily evolution of the COVID-19 outbreak and the global responses to curb its spread, the Village is not able to estimate the effects of the COVID-19 outbreak on its results of operations, financial condition, or liquidity for fiscal year 2021.

Although the Village cannot estimate the length or gravity of the impact of the COVID-19 outbreak at this time, if the pandemic continues, it may have an adverse effect on the Village’s results of future operations, financial position, and liquidity in fiscal year 2021.

NOTE 11. UPCOMING PRONOUNCEMENTS

In June 2017, the GASB issued Statement No. 87, *Leases*, which improves accounting and financial reporting for leases by governments. This statement requires recognition of certain lease assets and liabilities for leases that previously were classified as operating leases and recognized as inflows of resources or outflows of resources based on the payment provisions of the contract. It establishes a single model for lease accounting based on the foundational principle that leases are financings of the of the right to use an underlying asset. Under this statement, a lessee is required to recognize a lease liability and an intangible right-to-use lease asset, and a lessor is required to recognize a lease receivable and a deferred inflow of resources. The Village is currently evaluating the impact this standard will have on the financial statements when adopted. The provisions of this statement are effective for the Village’s financial statements for the year ending October 31, 2021.

NOTE 12. SUBSEQUENT EVENTS

The Village has evaluated subsequent events through February 9, 2021, the date the financial statements were available to be issued. No events or transactions occurred during this period which require recognition or disclosure in the financial statements.

REQUIRED SUPPLEMENTARY INFORMATION

VILLAGE OF GRAND BEACH

BUDGETARY COMPARISON SCHEDULE – GENERAL FUND
Year Ended October 31, 2020

	Original Budget	Final Budget	Actual	Variance with Final Budget
Revenues				
Property taxes	\$ 813,050	\$ 813,050	\$ 828,509	\$ 15,459
Federal grants	-	-	15,324	15,324
State grants	24,500	24,500	24,040	(460)
Charges for services	-	49,600	54,244	4,644
Fines and forfeits	-	150	97	(53)
Licenses and permits	-	-	200	200
Rents	43,800	64,480	40,252	(24,228)
Interest income	700	700	5,783	5,083
Local revenue sharing	-	-	22,088	22,088
Miscellaneous revenues	84,130	13,700	101,911	88,211
Total revenues	<u>\$ 966,180</u>	<u>\$ 966,180</u>	<u>\$ 1,092,448</u>	<u>\$ 126,268</u>
Expenditures				
General Government				
Council	\$ 15,250	\$ 15,250	\$ 9,418	\$ 5,832
Office	68,227	70,727	65,770	4,957
Elections	1,000	1,000	-	1,000
Hall and grounds	38,498	50,523	44,463	6,060
Planning commission	6,133	6,133	775	5,358
Maintenance garage	45,383	57,383	53,257	4,126
Public Safety				
Police	213,088	178,088	159,369	18,719
Public Works				
Public works	58,678	58,678	50,820	7,858
Sanitation	54,100	54,100	52,734	1,366
Recreation and Culture				
Parks and recreation	30,063	21,063	18,420	2,643
Beaches	36,314	357,313	195,474	161,839
Employee benefits	375,559	259,235	186,876	72,359
Total expenditures	<u>\$ 942,293</u>	<u>\$ 1,129,493</u>	<u>\$ 837,376</u>	<u>\$ 292,117</u>
Excess (Deficiency) of Revenues Over (Under) Expenditures	<u>\$ 23,887</u>	<u>\$ (163,313)</u>	<u>\$ 255,072</u>	<u>\$ 418,385</u>
Other Financing Uses				
Operating transfers out	<u>\$ (113,800)</u>	<u>\$ (200,100)</u>	<u>\$ (199,955)</u>	<u>\$ (145)</u>
Net change in fund balance	<u>\$ (89,913)</u>	<u>\$ (363,413)</u>	<u>\$ 55,117</u>	<u>\$ 418,530</u>
Fund Balance, Beginning of Year	<u>1,440,035</u>	<u>1,440,035</u>	<u>1,440,035</u>	<u>-</u>
Fund Balance, End of Year	<u>\$ 1,350,122</u>	<u>\$ 1,076,622</u>	<u>\$ 1,495,152</u>	<u>\$ 418,530</u>

VILLAGE OF GRAND BEACH

SCHEDULE OF CHANGES IN THE EMPLOYER'S NET PENSION LIABILITY (ASSET)
AND RELATED RATIOS
YEARS ENDED DECEMBER 31ST

	2019	2018	2017	2016	2015	2014
Total Pension Liability						
Service cost	\$ 29,553	\$ 33,428	\$ 38,899	\$ 37,173	\$ 34,194	\$ 33,748
Interest	35,026	33,965	28,910	23,940	19,468	15,395
Changes of benefit terms	-	-	-	-	-	-
Difference between expected and actual experience	3,713	(18,577)	(1,864)	-	(3,496)	-
Changes of assumptions	14,652	-	-	153	11,625	-
Benefit payments including employee refunds	(8,289)	(6,216)	-	-	-	-
Other	1,843	(246)	-	-	-	-
Net Change in Total Pension Liability	\$ 76,498	\$ 42,354	\$ 65,945	\$ 61,266	\$ 61,791	\$ 49,143
Total Pension Liability beginning	\$ 450,230	\$ 407,876	\$ 341,931	\$ 280,665	\$ 218,874	\$ 169,731
Total Pension Liability ending	\$ 526,728	\$ 450,230	\$ 407,876	\$ 341,931	\$ 280,665	\$ 218,874
Plan Fiduciary Net Position						
Contributions - employer	\$ 21,651	\$ 24,718	\$ 26,862	\$ 25,551	\$ 24,242	\$ 23,583
Contributions - employee	9,220	10,779	11,765	11,230	10,655	10,516
Net Investment income	59,289	(17,612)	46,319	31,945	(4,003)	12,377
Benefit payments including employee refunds	(8,289)	(6,216)	-	-	-	-
Administrative expense	(1,023)	(835)	(727)	(628)	(546)	(467)
Net Change in Plan Fiduciary Net Position	\$ 80,848	\$ 10,834	\$ 84,219	\$ 68,098	\$ 30,348	\$ 46,009
Plan Fiduciary Net Position beginning	\$ 422,973	\$ 412,139	\$ 327,920	\$ 259,822	\$ 229,474	\$ 183,465
Plan Fiduciary Net Position ending	\$ 503,821	\$ 422,973	\$ 412,139	\$ 327,920	\$ 259,822	\$ 229,474
Employer Net Pension Liability (Asset)	\$ 22,907	\$ 27,257	\$ (4,263)	\$ 14,011	\$ 20,843	\$ (10,600)
Plan Fiduciary Net Position as a percentage of the Total Pension Liability (Asset)	96%	94%	101%	96%	93%	105%
Covered Employee Payroll	\$ 409,842	\$ 467,077	\$ 456,026	\$ 435,284	\$ 412,974	\$ 407,590
Employer's Net Pension Liability (Asset) as a percentage of covered employee payroll	6%	6%	-1%	3%	5%	-3%

Notes to Schedule:

Schedule is intended to show information for 10 years. Additional years will be displayed as they become available.

VILLAGE OF GRAND BEACH

**SCHEDULE OF EMPLOYER'S CONTRIBUTIONS
YEARS ENDED OCTOBER 31ST**

	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Actuarial determined contributions	\$ 21,651	\$ 24,718	\$ 26,862	\$ 25,551	\$ 24,242	\$ 23,583
Contributions in relation to the actuarially determined contribution	21,651	24,718	26,862	24,616	24,110	23,583
Contribution deficiency (excess)	\$ -	\$ -	\$ -	\$ 935	\$ 132	\$ -
Covered employee payroll	\$ 409,842	\$ 467,077	\$ 456,026	\$ 435,284	\$ 412,974	\$ 407,590
Contributions as a percentage of covered employee payroll	5.3%	5.3%	5.9%	5.7%	5.8%	5.8%

Notes to Schedule:

Actuarial cost method	Entry age
Amortization method	Level percentage of payroll, open
Remaining amortization period	22 years
Asset valuation method	5 year smoothed
Inflation	2.5%
Salary increases	3.0%
Investment rate of return	7.35%
Retirement age	Varies depending on plan adoption
Mortality	50% Female/50% Male 1994 Group Annuity Mortality Table

Above dates are based on fiscal year, not necessarily the measurement date.

Schedule is intended to show information for 10 years. Additional years will be displayed as they become available.

OTHER SUPPLEMENTARY INFORMATION

VILLAGE OF GRAND BEACH

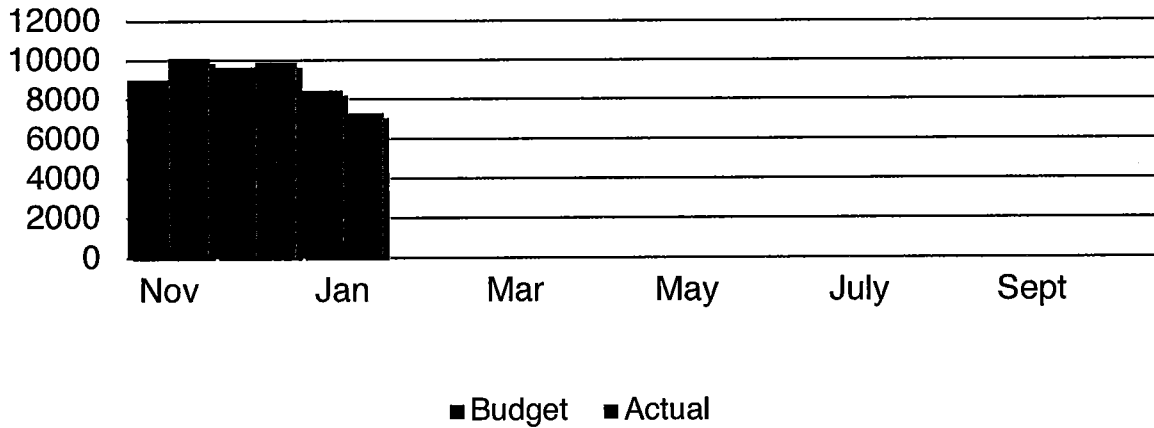
COMBINING BALANCE SHEET
 NON-MAJOR GOVERNMENTAL FUNDS
 OCTOBER 31, 2020

	Major Street Fund	Local Street Fund	Building Inspector Fund	Total
Assets				
Cash and cash equivalents	\$ 136,714	\$ 93,714	\$ 86,182	\$ 316,610
Investments	-	-	16,061	16,061
Due from other governments	11,274	6,477	-	17,751
Total assets	<u>\$ 147,988</u>	<u>\$ 100,191</u>	<u>\$ 102,243</u>	<u>\$ 350,422</u>
Liabilities and Fund Balances				
Liabilities				
Accounts payable	\$ 33	\$ 131	\$ -	\$ 164
Due to other governmental funds	2,304	592	833	3,729
Total liabilities	<u>\$ 2,337</u>	<u>\$ 723</u>	<u>\$ 833</u>	<u>\$ 3,893</u>
Fund Balances				
Restricted for building inspection	\$ -	\$ -	\$ 101,410	\$ 101,410
Restricted for streets	145,651	99,468	-	245,119
Total fund balances	<u>\$ 145,651</u>	<u>\$ 99,468</u>	<u>\$ 101,410</u>	<u>\$ 346,529</u>
Total liabilities and fund balances	<u>\$ 147,988</u>	<u>\$ 100,191</u>	<u>\$ 102,243</u>	<u>\$ 350,422</u>

VILLAGE OF GRAND BEACH

COMBINING STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
 NON-MAJOR GOVERNMENTAL FUNDS
 YEAR ENDED OCTOBER 31, 2020

	Major Street Fund	Local Street Fund	Building Inspector Fund	Total
Revenues				
State grants	\$ 73,112	\$ 39,740	\$ -	\$ 112,852
Licenses and permits	-	-	36,959	36,959
Interest income	285	205	930	1,420
Total revenues	<u>\$ 73,397</u>	<u>\$ 39,945</u>	<u>\$ 37,889</u>	<u>\$ 151,231</u>
Expenditures				
Building inspection	\$ -	\$ -	\$ 34,830	\$ 34,830
Public works	48,741	38,143	-	86,884
Total expenditures	<u>\$ 48,741</u>	<u>\$ 38,143</u>	<u>\$ 34,830</u>	<u>\$ 121,714</u>
Excess (Deficiency) of Revenues Over (Under) Expenditures	<u>\$ 24,656</u>	<u>\$ 1,802</u>	<u>\$ 3,059</u>	<u>\$ 29,517</u>
Other Financing Sources(Uses)				
Operating transfers in	\$ -	\$ 20,000	\$ -	\$ 20,000
Total other financing sources (uses)	<u>\$ -</u>	<u>\$ 20,000</u>	<u>\$ -</u>	<u>\$ 20,000</u>
Net Change in Fund Balances	<u>\$ 24,656</u>	<u>\$ 21,802</u>	<u>\$ 3,059</u>	<u>\$ 49,517</u>
Fund Balances, beginning of year	120,995	77,666	98,351	297,012
Fund Balances, end of year	<u>\$ 145,651</u>	<u>\$ 99,468</u>	<u>\$ 101,410</u>	<u>\$ 346,529</u>



February 17, 2021

Dear Grand Beach Council,

We are happy to provide you with the February Golf Course Maintenance Report.

