



AGENDA - CITY COUNCIL

Tuesday, June 16, 2026

6:30 PM

1. CALL TO ORDER.

2. PLEDGE OF ALLEGIANCE.

A. Invocation to be given by Fourth Ward Councilmember Conner Wood.

3. ROLL CALL.

4. ADOPTION OF AGENDA.

5. PRESENTATIONS/PROCLAMATIONS.

A. AARP Presentation - Cryptocurrency Fraud

*Jason Lachowski, Associate State Director of Advocacy, AARP Michigan
Rich Howard, Associate State Director of Outreach, AARP Michigan*

6. PUBLIC HEARINGS.

7. CITIZEN COMMENTS.

(3-Minute Limit)

8. CONSENT CALENDAR.

Consent Action

A. Minutes of the Regular Meeting of the Jackson City Council on 19 May 2026

B. City of Jackson, Michigan Financial Statements for the Ten Months Ended April 30, 2026

C. Reappointment to the Jackson Public Arts Commission

Approve the Mayor's recommendation to reappoint Grant Bauman to the Jackson Public Arts Commission, for a term of three years, beginning immediately and ending on May 28, 2029.

D. Reappointment to Environmental Commission

Approve the Mayor's recommendation to reappoint Andrew Johnson to the Environmental Commission for a 3-year term, beginning immediately and ending on May 31, 2029.

E. Appointment to the Ella W. Sharp Park Board of Trustees

Approve the Mayor's recommendation to appoint Grant Bauman to the Ella W. Sharp Park Board of Trustees for a three-year term, beginning immediately and ending on January 31, 2029.

F. Appointment and reappointments to the Brownfield Redevelopment Authority/Local Development Finance Authority

Approve the Mayor's recommendation to appoint Sven Harrison and reappoint Daniel Greer to the Local Development Finance Authority/Brownfield Redevelopment Authority, each for a term of four years; beginning immediately and expiring on June 3, 2023. Reappoint Finance Director Heather Ehnis for a term that begins immediately and shall continue for the duration of the her service in her current position within the organization.

G. Special Event Application: Revival in the Park

Approve a request from Connections 4 Christ to host Revival in the Park on July 25, 2026, in downtown Jackson.

H. Special Event Application: Jackson Civil War Muster

Approve a request from the Jackson Civil War Society to host the Jackson Civil War Muster on August 22-23, in Jackson.

I. Special Event Application: Jackson Hispanic Heritage Festival

Approve a request from the Nuestra Comunidad to host the Jackson Hispanic Heritage Festival on September 12, 2026, in downtown Jackson.

J. Special Event Application: 8th Annual Southside Summer Fest

Approve a request from the Community Action Agency to host the 8th Annual Southside Summer Fest on July 24-26, 2026, in downtown Jackson.

9. OTHER BUSINESS.

- A. Ordinance No. 520 - Second Reading/ Final Adoption

Approve the second reading/final adoption of Ordinance No. 520 regulating the pay for non-union City of Jackson employees, increasing their pay by 3%

10. NEW BUSINESS.

- A. Pension Systems Funding Letters

Receive the actuarial valuations as of June 30, 2025, for the Act 345 Policemen's and Firemen's Retirement Plan, the Employees' Retirement System, and the Policemen's and Firemen's Retirement System, and approve the actuarial funding necessary for the fiscal year 2026/2027.

- B. Resolution - Fiscal Year 2025/26 Budget Amendment

Approval of the Resolution to amend the fiscal year 2025/26 General Fund budget.

- C. Resolution — Right of Way Permit Fee Schedule Change

Approve a resolution for the right-of-way permit fee schedule to reduce the fee for underground installations by utility service providers from \$500 to \$200.

- D. 2026-27 City Insurance Renewal

Approve the 2026-27 Proposal from the Michigan Municipal League Liability and Property Pool for the City of Jackson's Annual Insurance Renewal

- E. Morrell Street Engineering Contract — Amendment 1

Approve Amendment 1 to the 26-002 Morrell Street Engineering contract with Hubbell, Roth & Clark, Inc. (HRC) of Jackson, MI, at a not-to-exceed cost of \$149,141.00, and authorize the City Manager and City Engineer to sign the appropriate document.

