



CITY COUNCIL WORKSHOP AGENDA

June 17, 2026, 4:00 p.m.

This is an in-person meeting at Saugatuck City Hall, 102 Butler St, Saugatuck, MI 49453.

The meeting will also be available live, virtually on Zoom.

- 1. Call to Order**
- 2. Roll Call**
- 3. Agenda Changes** (*Additions/Deletions*)
- 4. Guest Speaker**
- 5. Public Comment on Agenda Items Only** (*Limit 3 minutes*)
- 6. Action Items:** (*Roll Call*)
 - A. Regular City Council Meeting Minutes – June 8, 2026. *Pg.2*
- 7. Discussion Items:**
 - A. Palette Themed Bike Rack Placement. *Pg.6*
 - B. Survey Results and Updated Plan for Proposed Warming Station. *Pg.9*
 - C. Consent Agreement for Fire Department Sewer Connection and Request to Waive Fees. *Pg.26*
 - D. Employee Health Insurance Benefits for Fiscal Year 2026/2027. *Pg.34*
 - E. Property and Liability Insurance Renewal for 2026/2027. *Pg.47*
 - F. Budget Amendments for Fiscal Year 2025/2026. *Pg.66*
 - G. Investment Update. *Pg.76*
- 8. Public Comments** (*Limit 3 minutes*)
- 9. Closed Session**
 - A. Motion to move into a closed session for the following reasons:
 - Pursuant to MCL 15.268(a) to complete the annual personnel evaluation of the City Manager; and
 - Pursuant to MCL 15.268(e) to consult with the City Attorney regarding the ongoing lawsuits filed against the City by Dune Ridge, captioned Dune Ridge v. City of Saugatuck (Case No. 22-65713-CK) and Dune Ridge v City of Saugatuck (Case No. 21-64709-CZ) regarding trial or settlement strategy, which if discussed in an open meeting would have a detrimental financial effect.
- 10. Council Comments**
- 11. Adjourn**

NOTICE:

Join online by visiting:
<https://us06web.zoom.us/j/2698572603>

Join by phone by dialing:

(312) 626-6799 -or-

(646) 558-8656

Then enter "Meeting ID":

2698572603

Please send questions or comments regarding meeting agenda items prior to meeting to:

rcummins@saugatuckcity.com

Requests for accommodations or interpretive services must be made 48 hours prior to this meeting. Please contact Saugatuck City Clerk at 269-857-2603 or

jwolters@saugatuckcity.com for further information.



CITY COUNCIL REGULAR MEETING June 8, 2026

The City Council met to have a Regular Council Meeting at City Hall at 6:30 p.m.
102 Butler St., Saugatuck, MI 49453.

Call to Order:

The meeting was called to order by Mayor Anderson at 6:30 p.m.

Pledge of Allegiance was recited.

Attendance:

Present: Mayor Anderson, Mayor Pro-Tem Clark and Councilmembers Dean, Gardner, Muncey, Peterson and Stanton.

Absent: None.

Others Present: City Manager Cummins, Attorney Witte and Clerk Wolters.

Mayor's Comments:

Mayor Holly Anderson praised the Community Pride Board and roughly 75 volunteers for a successful Pride Week in Douglas and Saugatuck.

City Manager Comments:

City Manager Ryan Cummins reported on progress with the Maple Street construction project, noting that the water main was being installed in three sections, chlorination and activation were underway on the first section, and connections (including replacement of galvanized laterals) would follow. He suggested arranging a council site visit to see the work firsthand. Cummins also highlighted a major increase in recycling tonnage after moving from monthly to every-other-week pickup, emphasizing the environmental benefit of diverting more material from landfills.

Agenda Changes:

Councilmember Peterson moved consent agenda item #9Eh (*Planning Commission Member: Chris Raphael with a Term Ending July 1, 2027*) to 13c.

Guest Speakers: None.

Public Comment on Agenda Item Only:

Steve Manns and Dan Fox provided public comments.

Consent Agenda:

- A. Approval of City Council Workshop Minutes – June 3, 2026.
- B. Approval of City Council Closed Session Minutes – June 3, 2026.
- C. Resolution No. 260608-A Designation of Street Administrator.
- D. Palette Sign Banner Request – Chamber Music Festival.
- E. Appointments and Reappointments to Boards and Commissions:
 - a. Fire Board: John Mayer with a Term Ending June 30, 2032
 - b. Zoning Board of Appeals Regular Member: James Bouck with a Term Ending July 1, 2029
 - c. Zoning Board of Appeals Regular Member: Kate McPolin with a Term Ending July 1, 2027
 - d. Zoning Board of Appeals Alternate Member: Matt Holley with a Term Ending July 1, 2029
 - e. Planning Commission Member: Steven Manns with a Term Ending July 1, 2029
 - f. Planning Commission Member: Craig Baldwin with a Term Ending July 1, 2029
 - g. Planning Commission Member: Mark LaChey with a Term Ending July 1, 2029

Motion by Muncey, second by Stanton to approve the consent agenda. Via roll call vote, motion carried unanimously.

Approval of Accounts Payable:

Motion by Stanton, second by Gardner, to approve the accounts payable in the amount of \$176,174.60. Via roll call, motion carried unanimously.

Public Hearing:

Budget for Fiscal Year 2026-2027.

Public hearing called to order by the mayor at 6:43 p.m. on June 8, 2026, at Saugatuck City Hall located at 102 Butler Street. Saugatuck, MI 49453.

Members present: Anderson, Clark, Dean, Gardner, Muncey, Peterson, Stanton.

No public comments.

Council discussed.

City council to take action under agenda item 13a.

Public hearing was adjourned at 6:54 p.m.

Unfinished Business: None.

New Business:

- A. Resolution No. 260608-B - Adopting the General Appropriations Act for Fiscal Year 2026-2027:

Motion by Dean, second by Muncey to approve Resolution 260608-B to adopt the General Appropriations Act for fiscal year 2026-2027. Via roll call vote, motion carried unanimously.

- B. Resolution No. 260608-C - Granting Local Governmental Approval for a Liquor License to be Located at 510 Butler Street (Wickwood Inn Bed & Breakfast Establishment) and Associated Special Land Use Request for the Service of Alcoholic Beverages.

Motion by Muncey, second by Stanton to approve Resolution 260608-C, granting local governmental approval for a liquor license to be located at 510 Butler Street, the Wickwood Inn Bed & Breakfast Establishment, and to approve the associated Special Land Use request for the service

of alcoholic beverages. This motion is based on compliance with Section 154.092(P) and the positive findings related to the Special Land Use standards contained in Section 154.082, as documented in the staff memorandum dated May 15, 2026. The following conditions apply:

- 1. The applicant shall secure the appropriate license from the State of Michigan Liquor Control Commission.*
- 2. Alcoholic beverages shall only be served to overnight guests of the Wickwood Inn at the approved maximum occupancy.*
- 3. Alcohol service shall remain incidental and accessory to the bed and breakfast use.*
- 4. Outdoor service of alcohol shall not be permitted after 10:00 PM.*

Via roll call vote, motion carried unanimously.

- C. Appointment of Planning Commission Member: Chris Raphael with a Term Ending July 1, 2027**
Motion by Clark, second by Stanton to appoint Chris Raphael as planning commissioner with term ending July 1, 2027. Via roll call vote, motion carried 4-3. Yes – Anderson, Clark, Dean, Stanton. No – Gardner, Muncey, Peterson.

Staff Reports, Boards, Commissions & Committees:

Monthly department activity reports were provided by the City Staff, Engineer and Police Sergeant.

Public Comment:

Steve Manns and Dan Fox provided public comments.

Correspondence:

Marilyn Migliore

Jane Ann

Council Comments:

Councilmember Peterson thanked Planning Commission Chair Steve Manns for the respectful and gracious way he handled the difficult Planning Commission appointment process. Peterson emphasized her high regard for Manns' integrity and acknowledged that it had been a challenging period. He closed by briefly hoping the rain would hold off and had no additional comments.

Councilmember Gardner also thanked Steve Manns, noting his long-standing respect for Manns. He praised Manns' integrity, dedication, and service on the Planning Commission, and said he looked forward to continuing to serve alongside him. Gardner additionally thanked Dan Fox for his extensive service on the Fire District Board, noting that John Mayer would have "big shoes to fill," and expressed strong support for Mayer's appointment. He reiterated how much he values his own Planning Commission role. He then invited the public to join the Saugatuck Free Wheelers group bike ride on Wednesday at 6:00 p.m. from Blue Star Barns, explaining will lead a no-drop ride east toward New Richmond and back through Douglas, with refreshments planned afterward.

Mayor Pro-Tem Clark expressed appreciation for all members of the city's committees and commissions—past, present, and future—recognizing the significant time and commitment their service requires. He specifically thanked Dan Fox for his regular reports from the Fire Board and said Fox would be missed in that role. Clark also praised city staff for building a strong budget and,

importantly, for delivering excellent financial results for the city, crediting staff's hard work for Saugatuck's strong fiscal position.

Councilmember Dean is proud of both staff and council for their fiscal responsibility and the newly approved budget. He congratulated reappointed and newly appointed board and commission members, and thanked Steve Manns and Dan Fox for their gracious comments and willingness to work constructively with new appointees. Dean said he looks forward to getting to know more of the volunteers who are stepping up to serve, and to understanding their policy views, particularly on major planning issues such as the master plan, because he feels accountable to constituents who elected him on certain neighborhood-protection positions.

Councilmember Muncey echoed gratitude for everyone serving on boards and commissions and highlighted how fortunate Saugatuck is to have so many volunteers in a small community. He noted that, in his experience on various committees and task forces, applications generally come in well, with only occasional slow periods. Muncey reiterated that he lacked sufficient information about Chris Raphael to feel comfortable supporting his appointment, and that more background or a conversation might have changed his vote. He then promoted the "Heart of the Community" Community Cake Walk fundraiser on Saturday, June 27 at Riverside Church, explaining that it supports placing AEDs throughout the community. He encouraged residents to bake or donate cakes, help with outreach and event staffing, and support the effort, providing Patty Berry's phone and email for those wishing to get involved.

Councilmember Stanton said most of her thoughts had already been expressed by others and focused her comments on appreciation. She thanked everyone who volunteers to serve on boards and commissions, acknowledging how time-consuming the work is and how much it matters. She emphasized that openings arise regularly and encouraged those who apply but are not selected initially to remain engaged and consider future opportunities to serve.

Mayor Anderson closed council comments by again thanking all board and commission members, with a specific tribute to Dan Fox for his "incredible service" on the Fire District Board. She described Fox's passion and integrity as exemplary and said he is a model for John Mayer and others who serve. Anderson also thanked Steve Manns, acknowledging their disagreement over the appointment but stressing how much she values his perspective and dedication. She highlighted that one strength of this council is that members often strongly disagree yet maintain mutual respect, do their homework, listen to each other, and deliberate thoughtfully. In her view, that combination of diverse perspectives and serious, respectful debate is what makes for good government.

Adjournment:

Motion by Dean, second by Stanton to adjourn the meeting. Upon voice vote, motion carried unanimously. Mayor Anderson adjourned at 7:33 p.m.

Respectfully Submitted

Jamie Wolters, City Clerk



City Council Agenda Item Report

FROM: Mark Ondersma – Director of Public Works

MEETING DATE: June 17, 2026

SUBJECT: CVB Palette Themed Bike Rack Placement

DESCRIPTION:

In October 2025, City Council approved a proposal from the Saugatuck-Douglas Area Convention & Visitors Bureau (CVB) to install an artistic bike rack featuring a palette-themed design. This bike rack was created by students at Saugatuck High School as part of a local design initiative.

After reviewing potential placement options, the PPW Committee recommends installing the bike rack in Coghlin Park along Culver Street, near the existing benches. This location provides high visibility and accessibility for cyclists while enhancing the park environment.

In addition to serving a practical purpose, the bike rack functions as a piece of public art that highlights the creativity and talent of local students.

BUDGET ACTION REQUIRED:

N/A

COMMITTEE/COMMISSION REVIEW:

The Parks & Public Works Committee has reviewed. The Historic District Commission will also have to approve if placed in the district.

LEGAL REVIEW:

N/A

SAMPLE MOTION:

N/A

CVB Funded Artsy Bike Rack Placement

Last year, the Saugatuck Douglas Area Convention & Visitors Bureau (CVB) partnered with the Industrial Arts class at Saugatuck High School to create a custom, artistic bike rack for installation in downtown Saugatuck.

The bike rack concept was created by Saugatuck High School student Tessa Knap as part of the school's Architecture and Design class. Inspired by the iconic paint palette sign that has long symbolized the area's thriving arts scene, the design reflects the unique artistic identity of Saugatuck and Douglas.

Students Nolan LaLoade and Nick Mohr brought the design to life through the fabrication process in their Industrial Arts class. Their work transformed the original concept into a durable, functional piece of public art that will be enjoyed by residents and visitors for years to come.

The bike rack is now ready for installation.

CVB staff presented the bike rack to the Parks & Public Works Committee at their June 2 meeting. After discussion, the PPW committee recommended that the bike rack be placed at Coghlin Park. The goal is to place it in a visible, high-traffic location where it can serve both as functional bicycle parking and as a unique piece of public art showcasing the creativity of our local students.

Thank you for your consideration and support of this collaborative community project.







City Council Agenda Item Report

FROM: Ryan Cummins, City Manager

MEETING DATE: June 17, 2026

SUBJECT: Survey Results and Updated Plan for Proposed Warming Station

DESCRIPTION:

The Convention and Visitor's Bureau (CVB) has been evaluating initiatives to improve shoulder season traffic. The CVB has previously approached the City Council with a recommendation to add a warming station to the Rose Garden area. The minutes from previous meetings summarize the prior discussions:

City Council Workshop – 9-3-25

Lisa Mize, CVB Director, presented a shoulder season initiative idea, which aims to boost activity in Saugatuck during the fall, spring, and winter months. Consultants were brought in to assess the area and recommend ways to attract more visitors outside the busy summer season. One key recommendation was to install warming stations or fire pits in central locations. The Rose Garden was identified as a preferred location for a permanent warming station, with ideas to replace the current fencing with a low brick wall to make the space more inviting and provide additional seating. Other possible locations, such as Wicks Park and Village Park, were also discussed. The majority of funding would come from the Convention and Visitors Bureau (CVB), with potential contributions from the city. Council members expressed the need to respect any restrictions tied to the Rose Garden. Next steps include preparing renderings for multiple locations and presenting the options to the council for input.