Financial

Year to date we are \$1,156 over budget.

Course News & Conditions

- Winter equipment maintenance has been performed.
- Bid requests from vendors for material and supplies have been received and are being evaluated.

Respectfully Submitted,

Clay Putnam
ServiScape, LLC

SUPERINTENDENT'S REPORT

February 12, 2021

HALL - GROUNDS - MAINTENANCE GARAGE

Cleaned Maintenance garage.

STREETS - PARKS - BEACHES

Weekly Brush and Bag Pickup.
Cleaned out storm drains.
Snow and ice removal in the Village.

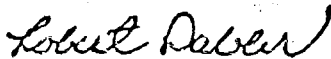
WATER DEPARTMENT

Sampled water January 30, 2021 and took to New Buffalo water treatment plant for analysis.
Submitted monthly reports for January readings to State of Michigan on February 10, 2021,

EQUIPMENT

Service, Oil and grease equipment.

Respectfully Submitted



Robert Dabbs
Superintendent

Grand Beach/Michiana Police Offense Summary

Occurred 1/1/2021 - 1/31/2021

Offense	Total Offenses
2902 - 29000 - Damage to Property - Private Property	2
2903 - 29000 - Damage to Property - Public Property	1
5308 - 53002 - False Fire Alarm	1
5560 - 55000 - Dog Law Violations	1
5707 - 57001 - Trespass (Other)	1
98007 - 9944 - Open Door on Residence	1
9943 - 98007 - Inspections/Investigations - Suspicious Situations	6
9953 - 99008 - Miscellaneous - General Assistance	8
9954 - 99008 - Miscellaneous - Assist to Fire Department	3
9954 - 99009 - Miscellaneous - Non-Criminal	4
9956 - 99008 - Miscellaneous - Assist to Other Police Agency	1
9957 - 99008 - Miscellaneous - Residential/Business/Bank Alarm - False	5
Total	34

Per the request from Councilman Leonard at our last Council Meeting, the New Buffalo Twp. patrol assisted us twenty (20) times in calendar year 2020. We assisted the New Buffalo Twp. patrol twenty seven (27) times in calendar year 2020.

Respectfully Submitted,



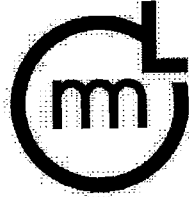
Ryan Layman, Chief of Police

VILLAGE OF GRAND BEACH
MONTHLY BUILDING INSPECTION REPORT
PREPARED BY BILL LAMBERT
FEBUARY 17, 2021

PERMIT#	NAME/ADDRESS	WORK TO BE DONE	COST
2018-20	HUNTER 48305 Rohde Ct Framing	NEW HOME	\$111,748
2019-23	KOSTINER 50236 Marjeanette Need EGLE Ok	NEW POOL	XXXX
2020-02	DAVID Lot #19 Main Finishing	NEW HOME	\$464,200
2020-16	VANECKO 50003 Calla Ave Finishing	REHAB HOUSE	\$478,000
2020-22	MIZ 48017 Ridge Rd Finishing	REHAB AND GARAGE	\$583,932
2020-23	KENNY 48106 W McKean Finished	NEW POOL	\$82,500
2020-26	RIDDIFORD 51110 Lake Park Finishing	REMODEL	\$350,000
2020-27	KERN 51216 E Arnold Next Fall	NEW POOL	\$40,000
2020-28	MARONEY 52118 Lake Park Finishing	REHAB	\$140,000
2020-29	COYNE 51216 E Arnold Next fall	REHAB	\$25,000
2020-30	CORVINO 41700 Oak St Finishing	FINISH HOUSE	\$200,000

2020-31	KLEINMAN 50231 Marjeanette Starting	NEW POOL	\$100,675
2020-33	BYRNES 46104 Whitewood Finished	NEW DECK	\$62,981
2020-34	GRISSOM 50106 Alpine Finishing	REHAB	\$400,000
2020-35	JOYCE 48103 W McKean Finising	REHAB	\$50,000
2020-36	CALLAHAN 53201 Robin Ln Started	POOL	\$60,000
2020-38	SREEK 45328 Fairway Started	POOL	\$90,000
2020-39	KOENIG 48103 W McKean Started	POOL	\$30,000
2020-40	ZIMMER 49005 McKean Started	REMODEL	\$369,000

2021-01	AWDISHO 47238 Perkins Finishing	REMODEL	\$400,000
2021-02	ANDRES 46220 Cresent Rd Finished	REROOF	\$12,075
2021-03	BUCKLEY 47103 Greenwood Finished	CRAWL REPAIRS	\$10,188
2021-04	MEGLIS 51105 Main Dr Finishing	BASEMENT REHAB	\$37,500
2021-05	SAYLES 48113 W McKean Finishing	ROOM ADDITION	\$174,431
2021-06	O'CONNELL 48015 Ridge Rd Started	INTERIOR REHAB	\$130,000
2021-07	O'HALLORAN 46118 Royal Ave Starting	GARAGE	\$25,000
2021-08	NAJARIAN 49019 E McKean Started	SHE-SHED	\$20,550
2021-09	DALEY 50016 Calla Ave Finishing	WATER DAM REPAIR	\$99,620



michigan municipal league

Liability & Property Pool

Proposal

for the

Village of Grand Beach

Presented By:

James Newman, LUTCF
(517) 243-5865

February 2, 2021

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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 is administered by the Risk Management staff of the Michigan Municipal League, and serviced by Meadowbrook, Inc. Since 1982, the Pool has been a stable source of comprehensive municipal insurance and risk management services. It is financially secure and positioned for long-term stability.

The League administrative staff and the dedicated Pool staff at Meadowbrook, Inc. are 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 quotation is based on the limits of coverage requested by the **Village of Grand Beach**. 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 proposal are being offered to the **Village of Grand Beach** for an annual premium of **\$26,675**. In addition, the MML Liability & Property Pool Board of Trustees voted to return another post-renewal dividend for Members renewing in 2021. The **Village of Grand Beach's** portion of the dividend return is **\$1,986**. The **Village of Grand Beach** will receive this dividend in the month following payment of your 2021 renewal premium.

We encourage you to compare the Pool with our competition. Compare us based on price, coverage, service, financial security, experience and commitment to municipal risk management. When you do, the advantages of Pool membership become clear.

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 | ✓ 16 Electric Utilities |
| ✓ 139 Fire Departments | ✓ 24 Municipal Marinas |
| ✓ 170 Law Enforcement Agencies | ✓ \$5 Billion of Property Values |
| ✓ 2195 Police Officers | ✓ 195 Water Service Operations |
| ✓ 5,772 Miles of Streets/Roads | ✓ 218 Sewer Plant Operations |
| ✓ 6,950 Vehicles | |

Coverage and Cost Summary

Village Of Grand Beach

Effective 03-11-2021 to 03-11-2022

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Municipal General Liability (Coverage A)	\$5,000,000	N/A	\$0
Homer Pinkson, Electrical Inspector	\$5,000,000	N/A	\$0
William Lambert, Building inspector and Zoning Administrator	\$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
Homer Pinkston, Electrical Inspector	\$5,000,000	N/A	\$0
William Lambert, Building Inspector and Zoning Administrator	\$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>Coll</u>	
3	\$250	\$250	
Agreed Amount, if applicable 1 Vehicle for a total of \$55,000			

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.

Property

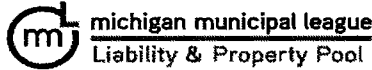
Property - Blanket Basis	\$2,655,982	N/A	\$250
Boiler and Machinery	Included	N/A	\$250
Building(s)	Included	N/A	\$250
Contents	Included	N/A	\$250
Property in the Open	Included	N/A	\$250
Protection & Preservation	Included	N/A	N/A
Property - Actual Cash Value	N/A	N/A	N/A
Property - Limited Replacement Cost	N/A	N/A	N/A
Property - No Coverage	N/A	N/A	N/A
Property - Replacement Cost	See Schedule	N/A	\$0

Coverage and Cost Summary

Village Of Grand Beach

Effective 03-11-2021 to 03-11-2022

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
4 Automated External Defibrillators	\$8,000	N/A	\$250
Accounts Receivable	\$100,000	N/A	\$250
Consequential Damage	\$100,000	N/A	N/A
Contractors Equipment	\$395,000	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	\$25,000	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
Golf Carts	\$41,000	N/A	\$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
<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 / Clerk	\$100,000	N/A	N/A
Bond #: B Deputy Clerk / Deputy Treasurer	\$100,000	N/A	N/A
Bond #: C Deputy Sheriff	\$5,000	N/A	N/A
Bond #: D Deputy Sheriff	\$5,000	N/A	N/A



Coverage and Cost Summary

Village Of Grand Beach

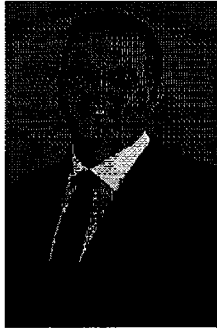
Effective 03-11-2021 to 03-11-2022

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
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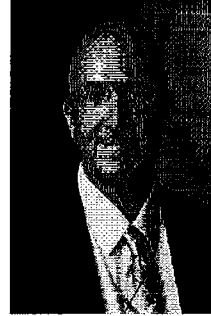
Only one deductible applies to claims involving two or more property coverages.

The Michigan Municipal League Liability and Property Pool is pleased to offer all coverages and services described in this proposal for an annual premium of \$26,116.

Your Team of Experts



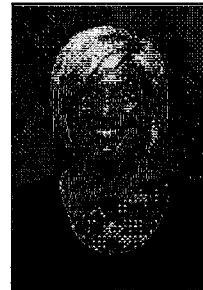
James Newman, LUTCF
Account Executive
(517) 243-5865



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



Ellen Skender
248-204-8582

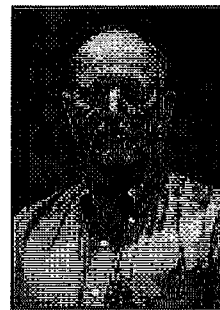


Joan Opett
248-204-8579

Customer Service Representatives



Tracy Mattiello
Claims Supervisor
(248) 204-8094



Rod Pearson
Loss Control Supervisor
(248) 204-8036

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

Village of Grand Beach Has . . .

- ✓ \$ 654,760 Annual Payroll
- ✓ \$2,655,982 of total values for real and personal property
- ✓ 5 Law enforcement officers
- ✓ 4 Vehicles
- ✓ 1 Vehicle with agreed values totaling \$55,000

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

VILLAGE OF GRAND BEACH
 BUDGET AMENDMENT
 GOLF FUND FY 2020-2021
 MEETING ON FEBRUARY 17, 2021

Account #	Revenue Accounts Account Name	Inc (+) Decr. (-)	Amount
Total Change in Revenue:			0

Account #	Expense Accounts Account Name	Inc (+) Decr. (-)	Amount
000-985	Equipment Purchase	+	\$4,000.00

Total Change in Expenses:	+	\$4,000.00
----------------------------------	---	-------------------

Net Effect on Budget	Increase in Expenses	+	\$4,000.00
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This amendment is necessary for the purchase of a new furnace for the pump house.

VILLAGE OF GRAND BEACH
GOLF CART PARKING STICKERS
48200 PERKINS BOULEVARD
GRAND BEACH, MI 49117
(269) 469-3141

GOLF CART NUMBER _____

LOCAL ADDRESS _____

GOLF CART PARKING STICKER FEES

RESIDENT FEES – If you own a home in the Village, regardless of if you live here full time or not.

PAID BEFORE MAY 1, 2021-----	\$245.00
PAID BEFORE JUNE 1, 2021 -----	\$270.00
PAID JUNE 1, 2021 OR AFTER -----	\$295.00

****The fine for a golf cart without a sticker will be not less than \$100.**

IF THE CART NUMBER LISTED ABOVE IS INCORRECT, OR IF THE CART IS NO LONGER IN USE, PLEASE NOTIFY THE VILLAGE OFFICE AT (269) 469-3141.

Please pick up your annual sticker at the Pro-Shop during regular business hours after your payment has been received by the Village office. Remember to put your sticker on your cart immediately so you don't misplace it.

Make sure that you have a set of black numbers on both sides of the cart. Ask for numbers at the pro shop if you don't have them on both sides of the cart.

DRIVERS OF CARTS WITHOUT A CURRENT STICKER OR A VALID DRIVER'S LICENSE WILL BE TICKETED.

GOLF CARTS ARE NOT ALLOWED IN THE 42 ACRES AND VIOLATORS WILL BE TICKETED.

Make checks payable to Grand Beach Golf and mail to the above address. Please enclose this form when sending payment.

Thank you.

VILLAGE OF GRAND BEACH
GOLF CART PARKING STICKERS
48200 PERKINS BOULEVARD
GRAND BEACH, MI 49117
(269) 469-3141

GOLF CART NUMBER _____

LOCAL ADDRESS _____

GOLF CART PARKING STICKER FEES

NON RESIDENT – LOCAL ADDRESS OUTSIDE OF THE VILLAGE

PAID BEFORE MAY 1, 2021-----\$300.00
PAID MAY 1, 2021 OR AFTER-----\$330.00

****The fine for a golf cart without a sticker will be not less than \$100.**

IF THE CART NUMBER LISTED ABOVE IS INCORRECT, OR IF THE CART IS NO LONGER IN USE, PLEASE NOTIFY THE VILLAGE OFFICE AT (269) 469-3141.