- F. 2024 Pavement Marking Contract — Second Renewal

Approve the second renewal of the 2024 Pavement Marking contract with PK Contracting, Inc. of Troy, Michigan in the estimated amount of \$127,964.70, and authorization for the Mayor and City Clerk to execute the appropriate document(s) in accordance with the Purchasing Agent.

- G. Contract — Cross-Connection Control Device Inspection and Compliance
Approval of the five-year contract with HydroCorp Inc. of Troy, Michigan, in the amount of \$400,798.80 to be paid in yearly installments over 60 months, to perform inspections and compliance with all applicable residential properties required to have an approved cross-connection control device.
- H. Contract — Major Street HMA Patching
Approve the award for Major Street HMA Patching contract to Michigan Paving and Materials, Co., of Grand Rapids, Michigan at a cost of \$234,076.20 and authorize the Mayor and City Clerk to execute the appropriate documents.
- I. Contract — M-106 Cooper Street Maintenance Paving
Approve the award for M-106 Cooper Street Maintenance Paving contract to Michigan Paving and Materials, Co., of Grand Rapids, Michigan at a cost of \$136,411.50 and authorize the Mayor and City Clerk to execute the appropriate documents.
- J. Water and Wastewater Treatment Chemicals — Fiscal Year 2026/27 Purchase
Award Contracts for the Fiscal Year 2026/2027 purchase of Water and Wastewater Treatment chemicals.
- K. Lot Purchase Agreement — Cooper & Biddle Street Development (Communities First, Inc.)
Approve the Lot Purchase Agreement between the City of Jackson and Communities First, Inc. for the vacant commercial property located at Cooper and Biddle Streets and authorize the City Manager to execute the agreement on behalf of the City.
- L. Resolution - Downtown Development Authority Budget, Fiscal Year 2026-2027
Approve the Jackson Downtown Development Authority budget for the fiscal year 2026-2027.

11. CLOSED SESSION

- A. Conduct a closed session pursuant to MCL 15.268(d) to consider the purchase of real property.

12. CITY COUNCILMEMBER'S COMMENTS.

13. CITY MANAGER'S COMMENTS.

14. ADJOURNMENT.



CITY COUNCIL MEETING MINUTES
May 19, 2026

CALL TO ORDER:

The Jackson City Council met in regular session in Council Chambers and was called to order at 6:30 p.m. by Vice Mayor Freddie Dancy.

PLEDGE OF ALLEGIANCE AND INVOCATION:

Council joined in the Pledge of Allegiance. Invocation was given by Third Ward Councilmember Angelita Gunn.

ROLL CALL:

First Ward Councilmember Arlene Robinson, Vice Mayor/Second Ward Councilmember Freddie Dancy, Third Ward Councilmember Angelita Gunn, Fourth Ward Councilmember Conner Wood, Fifth Ward Councilmember Shalanda Hunt, and Sixth Ward Councilmember Will Forgrave.

Absent: Mayor Daniel Mahoney

Also present: City Manager Jonathan Greene, City Attorney Matthew Hagerty, Deputy Clerk Cynthia Clementin, Fire Chief Tim Gonzales, Police Chief Chris Simpson, Director of Community Development Shane LaPorte, Director of Public Works Mike Osborn, and City Engineer Troy White.

ADOPTION OF AGENDA:

Motion was made by Councilmember Wood, seconded by Councilmember Forgrave to adopt the agenda. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried.

PRESENTATIONS/PROCLAMATIONS: none.

PUBLIC HEARINGS: none.

CITIZEN COMMENTS:

Citizen comments were heard and the meeting continued.

CONSENT CALENDAR:

- A. Minutes of the Regular Meeting of the Jackson City Council on 21 April 2026.**
Approve the proposed minutes from the regular meeting of the Jackson City Council on 21 April 2026.
- B. Minutes of the Budget Workshop on 5 May 2026.**
- C. Reappointment to the Administrative Hearings Bureau**
Approve the Mayor's recommendation to reappoint Fred Bishop as an Administrative Hearings Bureau Officer for the City of Jackson's Administrative Hearings Bureau for a two-year term, beginning June 14, 2026, and ending June 13, 2028.
- D. Reappointment to the Environmental Commission**
Approve the Mayor's recommendation to reappoint Kelli Kazmier to fill a vacancy on the Planning Commission for a 3-year term, beginning May 30, 2026, and ending on May 29, 2029.
- E. Appointment to the Planning Commission**
Approve the Mayor's recommendation to appoint Kelli Kazmier to fill a vacancy on Planning Commission for a three-year term, beginning immediately and expiring on December 31, 2029.
- F. Resignations from the Downtown Development Authority**
Accept with regret, the resignations of Laura Janiak and Roberta Dalenberg from the Downtown Development Authority, effective immediately.
- G. City of Jackson, Michigan Financial Statements for the Nine Months Ended March 31, 2026.**
- H. Special Event Application: Cruise-In & Concerts 2026**
Approve a request from the Jackson Downtown Development Authority to host the 2026 Cruise-In & Concerts on 5/22/26, 6/26/26, 7/24/26, 8/28/26, and 9/25/26, in downtown Jackson.