City Council Regular Meeting – 11-10-25

Lisa Mize presented plans for a proposed warming station in the Rose Garden, emphasizing its carefully considered design to complement the existing landscape and improve accessibility for both residents and visitors throughout the year, including winter. She explained the station's location and features, including low brickwork, multiple new entryways, and its elevated design to accommodate people with mobility

needs. Lisa noted positive feedback from local businesses and stakeholders and mentioned that outreach was ongoing. She assured the council that existing roses and sculptures would largely remain unaffected, and the city's maintenance process would continue to involve contracted landscape professionals. Funding would come primarily from the Convention and Visitors Bureau (CVB), with additional donations and possible in-kind contributions of materials, while final costs were yet to be determined.

Parks and Public Works Committee – 11-25-25

Lisa Mize, Executive Director of the Saugatuck Douglas Convention and Visitors Bureau, presented the proposed Rose Garden Warming Station project. The initiative aims to increase downtown Saugatuck visitor activity during the shoulder seasons by creating a central, accessible gathering spot. The proposed warming station would be located at the Rose Garden, replacing the current fence with a brick wall or seating bench to make the park more welcoming. The design features a custom fire pit with raised height and safety measures under discussion. The project will be primarily funded by the CVB, with additional support from municipalities and donors. The presentation addressed site selection, design considerations, safety accessibility, and plans for seasonal use.

Parks and Public Works Committee – 12-23-25

The group discussed a proposed warming station project, noting that the CVB prefers a "closed rose" design and is seeking bids. Several members suggested prioritizing local Michigan artists or ironworkers for the sculpture rather than out-of-state options and offered to provide local contacts. Concerns were raised about the warming station's environmental impact due to fossil fuel use, as well as its actual effectiveness for warmth (especially without a windbreak), with some members seeing it more as an artistic or social feature than a true warming center. The importance of having a clear maintenance plan and defining who will oversee the project was emphasized, as many city projects compete for limited staff resources. Ultimately, most supported the project as a community enhancement, provided ongoing maintenance and responsibilities are clearly addressed and local talent is considered.

Rose Garden Trust Language

In November I provided City Council with a copy of the Rose Garden trust language. The City Clerk was also able to find a box of documents for the Rose Garden. The Clerk, previous CVB Executive Director, and I all took a look at the documents. The Clerk also reviewed minutes from around the time the Rose Garden was approved. In short:

- Nothing from the donor requires fencing or prohibits a warming feature from being incorporated. The donation through the trust and estate simply required that a rose garden remain in perpetuity to honor Roxie Mize's brother and his wife. Other than that, the trust didn't specify a location or particular requirements. The City went on to develop various options through a committee.

- Through the committee process and recommendations of the city manager at the time, a fence was included as a security feature. However, the Clerk didn't find any specific motions or policies on fencing from City Council.

Survey Results and Updated Plan

At the request of City Council, the CVB completed a survey and provided the attached results. They have also updated the plan, which is also attached. CVB Executive Director, Ashley Siebelink, will be at the workshop meeting to answer remaining questions and seek further feedback from Council. If Council is interested in seeing this proposed project move forward, staff has advised the CVB of the following steps:

- Council Workshop – Council reviews survey results, answers to previous questions, updated plan, and any financial request.
- Parks and Public Works Committee – If at least a majority of Council Members remain interested in pursuing further, review updated plans with PPW for a recommendation to Council.
- Historic District Commission – HDC reviews and approves/denies based on historic district guidelines.
- Council Workshop – Council reviews whether HDC approved, PPW recommendation, and agreements (if necessary).
- City Council Regular Meeting – Council makes a decision on whether to approve the warming station and any financial assistance.

BUDGET ACTION:

None at this time.

LEGAL REVIEW:

N/A at this time.

SAMPLE MOTION:

N/A. Workshop item at this time.

LANDSCAPE DESIGN FOR:

SAUGATUCK WARMING STATION

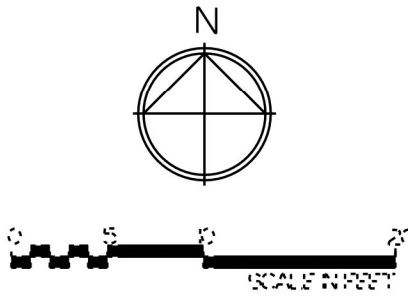
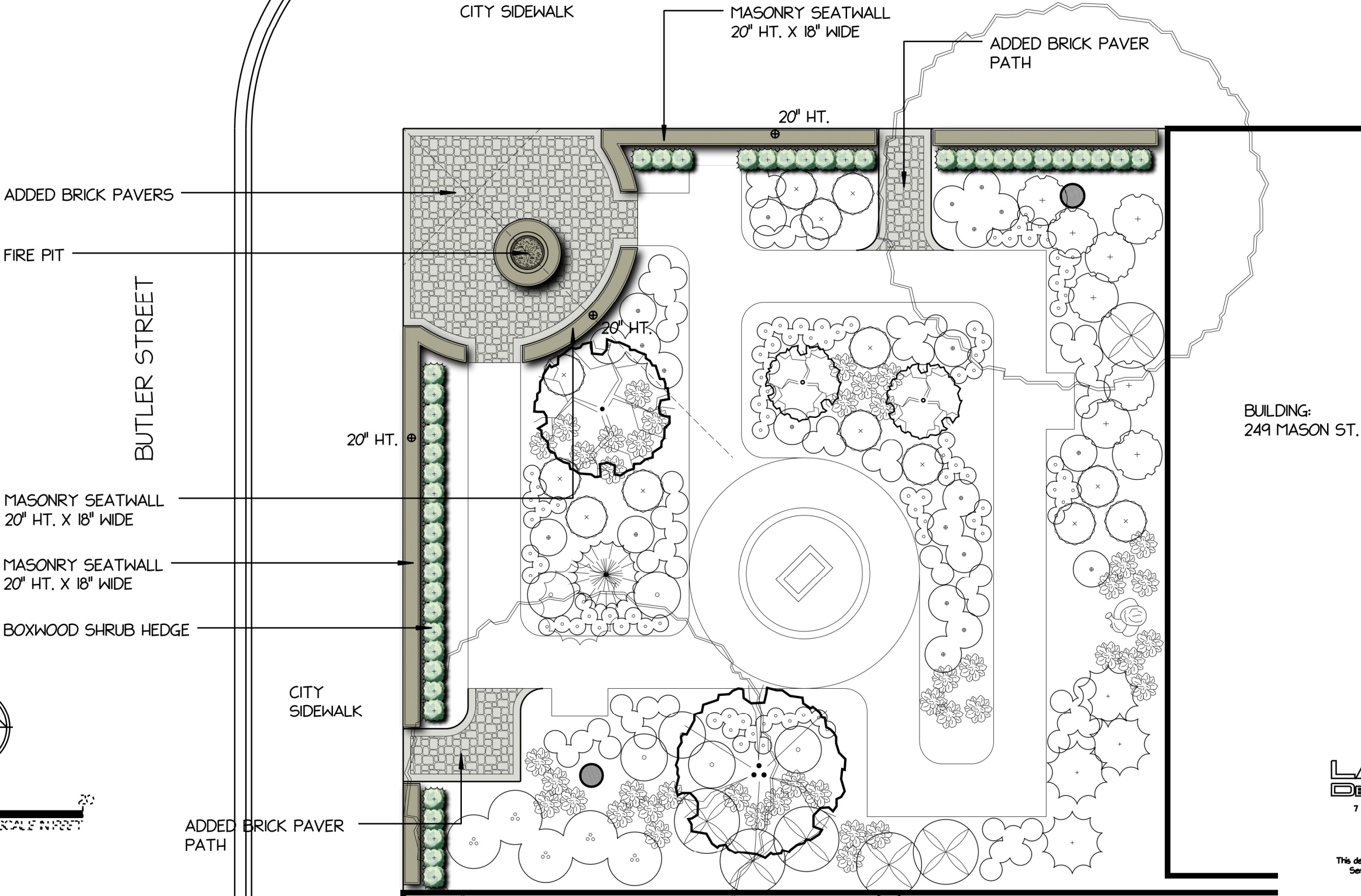
MEMORIAL ROSE GARDEN

145 BUTLER ST. SAUGATUCK, MI

DATE: 04/06/26

SCALE: 1" = 10'-0"

MASON STREET





**LANDSCAPE
DESIGN SERVICES**

7351 WEST OLIVE ROAD
HOLLAND, MI. 49424
P. 616.399.1734

LANDSCAPEDS.COM
This design is the sole property of Landscape Design
Services and is not to be used or reproduced
without their written consent.
Copyright© 2026 L.D.S.

Warming Stations Community Support Survey Summary

Overview

The Warming Stations Community Support Survey was sent out in November 2025, and received 171 responses from residents, business owners, visitors, and other community stakeholders. Overall, the survey demonstrates strong support for installing winter warming stations (fire pits) in downtown Saugatuck and Douglas.

Respondent Profile

The majority of respondents identified as:

- Saugatuck residents: 105 responses (61%)
- Business owners in Saugatuck: 28 responses (16%)
- Visitors/non-residents: 10 responses (6%)
- Other respondents included Douglas residents, township residents, workers, taxpayers, and part-time residents.

Overall Support for Warming Stations

Response	Number	Percentage
Strongly Support	101	59.4%
Somewhat Support	26	15.3%
Neutral / Unsure	12	7.1%
Somewhat Oppose	12	7.1%
Strongly Oppose	19	11.2%

Key Finding

Nearly 75% of respondents (74.7%) support the project, while 18.3% oppose it and 7.1% remain neutral or unsure.

Business Impact

When asked whether warming stations would positively impact their business:

Response	Number
Yes, positively	36
Neutral / Unsure	14
No, negatively	4
Not a business owner	97

Among business owners who expressed an opinion, support was overwhelmingly positive, with only four respondents indicating they believed the warming stations would negatively impact their business.

Common Themes from Comments

A total of **100 respondents provided written comments**. Several clear themes emerged.

Positive Feedback

Many respondents described the project as:

- A "great idea" and a creative use of public space.
- A way to make downtown more welcoming during colder months.
- An amenity that could encourage people to spend more time downtown.
- A visual symbol of warmth, activity, and community during the winter season.
- An attractive feature similar to successful warming stations seen in neighboring communities.

Representative comments included:

"Such a great idea!"

"A great idea to bring people downtown during our quiet season."

"Whether/how much they are actually used, the visual is impactful—showing warmth, activity, and welcome even in cold weather."

Concerns and Suggestions

While support was strong, respondents also raised several thoughtful concerns:

Preservation of the Mize Rose Garden

The most common concern involved protecting the character and legacy of the Rose Garden.

Several respondents expressed support for the warming station concept while encouraging designers to:

- Preserve as many existing roses and plantings as possible.
- Maintain elements of the current garden layout.
- Respect the original donor intent behind the space.
- Avoid making the area feel overly hardscaped or "sterile."

Design Considerations

Some respondents suggested:

- Refining the fire pit design.
- Retaining portions of the existing fencing.
- Incorporating additional seating.
- Considering multiple warming stations throughout the community.

Operations and Safety

A few respondents requested additional information regarding:

- Fuel source and operation
- Hours of use
- Liability and safety considerations
- Ongoing maintenance responsibilities

Conclusion

The survey results indicate **broad community support for the installation of warming stations in downtown Saugatuck and Douglas**. Nearly three-quarters of respondents support the project, and business owners generally believe the warming stations will have a positive impact.

The strongest feedback centered on ensuring that the final designs preserve the character of existing public spaces—particularly the Mize Rose Garden—while creating welcoming gathering places that encourage year-round community activity.

Overall, respondents view warming stations as a positive enhancement that can help reinforce the area's reputation as a welcoming, four-season destination.

Timestamp	Who are you? (select one)	Overall, do you support installing winter warming stations (fire pits) in downtown Saugatuck and Douglas?	If you are a business owner, do you believe warming stations would positively impact your business?	Do you have any additional comments, compliments, or concerns regarding the warming stations?
11/21/2025 16:19:02	work here	Strongly support		this is a great idea and use of this space. It will be more inviting and I believe will get more use.
11/21/2025 16:19:33	Business owner in Saugatuck	Strongly support	Yes, positively	
11/21/2025 16:32:21	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 16:33:45	Saugatuck resident	Strongly oppose		This "improvement" is not needed. There are no outdoor winter activities in the city requiring "warming." And the Rose Garden shouldn't be redeveloped in this way.
11/21/2025 16:33:57	Saugatuck resident	Somewhat oppose		
11/21/2025 16:34:05	Saugatuck resident	Strongly support		
11/21/2025 16:34:42	Saugatuck resident	Somewhat support	I'm not a business owner	Think it is a great idea for the Rose Garden. My support of others depends on location, but yes, we do enjoy them in Holland.
11/21/2025 16:35:12	Visitor / non-resident	Strongly support	I'm not a business owner	
11/21/2025 16:35:26	Saugatuck resident	Somewhat support	I'm not a business owner	
11/21/2025 16:35:37	Saugatuck resident	Strongly support	Yes, positively	A great idea to bring people downtown during our quiet season
11/21/2025 16:35:45				
11/21/2025 16:35:51	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 16:36:08	Saugatuck resident	Strongly support	Yes, positively	This is great and a much better use of that space!
11/21/2025 16:36:42	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 16:38:21	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 16:38:32	Saugatuck resident	Somewhat oppose		Such a great idea!
11/21/2025 16:39:30	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 16:42:26	Saugatuck homeowner and tax	Somewhat support	I'm not a business owner	
11/21/2025 16:44:02	Saugatuck Twp part time reside	Strongly support	I'm not a business owner	I think it would bring more visitors to Saugatuck in colder months
11/21/2025 16:44:20	Saugatuck resident	Neutral / Unsure	I'm not a business owner	
11/21/2025 16:46:09	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 16:46:48	Saugatuck resident	Somewhat support	I'm not a business owner	
11/21/2025 16:46:58	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 16:55:24	Saugatuck resident	Strongly support	Yes, positively	
11/21/2025 16:57:23	Saugatuck resident	Strongly oppose	I'm not a business owner	If many restaurants are closed in winter what good is a warming station?