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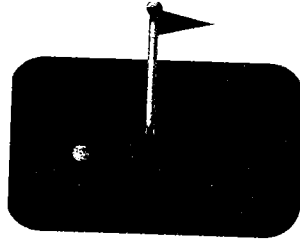
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Make checks payable to Grand Beach Golf and mail to the above address. Please enclose this form when sending payment.

Thank you.



2021 Golf & Cart Rates

	Resident Weekdays	Non-Resident Weekdays	Resident Weekends and Holidays	Non-Resident Weekends and Holidays
9 holes	\$13	\$15	\$14	\$17
18 holes	\$23	\$24	\$24	\$29
Seniors (62+)	\$11	\$11	\$9.50	\$9.50
Juniors (14-21)	\$9.50	\$9.50	\$6.00	\$6.00
Children (6-13)	\$6	\$6		

Power Carts 9 Holes ~ \$12 18 Holes ~ \$18

RESIDENTS ONLY

Adult Card	\$150 - 12 punches plus one free round
Senior Pass (62+)	\$100 - 10 punches plus one free round
Junior Pass (14-21)	\$ 90 - 10 punches plus one free round
Children (6-13)	\$ 75 Season Pass
Children (6-13)	\$130 Family Pass-Up to Three Children (Maximum) 6-13 Years Old
Junior (14-21)	\$150 Season Pass

**ALL CARDS AND PASSES THAT ARE
PURCHASED IN 2021 WILL EXPIRE ON 10/31/21.**

ALL PLAYERS MUST WEAR SOFT SPIKES.

The NBSA—What You Need to Know

The New Buffalo Shoreline Alliance (“NBSA”), a 501-C3 non-profit corporation, is planning to file a lawsuit in Federal Court against the United States of America. The lawsuit alleges that the U.S. Government, through the Army Corp of Engineers, designed and built a recreational harbor in New Buffalo, MI causing substantial harm to lakefront property owners south of the harbor for approximately 2-3 miles, from the harbor through Grand Beach. Damages include loss of beach, loss of property value, and the cost of adding shoreline protection. The lawsuit is a “takings” claim based on the 5th Amendment (a person may not be deprived of property by the government without due process of law and fair compensation). Similar claims have been tried in similar cases with positive results, and the NBSA and our attorneys believe we have a very strong case and will likely be successful.

After working in earnest with the Army Corp. and government agencies for more than 3 years unsuccessfully attempting to negotiate a solution, the NBSA decided to pursue litigation. The NBSA has technical and documentary data and evidence that the Army Corp was responsible for the harm done to the lakefront. We have thoroughly reviewed the data with our counsel and partnered with a Chicago firm who was familiar with the Banks Case (Stevensville) and arrived at a fixed fee arrangement capping our entire legal costs at \$400,000.

Why it is critical for all lakefront property owners to join in the lawsuit as Plaintiffs

Only shoreline property owners have the right and standing to sue for the “takings” claim. Certainly ALL lakefront property owners from the harbor south through Grand Beach suffered losses in property value when their beaches eroded and they were forced to add costly shoreline revetments. We need to include all of the home value losses and the cost of all shoreline revetments for all properties to be able to accurately assess the damages caused by the harbor. Unless a property owner is a Plaintiff in this case, we cannot claim their damages. The cost to implement our solution (sand nourishment and offshore breakwaters to restore our beaches and shoreline) is large so we need to include the vast majority of lakefront property owners as plaintiffs to maximize the award amount.

In order for a lakefront owner to join The NBSA as a plaintiff, they need to submit the following to the NBSA:

1. Proof of ownership, including a copy of the property deed and property tax bills;
2. An executed Assignment Agreement
3. Copies of any previous appraisals you may have.
4. Proof of cost of any revetment, repair or other shoreline protection incurred by the property owner,

In addition to creating an accurate “total damage” estimate by all lakefront owners joining in the lawsuit it is also important to have a very high percentage of lakefront owners joining the suit to leverage our position with the government. Individuals would most likely have a difficult (and costly) time in bringing a similar lawsuit. Collectively, we have a much stronger case than the individual property owner.

What Happens When We Win the Lawsuit?

The proceeds of the lawsuit (monetary judgment and legal costs (we also recover our legal costs if we win)) will go into a Trust Fund (not for profit) administered by representatives of the associations/communities impacted. These funds can only be used for the purpose of sand nourishment and breakwaters. There will be a documented plan that describes the design, implementation, and schedule for the nourishment and breakwaters. The size of the award will most likely have an impact on the final design implementation. All funds will be used for these purposes. No monetary awards will go to any plaintiffs.

Why It Is Important For Everyone To Contribute

Costs of the litigation are going to be funded by the NBSA. Although the community and our membership has been very generous in the past, we need to raise an additional \$400,000 to ensure our success.

Lakefront owners stand to regain their beaches, increase their property value, and reduce future revetment expenses. From lakefront owners we are requesting a donation amount of \$4000.

Property owners with deeded beach rights (but are not plaintiffs) have much to gain as well. It is estimated that off lake properties with deeded beach rights are valued 30% higher than those without beach access. The requested donation for deeded beach right owners is \$2000.

Please note that the amount of all donations is voluntary, we appreciate all donations, and no one is required to make a donation. A lakefront owner can join as a plaintiff without making a donation.

Donations can be made by check or credit card and can be completed on NBSA's website. Periodic (monthly) payments can be charged to your credit card if you desire. **Since the NBSA is a non-profit 501 C(3), all donations are tax deductible.**

Our Newsletter will keep you up to date on donation status.

Documents:

1. The current deed. No chain of title.
2. The legal name to the trust and the transfer of the relevant property into the trust. No other details are needed and people can redact if they are uncomfortable.
3. Any available appraisals
4. We will also take purchase and sale records that post-date the construction of the harbor if they are readily available. These documents may aid our expert but, again, no need to go to any time and/or expenses locating them.
5. Tell people to skip property tax records if they don't have them readily available.
6. We would like contracts for shore protection work and invoices and proof of payment of those invoices.

RE: EGLE Notice of CDA Special Exception Application HP5-1VWX-4CB0D - Fred Brzozowski

Chamberlin, Zachary (EGLE) [REDACTED]

Tue 2/2/2021 4:00 PM

To: clerk grandbeach.org <clerk@grandbeach.org>

Hi Mary,

This follows our phone conversation a few moments ago regarding about why a special exception is needed at 51005 & 51007 Lake Park Drive.

The short answer is because the project will impact slopes steeper than 33% (MCL 324.35316) and for a new structure lakeward of the crest (MCL 324.35304).

Typically when a project is within an area of existing use, such as the existing revetments on the properties, a special exception is not required and this is why the first notification did not include a special exception. However, during our site inspection and upon reviewing the plans, EGLE found that the proposed revetment and bluff fill above the revetment (see cross section) will significantly expand the area of existing use beyond the area of the current revetment to the point where EGLE could no longer say that the project is within the footprint of existing use and had to require a special exception. In other words, the proposed revetment expands the impacts significantly beyond the footprint of the existing revetment.

I hope this helps and please contact me with any additional questions. Thank you,

Zach Chamberlin

Environmental Quality Analyst

Water Resource Division – Kalamazoo District Office

Michigan Department of Environment, Great Lakes, and Energy

[REDACTED]
[Follow Us | Michigan.gov/EGLE](https://www.michigan.gov/EGLE)



GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF
ENVIRONMENT, GREAT LAKES, AND ENERGY
KALAMAZOO

EGLE

LIESL EICHLER CLARK
DIRECTOR

TO: Agencies with Critical Dune Areas in their Jurisdictions
FROM: Zach Chamberlin, Kalamazoo District Office, Water Resources Division
DATE: February 2, 2021
SUBJECT: Notice of Special Exception Application Received
Gertrude Ward
51005 Lake Park Drive
New Buffalo, MI 49117
Site Name: 11-51005 Lake Park Drive-New Buffalo
Submission No. HP5-21A1-J1P31

The Michigan Department of Environment, Great Lakes, and Energy (EGLE), Water Resources Division, is currently reviewing a special exception application for the above-referenced file. Part 353, Sand Dunes Protection and Management, of the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended, includes provisions for the local unit of government's role in the special exception application review process.

Section 35317 of Part 353 provides EGLE the authority to consider special exceptions (comparable to "variances" at the local level) for proposed uses in critical dune areas that do not meet the standards in Part 353. The statute requires EGLE to forward copies of all special exception applications to the appropriate local unit of government for review and comment.

The statute provides local units of government with 60 days to review the proposed special exception. The statute further provides the local unit of government the option to waive its opportunity to consider the application at any time within 60 days after receipt of the application, by notifying EGLE in writing. Section 35317(6) of Part 353 states:

"If the local unit of government waives its opportunity to review the application, the local unit of government also waives its opportunity to oppose the decision by the department to issue a special exception. If the local unit of government opposes the issuance of the special exception, the local unit of government shall notify the department, in writing, of its opposition within the 60-day notice period. If the local unit of government opposes the issuance of the special exception, the department shall not issue a special exception. The local unit of government may also consider whether a practical difficulty will occur to the owner of the property if the special exception is not granted by the department and may make a recommendation to the department within the 60-day notice period. The department shall base its determination of whether a practical difficulty exists on information provided by the local unit of government and other pertinent information."

Enclosed are the application for a special exception and supporting documents for your review and comment. Part 353 may be found online at www.mi.gov/criticaldunes or can be mailed to you upon your request. Sections 35316 and 35317 of Part 353 are pertinent to the local unit of government's review and comment.

WARD

GENERAL NOTES:

- THIS PROJECT SHALL BE CONSTRUCTED IN ACCORDANCE WITH THE CONTRACT PLANS AND SPECIFICATIONS AND ANY RULES, REGULATIONS, STANDARDS OR SPECIFICATIONS REFERENCED THEREIN. THE PROJECT IS SUBJECT TO INSPECTION BY REPRESENTATIVES OF THE OVER SEEING ENGINEERING FIRM, LOCAL, STATE, AND FEDERAL GOVERNING AGENCIES.
- THE WORK AREA SHALL BE SECURED AT THE END OF EACH WORKING DAY TO PREVENT VEHICLES AND PEOPLE FROM ENTERING THE SITE WITHIN REASONABLE CAUSE.
- PERMITS - THE CONTRACTOR (TRIPLE D EXCAVATING & MOORE) SHALL RECEIVE THE PROPER PERMITS (BY OTHERS) AT A LOCAL, STATE AND FEDERAL LEVEL IN ORDER TO EXECUTE THE WORK.
- HAUL ROUTES - THE LOCATION OF HAUL ROUTES ON THE ACCESS PROPERTY SHALL BE COORDINATED WITH THE ENGINEER, PROPERTY OWNER, AND ON-SITE COMPETENT PERSONS. PRE-CONSTRUCTION SITE CONDITIONS WILL DOCUMENTED THROUGH VIDEO RECORDING AND/OR PICTURES AND MADE AVAILABLE TO THE OVER SEEING ENGINEER FIRM FOR CONTRACTOR QUALITY ASSURANCE / CONTRACTOR QUALITY CONTROL.
- THE SITE PLAN PROVIDES FOR THE DISPOSAL OF STORM WATER WITHOUT SERIOUS EROSION AND THAT WHICH IS NOT LIKELY TO INCREASE EROSION OR DECREASE STABILITY.

SCHEDULE:

- WORKING DAYS ARE CONTINGENT UPON ADVERSE WEATHER CONDITIONS.
- SEE CONTRACT FOR FURTHER TERMS AND CONDITIONS.

WATER LEVEL NOTES:

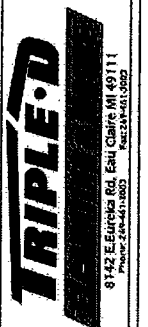
- THE LOW WATER DATUM (L.W.D.) FOR LAKE MICHIGAN IS 577.50' IGLD85 DATUM.
- THE ORDINARY HIGH WATER (O.H.W.) ELEVATION FOR LAKE MICHIGAN AT TIME OF SURVEY (12/04/20) IS 581.23' IGLD85 DATUM.
- THE UNITED STATES ARMY CORPS OF ENGINEERS (U.S.A.C.E.) ORDINARY HIGH WATER MARK (O.H.W.M.) ELEVATION IS 581.50' IGLD85 DATUM.
- THE STATE OF MICHIGAN ORDINARY HIGH WATER MARK (O.H.W.M.) ELEVATION IS 580.50' IGLD85 DATUM

REVETMENT NOTES:

- MATERIALS - 24 OZ/SYD NON-WOVEN GEOTEXTILE FABRIC, 12-24" MATTRESS LIMESTONE, 2.5-5 TON ARMOR LIMESTONE, 6-8 TON ARMOR LIMESTONE
- SLOPE - 1 VERTICAL : 1.5 HORIZONTAL
- STONE ELEVATION TOLERANCE IS 1/3 OF THE STONE SIZE (DIA.)
- TOP OF STONE ELEVATION - +/- 600.00' IGLD85 DATUM
- BOTTOM OF TOE STONE ELEVATION - +/- 576.00' IGLD85 DATUM
- ALL ARMOR STONE TO BE POSITIONED AND TIGHTLY INTERLOCKED ON SLOPE TO PROVIDE ABSOLUTE BEARING
- GEOTEXTILE FABRIC TO BE ANCHORED INTO ABOVE GRADE TO PREVENT WASHOUT
- GEOTEXTILE FABRIC TO HAVE A MINIMUM 3 FT OVERLAP TO ENSURE PROPER COVERAGE
- END CAPS OR RETURNS SHALL BE CONSTRUCTED ON TERMINATED ENDS OF REVETMENT WHERE THERE IS NO ADJOINING REVETMENT.