I. Special Event Application: Sheriff Open House

Approve a request from the Jackson County Office of the Sheriff to host the Sheriff Open House on June 7, 2026, in downtown Jackson.

J. Special Event Application: St. John's Day Parade

Approve a request from the St. Nicholas Lodge #12 to host the St. John's Day Parade on June 28, 2026, in downtown Jackson.

K. Special Event Application: Family Fun Festival

Approve a request from the Home of New Vision to host the Family Fun Festival on July 25, 2026, in downtown Jackson.

L. Special Event Application: Overdose Awareness Day Event

Approve a request from the Home of New Vision to host the Overdose Awareness Day Event on August 31, 2026, in downtown Jackson.

M. Special Event Application: Paws in the Park

Approve a request from the Cascades Human Society to host Paws in the Park on May 30, 2026, in downtown Jackson.

Motion was made by Councilmember Wood, seconded by Councilmember Gunn to approve the consent calendar. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried.

OTHER BUSINESS:

A. East Side Economic Development Update

City Manager Jonathan Greene will schedule a meeting in early June. Specific date, time and place will be announced soon.

NEW BUSINESS:

A. Resolution - Charter Amendment making the Office of the City Treasurer a City Council-appointed position

Recommendation: *Adopt a resolution approving a proposed Charter Amendment making the Office of the City Treasurer a City Council-appointed position, as opposed to elected, and direct the City Attorney to submit the resolution and proposed ballot language to the Office of Attorney General and Governor of the State of Michigan for approval for the November 3, 2026 General Election.*

Motion was made by Councilmember Wood, seconded by Councilmember Forgrave to adopt a resolution approving a proposed charter amendment making the Office of City Treasurer a City Council-appointed position, as opposed to elected, and direct the City Attorney to submit the resolution and proposed ballot language to the Office of Attorney General and Governor of the State of Michigan for approval for the November 3, 2026 General Election. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, and Forgrave (5). Nays: Councilmember Hunt (1). Motion carried.

B. Resolution – Annual Budget for Fiscal Year 2026/2027

Recommendation: *Adoption of the Annual Budget Resolution for Fiscal Year 2026/2027 and authorize the Mayor and City Clerk to sign the 2026 Tax Rate Request (form L-4029).*

Motion was made by Councilmember Wood, seconded by Councilmember Robinson to adopt the Annual Budget Resolution for the Fiscal Year 2026/2027 and authorize the Mayor and City Clerk to sign the 2026 Tax Rate Request (form L-4029). Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried

C. Resolution(s) – Consumers Energy Standard Lighting Contract changes

Recommendation: *Approve the two resolutions for changes to the Standard Lighting Contract with Consumers Energy for the replacement of streetlights at 300 E. Addison and 738 E. Mansion and authorize the City Engineer and City Clerk to execute the appropriate documents.*

Motion was made by Councilmember Robinson, seconded by Councilmember Wood to approve the two resolutions for changes to the Standard Lighting Contract with Consumers Energy for the replacement of streetlights at 300 E. Addison and 738 E. Mansion and authorize the City Engineer and City Clerk to execute the appropriate documents. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried

D. Resolution – Modification of the FY29 Transportation Improvement Plan (TIP)

Recommendation: *Adopt a resolution of support for the modification of the FY29 Transportation Improvement Plan (TIP) and accept the requirement that the City pay the local match for the selected projects.*

Motion was made by Councilmember Forgrave, seconded by Councilmember Gunn to adopt a resolution of support for the modification of the FY29 Transportation Improvement Plan (TIP) and accept the requirement that the City pay the local match for the selected projects. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried.