Timestamp	Who are you? (select one)	Overall, do you support installing winter warming stations (fire pits) in downtown Saugatuck and Douglas?	If you are a business owner, do you believe warming stations would positively impact your business?	Do you have any additional comments, compliments, or concerns regarding the warming stations?
11/21/2025 17:01:24	Saugatuck resident	Strongly support	I'm not a business owner	Don't love the design of the firepit in the rendering, but I like the idea. I do think doing away with the fence around the garden (and installing the low walls that could be used for seating) would make it more user friendly. Hopefully they can save a lot of the plants that are already there. No need to tear everything out.
11/21/2025 17:08:25	Business owner in Saugatuck	Strongly oppose	No, negatively	This is a passive feature- CVB should work on doing active events/ features to draw customers to the area in Q4 and Q1. Enlist the SCA to use their stages. Enlist businesses in shopping / dining features (restaurant week / shopping promotions). The flowers by the Butler is a passive thing and a failure-most of the flowers are no longer lit.
11/21/2025 17:10:05	Visitor / non-resident	Somewhat support	I'm not a business owner	
11/21/2025 17:10:59	Saugatuck resident	Somewhat support	Neutral / Unsure	This is not a reason to visit or stay longer in winter months. I do not see this having an impact on shoulder season visitors. Take a page from Holland and all the well-organized events they do.
11/21/2025 17:11:30	Douglas resident	Strongly support	I'm not a business owner	I think they are a great addition to a downtown area.
11/21/2025 17:12:01	Business owner in Saugatuck	Strongly oppose	No, negatively	
11/21/2025 17:15:49	Douglas resident.	Strongly support	I'm not a business owner	Need more than one in Each town. Douglas location would be great at beery field corner and at the post office.
11/21/2025 17:17:09	Saugatuck resident	Somewhat support	I'm not a business owner	
11/21/2025 17:19:05	Saugatuck resident	Somewhat support		I'm concerned about losing the beauty of the Mize Rose Garden—the drawings make it look pretty antiseptic. If you can keep the majority of the garden as it is, I'm all for a fire pit.
11/21/2025 17:23:15	Douglas resident/business ovr	Strongly support	Yes, positively	Whether/how much they are actually used, the visual is impactful - showing warmth/activity/welcome even in cold weather.
11/21/2025 17:23:22	Douglas resident (year round)	Strongly support	I'm not a business owner	Nice use of that corner
11/21/2025 17:23:42	Saugatuck resident	Strongly support	Neutral / Unsure	The conceptual plan shows the warming station with some shrubs as a back drop. The Mize's gave a large, generous amount of money for a rose garden in memory of his sister. I love the idea of a warming area, but please make sure the original use for this space does not get forgotten. Also I don't feel it necessary to remove all the fencing. To selectively leave part of it creates a feeling of enclosure, but does not confine. Thank you. Ruth A. Johnson, Landscape Designer
11/21/2025 17:26:38	Saugatuck resident	Somewhat support	I'm not a business owner	
11/21/2025 17:27:07	Saugatuck Twp resident	Strongly support		
11/21/2025 17:28:19	Saugatuck resident	Somewhat oppose		Issue of liability to the City for fire-related injuries (especially if after dark), no mention as to type of fire fuel (assume natural gas), hours of operation, and finally when does Saugatuck (and apparently the CVB) say that enough is enough when it comes to public "art" installations? The beauty of the rose garden is its simplicity which by the way already has a sculpture.
11/21/2025 17:34:07	Saugatuck resident	Somewhat oppose	I'm not a business owner	If this project requires taxpayer funding, I think it needs to compete with. other proposals the city is considering.

Timestamp	Who are you? (select one)	Overall, do you support installing winter warming stations (fire pits) in downtown Saugatuck and Douglas?	If you are a business owner, do you believe warming stations would positively impact your business?	Do you have any additional comments, compliments, or concerns regarding the warming stations?
11/21/2025 17:37:12	Business owner in Saugatuck	Strongly support	Yes, positively	
11/21/2025 17:40:54	Taxpayer	Strongly support		The whole garden does not need redesign to add the warming. Prefer an additional location like by one of the river parks then redoing the garden.
11/21/2025 17:41:05	Saugatuck resident	Strongly support	I'm not a business owner	Great job!
11/21/2025 17:42:34	Saugatuck resident	Strongly support	I'm not a business owner	Great idea. Do it!
11/21/2025 17:42:54	Saugatuck resident	Strongly oppose	I'm not a business owner	If the fire pit is gas- fine. But please, no more wood fire pits adding to air pollution.
11/21/2025 18:12:38	Saugatuck resident	Strongly support	I'm not a business owner	It is a fabulous idea!
11/21/2025 18:17:27		Neutral / Unsure	Neutral / Unsure	
11/21/2025 18:22:42	Saugatuck resident	Neutral / Unsure	I'm not a business owner	
11/21/2025 18:32:21	Saugatuck resident	Strongly support	I'm not a business owner	Does it really need 4 entrances? It's a really small park
11/21/2025 18:49:13	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 18:51:00	Business owner in Saugatuck	Strongly oppose	No, negatively	There is no one here during the winter week days ! Newly issued Urban St. Holiday calendar of events covering Saugatuck area does NOT list the Christmas Parade or Tree Lighting! As of 11/20 the CVB billboard on 196 still has fall ad ! The Shoreline guide distributed up and down the Lakeshore has only 1 advertised business ...Millpond. let's get it together. Once you can bring shoppers here, then you can bring on the warming stations!!
11/21/2025 18:53:03	Township	Strongly support	Yes, positively	If you do it, make sure it puts off good heat. Don't skimp on the fire
11/21/2025 18:54:55	Douglas Resident	Neutral / Unsure	Neutral / Unsure	Less concrete, One designated warming area with preserved green space!
11/21/2025 19:14:36	Saugatuck resident	Somewhat support	I'm not a business owner	Does the Rose Garden Trust permit this? Will Trust be tapped for future costs of maintenance? How much of Rose Garden will be lost to cement/paving and structure? Seems another location would be more appropriate for this
11/21/2025 19:37:01	Saugatuck resident	Strongly oppose	I'm not a business owner	
11/21/2025 19:54:22	Saugatuck resident	Somewhat support	I'm not a business owner	Extending the tourist season is more of interest to the business community Interesting to hear what local non-business owners think ... I'm supportive although not a business owner
11/21/2025 20:20:08	Saugatuck resident	Neutral / Unsure	I'm not a business owner	The illustrations look as if you are ruining the rose garden. We have restaurants and shops for warming
11/21/2025 20:23:53	Visitor / non-resident	Somewhat support	I'm not a business owner	I like this idea but the renderings make it look like a lot of plants would be removed. I don't like that as an option. That burst of greenery and color in the summer (&shade) is very welcome on warm summer days. I'd be more supportive if the general park plan didn't change much.
11/21/2025 20:27:55	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 20:42:57	Saugatuck resident	Strongly support	I'm not a business owner	Love this!! Thank you! ❤️

Timestamp	Who are you? (select one)	Overall, do you support installing winter warming stations (fire pits) in downtown Saugatuck and Douglas?	If you are a business owner, do you believe warming stations would positively impact your business?	Do you have any additional comments, compliments, or concerns regarding the warming stations?
11/21/2025 20:43:50	Saugatuck resident	Strongly support	Yes, positively	A wonderful idea and hopefully can be funded through grants and sponsorships
11/21/2025 20:47:35	Township	Strongly support		
11/21/2025 20:49:42	Saugatuck resident	Somewhat oppose	I'm not a business owner	Gas fired? \$\$\$\$ & wasteful. Warmth of an open fire is illusionary.
11/21/2025 20:57:19	Visitor / non-resident	Strongly support	I'm not a business owner	I live in Holland and the warming station downtown is so nice. It is used all the time and adds a warm touch to our thriving downtown
11/21/2025 21:05:54	Saugatuck resident	Strongly support	I'm not a business owner	Without cost and environmental information, it is too easy to say 'Yes!' More context would be helpful.
11/21/2025 21:06:40	Saugatuck resident	Strongly support	I'm not a business owner	Great idea!
11/21/2025 21:22:45	Saugatuck resident	Somewhat oppose	Neutral / Unsure	I am concern with the stipulations that the Mize family wishes were. I'm concerned about the public leaving the bar then going to the warming station
11/21/2025 21:24:17	Business owner in Saugatuck	Strongly support	Yes, positively	great idea! do it
11/21/2025 21:26:53	Douglas resident	Somewhat support	I'm not a business owner	Love this idea!
11/21/2025 21:34:11	Visitor / non-resident	Strongly oppose	I'm not a business owner	I like the idea but this is too drastic of a change.
11/21/2025 21:43:13	Visitor / non-resident	Strongly support	I'm not a business owner	
11/21/2025 21:44:21	Son of residents	Somewhat support	I'm not a business owner	I don't know how often I'll sit at the warming station but I think it's nice. Moreso, I like the idea of opening up the garden more. Currently feels closed off/non-public
11/21/2025 21:45:01	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 21:45:05	Saugatuck resident	Strongly oppose	I'm not a business owner	No one is going to hang around the rose garden getting warm they will go to a store or restaurant and the design is ugly.
11/21/2025 21:53:00	Saugatuck resident	Strongly support		
11/21/2025 22:18:24	Saugatuck resident	Strongly support	I'm not a business owner	
11/21/2025 22:20:02	Business owner in Saugatuck	Strongly support	Yes, positively	Holland has fire features around the downtown area.They are always enjoyed by my friends and family while shopping.
11/21/2025 22:45:21	Saugatuck resident	Strongly oppose	I'm not a business owner	This is not an identified priority for city financial resources. This Mize Rose Garden is a dedicated and deeded memorial and should remain untouched. A warming station should only be considered as part of a larger downtown streetscape project.
11/21/2025 23:38:19	Saugatuck resident	Somewhat support	Yes, positively	
11/21/2025 23:38:44	Business owner in Saugatuck	Somewhat oppose	Neutral / Unsure	Liability, supervision, people come into shops to get warm!
11/22/2025 0:18:21	Visitor / non-resident	Strongly support	I'm not a business owner	
11/22/2025 0:54:25	Business owner in Saugatuck	Strongly support	Yes, positively	
11/22/2025 1:10:40	Visitor / non-resident	Strongly support	I'm not a business owner	

Timestamp	Who are you? (select one)	Overall, do you support installing winter warming stations (fire pits) in downtown Saugatuck and Douglas?	If you are a business owner, do you believe warming stations would positively impact your business?	Do you have any additional comments, compliments, or concerns regarding the warming stations?
11/22/2025 1:12:10	Business owner in Saugatuck	Strongly support	Yes, positively	
11/22/2025 2:08:12	Saugatuck resident	Somewhat oppose	I'm not a business owner	
11/22/2025 2:10:20	Saugatuck resident	Strongly support		
11/22/2025 2:15:54	Visitor / non-resident	Strongly oppose	I'm not a business owner	As someone who has word downtown for the last 25 years. You need more heads in beds. I would rather see money spent on a winter festival.
11/22/2025 5:34:01	Saugatuck resident	Somewhat support	I'm not a business owner	
11/22/2025 6:12:57	Saugatuck resident	Strongly support		I believe the warming station would be a great addition to the downtown and provide a refresh to a very popular corner of town.
11/22/2025 6:43:38	Saugatuck resident	Somewhat support	I'm not a business owner	
11/22/2025 7:42:24	Business owner in Saugatuck	Strongly support	Yes, positively	Love the idea of the warming station and think the proposed location is wonderful. Question is whether the design is final and consideration will be given to complimenting the current village aesthetic of downtown. Nice work CVB
11/22/2025 7:51:20	Saugatuck resident	Somewhat support	I'm not a business owner	Put it at another park. Leave the garden as is.
11/22/2025 7:52:54	Saugatuck resident	Neutral / Unsure	I'm not a business owner	I've lived here for 2 decades. I marked "neutral" because I think the rose garden is the wrong place, given the paving over of garden growing space that would be required. The village green would be a much better location, for several reasons, including the fact that the rest rooms and playground are right there and there is a lot of room, including space newly created by killing many grand old rhododendrons. Thank you for all you do and for asking.
11/22/2025 8:06:29	Saugatuck resident	Strongly support	I'm not a business owner	Would be nice to see seating with backs but otherwise its a wonderful idea. Will these be gas firepits?
11/22/2025 8:06:33	Saugatuck resident	Strongly support	I'm not a business owner	I think it will add a missing component to make downtown cozy and welcoming in the cold months. Please consider some seating. Look at the Holland version at the corner of 8th and College.
11/22/2025 8:15:06	Business owner in Saugatuck	Strongly support	Yes, positively	
11/22/2025 8:27:40	Saugatuck resident	Strongly support	I'm not a business owner	Great design! A welcoming space in a part of downtown sorely in need of a public space to hang out
11/22/2025 8:30:25	Saugatuck resident	Strongly support		This looks like a great plan and idea.
11/22/2025 8:39:49	Saugatuck resident	Strongly support	I'm not a business owner	
11/22/2025 8:46:47	Saugatuck resident	Strongly support	I'm not a business owner	I think the renderings are beautiful and strongly support the effort.
11/22/2025 8:51:57	Saugatuck resident	Strongly oppose		Inviting to look at, but as a stand alone, it is not a reason to go downtown. As a resident I can't ever imagine I would use it. When I'm outside in the winter, I want to be active to stay warm. Or maybe something original or playful or an interactive art installation?
11/22/2025 8:53:59	Saugatuck resident	Strongly support	I'm not a business owner	Like rectangle fire pits better than round