MASTER LEGEND:

- = AC UNIT
- = FIRE HYDRANT
- = WATER METER
- = SIGN
- = TELEPHONE RISER BOX
- = WATER VALVE
- = UTILITY POLE
- = LIGHT POLE
- = STUMP
- = DECIDUOUS TREE
- = CONIFEROUS TREE
- = MULBERRY
- = BASSWOOD
- = MAPLE
- = BIRCH
- = TULIP
- = SPRUCE
- = PINE
- = SPOT ELEVATION
- = DUNE FLAG PLACED BY OTHERS
- = ANTENNA
- = FINISHED FLOOR ELEVATION
- = PROPOSED REVETMENT
- = CUT AREA
- = FILL AREA



CONSTRUCTION NOTES - WARD

PROJECT: WARD/BRZOWSKI SHORELINE REPAIR

WATERBODY: LAKE MICHIGAN

PROJECT ADDRESS: 53001 LAKE PARK DR., NEW BUFFALO, MI 48117

COUNTY: BERKSHIRE

DATE: 12/17/20

PREPARED BY: DEVON T. MOORE

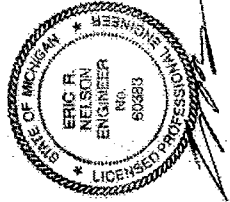
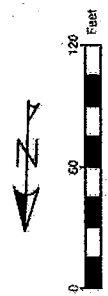
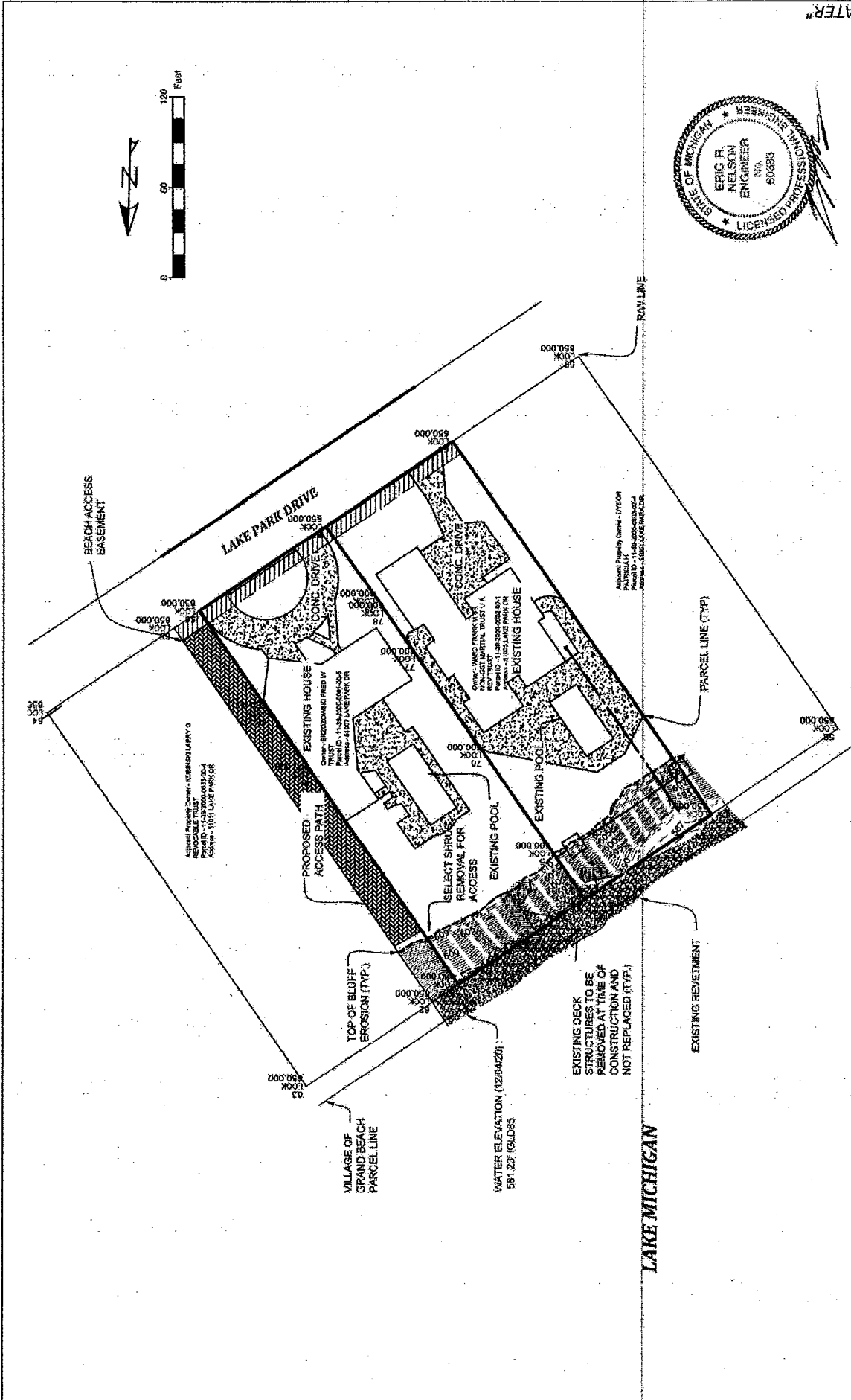
PROJECT MEDIADATA


1.	VERTICAL DATUM IS IGLD85 (IGLD85 =
2.	AVERAGE WATER ELEV. ON 12/04/2020 = 581.23'
3.	USACE OHWM = 581.5' (IGLD85), EGLE OHWM = 580.5' (IGLD85)
4.	SDP = 577.5'

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SHEET NO. C-02

"LAND AND WATER"





8142 E. Eureka Rd. Eau Claire MI 49111
 Phone: 268-4412380 Fax: 268-4413063

PROJECT OVERVIEW - WARD, BRZOWSKI


PROJECT: WARD, BRZOWSKI SHORELINE REPAIR


WATERBODY: LAKE MICHIGAN DATE: 01/01/21

CITY: NEW BUFFALO SCALE: 1"=50'

COUNTY: BERGEN PREPARED BY: DAVID T. MURPHY

LEGEND

 = EXISTING REVETMENT

 = CONCRETE PAVEMENT

PROJECT MEDIADATA

1. VERTICAL DATUM IS IGLD85 (IGLD85 = NAVD83 - 0.328)
2. SURFACE WATER ELEV. ON 12/04/2020 = 581.27
3. USACE OHWM = 581.5 (IGLD85), EGLE OHWM = 580.5 (IGLD85)
4. LWD = 577.5

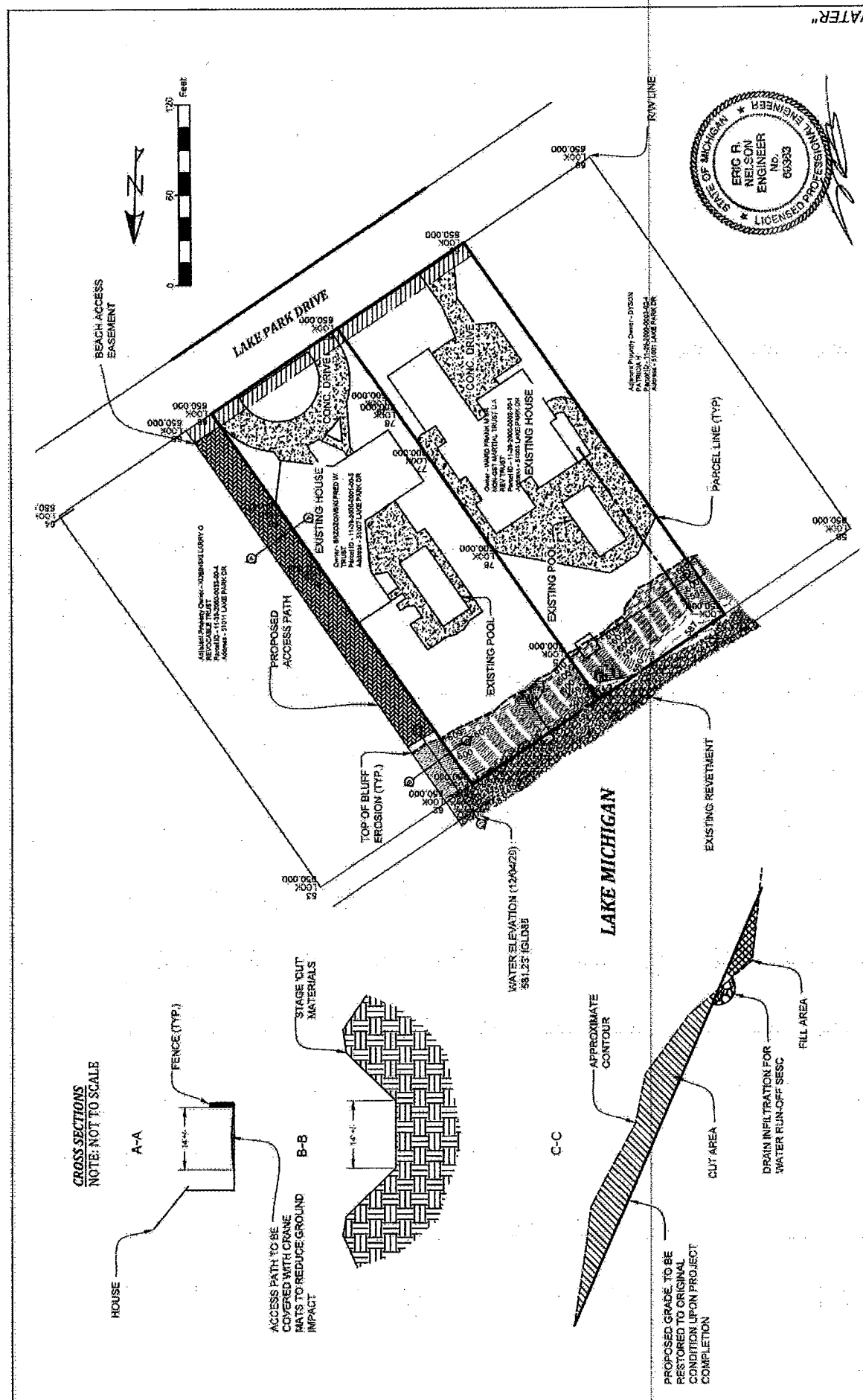
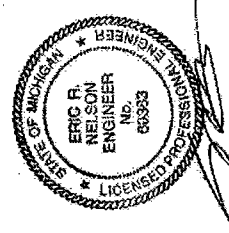
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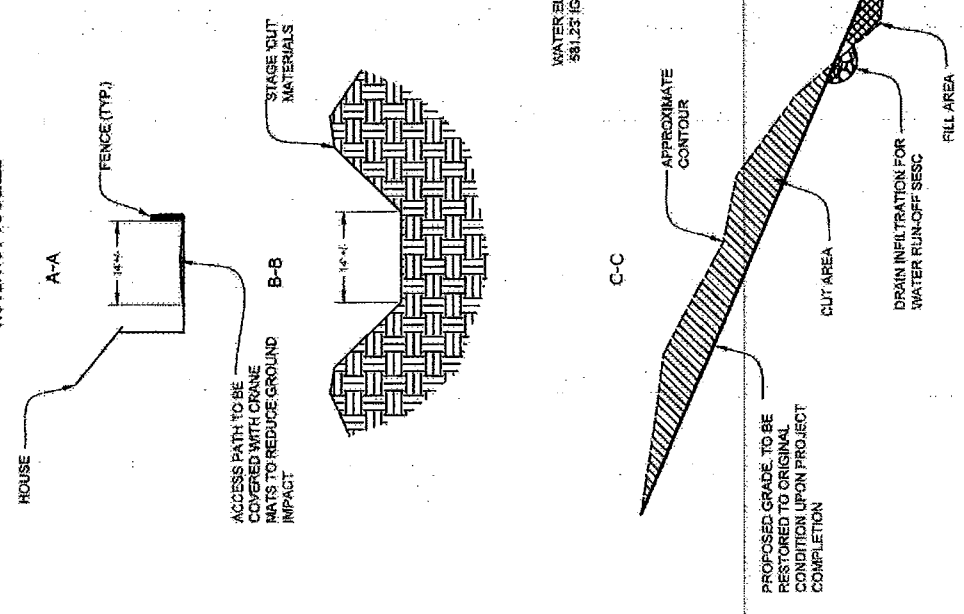
STATE OF MICHIGAN
 ERIC R. NELSON
 ENGINEER
 NO. 90393
 LICENSED PROFESSIONAL ENGINEER

"LAND AND WATER"

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CROSS SECTIONS
 NOTE: NOT TO SCALE



PROJECT MEDIADATA

1. VERTICAL DATUM IS TGD85 (IGLD85) = NAVD83 - 0.39'
2. AVERAGE WATER ELEV. ON 12/04/2010 = USACE OWM = 581.5' (IGLD85), EGLE OWM = 580.3' (IGLD85)
3. UVD = 527.3'