E. Resolution – USDOT and MDOT Agreement

Recommendation: *Approve a resolution to enter into an agreement with the United States Department of Transportation (USDOT) and the Michigan Department of Transportation (MDOT) for street reconstruction on the East Side Commerce Corridor from Cooper Street to the east City Limits and authorize the Mayor and City Clerk to execute the appropriate documents.*

Motion was made by Councilmember Wood, seconded by Councilmember Gunn to approve a resolution to enter into an agreement with the United States Department of Transportation and the Michigan Department of Transportation for street reconstruction on the East Side Commerce Corridor from Cooper Street to the east City Limits and authorize the Mayor and City Clerk to execute the appropriate documents. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried.

F. Resolution – City’s Right of First Refusal

Recommendation: *Approve a Resolution to Exercise the City’s Right of First Refusal for 3 Parcels and Decline 50 Parcels under PA 123 of 1999*

Motion was made by Councilmember Forgrave, seconded by Councilmember Robinson to approve a resolution to exercise the City’s Right of First Refusal for three parcels and decline fifty parcels under PA 123 of 1999. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried.

G. Ordinance – First Reading of the Nonunion Wage Table Effective 7/1/2026

Recommendation: *Approve the first reading and advance to the second reading/final adoption, an ordinance regulating nonunion pay for City of Jackson Employees to increase wages 3.0% effective July 1, 2026.*

Motion was made by Councilmember Wood, seconded by Councilmember Gunn to approve the first reading and advance to the second reading/final adoption, an ordinance regulating nonunion pay for City of Jackson employees to increase wages 3.0% effective July 1, 2026. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried.

H. Wastewater Service Agreement – Blackman, Rives, Spring Arbor, Napoleon, and Summit Townships and the Southern Michigan State Prison.

Recommendation: *Approve a Wastewater Treatment Service Agreement between the City of Jackson and the Townships of Blackman, Rives, Spring Arbor, Napoleon and Summit as well as the Southern Michigan State Prison according to the terms as negotiated and Appoint Councilperson Arlene Robinson and DPW Director Michael Osborn to the Sewer Advisory Board.*

Motion was made by Councilmember Wood, seconded by Councilmember Gunn to approve a Wastewater Treatment Service Agreement between the City of Jackson and the Townships of Blackman, Rives, Spring Arbor, Napoleon and Summit as well as the Southern Michigan State Prison according to the terms as negotiated and appoint Councilperson Arlene Robinson and DPW Director Michael Osborn to the Sewer Advisory Board. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried.

I. Contract – Wastewater Digester Improvement Project Construction

Recommendation: *Approve the Wastewater Digester Improvement Project Construction Contracts as presented in the amount of \$7,203,735.00 and amend the previously approved Construction Management Agreement with Fishbeck to include their general conditions costs of \$997,500.00 and a 4% construction management cost of \$328,050.00 for a total project cost of \$9,590,952.00.*

Motion was made by Councilmember Wood, seconded by Councilmember Gunn to approve the Wastewater Digester Improvement Project Construction Contracts as presented in the amount of \$7,203,735.00 and amend the previously approved Construction Management Agreement with Fishbeck to include their general conditions costs of \$997,500.00 and a 4% construction management cost of \$328,050.00 for a total project cost of \$9,590,952.00. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried.

J. Change Order No. 3 – Monroe Plumbing & Heating Co. Contract

Recommendation: *Approval of Final Change Order No. 3, to the Monroe Plumbing & Heating Co., contract for the DWSRF FY 2023 Improvements.*

Motion was made by Councilmember Forgrave, seconded by Councilmember Hunt for Approval of Final Change Order No. 3, to the Monroe Plumbing & Heating Co., contract for the DWSRF FY 2023 Improvements. Vote – Yeas: Vice Mayor Dancy Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion Carried.

K. Change Order No. 1 – Water Treatment Plant Sanitary Sewer Lining Contract

Recommendation: *Approve Change Order 1 to the Water Treatment Plant Sanitary Sewer Lining contract with Inland Water Pollution Control, Inc. in the increased amount of \$55,437.40 to balance contract quantities to match quantities placed in the field and authorize the City Manager and City Engineer to execute the appropriate document.*

Motion was by Councilmember Gunn, seconded by Councilmember Wood to Approve Change Order 1 to the Water Treatment Plant Sanitary Sewer Lining contract with Inland Water Pollution Control, Inc. in the increased amount of **\$55,737.40** to balance contract quantities to match quantities placed in the field and authorize the City Manager and City Engineer to execute the appropriate document. Vote – Yeas: Vice Mayor Dancy Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion carried.