Timestamp	Who are you? (select one)	Overall, do you support installing winter warming stations (fire pits) in downtown Saugatuck and Douglas?	If you are a business owner, do you believe warming stations would positively impact your business?	Do you have any additional comments, compliments, or concerns regarding the warming stations?
11/22/2025 9:17:43	Saugatuck Township resident	Strongly support	I'm not a business owner	I think it's a great idea! I often see the one downtown Holland utilized.
11/22/2025 9:58:58	Township resident	Strongly oppose	I'm not a business owner	It is a municipal plaza, not a warming station. Cities stopped paving over green spaces long ago because the open plaza with low brick walls, they are in no way classic, because the spaces were never used. It could not be more out of character for our small town. The present rose garden as is fits perfectly with the Victorian aesthetic of the town and offers a more reflective space than a gimmicky "Instagram" spot. If this is how spaces that were made using large specific donations are disposed of a few years later I would expect no future such donations will be made. Can we please stop trying to emulate other towns and cities with projects that are more about an organization trying to stay relevant than an actual attempt to improve the town.
11/22/2025 10:04:10	Saugatuck resident	Strongly oppose	I'm not a business owner	We don't need it. The garden was a gift to the city. Why ruin it with a tacky warming.
11/22/2025 10:12:43	Saugatuck resident	Somewhat support	I'm not a business owner	Warming stations work in Holland because sidewalks are clear.
11/22/2025 10:46:13	Saugatuck resident	Neutral / Unsure		Please preserve as much of the green space of existing rose garden as possible
11/22/2025 11:12:31	Saugatuck resident	Strongly support	Yes, positively	
11/22/2025 11:52:21	Saugatuck resident	Strongly support	I'm not a business owner	The design is excellent.
11/22/2025 12:10:49	Saugatuck resident	Somewhat support	I'm not a business owner	I support the fire pits and warming stations, but would also like to know more about the larger plan. For example, I think 2 warming stations, North and South of Butler gives people different chances at it, maybe one in the public square though I know why the Rose Garden was suggested. Additionally, what is the overall comprehensive plan, put fire in and people will come? It would be great to see a comprehensive plan like hot chocolate trolleys, craft stations for kids, something that really draws people in and can entertain for a bit. The local singing groups, or Christmas Carol players can do small performances. I am suggesting this so they are just not a waystation between bars. ie I wonder if Saugataco could do Mexican hot chocolate, or Base Camp do hot chocolate. I guess what I am suggesting is that we do a better job of doing 1 and done, but think larger and more long term for reputation, economic development and charm of the town.
11/22/2025 12:32:36	Business owner in Saugatuck	Strongly support	Yes, positively	
11/22/2025 12:50:26	Visitor / non-resident	Strongly oppose	I'm not a business owner	It just isn't necessary. Having all of that concrete space just distracts from the quaint feel of the downtown area. This isn't maintaining the character of the downtown area. I could see something like this in a more metropolitan city or town, but it just doesn't fit Saugatuck and I would hate to see it installed..
11/22/2025 13:39:26	Saugatuck resident	Strongly support	I'm not a business owner	Anything we can do to promote visiting Saugatuck year-round is great. The plan looks clean and nice too.
11/22/2025 15:21:54	Saugatuck resident	Strongly oppose		What a waste of time. This will not bring new people to town - especially when this feature is in a dark park next to a boozy locals bar. No thanks.
11/22/2025 15:40:16	Saugatuck resident	Somewhat support	I'm not a business owner	
11/22/2025 16:32:10	Saugatuck resident	Strongly support	I'm not a business owner	love the idea for both towns and the rose garden is a great location

Timestamp	Who are you? (select one)	Overall, do you support installing winter warming stations (fire pits) in downtown Saugatuck and Douglas?	If you are a business owner, do you believe warming stations would positively impact your business?	Do you have any additional comments, compliments, or concerns regarding the warming stations?
11/22/2025 16:36:09	Saugatuck resident	Strongly support	I'm not a business owner	It is a great idea. With Saugatuck having the social district it will be a nice place to have a drink while waiting for a dinner reservation
11/22/2025 17:42:46	Business owner in Saugatuck	Strongly support	Yes, positively	
11/23/2025 5:25:21	Worker	Somewhat support	Neutral / Unsure	Never heard of a warming station, seems like a cool concept and idea!
11/23/2025 8:53:40	Saugatuck resident	Neutral / Unsure	I'm not a business owner	
11/23/2025 9:58:25	Business owner in Saugatuck	Strongly support	Yes, positively	
11/23/2025 10:24:46	Saugatuck resident	Strongly support	Yes, positively	
11/23/2025 13:12:14	Saugatuck resident	Neutral / Unsure		Any public fire feature needs to be absolutely safe. The new rendering proposed for the rose garden, which replaces vegetation with bricks and cement, may make it look more like an urban plaza or a commercial space rather than a natural garden setting.
11/23/2025 14:17:47	Saugatuck resident	Strongly oppose	I'm not a business owner	I am not sure what marketing identified the need for a warming pit. The designs have a number of draw backs including the low bring fence (great for siting mostly empty containers) the removal of plants and art and increase of maintenance cost.
11/24/2025 2:38:35	Saugatuck resident	Somewhat oppose	I'm not a business owner	The Mize rose garden is there for a reason! This design is very bland and uninteresting. 'there must be a better place to put a warming station if you really want one. this is not the location!!!
11/24/2025 9:19:28	Saugatuck resident	Strongly support	Neutral / Unsure	What about putting one in the puppet park (village square) across from the bathrooms instead?
11/24/2025 9:21:14	South Haven Resident, works in	Strongly support	I'm not a business owner	
11/24/2025 9:21:19	Saugatuck resident	Strongly support	Yes, positively	Would love more winter amenities and events to pull / keep people in town. Holland does a great job of this - would strongly welcome efforts to do the same in Saugatuck
11/24/2025 9:23:22	Business owner in Saugatuck	Strongly support	Yes, positively	
11/24/2025 9:25:47	Work in Douglas/Saugatuck Area	Strongly support	I'm not a business owner	
11/24/2025 9:37:23	Saugatuck resident	Strongly support	Neutral / Unsure	Super excited about these! I dont know that they will necessarily bring people into town but they will definitely add to the winter aesthetic. One step closer to becoming a year round destination!
11/24/2025 9:48:43	Saugatuck resident	Strongly support	I'm not a business owner	I love the idea! Just something to think about - I would suggest building the seating as close as code lets them. If they are too far away you may not feel the heat.
11/24/2025 10:01:07	Business owner in Saugatuck	Strongly support	Yes, positively	
11/24/2025 10:11:12	Business owner in Saugatuck	Strongly support	Yes, positively	
11/24/2025 10:15:15	Saugatuck resident	Strongly support	I'm not a business owner	The brick wall concept is fantastic. Will make the garden appear more accessible and will improve the overall downtown feel

Timestamp	Who are you? (select one)	Overall, do you support installing winter warming stations (fire pits) in downtown Saugatuck and Douglas?	If you are a business owner, do you believe warming stations would positively impact your business?	Do you have any additional comments, compliments, or concerns regarding the warming stations?
11/24/2025 10:38:00	Business owner in Saugatuck	Somewhat oppose	No, negatively	No one comes to a town because they have a warming station. Try planning actual events centered around shopping like downtown Holland does for 4th and 1st quarter. This discussion has been had for years yet you continue to do nothing. Even the Coastal Christmas one was thrown together last minute and not by your employee. It was an employee at Glik's.
11/24/2025 10:59:03	Business owner in Saugatuck	Strongly support	Neutral / Unsure	Great idea! I truly hope the city will support this.
11/24/2025 12:13:59	Saugatuck resident	Strongly support	Yes, positively	The Rose Garden has always seemed cut off because of the fence. This brings it to life!
11/24/2025 12:48:06	Saugatuck resident	Strongly support	I'm not a business owner	Will are be integrated as part of this and we just redid this garden after years of neglect, how will that be considered with this project?
11/24/2025 12:50:20	Saugatuck resident	Strongly support	I'm not a business owner	This is a good example of how to encourage shoppers during the shoulder seasons.
11/24/2025 12:56:19	Business manager in Saugatuck	Strongly support	Yes, positively	
11/24/2025 13:07:29	Business owner in Saugatuck	Strongly support	Yes, positively	
11/24/2025 13:09:34	Business owner in Saugatuck	Strongly support	Yes, positively	Love this
11/24/2025 15:38:20	Saugatuck resident	Strongly support	I'm not a business owner	Update to my original survey. The wrought iron fence looks so pretty, especially decorated for Christmas. If it could be incorporated into the plan that would be great.
11/24/2025 16:52:29	Business owner in Saugatuck	Strongly support	Yes, positively	Love this! Good for the businesses. Good for the residents. Good aesthetically for the space. Happy to be helpful. Terry Walker, Lulu Cadieux.
11/24/2025 17:25:32	Business owner in Saugatuck	Strongly support	Yes, positively	This is great, anything the city can do to bring in winter customers is a vote for us.
11/24/2025 19:59:24	Saugatuck resident	Strongly support	I'm not a business owner	
11/24/2025 23:17:31	Resident and business owners	Strongly support	Yes, positively	I think the tall iron fencing is unwelcoming and should be removed. It would be nice to have the garden to be more welcoming.
11/25/2025 14:10:26	Saugatuck resident	Strongly oppose	I'm not a business owner	I treasure the Rose Garden. This idea isn't really needed and it will damage the peace and serenity of the garden.
11/25/2025 14:21:42	Saugatuck resident	Strongly support	I'm not a business owner	Piped in music would be fun.
11/25/2025 14:47:40	Saugatuck resident	Neutral / Unsure	I'm not a business owner	
11/25/2025 15:57:04	Saugatuck resident	Strongly support	I'm not a business owner	
11/25/2025 17:19:34	Business owner in Saugatuck	Strongly support	Yes, positively	
11/25/2025 21:10:28	Saugatuck resident	Strongly support		
11/25/2025 22:49:41	Saugatuck resident	Somewhat support	Neutral / Unsure	
11/26/2025 10:30:58	Saugatuck resident	Strongly support	I'm not a business owner	

Timestamp	Who are you? (select one)	Overall, do you support installing winter warming stations (fire pits) in downtown Saugatuck and Douglas?	If you are a business owner, do you believe warming stations would positively impact your business?	Do you have any additional comments, compliments, or concerns regarding the warming stations?
11/26/2025 13:28:26	Saugatuck resident	Strongly oppose	I'm not a business owner	Why do you insist we need a 'modern' warming station on in the most congested part of downtown. ?leave the current pRk alone. The designed warming station does not reflect our downtown image. ng station that has nothing in common with our rose garden?You are destroying a peaceful retreat and quiet for dedicated park. The 'modern' design will look out of place. Put it in Coghlin Park or a Water Street park! The business owners need your support. Why not partner with them to find out how to improve their crazy lives! DONE!
11/26/2025 13:57:27	Property Owner	Somewhat support	I'm not a business owner	
11/28/2025 2:59:15	Saugatuck resident	Strongly support	Yes, positively	
11/28/2025 3:18:42	Saugatuck resident	Strongly support	I'm not a business owner	
11/29/2025 11:00:18	Saugatuck resident	Neutral / Unsure	Neutral / Unsure	I am concern what the Mize family intent was for the Rose Garden.
11/30/2025 16:07:08	Business owner in Saugatuck	Strongly support	Neutral / Unsure	ANYTHING to bring more winter guests like neighboring communities do-we miss such a HUGE opportunity to help our businesses in the off season, especially over the holidays
12/1/2025 18:52:51	Part-time resident. Own a secor	Neutral / Unsure	I'm not a business owner	I do not agree with the redesigning of the Victorian Rose Garden. Only a short 25 years ago, Mize donated nearly half a million dollars. The city readily accepted her generous donation with the intent to create a memorial Victorian Rose Garden on a corner of town that needed beautification. Saugatuck was incorporated in 1868 - in the Victorian Era. Many town buildings were built in that era. By definition, Victorian gardens are characterized by bold color, exotic plants, often laid out in formal,symmetrical flowerbeds key features usually include ornate elements like statues and fencing and shaded pathways. I would guess that her intention with her generous donation was not to have it all deconstructed years later with a trendy fire pit and brick sitting wall. How does this design complement a Victorian garden and the character of our downtown? What is so wrong with having a tranquil park where one can seek solace amongst the thousands of tourists that flock to our town? City council and the Parks Commission need to leave the Rose Garden in its' intended serene form. If it ain't broke, don't fix it. Especially when a generous donor expected the city to be a good steward of that donation. City council and the Parks Commission need to consider incorporating the firepit in the future redesigning of the Village Square Park near the empty green space by the Burr Tillstrom statue.
12/5/2025 17:20:34	Business owner in Saugatuck	Strongly support	Yes, positively	
12/8/2025 14:36:55	Douglas resident	Somewhat support	I'm not a business owner	Not this design and not this location
12/9/2025 8:35:27	Business owner in Saugatuck	Somewhat support	Yes, positively	
12/10/2025 10:01:37	I live 10 min from down town.	Somewhat oppose	I'm not a business owner	I was early this week and the only person using the warming station was a homeless man with his buggy. I see the warming station as a smoking station for the bars in the winter and for the homeless. I have seen men pee and puke in the rose garden.

Timestamp	Who are you? (select one)	Overall, do you support installing winter warming stations (fire pits) in downtown Saugatuck and Douglas?	If you are a business owner, do you believe warming stations would positively impact your business?	Do you have any additional comments, compliments, or concerns regarding the warming stations?
12/10/2025 10:06:30	Saugatuck resident	Somewhat oppose	Neutral / Unsure	While your schematic's are lovely, none of the drawings convey roses. Only low maintenance greens are shown. The project will absorb a cost beyond that which is in the general fund to care for the garden in the future. Are those monies being misused to remove the fence etc. Who is to maintain the garden now? I understand, the donor left approximately one hundred thousand for the continued care of the garden. Over the years the city has neglected drawings display roses. The intent of the gift was to establish a rose garden honoring the parents of the donor. Monies were put into the General Fund to maintain the rose garden. Will those monies be absorbed for this redo? Will the outside landscape firm be retained? The donation from the CVB will hardly cover the project. Yesterday, I and a employee passed the warming station in Holland. The only individual warming was a homeless man on a bicycle. The proximity of the Sandbar also invites potential lude activity as the fence is gone. Have consideration been given to these issues. The city failed to address the individual living at the Gazebo all summer. The issue was waited out for the weather to change. No leadership there for sure. While there is some merit in updating the garden there are many other projects that are more pertinent. What about Park street concerns, the easement repairs at the Butler Pantry, the proposed rest room at the south part of town???? While these projects are not sexy, they need to be addressed!
12/15/2025 10:40:14	Saugatuck resident	Strongly support	I'm not a business owner	
12/16/2025 11:44:05	Saugatuck Township resident	Strongly support	Yes, positively	



City Council Agenda Item Report

FROM: Ryan Cummins, City Manager

MEETING DATE: June 17, 2026

SUBJECT: Consent Agreement for Fire Department Sewer Connection and Request to Waive Fees

DESCRIPTION:

The Saugatuck Fire District station is located in Saugatuck Township. The station is currently served by a small septic system and wishes to connect to the sanitary sewer system. Sanitary sewer service is not available along Blue Star Highway. As a result, the Fire District has submitted a request to connect to the City's sanitary sewer main on Maple Street. The Fire District has also requested that connection fees be waived.

The 2012 Sewer Operations Agreement requires a consent agreement for this type of connection:

7.d. Property located in Saugatuck Township and subject to sewer connection pursuant to subparagraph (c) above shall be limited to properties one residential lot deep (typically 120 feet maximum). To the extent properties with depths greater than one residential lot of large acreage tracts are proposed to be connected pursuant to subparagraph (c), then such connection shall be permitted only after Saugatuck Township and the Installing Municipality negotiate a written consent agreement.

The City's contractual engineer has reviewed the request and determined that the anticipated sewer flow from the Fire District would be comparable to approximately one to two residential units. The City has adequate infrastructure and available sewer capacity to accommodate the connection.