LEGEND

- EXISTING RETIEMENT
- CONCRETE PAVEMENT
- FILL AREA
- CUT AREA

SITE ACCESS PLAN - WARD

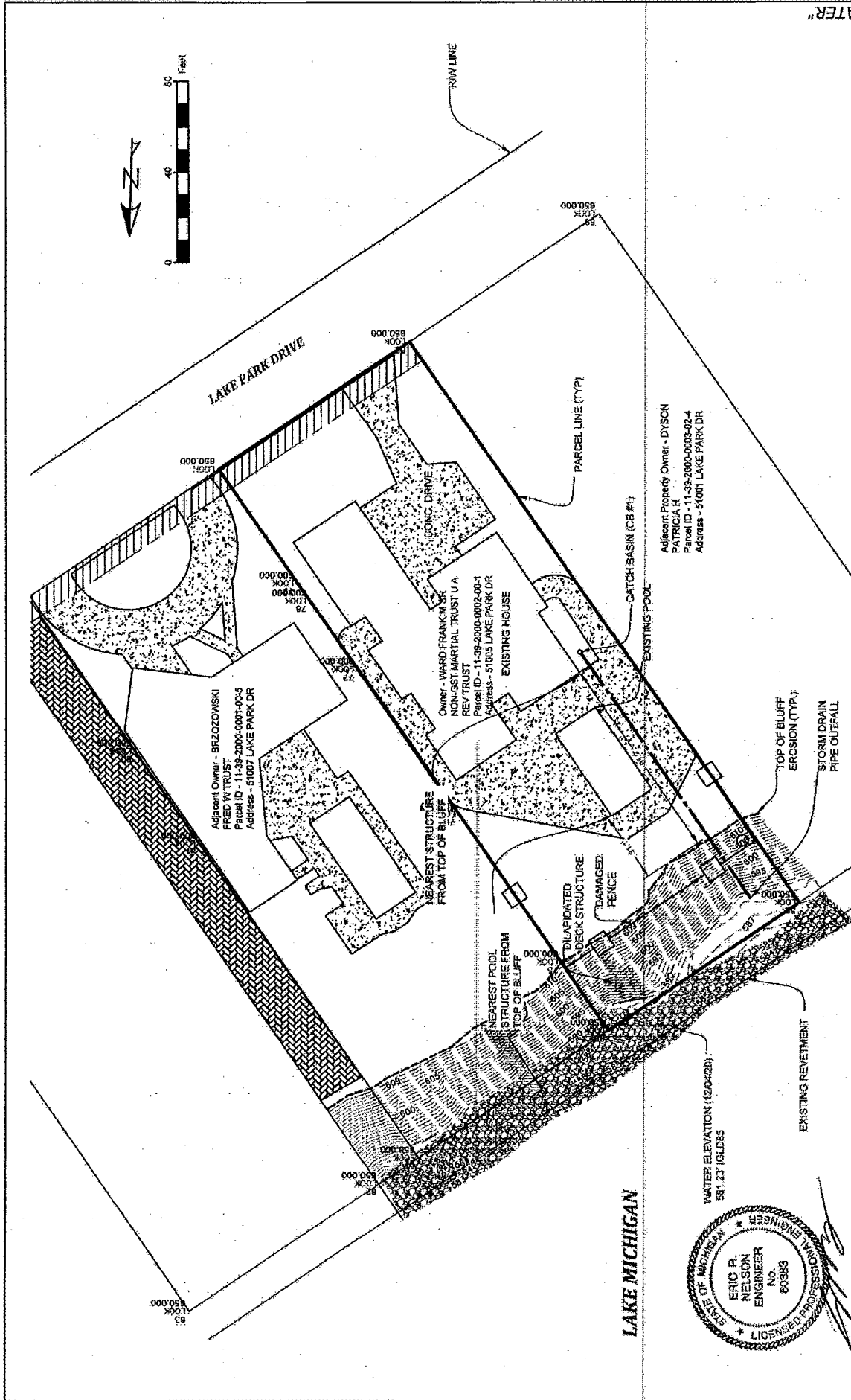
PROJECT: WARD, BRZDOWSKI SHORELINE REPAIR

WATERBODY: LAKE MICHIGAN REV: 0 12/13/20

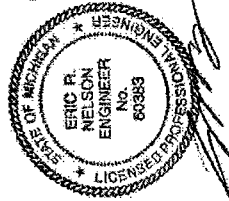
CITY: WEST BUFFALO Scale: 1"=50'

COUNTY: BERRIEN Prepared By: Devon T. Hooper

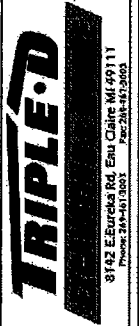
8142 E. Bayview Rd. East Chair, MI 49111
 Phone: 248-441-0003 Fax: 248-441-0007



LAKE MICHIGAN



WATER ELEVATION (12/04/20) = 581.23' (GLD85)



EXISTING CONDITIONS - WARD
PROJECT: WARD, BRZOWSKI SHORELINE REPAIR
 WATERBODY: LAKE MICHIGAN REV: 0 DATE: 12/11/20
 CITY: NEW BUFFALO SCALE: 1"=40'
 COUNTY: BERGEN Prepared By: Devon T. Moore

LEGEND

	EXISTING STRUCTURE
	EXISTING REVELTMENT
	CONCRETE PAVEMENT
	FILL AREA
	CUT AREA

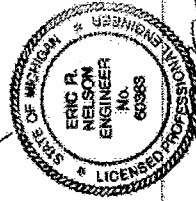
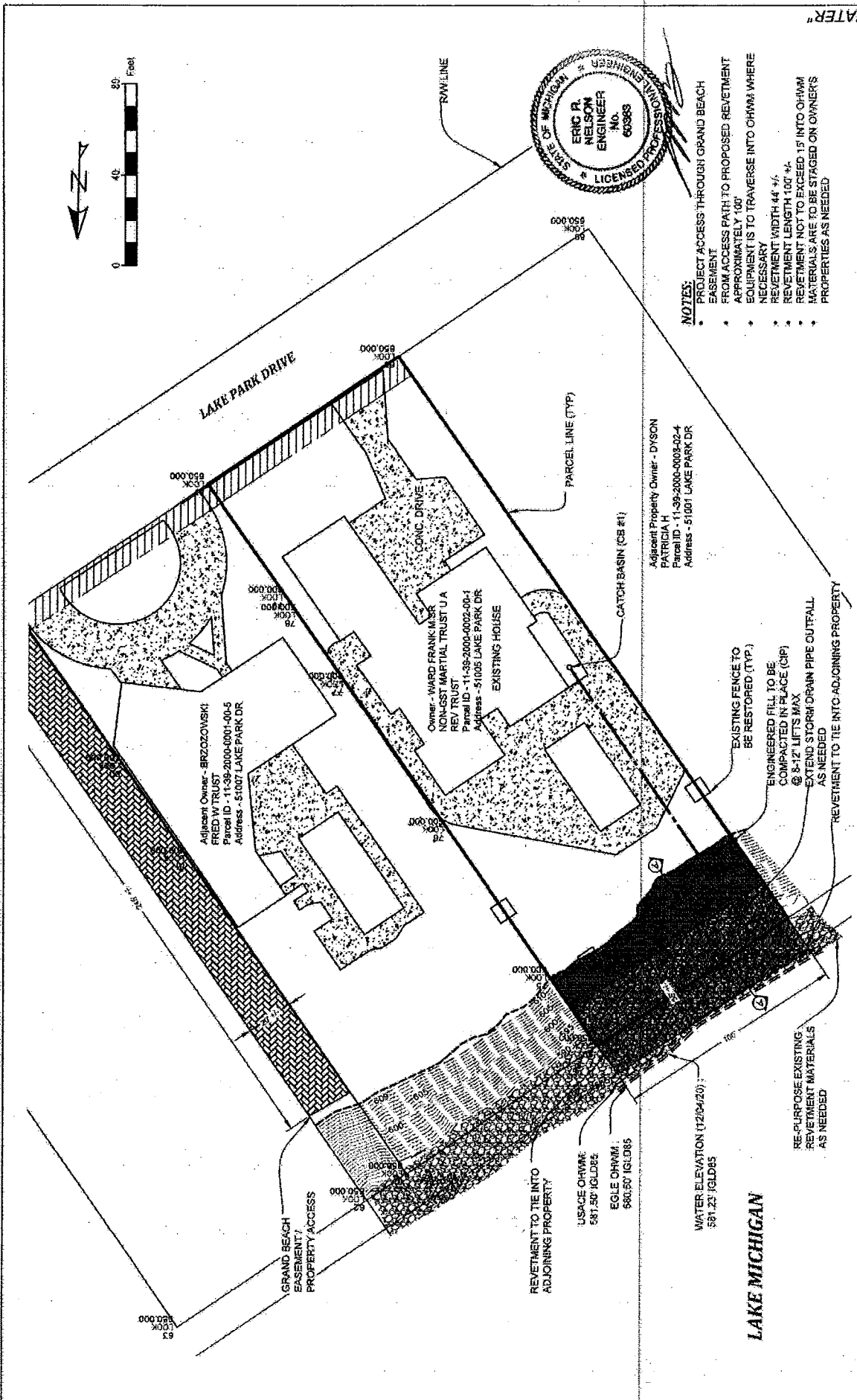
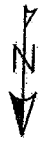
PROJECT MEDIADATA

1. VERTICAL DATUM IS IGLD85 (GLD85 = NAVD83)
 AVERAGE WATER ELEV. ON 12/04/200 = 581.23'
 2. USACE OHWM = 581.5' (GLD85), EGLE OHWM = 580.5' (GLD85)
 3. SWP = 577.5'

SHEET NO. C-05

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"LAND AND WATER"



- NOTES:**
- PROJECT ACCESS THROUGH GRAND BEACH EASEMENT
 - FROM ACCESS PATH TO PROPOSED REVETMENT APPROXIMATELY 100'
 - EQUIPMENT IS TO TRAVERSE INTO OHWM WHERE NECESSARY
 - REVETMENT WIDTH 44 +/-'
 - REVETMENT LENGTH 100 +/-'
 - REVETMENT NOT TO EXCEED 15' INTO OHWM
 - MATERIALS ARE TO BE STAGED ON OWNERS' PROPERTIES AS NEEDED

SHEET NO. C-06

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PROJECT MEDIADATA

1.	VERTICAL DATUM IS IGLD'85 (IGLD'85 = NAVD83 - 0.228')
2.	DATE OF WATER ELEV. ON 12/04/2020 = 581.23' (IGLD'85)
3.	USAGE OHWM = 581.5' (IGLD'85), EGLE OHWM = 580.5' (IGLD'85)
4.	U.M.D. = 572.5'

LEGEND

[Symbol]	EXISTING
[Symbol]	REVETMENT
[Symbol]	PROPOSED
[Symbol]	CONCRETE PAVEMENT
[Symbol]	ENGINEERED FILL

PROPOSED CONDITIONS - WARD

PROJECT: WARD, BRZOZOWSKI SHORELINE REPAIR

WATERBODY: LAKE MICHIGAN REV: 0

DATE: 12/13/20

SCALE: 1" = 40'

Prepared By: Devon T. Moore

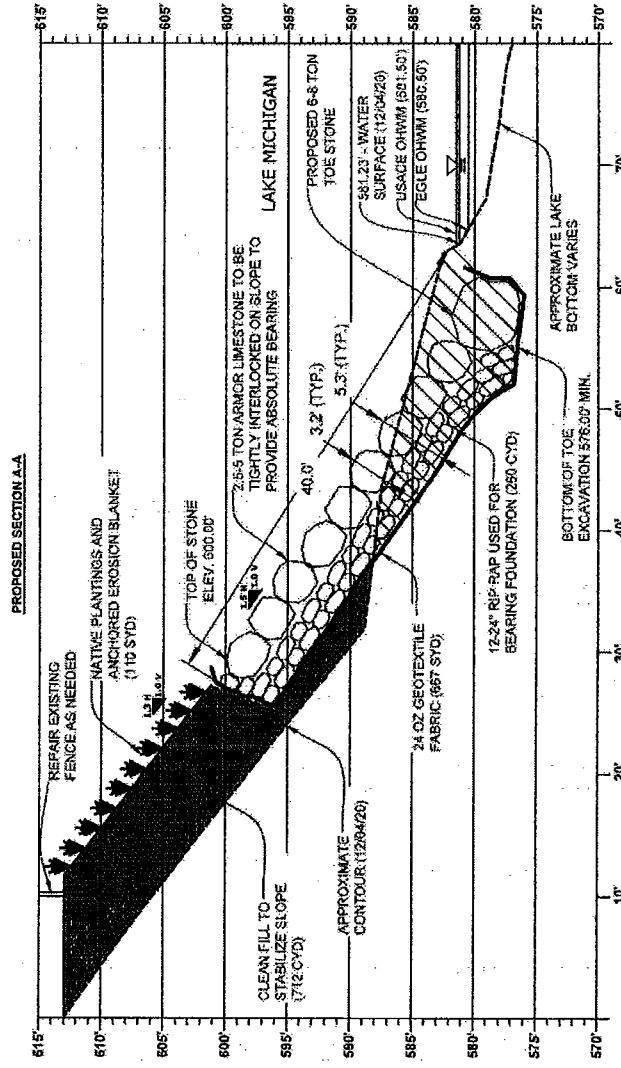
COUNTY: BERGEN

8147 E. Eureka Rd. Eau Claire, WI 49811
 Phone: 254-412-2600 Fax: 254-412-1800

"LAND AND WATER"