L. Amendment 3 – Fiscal Year 2023 DWSRF Construction Services Professional Services Contract

Recommendation: *Approval of Amendment 3 to the Fiscal Year 2023 DWSRF Construction Administration Services Professional Services Contract with Fishbeck, Inc. of Grand Rapids, Michigan in the amount of \$540,000.00, and authorization for the City Manager, Director of Public Works, and City Engineer to sign the appropriate document.*

Motion was made by Councilmember Gunn, seconded by Councilmember Robinson for the approval of Amendment 3 to the Fiscal Year 2023 DWSRF Construction Administration Services Professional Services Contract with Fishbeck, Inc. of Grand Rapids, Michigan in the amount of \$540,000.00, and authorization for the City Manager, Director of Public Works, and City Engineer to sign the appropriate document. Vote – Yeas: Vice Mayor Dancy Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion Carried.

M. Sale of City-Owned Property

Recommendation: *Approve the sale of City-owned property located at 515 N. Martin Luther King, Jr. Drive and 603 N. Martin Luther King Jr. Drive, Jackson, MI 49201 to W & W Property Management LLC for the total sum of \$600, approve the Purchase/Development Agreement, authorize the City Manager and City Attorney to make minor modifications as needed, and authorize the City Manager and City Attorney to execute the appropriate documents necessary to complete the transaction.*

Motion made by Councilmember Hunt, seconded by Councilmember Wood to approve the sale of City-owned property located at 515 N. Martin Luther King Drive and 603 N. Martin Luther King Jr. Drive, Jackson, MI 49201 to W & W Property Management LLC for the total sum of \$600, approve the Purchase/Development Agreement, authorize the City Manager and City Attorney to make minor modifications as needed, and authorize the City Manager and City Attorney to execute the appropriate documents necessary to complete the transaction. Vote – Yeas: Vice Mayor Dancy Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion Carried.

N. Lot Purchase Agreement – DJW Development LLC

Recommendation: *Approve the lot purchase agreement between the City of Jackson and DJW Development LLC, authorize the City Manager and City Attorney to make minor modifications as needed, and authorize the City Manager and City Attorney to execute the appropriate documents necessary to complete the transaction.*

Motion was made by Councilmember Wood, seconded by Councilmember Gunn to approve the lot purchase agreement between the City of Jackson and DJW Development LLC, authorize the City Manager and City Attorney to make minor modifications as needed, and authorize the City Manager and City Attorney to execute the appropriate documents necessary to complete the transaction. Vote – Yeas: Vice Mayor Dancy, Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave (6). Nays: none. Motion Carried.

CITY COUNCILMEMBER’S COMMENTS:

Vice Mayor Dancy, and Councilmembers Robinson, Gunn, Wood, Hunt, and Forgrave all offered comments.

MANAGER’S COMMENTS:

City Manager Jonathan Greene offered comments.

ADJOURNMENT:

No further business being offered, a motion to adjourn was made by Councilmember Hunt, seconded by Councilmember Forgrave. Vice Mayor Dancy adjourned the meeting at 7:36 p.m.



City of Jackson, Michigan Financial Statements

As of and For the Ten Months Ended April 30, 2026

Preliminary/Unaudited

INDEX:	Page
General Fund Expenditure Summary	1
All Other Funds - Expenditure Summary	1-3
All Funds - Revenue Summary	4-5
Notes to Revenue & Expenditure Summaries	6