Staff recommends approval of the connection request and waiver of connection fees. In addition, staff recommends that the associated sewer flow initially be allocated against the City's available sewer capacity. If there is a future expansion or change of use, staff recommends that we revisit the capacity allocation.

Legal counsel has prepared a consent agreement, which is attached.

BUDGET ACTION:

None at this time.

LEGAL REVIEW:

Legal has reviewed and prepared a consent agreement.

SAMPLE MOTION:

Motion to approve the Saugatuck Fire District's request to connect to the City's sanitary sewer system via the Maple Street sanitary sewer main, waive applicable connection fees, and approve the consent agreement with Saugatuck Township.



SAUGATUCK TOWNSHIP FIRE DISTRICT

Proudly serving : Douglas | Saugatuck | Saugatuck Township



3342 Blue Star Highway
Saugatuck, MI 49453

May 11, 2026

Honorable Members of the Saugatuck City Council
City of Saugatuck
102 Butler Street
Saugatuck, MI 49453

Dear Members of the City Council,

As you may be aware, the Saugatuck Township Fire District (the "Fire District") is in the process of replacing its existing 40-year-old, obsolete two-inch domestic water main and septic system. This project also includes the installation of municipal water main hydrant infrastructure and a connection to the sanitary sewer system.

We understand that the City of Saugatuck has established a connection fee for new municipal water and sanitary sewer connections. Considering the public safety purpose of the Fire District that serves the City of Saugatuck, Saugatuck Township, and the City of the Village of Douglas, and the nature of this infrastructure upgrade, the Fire District respectfully requests a waiver of the applicable connection fee.

The Fire District is willing to revisit the connection fee in the event of any future expansion of the facility or a change in use that would increase demand on the City's utility systems.

Thank you for your consideration of this request. Please do not hesitate to contact me if you require any additional information.

Respectfully submitted,

Fire Chief / Fire Marshal
Saugatuck Township Fire District

CONSENT AGREEMENT FOR SANITARY SEWER SERVICE

This Consent Agreement for Sanitary Sewer Service (“Agreement”) is made this ___ day of ___, 2026 (the “Effective Date”), between the City of Saugatuck (the “City”) and Saugatuck Township (the “Township,” collectively, the “Parties”).

WHEREAS, the City and the Township are parties to the July 1, 2012, Sewer System Operations Contract (the “Sewer System Operations Contract”), which, among other things, deals with the use and operation of the Kalamazoo Lake Sewer and Water Authority (“Authority”) wastewater collection treatment system (the “Authority System”) which serves the local sanitary sewer systems of both the City and the Township;

WHEREAS, the Sewer System Operations Contract allocates capacity in the Authority System to the constituent municipalities of the Authority, which includes the City and the Township;

WHEREAS, the Sewer System Operations Contract provides that property owners within the Township which are located on a boundary street between the City and the Township in which the City has installed a sewer main, may connect to the City’s sewer main upon payment of applicable fees and rates, at which point the capacity allocatable to the property owner will be charged against the City;

WHEREAS, the Sewer System Operations Contract provides that if any such Township property owner wishing to connect to the City’s sewer main possesses a lot that is greater than one residential lot deep (typically 120 feet maximum) or otherwise possesses a large acreage tract, such connection may only be permitted upon a consent agreement between the City and the Township;

WHEREAS, the Saugatuck Township Fire District (“STFD”) is located within the Township at 3342 Blue Star Highway, Saugatuck, MI 49453, as depicted in the attached **Exhibit A** (the “STFD Property”), and desires to connect to the Authority System via the City’s sanitary sewer system located in the Maple Street right-of-way;

WHEREAS, the STFD Property has a depth of greater than 120 feet and is not adjacent to the City’s Maple Street right-of-way, requiring a consent agreement between the City and Township to allow the connection under the Sewer System Operations Contract;

WHEREAS, the Township and the City wish to enter into this Agreement as required by the Sewer System Operations Contract to permit the connection of the STFD Property to City’s Maple Street sewer main.

NOW, THEREFORE, in consideration of the mutual covenants and promises contained herein, the Parties agree as follows:

1. **Grant of Consent.** Subject to the terms and conditions of this Agreement, the Township grants to the City nonexclusive consent, permission, right, and authority to provide sanitary sewer service to the STFD Property from the City's Maple Street sewer main.
2. **Understandings Between Parties.** The Parties acknowledge that STFD will own its sewer connection lines located within the Township, and that STFD is responsible for constructing, operating, repairing, replacing, and maintaining all parts of said sewer connection lines and any extension thereof, at STFD's sole expense. The Parties further acknowledge that STFD shall be responsible for obtaining all necessary easements or permissions necessary to connect the STFD Property to the City's Maple Street sewer main. The Parties finally acknowledge that the City's responsibility shall be limited to inspecting and approving the connection to its sewer main and providing sanitary sewer service to the STFD Property after a lawful connection is made, subject to any applicable rules and regulations.
3. **Use of Capacity.** The Parties acknowledge that, throughout the duration of this Agreement, the STFD Property's use of capacity in the Authority System shall be counted towards the City's allocated capacity under the Sewer System Operations Contract.
4. **Connections.** The Agreement shall not be construed to allow any other Township property owners to connect to the City's sanitary sewer system. Such connections may only be permitted as provided in the Sewer System Operations Contract or an applicable successor document.
5. **Term of Agreement.** The term of this Agreement shall be thirty (30) years from the Effective Date and thereafter may be renewed or extended for such term, or terms, as may be agreed upon by the City and the Township.
6. **Termination.**
 - a. This Agreement shall be automatically terminated if the STFD Property is not connected to the City's Maple Street sewer main within thirty-six (36) months from the Effective Date.
 - b. The City may, upon ninety (90) days' written notice to the Township, terminate this Agreement if the City determines, in its discretion, that the STFD Property has expanded or undergone a change in use that materially increases discharge from the STFD Property. Provided, however, that before terminating this Agreement under this subsection, the Parties shall first meet and confer in good faith to discuss alternatives to termination, including but not limited to continuing to provide service to the STFD Property through the City's sanitary sewer system but with the STFD Property's discharges counted against the Township's allocated capacity in the Authority System.
 - c. The Parties may terminate this Agreement by mutual written agreement subject to the terms of such agreement.

7. **Liability.** Except to the extent that the City is the proximate cause, the City shall not be held liable or accountable for any bursting, leakage, breakage, damage, or accident of any kind that may occur to the STFD's sewer connection lines within the Township or any damages of any kind or nature, including, but not limited to, injury to persons or damage to property, resulting from or alleged to result from such bursting, leakage, breakage, damage, or accident that may occur to said connection lines.
8. **Governing Law.** The validity of this Agreement is governed by Michigan law. Any action concerning this Agreement shall be brought in Allegan County, Michigan.
9. **Amendments.** This Agreement may only be amended by the mutual written consent of the City and the Township.
10. **Waiver of Breach.** The waiver by the City or the Township of a breach of this Agreement is not a waiver of any other breach of this Agreement.
11. **Severability.** Except as otherwise stated in this Agreement, if any provision of this Agreement is declared by a court of competent jurisdiction to be unenforceable, that declaration does not impair the validity of the remainder of this Agreement, which shall remain in full force and effect.
12. **Entire Agreement.** This Agreement contains the entire agreement between the Parties and all prior negotiations and agreements are merged into this Agreement. Neither Party has made any representations except those expressly set forth in this Agreement, and no rights or remedies are, or shall be, acquired by either Party by implication or otherwise unless expressly set forth in this Agreement.
13. **Default.** In the event that either of the Parties fails to comply with any obligations of this Agreement, a written notice of default must be sent by registered mail, return receipt requested, by the non-defaulting Party to the other Party, describing the act of default and demanding a remedy. If the default is not corrected within thirty (30) days after that notice, the non-defaulting Party shall enforce this Agreement in an action in a court of competent jurisdiction in Allegan County, Michigan, under Michigan law.
14. **Assignment.** No Party to this Agreement shall, without the prior written consent of the other Party, assign, transfer, or convey its interest or any part thereof under this Agreement. This Agreement shall be binding upon the successors in interest of the Parties hereto and shall inure to the benefit of the Parties and their successors and assigns.
15. **Mutually Drafted.** This Agreement shall be deemed to be mutually drafted and shall not be construed against either Party.

16. **Headings.** The headings of the paragraphs of this Agreement are for convenience only and shall not be used to construe or interpret the scope or intent of this Agreement or in any way affect the same.
17. **Counterparts.** The Parties agree that this Agreement may be executed by facsimile or in counterparts, and that all counterparts together, with or without facsimile signatures, shall constitute one integrated agreement and be deemed an original document.

CITY OF SAUGATUCK

Dated: _____, 2026

By: _____
Holly Anderson, Mayor

Dated: _____, 2026

By: _____
Jamie Wolters, City Clerk

SAUGATUCK TOWNSHIP

Dated: _____, 2026

By: _____

Its: _____

EXHIBIT A

Saugatuck Township Fire District Property

Legal Description: COM 1683' N & S 89 DEG 33'04"E 490.68' OF W 1/4 PST TH CONT S 89 DEG 33'04"E 121.30' TO THE W LIN BLUESTAR HIWAY TH S 1 DEG 13'38"E ALG SD W LIN 212.75' TH N 89 DEG 29'23"W 128.25' TH N TO POB SEC 10 T3N R16W (89)





City Council Agenda Item Report

FROM: Ryan Cummins, City Manager

MEETING DATE: June 17, 2026

SUBJECT: Employee Health Insurance Benefits for FY 26-27

DESCRIPTION:

The City's employee health insurance agent, Gallagher Benefit Services LLC, has provided renewal information and plan options for employee health insurance coverage for the upcoming fiscal year.

The quote to renew the City's current Priority Health plans would result in an 11.91% increase, which equates to an annual increase of \$18,359.04. Total annual premium would increase from \$154,145.92 to \$172,504.96.

The City currently offers multiple Priority Health plan options, including both traditional HMO and high-deductible HSA-qualified plans. Staff reviewed the renewal information and evaluated the available options, including the impact to the City, the impact to employees, plan design changes, deductible and out-of-pocket exposure, prescription coverage, and overall competitiveness of the City's benefits package.

The City currently pays 100% of the employee premium for health insurance. This benefit remains an important part of the City's employee retention and recruitment strategy, particularly in a competitive municipal employment environment.

REVIEW PROCESS

Staff reviewed the renewal options and compared the available plans against the City's current employee needs and overall benefit structure. In staff's opinion, while cost savings were considered, the available alternatives did not provide enough savings to justify significant disruption to employees or a major reduction in the City's benefit offering.

Staff also reviewed the City's Health Savings Account contribution for employees enrolled in the high-deductible health plan. The City currently contributes \$2,500 annually to eligible employee HSAs. In order to maintain the value of this benefit and help offset employee exposure under the high-deductible plan, staff recommends increasing the City's annual HSA contribution to \$2,600.

WORKSHOP DISCUSSION:

Staff is presenting this item for Council discussion prior to the regular meeting. Council feedback is requested regarding:

- Renewal of the City's current Priority Health plan offerings for FY 26-27.
- Potential increase of the City's annual HSA contribution from \$2,500 to \$2,600 for eligible employees enrolled in the high-deductible health plan.

This item is expected to return to Council for formal consideration at the regular meeting.

BUDGET ACTION:

None at this time.

LEGAL REVIEW:

None at this time.

SAMPLE MOTION:

Workshop discussion item.



2026 - 2027

Health Insurance Recommendation

Nicole Bredeweg

EMPLOYEE HEALTH INSURANCE RENEWAL FY 2026-2027 RECOMMENDATION:

- Renew the existing employee health insurance plan structure.
- Continue offering both low-deductible and HSA-eligible plan options.
- Increase the City's annual HSA contribution from \$2,500 to \$2,600.

Last year was the larger decision point. This year's recommendation is to maintain the structure that was put in place and avoid unnecessary disruption to employees.

WHAT CHANGED LAST YEAR

FY 2025-2026 PLAN STRUCTURE:

- The City moved from the prior plan structure to a menu of options.
 - Employees in partner counties were offered West Michigan Partners plan options.
 - Employees outside partner counties were offered non-partner plan options.
- HSA-eligible high-deductible options were added.
- The goal was to manage cost increases while preserving competitive benefits.

Last year's change helped reduce the projected cost increase while maintaining strong employee benefits. It also gave employees more choice based on their own needs.

CURRENT EMPLOYEE ELECTIONS:

- 2 employees: low-deductible West Michigan Partners
- 1 employee: low-deductible non-West Michigan Partners
- 7 employees: high-deductible West Michigan Partners
- 2 employees: waived coverage

The elections show that the plan menu is being used in a balanced way. Most employees selected the HSA-eligible plan, but the lower-deductible options remain important for employees whose circumstances make that plan a better fit.

REVIEW PROCESS:

- Compared plan offerings for both City cost and employee impact
- Evaluated whether changes to the current plan structure would produce meaningful savings
- Considered whether potential savings justified employee disruption
- Determined that renewal of the existing plan structure best balances cost control, employee choice, and benefit stability

RECOMMENDATION:

- Renew existing plan offerings.
- Maintain benefit stability for employees.
- Support retention and recruitment.
- Avoid unnecessary annual disruption.
- Budget includes the anticipated increase.
- Increase HSA contribution from \$2,500 to \$2,600 to offset the increase in deductible.

CONCLUSION:

The recommendation this year is not to make another major structural change. Last year, the City made the larger adjustment to its health insurance offerings in order to manage cost increases while still providing a competitive benefit package. This year, staff is recommending renewal of that same structure.

Maintaining the current plan options supports employee retention, reduces disruption, and helps preserve trust in the City's benefit offerings. The proposed HSA contribution increase is modest and is intended to help offset the deductible increase for employees who selected the high-deductible plan.