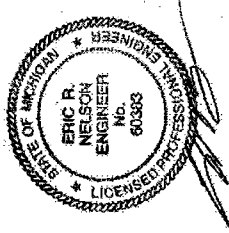
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MATERIAL	QUANTITY TABLE (SECTION A-A)				L x W x D
	TOTAL (CYD)	ABOVE USACE OHWM	BELOW USACE OHWM	BELOW EGLE OHWM	
MATRIX STONE	260 CYD	0 CYD	0 CYD	0 CYD	100 x 35 x 2'
ARMOR SLOPE STONE	414 CYD	414 CYD	0 CYD	0 CYD	100 x 35 x 3.2'
ARMOR TOE STONE	94 CYD	94 CYD	0 CYD	0 CYD	100 x 5 x 5'
EXCAVATED MATERIAL	500 CYD	500 CYD	0 CYD	0 CYD	100 x 25 x 5.5'

- NOTES:**
- PROPOSED FABRIC TO HAVE A MINIMUM OF 3' OVERLAP AT SEAMS
 - CLEAN/ENGINEERED FILL TO BE COMPACTED IN PLACE (CIP) @ 8 - 12" LIFTS MINIMUM.
 - EXCAVATED MATERIAL FOR PLACEMENT OF TOE TO BE USED AS FILL ON SLOPE OR MADE AVAILABLE TO LITTORAL ZONE
 - REVETMENT THICKNESS 5.3' +/- REVETMENT SLOPE LENGTH 4B'
 - REVETMENT NOT TO EXCEED 15' INTO STATE OR FEDERAL OHWM



TRIPLED
6142 E. Eureka Rd. Eau Claire, WI 54601
Phone: 204-41-1403 Fax: 204-41-1505

PROPOSED CROSS SECTION - WARD
PROJECT: WARD, BRZOWSKI SHORELINE REPAIR
WATERBODY: LAKE MICHIGAN
CITY: NEW BUFFALO
COUNTY: BERGEN
Date: 12/31/20
Scale: 1"=20'
Prepared By: Devon T. Moore

LEGEND
 CUT AREA
 PROPOSED
 CONCRETE PAVEMENT
 ENGINEERED FILL

PROJECT MEDIADATA
 1. VERTICAL DATUM IS UGLD85 (UGLD85 = NAVD88 - 0.338')
 2. AVERAGE WATER ELEV. ON 12/04/2019 = USACE OHWM = 581.5' (UGLD85), EGLE OHWM = 580.5' (UGLD85)
 3. USACE OHWM = 581.5' (UGLD85)
 4. LWD = 572.5'



Department of Environmental Quality
Water Resources Division

Application for a Special Exception for a Use in a Critical Dune Area

Part 353, Sand Dunes Protection and Management, of the Natural Resources and Environmental Protection Act, 1994 PA 451, as Amended

Directions:

- Complete this form to provide the information required by MCL 324.35317. Attach additional sheets as needed to provide complete answers. This information was not requested in the permit application. Answers on the special exception application referring to the permit application will result in the special exception application being considered incomplete. See the Frequently Asked Questions for information about special exceptions.
- The definition section in Part 353 identifies the individual provisions that are part of the model zoning plan. Part 353 is available online at: www.mi.gov/criticaldunes.
- Provide a property survey showing those areas that are privately owned and publicly owned, including all easements and setbacks.
- Submit a site plan prepared by a registered professional architect or a licensed professional engineer if required by Part 353 and they have not yet been submitted.
- The application fee of \$2,000 payable to the "State of Michigan." This fee is in addition to the fee required for the permit application.
- Submit the completed form, survey, plans, and application fee through MIWaters or to the Department of Environmental Quality (DEQ) local district office identified at www.mi.gov/wrd.

DEQ Submission Number (if known):

Applicant(s) Name: Gertrude Ward, Frank M. Ward Sr. Non-Martial Trust UA Rev. Trust

Property Address: 51005 Lake Park Drive, New Buffalo, Michigan 49117

Property Owner(s) Name: Gertrude Ward

1. Identify the conditions of the land that make it practically difficult for the owner to comply with the dimensional requirements of the model zoning plan (MCL 324.35304 to 324.35309 and 324.35311a to 324.35324). Identify all sections of the model zoning plan under which the property owner is requesting relief in the form of a special exception.

Under the model zoning plan, the conditions that trigger a SE are impacts to regulated slopes and a structure lakeward of the crest.

Although already impacted by erosion, efforts to stabilize regulated slopes on the bluff face are an essential part of this project; and the repairs and restoration to an existing revetment and/or remnants of existing shoreline protection are necessary to provide effective shoreline protection.

2. How will human health and safety be affected by the project as proposed with a special exception? Is human health and safety protected if the special exception is not granted? Please explain your answers.

Construction and permitting of the revetment and restoration of the bluff face by restoring regulated slopes will assure that human, health, and safety is protected, without which an additional loss of property can be expected to occur.

3. Provide documentation that the proposal complies with applicable local zoning, state, and federal laws.


Approvals by EGLE and the USACE are being applied for and support/approval from the township assured.

4. Describe other pertinent or additional information you would like DEQ to include in the review.

The landowner is requesting an expedited permit. While the structure is greater than 100 feet from the eroding bluff which takes the form of lost bluff face, continued loss of property and the landowners safety threatened.

Certification

I am applying for a special exception pursuant to MCL 324.35317 to authorize the activities in a critical dune area described herein. I certify that I am familiar with the information contained in this application and that it is true and accurate. I understand that the payment of the application fee does not guarantee the issuance of a special exception.

<input type="checkbox"/> Property Owner	Printed Name	Signature	Date
<input checked="" type="checkbox"/> Agent/Contractor	Eric R. Nelson, P.E.	 FOR E.R. NELSON, P.E.	2-2-2021



GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF
ENVIRONMENT, GREAT LAKES, AND ENERGY
KALAMAZOO



LIESL EICHLER CLARK
DIRECTOR

TO: Agencies with Critical Dune Areas in their Jurisdictions
FROM: Zach Chamberlin, Kalamazoo District Office, Water Resources Division
DATE: February 2, 2021
SUBJECT: Notice of Special Exception Application Received
Fred W. Brzozowski
141 W. Jackson Blvd.
Chicago, IL 60604
Site Name: 1151007 Lake Park Drive-New Buffalo
Submission No. HP5-1VWX-4CB0D

The Michigan Department of Environment, Great Lakes, and Energy (EGLE), Water Resources Division, is currently reviewing a special exception application for the above-referenced file. Part 353, Sand Dunes Protection and Management, of the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended, includes provisions for the local unit of government's role in the special exception application review process.

Section 35317 of Part 353 provides EGLE the authority to consider special exceptions (comparable to "variances" at the local level) for proposed uses in critical dune areas that do not meet the standards in Part 353. The statute requires EGLE to forward copies of all special exception applications to the appropriate local unit of government for review and comment.

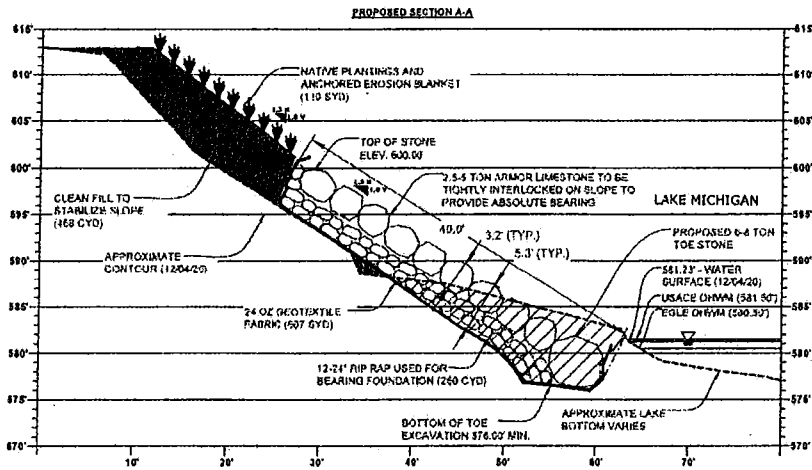
The statute provides local units of government with 60 days to review the proposed special exception. The statute further provides the local unit of government the option to waive its opportunity to consider the application at any time within 60 days after receipt of the application, by notifying EGLE in writing. Section 35317(6) of Part 353 states:

"If the local unit of government waives its opportunity to review the application, the local unit of government also waives its opportunity to oppose the decision by the department to issue a special exception. If the local unit of government opposes the issuance of the special exception, the local unit of government shall notify the department, in writing, of its opposition within the 60-day notice period. If the local unit of government opposes the issuance of the special exception, the department shall not issue a special exception. The local unit of government may also consider whether a practical difficulty will occur to the owner of the property if the special exception is not granted by the department and may make a recommendation to the department within the 60-day notice period. The department shall base its determination of whether a practical difficulty exists on information provided by the local unit of government and other pertinent information."

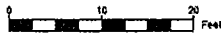
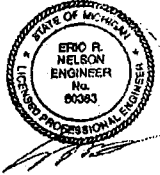
Enclosed are the application for a special exception and supporting documents for your review and comment. Part 353 may be found online at www.mi.gov/criticaldunes or can be mailed to you upon your request. Sections 35316 and 35317 of Part 353 are pertinent to the local unit of government's review and comment.

NOTES:

- PROPOSED FABRIC TO HAVE A MINIMUM OF 3' OVERLAP AT SEAMS
- CLEAN / ENGINEERED FILL TO BE COMPACTED IN PLACE (CIP) @ 8 - 12" LIFTS MINIMUM.
- EXCAVATED MATERIAL FOR PLACEMENT OF TOE TO BE USED AS FILL ON SLOPE OR MADE AVAILABLE TO LITTORAL ZONE
- REVETMENT THICKNESS 5.3' +/-
- REVETMENT SLOPE LENGTH 40' +/-
- REVETMENT NOT TO EXCEED 15' INTO STATE OR FEDERAL OHWM



MATERIAL	TOTAL (CYD)	QUANTITY TABLE (SECTION A-A)				L x W x D
		ABOVE USACE OHWH	BELOW USACE OHWH	ABOVE EGLE OHWH	BELOW EGLE OHWH	
MATRESS STONE	260 CYD	260 CYD	0 CYD	260 CYD	0 CYD	100 x 35 x 2'
ARMOR SLOPE STONE	414 CYD	414 CYD	0 CYD	414 CYD	0 CYD	100 x 35 x 3.2'
ARMOR TOE STONE	94 CYD	94 CYD	0 CYD	94 CYD	0 CYD	100 x 5 x 5'
EXCAVATED MATERIAL	500 CYD	500 CYD	0 CYD	500 CYD	0 CYD	100 x 25 x 5.5'



LAND AND WATER

<p>4142 E. Everett Rd. Eau Claire MI 49711 Phone: 822-441-3843 Fax: 822-441-3845</p>	PROPOSED CROSS SECTION - BRZOWSKI	LEGEND	PROJECT MEDIADATA	SHEET NO. C-07
	PROJECT: WARD, BRZOWSKI SHORELINE REPAIR WATERBODY: LAKE MICHIGAN REV: 0 Date: 12/11/20 CITY: NEW BUFFALO Scale: 1"=10' COUNTY: BEAUFORT Prepared By: Devon T. Hoop	<input checked="" type="checkbox"/> CUT AREA <input checked="" type="checkbox"/> PROPOSED REVETMENT <input checked="" type="checkbox"/> CONCRETE PAVEMENT <input checked="" type="checkbox"/> ENGINEERED FILL	1. VERTICAL DATUM IS TOLDSM (IGLD85) - NAVD83 + 0.32P 2. ANCHOR WATER ELEV. ON 12/04/2013 = 581.23' 3. USACE OHWH = 581.5' (IGLD85), EGLE OHWH = 580.5' (IGLD85) 4. LWD = 327.5'	CONFIDENTIAL & PROPRIETARY This document contains confidential and proprietary information of Triple D Engineering & Assess Company. Do NOT copy or reproduce without permission.

GENERAL NOTES:

1. THIS PROJECT SHALL BE CONSTRUCTED IN ACCORDANCE WITH THE CONTRACT PLANS AND SPECIFICATIONS AND ANY RULES, REGULATIONS, STANDARDS OR SPECIFICATIONS REFERENCED THEREIN. THE PROJECT IS SUBJECT TO INSPECTION BY REPRESENTATIVES OF THE OVER SEEING ENGINEERING FIRM, LOCAL, STATE, AND FEDERAL GOVERNING AGENCIES.
2. THE WORK AREA SHALL BE SECURED AT THE END OF EACH WORKING DAY TO PREVENT VEHICLES AND PEOPLE FROM ENTERING THE SITE WITHIN REASONABLE CAUSE.
3. PERMITS - THE CONTRACTOR (TRIPLE D EXCAVATING & MOORE) SHALL RECEIVE THE PROPER PERMITS (BY OTHERS) AT A LOCAL, STATE AND FEDERAL LEVEL IN ORDER TO EXECUTE THE WORK.
4. HAUL ROUTES - THE LOCATION OF HAUL ROUTES ON THE ACCESS PROPERTY SHALL BE COORDINATED WITH THE ENGINEER, PROPERTY OWNER, AND ON-SITE COMPETENT PERSONS. PRE-CONSTRUCTION SITE CONDITIONS WILL DOCUMENTED THROUGH VIDEO RECORDING AND/OR PICTURES AND MADE AVAILABLE TO THE OVER SEEING ENGINEER FIRM FOR CONTRACTOR QUALITY ASSURANCE / CONTRACTOR QUALITY CONTROL.
6. THE SITE PLAN PROVIDES FOR THE DISPOSAL OF STORM WATER WITHOUT SERIOUS EROSION AND THAT WHICH IS NOT LIKELY TO INCREASE EROSION OR DECREASE STABILITY.