EXPENDITURE SUMMARY

FUND TYPE/FUND NAME	25-26	25-26	Activity For 4/30/2026	YTD Balance 4/30/2026	% Bdgt Used	Variance -
	Original Budget	Amended Budget				Favorable/ (Unfavorable)
GENERAL FUND						
101 GENERAL FUND						
101-000 CITY COUNCIL	116,763	116,763	8,489	90,332	77.36	26,431
103-000 CHARTER REVIEW COMMITTEE	2,500	2,500	-	-	-	2,500
172-000 CITY MANAGER	557,670	557,670	29,564	410,282	73.57	147,388
191-000 FINANCE	718,276	718,276	46,685	602,375	83.86	115,901
215-000 CITY CLERK	393,599	393,599	28,469	308,092	78.28	85,507
228-000 MANAGEMENT INFORMATION SYSTEMS	724,624	724,624	135,726	487,271	67.24	237,353
233-000 PURCHASING	142,769	142,769	18,963	157,451	110.28	(14,682) <i>Note 2</i>
253-000 CITY TREASURER	364,513	364,513	33,917	316,209	86.75	48,304
254-000 INCOME TAX ADMINISTRATION	254,014	254,014	13,604	180,086	70.90	73,928
257-000 CITY ASSESSOR	577,894	577,894	49,007	468,723	81.11	109,171
262-000 CITY CLERK-ELECTIONS	262,094	262,094	6,553	103,887	39.64	158,207
265-000 CITY HALL AND GROUNDS	882,990	882,990	46,357	444,900	50.39	438,090
266-000 CITY ATTORNEY	916,369	916,369	67,317	704,873	76.92	211,496
270-000 PERSONNEL	671,362	671,362	21,853	319,812	47.64	351,550
278-000 UNALLOCATED	889,433	889,433	43,396	647,826	72.84	241,607
299-000 ADMINISTRATIVE HEARINGS BUREAU	246,453	246,453	10,367	112,407	45.61	134,046
301-000 POLICE	12,847,458	12,847,458	880,896	9,577,217	74.55	3,270,241
311-225 OSHP GRANT	6,692	6,692	341	17,705	264.57	(11,013) <i>Note 2</i>
320-000 CONSORTIUM TRAINING	75,000	75,000	2,350	31,071	41.43	43,929
321-000 MCOLES TRAINING PA302	20,000	20,000	(4,253)	2,373	11.87	17,627
322-000 MCOLES TRAINING CPE	45,000	45,000	405	61,546	136.77	(16,546) <i>Note 2</i>
325-000 MCOLES TRAINING ACTIVE SHOOTER	-	-	-	12,807	-	(12,807) <i>Note 2</i>
340-000 FIRE SUPPRESSION	7,186,364	7,186,364	545,417	5,543,387	77.14	1,642,977
350-000 PUBLIC SAFETY-UNALLOCATED	1,929,262	1,929,262	175,318	1,669,312	86.53	259,950
442-000 FORESTRY	922,074	1,051,074	41,804	473,974	45.09	577,100
444-000 SIDEWALK CONSTRUCTION	160,334	160,334	1,799	36,069	22.50	124,265
445-000 DRAINS AT LARGE	120,117	120,117	1,012	40,551	33.76	79,566
450-000 STREET LIGHTING	710,185	710,185	46,769	458,954	64.62	251,231
455-000 WEED CONTROL	115,052	115,052	635	37,841	32.89	77,211
465-000 GROUNDS MAINTENANCE	479,196	479,196	24,708	336,851	70.30	142,345
567-000 CEMETERIES	565,819	565,819	21,213	302,444	53.45	263,375
571-000 TAX PROPERTY MAINTENANCE	193,110	193,110	450	147,679	76.47	45,431
572-000 CIVIC AFFAIRS	164,667	164,667	1,118	75,643	45.94	89,024
701-000 PLANNING	414,369	414,369	36,695	212,692	51.33	201,677
728-000 ECONOMIC DEVELOPMENT	175,000	175,000	38,608	970,996	554.85	(795,996) <i>Note 2</i>
752-000 PARKS, RECREATION & GROUNDS ADMIN.	381,864	381,864	22,613	335,985	87.99	45,879
758-000 LT. NIXON MEMORIAL POOL	304,200	304,200	20,224	168,029	55.24	136,171
771-000 PARKS & FACILITIES MAINTENANCE	1,190,799	1,190,799	97,546	882,868	74.14	307,931
776-000 CITY CENTER (FKA MASONIC TEMPLE)	160,020	160,020	12,270	161,593	100.98	(1,573) <i>Note 2</i>
803-000 HISTORICAL DISTRICT	13,711	13,711	1,134	11,634	84.85	2,077
806-000 DIVERSITY, EQUITY & INCLUSION	467,190	467,190	90,812	394,027	84.34	73,163
965-000 CONTRIBUTIONS TO OTHER FUNDS	1,114,222	1,824,222	-	-	-	1,824,222
101 GENERAL FUND TOTAL	37,483,028	38,322,028	2,620,151	27,317,774	71.28	11,004,254
102 BUDGET STABILIZATION FUND	50,000	50,000	-	-	-	50,000
GENERAL FUND TOTAL	37,533,028	38,372,028	2,620,151	27,317,774	71.19	11,054,254
PERMANENT FUNDS						
151 CEMETERY PERPETUAL MAINTENANCE FUND	25,000	25,000	-	-	-	25,000
155 ELLA W. SHARP PARK ENDOWMENT FUND	32,500	32,500	-	-	-	32,500
160 LLOYD E. MOUNT ENDOWMENT FUND	5,100	5,100	-	-	-	5,100
PERMANENT FUNDS TOTAL	62,600	62,600	-	-	-	62,600
SPECIAL REVENUE FUNDS						
202 MAJOR STREET FUND	22,399,852	22,399,852	449,807	14,895,619	66.50	7,504,233