**Any
questions?**

	CURRENT	RENEWAL	RENEWAL OPTION 1	RENEWAL OPTION 2	RENEWAL OPTION 3
Carrier Name	PriorityHealth	PriorityHealth	HAP	PriorityHealth	HAP
Plan Name	PriorityHMO Gold G10 - West MI Partners	PriorityHMO Gold G10 - West MI Partners	HAP HMO Gold B15	Gold G15 - West MI Partners	HAP HMO Gold B1
Plan Type	HMO	HMO	HMO	HMO	HMO
Network					
PLAN DESIGN*					
In-Network Benefits					
Deductible Type	Embedded	Embedded	Embedded	Embedded	Embedded
Calendar Year (CY) Deductible (Individual/Family)	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,000 / \$2,000
Out-of-Pocket Max Type	Embedded	Embedded	Embedded	Embedded	Embedded
	\$8,150 / \$16,300	\$8,700 / \$17,400	\$8,200 / \$16,400	\$9,200 / \$18,400	\$8,200 / \$16,400
CY Out-of-Pocket Max (Individual/Family)	Co-Insurance maximum: \$4,500 / \$9,000	Co-Insurance maximum: \$4,500 / \$9,000	Co-Insurance maximum: \$4,000 / \$8,000	Co-Insurance maximum: \$4,500 / \$9,000	
Coinurance (member pays after deductible)	20%	20%	20%	20%	20%
Preventive Care	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Primary Care Visit	\$20	\$20	\$35	\$20	\$35
Specialist Visit	\$50	\$60	\$60	\$60	\$60
Virtual Visits	\$10	\$10	Covered 100%	\$10	Covered 100%
Urgent Care	\$85	\$85	\$65	\$85	\$65
Emergency Room	\$250	\$350	\$300	\$350	\$300
	(Copay waived if admitted)	(Copay waived if admitted)	(Copay waived if admitted)	(Copay waived if admitted)	(Copay waived if admitted)
Inpatient Hospital	20% After Ded	20% After Ded	20% After Ded	20% After Ded	20% After Ded
Outpatient Surgery	20% After Ded	20% After Ded	20% After Ded	20% After Ded	20% After Ded
Diagnostic Test (X-ray, blood work)	Lab: \$35 Radiology: \$75 Inpatient: 20% After Ded \$250 / Service	Lab: \$35 Radiology: 20% After Ded	\$30	Lab: \$35 Radiology: 20% After Ded	3000%
Imaging (CT/PET scan, MRI)		\$300 / Service	20% After Ded	\$300 / Service	20% After Ded
Prescription Drug Benefit					
Retail					
Tier I / Tier II / Tier III	\$5 / \$35 / \$75 / \$90	\$5 / \$35 / \$75 / \$90	\$5 / \$25 / \$40 / \$80	\$5 / \$35 / \$75 / \$85	\$5 / \$25 / \$40 / \$80
Specialty	20% Up to \$250; 20% Up to \$450	20% Up to \$250; 20% Up to \$450	20% Up to \$200; 50% Up to \$500	20% Up to \$250; 20% Up to \$450	20% Up to \$200; 50% Up to \$500
Out-of-Network Benefits					
Deductible Type					
CY Deductible (Individual / Family)					
Out-of-Pocket Max Type	Not covered	Not covered	Not covered	Not covered	Not covered
CY Out-of-Pocket Max (Individual / Family)					
Coinurance (member pays after deductible)					
COST ANALYSIS					
PEPM Rates	PriorityHMO Gold G10 - West MI Partners	PriorityHMO Gold G10 - West MI Partners	HAP HMO Gold B15	Gold G15 - West MI Partners	HAP HMO Gold B1
Estimated Monthly Premium	\$2,540.84	\$2,858.34	\$2,773.27	\$2,786.72	\$2,840.71
Estimated Annual Premium	\$30,490.08	\$34,300.08	\$33,279.24	\$33,440.64	\$34,088.52
Dollar Difference		\$3,810.00	\$2,789.16	\$2,950.56	\$3,598.44
Percent Change		12.50%	9.15%	9.68%	11.80%
PLAN PROVISIONS					
Rate Guarantee	Current	12 months	12 months	12 months	12 months

		CURRENT	RENEWAL	RENEWAL OPTION 1	RENEWAL OPTION 2	RENEWAL OPTION 3
Carrier Name		PriorityHealth	PriorityHealth	PriorityHealth	HAP	Blue Care Network
Plan Name		PriorityHSA HMO Gold G16 - West MI Partners	PriorityHSA HMO Gold G17- West MI Partners	PriorityHSA HMO Silver S23 - West MI Partners	HAP HMO Gold HSA D3	BCN HSA PCP Focus Gold Option 3
Plan Type		HMO	HMO	HMO	HMO QHDHP	HMO
Network						
PLAN DESIGN*						
In-Network Benefits						
Deductible Type		Aggregate	Aggregate	Aggregate	Embedded	Aggregate
Calendar Year (CY) Deductible (Individual/Family)		\$1,650 / \$3,300	\$1,700 / \$3,400	\$2,300 / \$4,600	\$3,000 / \$6,000	\$3,400 / \$6,800
Out-of-Pocket Max Type		Embedded	Embedded	Embedded	Embedded	Aggregate
CY Out-of-Pocket Max (Individual/Family)		\$4,500 / \$9,000	\$5,000 / \$10,000	\$8,200 / \$16,400	\$4,500 / \$9,000	\$3,400 / \$6,800
Coinsurance (member pays after deductible)		20%	20%	30%	30%	0%
Preventive Care		Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Primary Care Visit		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Specialist Visit		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Virtual Visits		\$10 After Ded	\$10 After Ded	\$10 After Ded	30% After Ded	Covered 100%
Urgent Care		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Emergency Room		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Inpatient Hospital		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Outpatient Surgery		20% After Ded	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Diagnostic Test (X-ray, blood work)		Lab: \$35 Radiology: \$75 Inpatient: 20% After Ded \$250 / Service	20% After Ded	30% After Ded	30% After Ded	Covered 100%
Imaging (CT/PET scan, MRI)			20% After Ded	30% After Ded	30% After Ded	Covered 100%
Prescription Drug Benefit						
Retail						After Ded
Tier I / Tier II / Tier III		\$5 / \$35 / \$65 / \$85 (After Ded)	\$5 / \$35 / \$65 / \$85	\$5 / \$35 / \$80 / \$125	\$5 / \$30 / \$50 / \$80	\$0
Specialty		20% After Ded Up to \$250; 20% After Ded Up to \$450	20% After Ded Up to \$250; 20% After Ded Up to \$450	20% After Ded Up to \$350; 20% After Ded Up to \$550	20% Up to \$200; 50% Up to \$500	\$0
Out-of-Network Benefits						
Deductible Type						
CY Deductible (Individual / Family)						
Out-of-Pocket Max Type		Not covered	Not covered	Not covered	Not covered	Not covered
CY Out-of-Pocket Max (Individual / Family)						
Coinsurance (member pays after deductible)						
COST ANALYSIS						
PEPM Rates	Enrollment	PriorityHSA HMO Gold G16 - West MI Partners	PriorityHSA HMO Gold G17-West MI Partners	PriorityHSA HMO Silver S23 - West MI Partners	HAP HMO Gold HSA D3	BCN HSA PCP Focus Gold Option 3
Estimated Monthly Premium		\$6,486.34	\$7,411.86	\$6,603.04	\$7,140.91	\$7,372.74
Estimated Annual Premium		\$77,836.08	\$88,942.32	\$79,236.48	\$85,690.92	\$88,472.88
	Dollar Difference		\$11,106.24	\$1,400.40	\$7,854.84	\$10,636.80
	Percent Change		14.27%	1.80%	10.09%	13.67%
PLAN PROVISIONS						
Rate Guarantee		Current	12 Months	12 Months	12 Months	12 Months

	CURRENT	RENEWAL	RENEWAL OPTION 1
Carrier Name	PriorityHealth	PriorityHealth	PriorityHealth
Plan Name	PriorityHMO Gold G10	PriorityHMO Gold G10	PriorityHMO Gold G15
Plan Type	HMO	HMO	HMO
Network			
PLAN DESIGN*			
In-Network Benefits			
Deductible Type	Embedded	Embedded	Aggregate
Calendar Year (CY) Deductible (Individual/Family)	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,500 / \$3,000
Out-of-Pocket Max Type	Embedded	Embedded	Aggregate
CY Out-of-Pocket Max (Individual/Family)	\$8,150 / \$16,300 Co-Insurance maximum: \$4,500 / \$9,000	\$8,700 / \$17,400 Co-Insurance maximum: \$4,500 / \$9,000	\$9,200 / \$18,400 Co-Insurance maximum: \$4,500 / \$9,000
Coinsurance (member pays after deductible)	20%	20%	20%
Preventive Care	Covered 100%	Covered 100%	Covered 100%
Primary Care Visit	\$20	\$20	\$20
Specialist Visit	\$50	\$60	\$60
Virtual Visits	\$10	\$10	\$10
Urgent Care	\$85	\$85	\$85
Emergency Room	\$250 (Copay waived if admitted)	\$350 (Copay waived if admitted)	\$350 (Copay waived if admitted)
Inpatient Hospital	20% After Ded	20% After Ded	20% After Ded
Outpatient Surgery	20% After Ded	20% After Ded	20% After Ded
Diagnostic Test (X-ray, blood work)	Lab: \$35 Radiology: \$75 Inpatient: 20% After Ded	Lab: \$35 Radiology: 20% After Ded	Lab: \$35 Radiology: 20% After Ded
Imaging (CT/PET scan, MRI)	\$250 / Service	\$300 / Service	\$300 / Service
Prescription Drug Benefit			
Retail			
Tier I / Tier II / Tier III	\$5 / \$35 / \$75 / \$90 20% Up to \$250; 20% Up to \$450	\$5 / \$35 / \$75 / \$90 20% Up to \$250; 20% Up to \$450	\$5 / \$35 / \$75 / \$85 20% Up to \$250; 20% Up to \$450
Specialty			
Out-of-Network Benefits			
Deductible Type			
CY Deductible (Individual / Family)			
Out-of-Pocket Max Type	Not covered	Not covered	Not covered
CY Out-of-Pocket Max (Individual / Family)			
Coinsurance (member pays after deductible)			
COST ANALYSIS			
PEPM Rates	PriorityHMO Gold G10	PriorityHMO Gold G10	PriorityHMO Gold G15
Estimated Monthly Premium	\$1,859.98	\$2,146.88	\$2,093.45
Estimated Annual Premium	\$22,319.76	\$25,762.56	\$25,121.40
Dollar Difference		\$3,442.80	\$2,801.64
Percent Change		15.42%	12.55%
PLAN PROVISIONS			
Rate Guarantee	Current	12 Months	12 Months



City Council Agenda Item Report

FROM: Nicole Bredeweg

MEETING DATE: June 17, 2026

SUBJECT: 2026-2027 Property and Liability Insurance Renewal

DESCRIPTION:

The City's annual renewal of its property and liability insurance through the Michigan Municipal League Liability and Property Pool is presented for Council approval.

The proposed coverage period is July 15, 2026 through July 15, 2027. The renewal maintains the City's primary liability limits, including \$5,000,000 limits for Municipal General Liability, Personal Injury Liability, Public Officials Liability, and Automobile Liability.

This year's renewal reflects the following updates from the prior year:

- The total annual premium increased from \$36,775 to \$40,467, an increase of \$3,692.
- Property values increased from \$4,561,230 to \$4,728,917, due to standard replacement cost and property value adjustments built into the rating system.
- Annual payroll exposure increased from \$820,958 to \$1,014,227.
- The City's vehicle count remains unchanged at 11 vehicles.
- The City is expected to receive a post-renewal dividend of approximately \$1,210 following payment of the renewal premium. The prior year dividend was approximately \$2,803.
- The total annual premium for the 2026-2027 renewal is \$40,467.

Jim Newman, our representative from MML, was not able to be present today, so he sent this message:

The increase in premiums for the city was partially due to an increase of about \$193,000 in property values. The remaining portion is due to a significantly hardened market for reinsurance rates that the MML has for the Pool. The significant losses nationally over the last few years, (wildfires, hurricanes, tornadoes, floods, etc.) have caused this. The city has excellent credits on its Policy because of a long term and favorable claims history with the MML and that has helped keep the premium stable over the years.

Jim has indicated that he can attend the June 22 Council meeting if Council has further questions. Council may also provide questions to staff following the workshop, and staff will work with **Jim** to obtain any additional information before formal consideration.

WORKSHOP DISCUSSION:

Staff is presenting this item for Council review and discussion prior to formal consideration at the regular meeting.

Council feedback is requested regarding the proposed renewal, the premium increase, the coverage period, or any questions Council would like staff to review with MML before the item returns for formal action.

BUDGET ACTION REQUIRED:

The premium is built into the FY2026-2027 budget under Insurance expenditures. No amendment is needed.

COMMITTEE/COMMISSION REVIEW:

N/A

LEGAL REVIEW:

Legal will be on hand for any questions.

SAMPLE MOTION:

N/A – workshop discussion



Liability & Property Pool

Proposal

for the

City of Saugatuck

Presented By:

James Newman, LUTCF
MML Liability & Property Pool
(517) 243-5865

June 15, 2026

Table of Contents

EXECUTIVE OVERVIEW	3
OUR MISSION	3
INTRODUCTION	4
WHAT YOU CAN EXPECT OF US	4
YOUR POOL INSURES MORE THAN . . .	4
COST AND COVERAGE SUMMARY	5
YOUR TEAM OF EXPERTS	8
BENEFITS OF POOLING WITH THE MML	9
CITY OF SAUGATUCK HAS . . .	10
INCREASED LIABILITY LIMITS	10
HIGHLIGHTS OF COVERAGES PROVIDED	11
WHO IS INSURED?	11
GENERAL LIABILITY	11
GENERAL LIABILITY EXCLUSIONS . . .	11
PUBLIC OFFICIALS LIABILITY COVERAGE	12
PUBLIC OFFICIALS LIABILITY EXCLUSIONS	12
PERSONAL INJURY & ADVERTISING / BROADCASTERS LIABILITY COVERAGE	12
POLICE PROFESSIONAL LIABILITY COVERAGE	12
PROPERTY COVERAGE	13
PROPERTY EXCLUSIONS	13
COMPREHENSIVE CRIME COVERAGE	14
AUTOMOBILE COVERAGE HIGHLIGHTS	14
WHAT IS COVERED?	14
AUTO COVERAGES PROVIDED	14
POOL RISK MANAGEMENT SERVICES	15
MEMBER EDUCATION	15
ONLINE SERVICES	15
MEMBERSHIP RESPONSIBILITIES	16

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

Executive Overview

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

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

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

This quotation is based on the limits of coverage requested by the **City of Saugatuck**. 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 **City of Saugatuck** for an annual premium of **\$40,467**. (In addition, the MML Liability & Property Pool Board of Trustees voted to return another post-renewal dividend for Members renewing in 2026. The city's portion of the dividend return is estimated to be **\$1,210**. The city will receive this dividend in the month following payment of your 2026 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 | ✓ 195 Water Utilities |
| ✓ 139 Fire Departments | ✓ 218 Sewer Utilities |
| ✓ 170 Law Enforcement Agencies | ✓ 24 Municipal Marinas |
| ✓ 2,195 Police Officers | ✓ \$5 Billion of Property Values |
| ✓ 5,772 Miles of Streets/Roads | ✓ 206 Water Service Operations |
| ✓ 6,950 Vehicles | ✓ 17 Dams |
| ✓ 16 Electric Utilities | |