SCHEDULE:

1. WORKING DAYS ARE CONTINGENT UPON ADVERSE WEATHER CONDITIONS.
2. SEE CONTRACT FOR FURTHER TERMS AND CONDITIONS.

WATER LEVEL NOTES:

1. THE LOW WATER DATUM (L.W.D.) FOR LAKE MICHIGAN IS 577.50' IGLD85 DATUM.
2. THE ORDINARY HIGH WATER (O.H.W.) ELEVATION FOR LAKE MICHIGAN AT TIME OF SURVEY (12/04/20) IS 581.23' IGLD85 DATUM.
3. THE UNITED STATES ARMY CORPS OF ENGINEERS (U.S.A.C.E.) ORDINARY HIGH WATER MARK (O.H.W.M.) ELEVATION IS 581.50' IGLD85 DATUM.
4. THE STATE OF MICHIGAN ORDINARY HIGH WATER MARK (O.H.W.M.) ELEVATION IS 580.50' IGLD85 DATUM

REVETMENT NOTES:

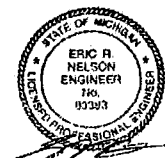
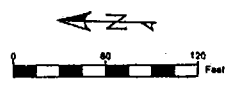
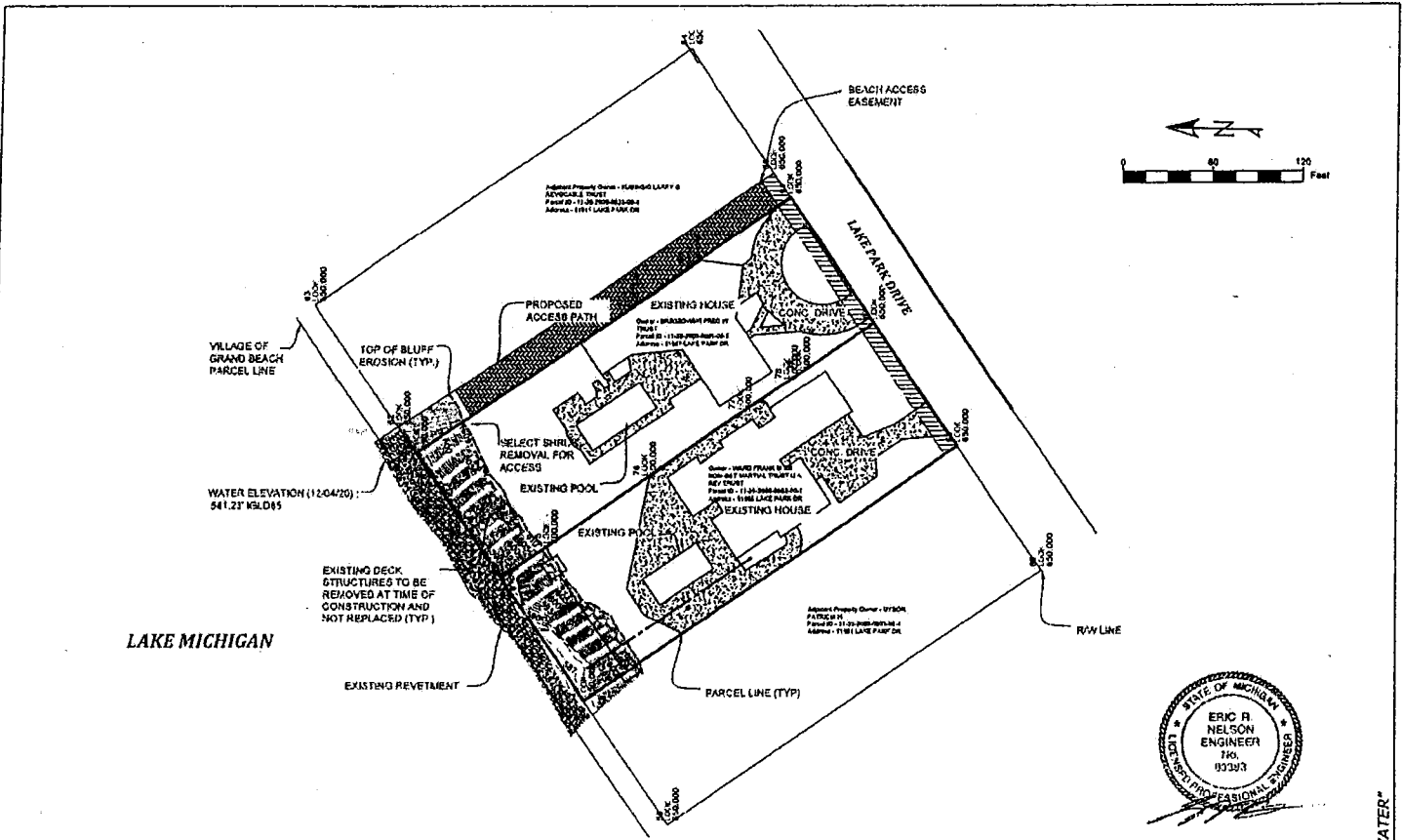
1. MATERIALS - 24 OZ/SYD NON-WOVEN GEOTEXTILE FABRIC, 12-24" MATTRESS LIMESTONE, 2.5-5 TON ARMOR LIMESTONE, 8-8 TON ARMOR LIMESTONE
2. SLOPE - 1 VERTICAL : 1.5 HORIZONTAL
3. STONE ELEVATION TOLERANCE IS 1/3 OF THE STONE SIZE (DIA.)
4. TOP OF STONE ELEVATION - +/- 800.00' IGLD85 DATUM
5. BOTTOM OF TOE STONE ELEVATION - +/- 678.00' IGLD85 DATUM
6. ALL ARMOR STONE TO BE POSITIONED AND TIGHTLY INTERLOCKED ON SLOPE TO PROVIDE ABSOLUTE BEARING
7. GEOTEXTILE FABRIC TO BE ANCHORED INTO ABOVE GRADE TO PREVENT WASHOUT
8. GEOTEXTILE FABRIC TO HAVE A MINIMUM 3 FT OVERLAP TO ENSURE PROPER COVERAGE
9. END CAPS OR RETURNS SHALL BE CONSTRUCTED ON TERMINATED ENDS OF REVETMENT WHERE THERE IS NO ADJOINING REVETMENT.

MASTER LEGEND:

- = A/C UNIT
- = FIRE HYDRANT
- = WATER METER
- = SIGN
- = TELEPHONE RISER BOX
- = WATER VALVE
- = UTILITY POLE
- = LIGHT POLE
- = STUMP
- = DECIDUOUS TREE
- = CONIFEROUS TREE
- = MULBERRY
- = BASSWOOD
- = MAPLE
- = BIRCH
- = TULIP
- = SPRUCE
- = PINE
- = SPOT ELEVATION
- = DUNE FLAG PLACED BY OTHERS
- = ANTENNA
- = FINISHED FLOOR ELEVATION
- = PROPOSED REVETMENT
- = CUT AREA
- = FILL AREA

"LAND AND WATER"

<p>8182 E. Livonia Rd., East Centre MI 48111 Phone: 313-481-1282 Fax: 313-481-1283</p>	CONSTRUCTION NOTES - BRZOWSKI		PROJECT METADATA		<p>CONFIDENTIAL & PROPRIETARY This document contains confidential and proprietary information of Triple D Excavating & Moore Company. Do NOT copy or distribute without permission.</p>	SHEET NO. C-02
	PROJECT: WARD/BRZOWSKI SHORELINE REPAIR WATERBODY: LAKE MICHIGAN DAY#: 12/1/20 PROJECT ADDRESS: 11057 LAKE PARK DR. NEW BUFFALO, MI 49117 COUNTY: BEAUMONT PREPARED BY: DEVON T. MOORE	1. VERTICAL DATUM IS KELPER (GLD85) - 145458 = 0.318' 2. AVERAGE WATER ELEV. ON 12/04/2020 = 581.23' 1. UTACE DRYM = 581.5' (IGLD85), CGLE OIWH = 581.5' (IGLD85) 4. LWD = 577.5'				



"LAND AND WATER"

TRIPLE-D ENGINEERING
 8142 E. Suresha Rd., East Claire MI 49811
 Phone: 268-631-3882 Fax: 268-631-2900

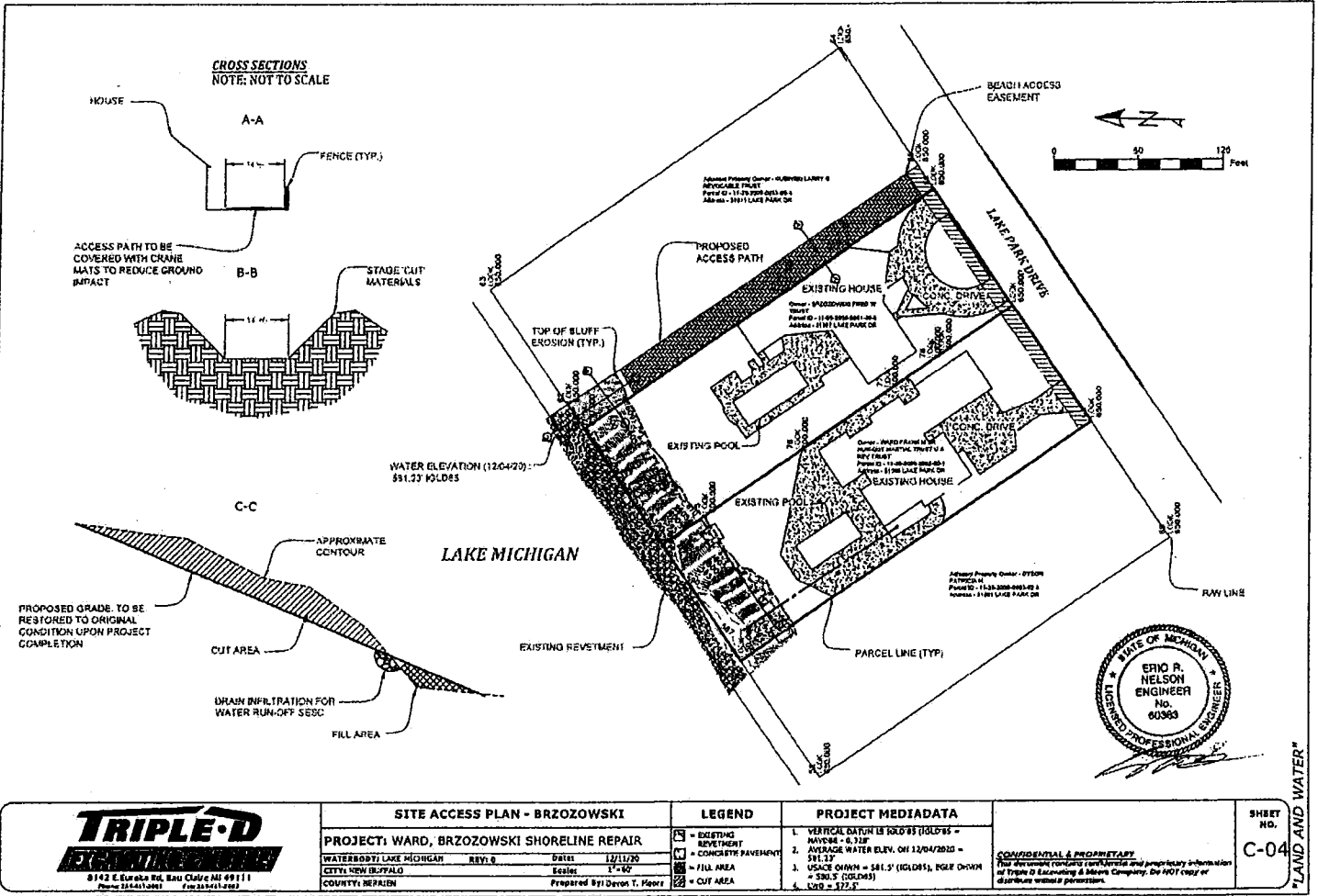
PROJECT OVERVIEW - WARD, BRZOWSKI	
PROJECT: WARD, BRZOWSKI SHORELINE REPAIR	
WATERBODY: LAKE MICHIGAN	REV: 9
CITY: NEW BUFFALO	Date: 07/19/21
COUNTY: BRADEN	Scale: 1"=40'
Prepared By: Devon T. Moore	