Coverage and Cost Summary City Of Saugatuck

Effective 07-15-2026 to 07-15-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Municipal General Liability (Coverage A)	\$5,000,000	N/A	\$0
Sewer Back-Up Sublimit	\$100,000	\$100,000	\$0
Personal Injury Liability (Coverage B)	\$5,000,000	N/A	\$0
Medical Payments (Coverage C)	\$10,000	N/A	N/A
Public Officials Liability (Coverage D)	\$5,000,000	N/A	\$0
Law Enforcement Liability (Coverages A, B, and D)	No Coverage	N/A	N/A
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>	
11	\$250	\$250	

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	\$4,728,917	N/A	\$500
Boiler and Machinery	Included	N/A	\$500
Building(s)	Included	N/A	\$500
Contents	Included	N/A	\$500
Property in the Open	Included	N/A	\$500
Protection & Preservation	Included	N/A	N/A
Property - Actual Cash Value	N/A	N/A	N/A
Property - Limited Replacement Cost	N/A	N/A	N/A
Property - No Coverage	N/A	N/A	N/A
Property - Replacement Cost	See Schedule	N/A	\$0
Accounts Receivable	\$100,000	N/A	\$250
Boat & Beach Equipment	\$47,646	N/A	\$250
Christmas Decorations	\$8,784	N/A	\$250
Consequential Damage	\$100,000	N/A	N/A

Coverage and Cost Summary City Of Saugatuck

Effective 07-15-2026 to 07-15-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Contractor's Equipment	\$329,430	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	\$41,944	N/A	\$250
Expediting Expense	\$100,000	N/A	N/A
Extra Expense	\$100,000	N/A	N/A
Fine Arts	\$417,000	N/A	\$250
Flood (Except for Members located in Flood Zone A, AO, AH, A1-A999, AE, or AR)	\$1,000,000	\$1,000,000	\$5,000
Fungal Pathogens	\$25,000	\$25,000	\$250
Loss of Income	\$100,000	N/A	N/A
Loss of Rents	\$100,000	N/A	N/A
Ornamental Trees, Shrubs, Plants or Lawn	\$5,000	\$10,000	\$250
Personal Effects & Property of Others	\$500	\$2,500	\$250
Valuable Papers	\$100,000	N/A	\$250
Comprehensive Crime Coverage			
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
Bonds			
Bond #: A Treasurer	\$100,000	N/A	N/A
Bond #: B Clerk	\$100,000	N/A	N/A
Bond #: C City Manager	\$100,000	N/A	N/A

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

 michigan municipal league
Liability & Property Pool
Coverage and Cost Summary
City Of Saugatuck

Effective 07-15-2026 to 07-15-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
-----------	--------------------	-----------------	---------------------------

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 \$40,467.

TOWER 1 Limit	POLICY AGGREGATE LIMIT OF LIABILITY	\$100,000	For all Damages, Claims Expenses, Penalties and PCI Fines, Expenses and Costs
	Information Security and Privacy Sublimit	\$100,000	each Claim and in the Aggregate
	Regulatory Defense and Penalties Aggregate Sublimit:	\$20,000	each Claim and in the Aggregate
	Website Media and Content Liability Aggregate Sublimit:	\$100,000	each Claim and in the Aggregate
	PCI Fines, Expenses and Costs Aggregate Sublimit:	\$10,000	each Claim and in the Aggregate
	Cyber Extortion Aggregate Sublimit:	\$25,000	each Claim and in the Aggregate
	First Party Data Protection Aggregate Sublimit:	\$25,000	each Claim and in the Aggregate
	First Party Network Business Interruption Aggregate Sublimit:	\$25,000	each Claim and in the Aggregate
	Note: The above Sublimits are part of, and not in addition to, the overall Policy Aggregate Limit of Liability		
	Liability Retention Per Claim:		
	TOWER 1 Retention	All other coverages Retention:	\$0
Cyber Extortion:		\$5,000	each Extortion Threat
First Party Data Protection:		\$5,000	each Data Protection Loss
First Party Network Business Interruption:		\$5,000	each Business Interruption Loss Waiting Period: 12 hours
Limits of Coverage - Privacy Breach Response Services			
TOWER 2 Limit	Legal Services/Computer Expert Services/Public Relations and Crisis Management Expenses Aggregate Sublimit:	\$50,000	per Incident and in the Aggregate
TOWER 3 Limit	Notified Individuals:	10,000	Notified Individuals in the Aggregate
	A sublimit of up to 10% of Notified Individuals residing outside the United States, which is part of and not in addition to the Notified Individuals Aggregate Limit of Coverage		
Note: The Privacy Breach Response Services Limits of Coverage are separate from and in addi			
Privacy Breach Response Services Threshold/Retention (Each Incident):			
TOWER 2 Retention	Legal Services/Computer Expert Services/Public Relations and Crisis Management Expenses Retention:	\$0	each Incident
TOWER 3 Retention	Notification Services/Call Center Services/Breach Resolution and Mitigation Services Threshold:	0	each Incident

The retention increased from \$2,500 to \$5,000.

Your Team of Experts



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



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

Ellen Skender is retiring and 1-1-22, the new CSR is Katelyn Petracca



Katelyn Petracca
248-204-6160
(Le – Z)

Alpha Split:



Joan Opett
248-204-8579
(A – La)

Customer Service Representatives



Tracy Mattiello
Claims Manager
(248) 204-8094



Rod Pearson
Loss Control Manager
(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

City of Saugatuck Has . . .

- ✓ \$1,014,227. Annual Payroll
- ✓ \$4,728,917. of total values for real and personal property
- ✓ 11 Vehicles

Increased Liability Limits

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

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

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

Highlights of Coverages Provided

Who Is Insured?

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

General Liability

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

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

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

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

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

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

NO ADDITIONAL PREMIUM

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

General Liability Exclusions . . .

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

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

Cyber Liability and Data Breach Response Coverage

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

Public Officials Liability Coverage

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

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

Public Officials Liability Exclusions

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

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

Personal Injury & Advertising / Broadcasters Liability Coverage

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

Police Professional Liability Coverage

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

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

Property Coverage

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

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

Property Exclusions

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

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

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

Comprehensive Crime Coverage

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

Automobile Coverage Highlights

What Is Covered?

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

Auto Coverages Provided

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

Pool Risk Management Services

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

Online Services

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

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

Membership Responsibilities

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

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



City Council Agenda Item Report

FROM: Ryan Cummins, City Manager
Nicole Bredeweg, Treasurer/Finance Officer

MEETING DATE: June 17, 2026

SUBJECT: Budget Amendments for Fiscal Year 25-26

DESCRIPTION:

As we are nearing the end of the fiscal year, staff is proposing the attached final budget amendments. These amendments are intended to align the budget with current year activity, adjust for revenues and expenses that varied from original expectations, and account for timing changes related to projects and capital expenditures.

Overall, the proposed amendments reflect updated revenue projections, revised departmental expenditure needs, and adjustments to fund balance usage based on current year activity

General Fund highlights include:

- Increased revenues from property taxes, permit fees, revenue sharing, parking lot fees, Oval Beach fees, interest earned, boat slip fees, miscellaneous donations and income, and use tax/election reimbursement revenue.
- A reduction in budgeted Oval Concession revenue, reflecting the change in concession operations.
- A significant reduction in the budgeted transfer from fund balance, reflecting higher-than-budgeted revenues and reduced appropriations in several areas.
- Reduced appropriations in several departments where spending is projected to come in under budget.
- Increased appropriations in selected areas where current year activity is projected to exceed budget.

Major Street Fund highlights include:

- Increased revenues from county road millage, Act 51 fees, and interest.

- Reduced reliance on fund balance.
- Decreased appropriations for maintenance.

Local Street Fund highlights include:

- Increased revenues from local road millage, county road millage, Act 51 fees, and interest.
- Reduced contributions from local units and reduced use of fund balance, reflecting timing and scope changes for street-related projects.
- Decreased appropriations for maintenance contractual services and capital outlay, while retaining budget capacity for work that may still be completed or billed before fiscal year-end.

Sewer Capital Projects Fund highlights include:

- Increased sewer fee and interest revenue.
- Reduced use of fund balance.

Water Capital Projects Fund highlights include:

- Increased revenues from water fees, water infrastructure fees, and interest.
- Reduced contributions from local units and reduced use of fund balance, reflecting the current timing of water-related capital project activity.
- Reduced appropriations for contractual services and capital outlay, while retaining budget capacity for remaining project costs that may be billed before fiscal year-end.

Motor Pool Fund highlights include:

- Increased revenues from motor pool charges, interest earned, sale of fixed assets, and miscellaneous income.
- Reduced use of fund balance.
- Reduced appropriations in several operating categories.

WORKSHOP DISCUSSION:

Staff is presenting this item for Council review and discussion prior to formal consideration at the regular meeting.

Council feedback is requested regarding the proposed amendments, including any questions on the fund-level changes, project timing, revenue projections, expenditure adjustments, or fund balance usage.

This item is expected to return to Council for formal consideration at the regular meeting.

LEGAL REVIEW:

The City Attorney will be available at your meeting to answer any questions you may have.

SAMPLE MOTION:

N/A – Workshop discussion.

**CITY OF SAUGATUCK
COUNTY OF ALLEGAN
STATE OF MICHIGAN**

RESOLUTION NO.

**A RESOLUTION TO AMEND THE BUDGET OF THE 2025/2026 GENERAL
APPROPRIATIONS ACT**

Council Member _____, offered the following resolution and moved for its adoption, seconded by Council Member _____:

WHEREAS, in accordance with the Uniform Budgeting and Accounting Act, 1968 PA 2, as amended, the Budget Hearings of Local Governments Act, 1963 PA 43, and Chapter VII of the City Charter, the City Council of the City of Saugatuck established and approved the City's budget for fiscal year commencing July 1, 2025 and ending June 30, 2026; and

WHEREAS, the City Manager has recommended that said budget be amended based on new information now available; and

WHEREAS the Council is authorized by statute to amend the budget throughout the fiscal year as it becomes apparent that a deviation from the original general appropriations act is necessary; and

WHEREAS the Council is authorized to make additional appropriations during the fiscal year.

NOW, THEREFORE, BE IT RESOLVED AS FOLLOWS:

1. The City Council of the City of Saugatuck amends the 2025/2026 budget as follows:

GL #	DESCRIPTION	Increase/(Decrease)	
	Fund 101 GENERAL FUND		
101-000-402.000	REAL PROPERTY TAXES	10,880.00	Revenue
101-000-445.000	PENALTIES & INTEREST	4,337.00	Revenue
101-000-447.000	ADMINISTRATION FEE	3,006.00	Revenue
101-000-478.000	PERMIT FEES	55,000.00	Revenue
101-000-543.000	STATE GRANTS-PUBLIC SAFE	1,419.00	Revenue
101-000-548.000	STATE GRANTS	2,128.00	Revenue
101-000-643.000	CHARGES FOR SERVICES	1,200.00	Revenue
101-000-651.000	OVAL BEACH FEES	125,000.00	Revenue
101-000-652.000	OVAL CONCESSION	(21,761.00)	Revenue
101-000-655.000	POLICE & ORDINANCE FEES	500.00	Revenue
101-000-665.000	INTEREST EARNED	80,000.000	Revenue
101-000-670.000	BOAT SLIP FEES	(4,000.00)	Revenue
101-000-682.000	USE TAX & ELECTION FEES	4,000.00	Revenue
101-000-697.000	TRANSFER FROM FUND BAL	(509,609.00)	Revenue
101-101-803.000	LEGAL FEES	(25,000.00)	Council

101-173-803.000	SALARY/WAGES	6,000.00	Admin
101-173-803.000	LEGAL FEES	(10,000.00)	Admin
101-215-720.000	FRINGE BENEFITS	2,000.00	Clerk
101-215-727.000	OFFICE SUPPLIES	1,000.00	Clerk
101-215-801.000	CONTRACTUAL SERVICES	(10,000.00)	Clerk
101-215-803.000	LEGAL FEES	1,000.00	Clerk
101-215-850.000	TELEPHONE	500.00	Clerk
101-253-720.000	FRINGE BENEFITS	1,500.00	Finance
101-253-727.000	OFFICE SUPPLIES	4,000.00	Finance
101-253-850.000	TELEPHONE	500.00	Finance
101-253-860.000	EDUCATION TRAINING	500.00	Finance
101-257-727.000	OFFICE SUPPLIES	(1,000.00)	Assessing
101-257-801.000	CONTRACTUAL SERVICES	1,000.00	Assessing
101-257-807.000	TRIBUNAL CHARGEBACKS	(1,000.00)	Assessing
101-257-900.000	PRINT & PUBLISHING	1,000.00	Assessing
101-265-702.000	SALARY/WAGES	1,000.00	City Hall
101-265-801.000	CONTRACTUAL SERVICES	(2,000.00)	City Hall
101-265-920.000	UTILITIES	1,000.00	City Hall
101-301-702.002	RESERVE OFFICERS	1,000.00	Sheriff
101-441-702.000	SALARY/WAGES	15,000.00	PW
101-441-720.000	FRINGE BENEFITS	(10,000.00)	PW
101-441-930.000	REPAIRS & MAINTENANCE	2,000.00	PW
101-441-945.000	CAPITAL OUTLAY	(25,000.00)	PW
101-441-946.000	EQUIPMENT RENTAL	35,000.00	PW
101-441-960.000	SIGNS	(10,000.00)	PW
101-721-702.000	SALARY/WAGES	3,000.00	Planning
101-721-720.000	FRINGE BENEFITS	(6,000.00)	Planning
101-721-727.000	OFFICE SUPPLIES	2,500.00	Planning
101-751-730.000	SUPPLIES	5,000.00	Parks
101-751-801.000	CONTRACTUAL SERVICES	(50,000.00)	Parks
101-751-920.000	UTILITIES	15,000.00	Parks
101-751-928.000	TRASH	(5,000.00)	Parks
101-751-960.000	SIGNS	(20,000.00)	Parks
101-756-730.000	SUPPLIES	5,000.00	Oval
101-756-850.000	TELEPHONE	1,000.00	Oval
101-756-900.000	PRINTING & PUBLISHING	1,000.00	Oval
101-756-930.000	REPAIRS & MAINTENANCE	10,000.00	Oval
101-756-946.000	EQUIPMENT RENTAL	10,000.00	Oval
101-756-960.000	SIGNS	1,000.00	Oval
101-756-970.000	CAPITAL OUTLAY	30,000.00	Oval
101-758-702.000	SALARY	(20,000.00)	Concession
101-758-720.000	FRINGE BENEFITS	(2,000.00)	Concessions
101-758-730.000	SUPPLIES	(20,000.00)	Concession
101-965-998.203	TRANSFER TO LOCAL STREETS	(200,000.00)	Transfers

GL #	DESCRIPTION	Increase/(Decrease)	
	Fund 202 MAJOR STREETS		
	NONE		
GL #	DESCRIPTION	Increase/(Decrease)	
	Fund 203 LOCAL STREETS		
203-000-402.000	LOCAL ROAD MILLAGE	2,000.00	Revenue
203-000-538.000	COUNTY ROAD MILLAGE	38,000.00	Revenue
203-000-665.000	INTEREST	30,000.00	Revenue
203-000-697.000	FUND BALANCE	138,000.00	Revenue
203-000-699.000	DUE FROM OTHER FUNDS	(200,000.00)	Revenue
203-463-702.000	SALARY/WAGES	6,000.00	Maintenance
203-463-720.000	FRINGE BENEFITS	4,000.00	Maintenance
203-463-801.000	CONTRACTUAL SERVICES	(10,000.00)	Maintenance
203-464-702.000	SALARY/WAGES	1,000.00	Winter
203-464-720.000	FRINGE BENEFITS	(1,000.00)	Winter
203-464-727.000	SUPPLIES	2,000.00	Winter
GL #	DESCRIPTION	Increase/(Decrease)	
	Fund 661 MOTOR POOL		
661-000-664.000	MOTOR POOL REVENUE	50,000.00	Revenue
661-000-665.000	INTEREST	6,000.00	Revenue
661-000-673.000	SALE OF FIXED ASSETS	37,000.00	Revenue
661-000-674.000	MISC DONATIONS & INCOME	5,500.00	Revenue
661-443-920.000	UTILITIES	2,000.00	Motor Pool

2. The funds appropriated shall be approved pursuant to the authority granted by the Saugatuck City Charter.
3. An appropriation is not a mandate to spend.
4. All resolutions or parts of resolutions in conflict with this Resolution are rescinded.

YEAS: Council Members:

NAYS: Council Members:

ABSTAIN: Council Members:

ABSENT: Council Members:

RESOLUTION DECLARED ADOPTED.

Dated: _____

Holly Anderson, Mayor

Dated: _____

Jamie Wolters, City Clerk

CERTIFICATION

I, Jamie Wolters, the City Clerk of the City of Saugatuck do hereby certify the foregoing is a true and complete copy of a resolution adopted by the Saugatuck City Council at a regular meeting held October 23, 2023, in compliance with the Open Meetings Act, Act No. 267 of the Public Acts of Michigan, 1976, as amended, the minutes of the meeting were kept and will be or have been made available as required by said Act.

Attest:

Jamie Wolters, City Clerk

BUDGET AMENDMENT REQUEST FOR CITY OF SAUGATUCK

06/17/2026

GL NUMBER	DESCRIPTION	2025-26 AMENDED BUDGET	2025-26 REQUESTED ADJUSTMENTS	2025-26 FINAL AMENDED BUDGET
Fund 101 - GENERAL FUND				
101-000-402.000	REAL PROPERTY TAXES	2,500,000.00	10,880.00	2,510,880.00
101-000-445.000	PENALTIES & INTEREST	15,000.00	4,337.00	19,337.00
101-000-447.000	ADMINISTRATION FEE	128,000.00	3,006.00	131,006.00
101-000-478.000	PERMIT FEES	125,000.00	55,000.00	180,000.00
101-000-543.000	STATE GRANTS - PUBLIC SAFETY		1,419.00	1,419.00
101-000-548.000 *	STATE GRANTS		2,128.00	2,128.00
101-000-643.000	CHARGES FOR SERVICE	1,200.00	1,200.00	2,400.00
101-000-651.000	OVAL BEACH FEES	590,000.00	125,000.00	715,000.00
101-000-652.000 *	OVAL CONCESSION	100,000.00	(21,761.00)	78,239.00
101-000-655.000	POLICE & ORDINANCE FEES	1,750.00	500.00	2,250.00
101-000-665.000	INTEREST EARNED	200,000.00	80,000.00	280,000.00
101-000-670.000	BOAT SLIP FEES	28,000.00	(4,000.00)	24,000.00
101-000-682.000	USE TAX & ELECTION FEES	18,500.00	4,000.00	22,500.00
101-000-697.000	TRANSFER FROM FUND BALANCE	1,148,963.00	(509,609.00)	639,354.00
Dept 101 - COUNCIL				
101-101-803.000	LEGAL FEES	250,000.00	(25,000.00)	225,000.00
Dept 173 - CITY ADMINISTRATION				
101-173-702.000	SALARY/WAGES	135,000.00	6,000.00	141,000.00
101-173-803.000	LEGAL FEES	60,000.00	(10,000.00)	50,000.00
Dept 215 - CITY CLERK				
101-215-720.000	FRINGE BENEFITS	68,000.00	2,000.00	70,000.00
101-215-727.000	OFFICE SUPPLIES	2,500.00	1,000.00	3,500.00
101-215-801.000 *	CONTRACTUAL SERVICES	41,000.00	(10,000.00)	31,000.00
101-215-803.000	LEGAL FEES	9,000.00	1,000.00	10,000.00
101-215-850.000	TELEPHONES	3,600.00	500.00	4,100.00
Dept 253 - CITY TREASURER				
101-253-720.000	FRINGE BENEFITS	44,000.00	1,500.00	45,500.00
101-253-727.000	OFFICE SUPPLIES	5,600.00	4,000.00	9,600.00
101-253-850.000	TELEPHONE	1,600.00	500.00	2,100.00
101-253-860.000	EDUCATIONAL TRAINING	3,000.00	500.00	3,500.00
Dept 257 - ASSESSING				
101-257-727.000	OFFICE SUPPLIES	1,300.00	(1,000.00)	300.00
101-257-801.000	CONTRACTUAL SERVICES	41,000.00	1,000.00	42,000.00
101-257-807.000	TRIBUNAL CHARGEBACKS	1,500.00	(1,000.00)	500.00
101-257-900.000	PRINTING & PUBLISHING	750.00	1,000.00	1,750.00
Dept 265 - CITY HALL				
101-265-702.000	SALARY/WAGES	10,500.00	1,000.00	11,500.00
101-265-801.000	CONTRACTUAL SERVICES	11,500.00	(2,000.00)	9,500.00

BUDGET AMENDMENT REQUEST FOR CITY OF SAUGATUCK

06/17/2026

GL NUMBER	DESCRIPTION	2025-26 AMENDED BUDGET	2025-26 REQUESTED ADJUSTMENTS	2025-26 FINAL AMENDED BUDGET
101-265-920.000	UTILITIES	5,200.00	1,000.00	6,200.00
Dept 301 - SHERIFF				
101-301-702.002	RESERVE OFFICERS	12,000.00	1,000.00	13,000.00
Dept 441 - PUBLIC WORKS				
101-441-702.000	SALARY/WAGES	226,000.00	15,000.00	241,000.00
101-441-720.000	FRINGE BENEFITS	170,000.00	(10,000.00)	160,000.00
101-441-930.000	REPAIRS & MAINTENANCE	3,000.00	2,000.00	5,000.00
101-441-945.000	CAPITAL OUTLAY	125,000.00	(25,000.00)	100,000.00
101-441-946.000	EQUIPMENT RENTAL	107,000.00	35,000.00	142,000.00
101-441-960.000 *	SIGNS	35,000.00	(10,000.00)	25,000.00
Dept 721 - PLANNING/ZONING				
101-721-702.000	SALARY/WAGES	48,000.00	3,000.00	51,000.00
101-721-720.000	FRINGE BENEFITS	30,000.00	(6,000.00)	24,000.00
101-721-727.000	OFFICE SUPPLIES	4,200.00	2,500.00	6,700.00
Dept 751 - PARKS & RECREATION				
101-751-730.000	SUPPLIES	27,000.00	5,000.00	32,000.00
101-751-801.000 *	CONTRACTUAL SERVICES	105,000.00	(50,000.00)	55,000.00
101-751-920.000	UTILITIES	30,500.00	15,000.00	45,500.00
101-751-928.000	TRASH	20,000.00	(5,000.00)	15,000.00
101-751-960.000 *	SIGNS	30,000.00	(20,000.00)	10,000.00
Dept 756 - OVAL BEACH				
101-756-730.000	SUPPLIES	22,000.00	5,000.00	27,000.00
101-756-850.000	TELEPHONE	4,700.00	1,000.00	5,700.00
101-756-900.000	PRINTING & PUBLISHING	2,000.00	1,000.00	3,000.00
101-756-930.000 *	REPAIRS & MAINTENANCE	10,000.00	10,000.00	20,000.00
101-756-946.000	EQUIPMENT RENTAL	37,000.00	10,000.00	47,000.00
101-756-960.000	SIGNS	2,500.00	1,000.00	3,500.00
101-756-970.000 *	CAPITAL OUTLAY	328,000.00	30,000.00	358,000.00
Dept 758 - OVAL CONCESSION				
101-758-702.000	SALARY	45,000.00	(20,000.00)	25,000.00
101-758-720.000	FRINGE BENEFITS	5,000.00	(2,000.00)	3,000.00
101-758-730.000	SUPPLIES	50,000.00	(20,000.00)	30,000.00
Dept 965 - TRANSFERS				
101-965-998.203 *	TRANSFER TO LOCAL STREETS	275,000.00	(200,000.00)	75,000.00
Fund 203 - LOCAL STREETS				
203-000-402.000	LOCAL ROAD MILLAGE	415,000.00	2,000.00	417,000.00
203-000-538.000	COUNTY ROAD MILLAGE	95,000.00	38,000.00	133,000.00
203-000-665.000	INTEREST	70,000.00	30,000.00	100,000.00
203-000-697.000	FUND BALANCE	63,000.00	138,000.00	201,000.00

BUDGET AMENDMENT REQUEST FOR CITY OF SAUGATUCK

06/17/2026

GL NUMBER	DESCRIPTION	2025-26 AMENDED BUDGET	2025-26 REQUESTED ADJUSTMENTS	2025-26 FINAL AMENDED BUDGET
203-000-699.000	DUE FROM OTHER FUNDS	275,000.00	(200,000.00)	75,000.00
Dept 463 - ROUTINE MAINTENANCE				
203-463-702.000	SALARY/WAGES	21,000.00	6,000.00	27,000.00
203-463-720.000	FRINGE BENEFITS	9,000.00	4,000.00	13,000.00
203-463-801.000 *	CONTRACTUAL SERVICES	185,000.00	(10,000.00)	175,000.00
Dept 464 - WINTER MAINTENANCE				
203-464-702.000	SALARY/WAGES	17,000.00	1,000.00	18,000.00
203-464-720.000	FRINGE BENEFITS	8,500.00	(1,000.00)	7,500.00
203-464-727.000	SUPPLIES	11,000.00	2,000.00	13,000.00
Fund 661 - MOTOR POOL FUND				
661-000-664.000	MOTOR POOL REVENUE	240,000.00	50,000.00	290,000.00
661-000-665.000	INTEREST	18,000.00	6,000.00	24,000.00
661-000-673.000	SALE OF FIXED ASSETS	5,000.00	37,000.00	42,000.00
661-000-674.000	MISC DONATIONS & INCOME		5,500.00	5,500.00
Dept 443 - MOTOR POOL				
661-443-920.000	UTILITIES	9,000.00	2,000.00	11,000.00



City Council Agenda Item Report

FROM: Nicole Bredeweg

MEETING DATE: June 17, 2026

SUBJECT: Investment Report

DESCRIPTION:

Included is the breakdown of funds invested in CD's, Treasury bills, and pooled funds (MiCLASS).

Total funds Invested:

General Fund:	8,363,897.97
Major Streets:	808,789.68
Local Streets:	2,875,590.29
Sewer Fund:	125,769.79
Water Fund:	441,470.87
Motor Pool:	690,291.16
Total:	13,305,809.76

Investment Diversification:

Treasury Bills:	2.00%
Pooled Funds:	82.00%
Certificate of Deposits:	16.00%

<u>Institution</u>	<u>Instrument</u>		<u>Rate</u>	<u>Date of Issue</u>	<u>Maturity Date</u>
<u>General Fund (101)</u>					
Macatawa Bank	CD	\$ 230,000.00	4.40%	08/29/25	08/29/26
Huntington (Wells Fargo)	CD	\$ 192,000.00	3.80%	12/18/25	09/18/26
Huntington (Ally Bank)	CD	\$ 230,000.00	3.50%	01/08/26	10/08/26
Huntington (Bank of America)	CD	\$ 200,000.00	3.60%	11/05/25	11/05/26
First National America	CD	\$ 230,000.00	3.89%	01/29/21	01/29/27
Grand River	CD	\$ 118,569.09	3.93%	03/02/26	03/02/27
Huntington CDARS (BOKF)	CDARS	\$ 109,069.35	3.55%	03/12/26	03/11/27
Horizon	CD	\$ 101,114.71	3.30%	03/30/26	03/30/27
Huntington CDARS (Pinnacle B	CDARS	\$ 125,238.60	3.65%	05/13/26	05/13/27
		\$ 1,535,991.75			
US Treasury Bills	T-Bills	\$ 240,859.46	3.97%	06/13/25	06/11/26
First Class	PF	\$ 6,587,046.76	3.72%		
		\$ 6,827,906.22			
<u>Major Streets (202)</u>					
Consumers Credit Union	CD	\$ 40,000.00	4.17%	04/14/26	04/14/27
First Class	PF	\$ 768,789.68	3.72%		
		\$ 808,789.68			
<u>Local Streets (203)</u>					
First Class	PF	\$ 2,610,590.29	3.72%		
Grand River	CD	\$ 115,000.00	3.88%	12/31/25	06/30/26
Consumers Credit Union	CD	\$ 150,000.00	4.17%	04/14/26	04/14/27
		\$ 2,875,590.29			
<u>Sewer Fund (496)</u>					
First Class	PF	\$ 125,769.79	3.72%		
<u>Water Fund (497)</u>					
First Class	PF	\$ 441,470.87	3.72%		
<u>Motor Pool (661)</u>					
First Class	PF	\$ 420,291.16	3.72%		
First National - Michigan	CD	\$ 230,000.00	3.87%	12/6/2025	07/06/26
Consumers Credit Union	CD	\$ 40,000.00	4.17%	04/14/26	04/14/27
		\$ 690,291.16			
TOTAL		\$ 13,305,809.76			