LEGEND
= EXISTING REVELMENT
= CONCRETE PAVEMENT

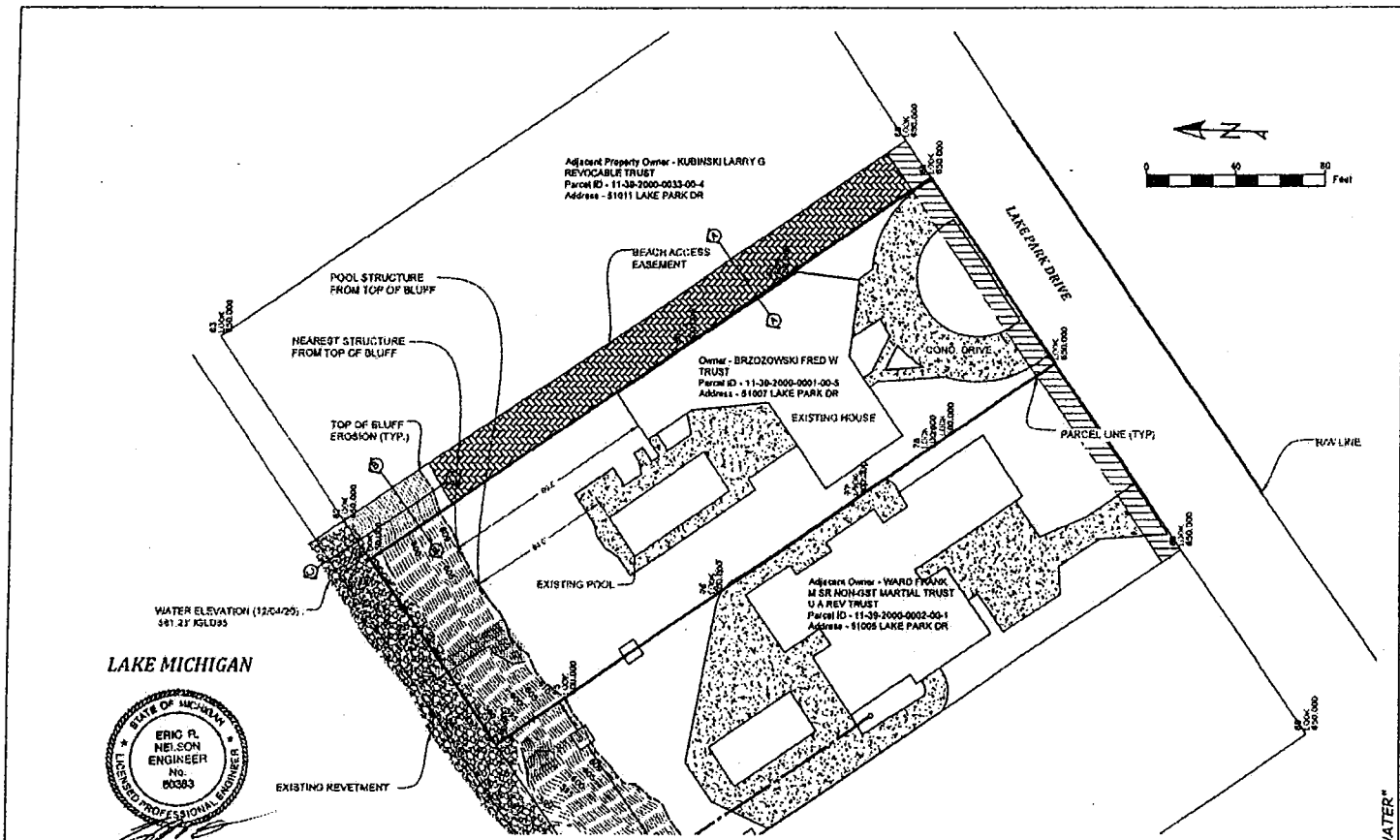
PROJECT MEDIADATA
1. VERTICAL DATUM IS MGD 85 (MGLD 85) NAVD83 = 6.138'
2. AVERAGE WATER ELEV. ON 12/04/2020 = 581.23'
3. USAGE DRYW = 581.5' (MGLD 85), BOLD DRYW = 580.5' (MGLD 85)
4. LID: 1-22-2

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SHEET NO. **C-03**



"LAND AND WATER"



6192 E. Eureka Rd. East Chair & HD 49111
Phone 248-941-2992 Fax 248-941-1962

EXISTING CONDITONS - BRZOWOSKI	
PROJECT:	WARD, BRZOWOSKI SHORELINE REPAIR
WATERBODY:	LAKE MICHIGAN
REVISED:	REV. 0
DATE:	12/11/20
CITY:	NEW BUFFALO
COUNTY:	BEAUFORT
PREPARED BY:	DEVON T. HARRIS

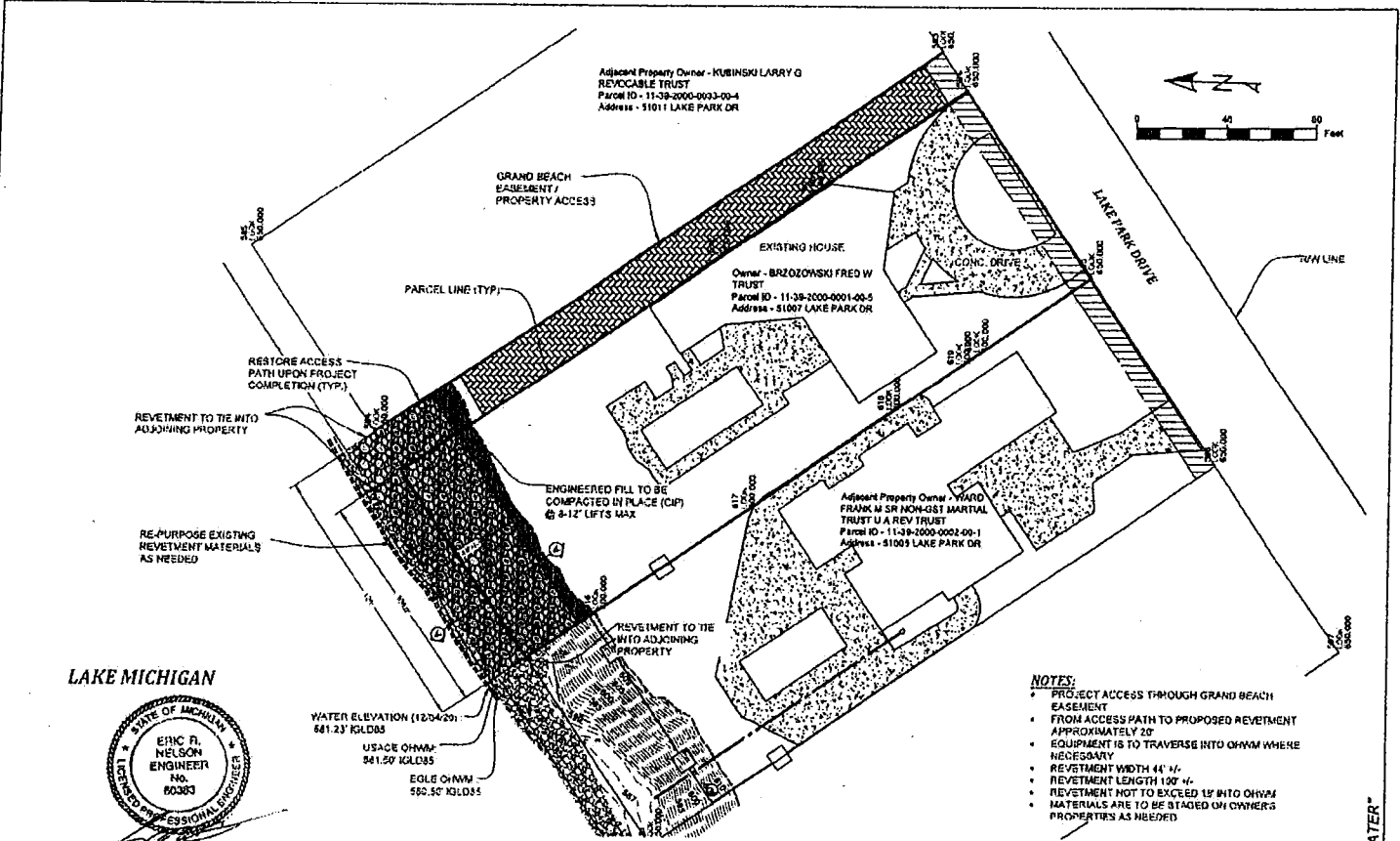
LEGEND	
[Symbol]	EXISTING REVEMENT
[Symbol]	CONCRETE PAVEMENT
[Symbol]	FILL AREA
[Symbol]	OUT AREA

PROJECT MEDIADATA	
1.	VERTICAL DATUM: TIGER'S TAILS (IGLDES) - NAVD83 - 0.328'
2.	AVERAGE WATER ELEV. ON 12/04/2020 = 581.17'
3.	USACE CHAIN = 581.17' (KGLDSS), SCALE 15-4/16" = 580.97' (580.985')
4.	UWG = 577.3'

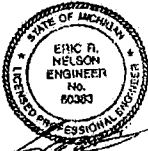
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SHEET NO. C-05

LAND AND WATER



LAKE MICHIGAN



- NOTES:**
- PROJECT ACCESS THROUGH GRAND BEACH EASEMENT
 - FROM ACCESS PATH TO PROPOSED REVEMENT APPROXIMATELY 20'
 - EQUIPMENT IS TO TRAVERSE INTO OYHMS WHERE NECESSARY
 - REVEMENT WIDTH 44' +/-
 - REVEMENT LENGTH 100' +/-
 - REVEMENT NOT TO EXCEED 18' INTO OYHMS
 - MATERIALS ARE TO BE STAGED ON OWNERS PROPERTIES AS NEEDED



PROPOSED CONDITONS - BRZOZOWSKI	
PROJECT: WARD, BRZOZOWSKI SHORELINE REPAIR	
WATERBODY: LAKE MICHIGAN	REV: B
CITY: NEW BUFFALO	Scale: 1"=40'
COUNTY: BERRIEN	Prepared By: Devon T. Moore

LEGEND
[Symbol] = EXISTING REVEMENT
[Symbol] = PROPOSED REVEMENT
[Symbol] = CONCRETE PAVEMENT
[Symbol] = ENGINEERED FILL

PROJECT MEDIADATA
1. VERTICAL DATUM IS NGVD83 (NGVD83 + 0.11')
2. AVERAGE WATER ELEV. ON 12/04/2020 = 181.27'
3. USACE OYHM = 581.5' (HGLD85), 582.0' OYHM = 580.5' (HGLD85)
4. LWD = 577.5'

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SHEET NO. C-06

LAND AND WATER



Department of Environmental Quality
Water Resources Division

Application for a Special Exception for a Use in a Critical Dune Area

Part 353, Sand Dunes Protection and Management, of the Natural Resources and Environmental Protection Act, 1994 PA 451, as Amended

Directions:

- Complete this form to provide the information required by MCL 324.35317. Attach additional sheets as needed to provide complete answers. This information was not requested in the permit application. Answers on the special exception application referring to the permit application will result in the special exception application being considered incomplete. See the Frequently Asked Questions for information about special exceptions.
 - The definition section in Part 353 identifies the individual provisions that are part of the model zoning plan. Part 353 is available online at: www.mi.gov/criticaldunes.
 - Provide a property survey showing those areas that are privately owned and publicly owned, including all easements and setbacks.
 - Submit a site plan prepared by a registered professional architect or a licensed professional engineer if required by Part 353 and they have not yet been submitted.
 - The application fee of \$2,000 payable to the "State of Michigan." This fee is in addition to the fee required for the permit application.
 - Submit the completed form, survey, plans, and application fee through MiWaters or to the Department of Environmental Quality (DEQ) local district office identified at www.mi.gov/wrd.
-

DEQ Submission Number (if known):

Applicant(s) Name: Fred W. Brzozowski, Fred W. Brzozowski Trust

Property Address: 51007 Lake Park Drive, New Buffalo, Michigan 49117

Property Owner(s) Name: Fred W. Brzozowski

1. Identify the conditions of the land that make it practically difficult for the owner to comply with the dimensional requirements of the model zoning plan (MCL 324.35304 to 324.35309 and 324.35311a to 324.35324). Identify all sections of the model zoning plan under which the property owner is requesting relief in the form of a special exception.

Under the model zoning plan, the conditions that trigger a SE are impacts to regulated slopes and a structure lakeward of the crest.

Although already impacted by erosion, efforts to stabilize regulated slopes on the bluff face are an essential part of this project; and the repairs and restoration to an existing revetment and/or remnants of existing shoreline protection are necessary to provide effective shoreline protection.

2. How will human health and safety be affected by the project as proposed with a special exception? Is human health and safety protected if the special exception is not granted? Please explain your answers.

Construction and permitting of the revetment and restoration of the bluff face by restoring regulated slopes will assure that human, health, and safety is protected, without which an additional loss of property can be expected to occur.

3. Provide documentation that the proposal complies with applicable local zoning, state, and federal laws.

Approvals by EGLE and the USACE are being applied for and support/approval from the township assured.

4. Describe other pertinent or additional information you would like DEQ to include in the review.

The landowner is requesting an expedited permit. While the structure is within 100 feet of the eroding bluff which takes the form of lost bluff face, there is continued loss of property and the landowners safety threatened.

Certification

I am applying for a special exception pursuant to MCL 324.35317 to authorize the activities in a critical dune area described herein. I certify that I am familiar with the information contained in this application and that it is true and accurate. I understand that the payment of the application fee does not guarantee the issuance of a special exception.

<input type="checkbox"/> Property Owner <input checked="" type="checkbox"/> Agent/Contractor	Printed Name Eric R. Nelson, P.E.	Signature <i>Alison G. B.L.A</i> FOR E.R. NELSON P.E.	Date 2/2/2021
---	--------------------------------------	---	------------------