	25-26 Original Budget	25-26 Amended Budget	Activity For 4/30/2026	YTD Balance 4/30/2026	% Bdgt Used	Variance - Favorable/ (Unfavorable)
203 LOCAL STREET FUND	1,813,306	1,813,306	45,148	975,051	53.77	838,255
208 ELLA W. SHARP PARK OPERATING FUND	1,206,031	1,206,031	85,393	986,530	81.80	219,501
213 OPIOID SETTLEMENT FUND	50,000	50,000	-	275,150	550.30	(225,150) <i>Note 2</i>
218 AFFORDABLE HOUSING FUND	1,840,146	1,840,146	50,218	491,012	26.68	1,349,134
234 HCDF MICH GRANT FUND	859,000	859,000	-	823,382	95.85	35,618
245 PUBLIC IMPROVEMENT FUND	2,011,884	2,011,884	-	157,487	7.83	1,854,397
246 CORTLAND ST REDEVELOPMENT PROJECTS FUND	293,503	293,503	-	31,744	10.82	261,759
249 BUILDING DEPARTMENT FUND	670,257	670,257	54,623	528,866	78.90	141,391
251 HOUSING CODE ENFORCEMENT FUND	1,571,885	1,571,885	69,123	691,568	44.00	880,317
252 BUILDING DEMOLITIONS FUND	3,170,210	3,470,210	29,924	649,396	18.71	2,820,814
265 DRUG LAW ENFORCEMENT FUND	36,494	36,494	4,053	19,079	52.28	17,415
273 PROJECT SAFE NEIGHBORHOOD FUND	126,680	126,680	4,938	59,631	47.07	67,049
275 BYRNE/JAG PROGRAMS FUND	-	-	-	30,404	-	(30,404) <i>Note 2</i>
279 AMERICAN RESCUE PLAN ACT FUND	5,000	5,000	-	-	-	5,000
280 HOUSING STABILITY FUND	595,000	595,000	-	8,831	1.48	586,169
285 BROWNFIELD ASSESSMENT GRANT FUND	30,000	30,000	(2,731)	47,243	157.48	(17,243) <i>Note 2</i>
296 RECREATION ACTIVITY FUND	528,763	528,763	21,251	431,023	81.52	97,740
297 RECREATION MILLAGE FUND	1,111,131	1,111,131	58,585	550,806	49.57	560,325
SPECIAL REVENUE FUNDS TOTAL	38,319,142	38,619,142	870,332	21,652,822	56.07	16,966,320
DEBT SERVICE FUNDS						
308 2020 CAPITAL IMP. BONDS DEBT SERV. FUND	223,713	223,713	-	10,856	4.85	212,857
352 2017 MTF BONDS DEBT SERVICE FUND	761,341	761,341	-	50,670	6.66	710,671
353 2024 MTF BONDS DEBT SERVICE FUND	473,000	473,000	388,750	473,000	100.00	-
367 2021 CITY HALL REFUNDING DEBT SERVICE FUND	786,355	786,355	-	7,677	0.98	778,678
385 2016 CAPITAL IMP BOND DEBT SERVICE FUND	146,632	146,632	-	146,631	100.00	1
386 2018 CAPITAL IMP BOND DEBT SERVICE FUND	1,405,250	1,405,250	-	227,250	16.17	1,178,000
389 2017 BRA TIF REFUNDING DEBT SERVICE FUND	1,823,416	1,823,416	1,741,708	1,823,416	100.00	-
391 2021 BRA TIF REFUNDING DEBT SERVICE FUND	38,593	38,593	19,296	38,592	100.00	1
394 2001 DDA TIF DEBT SERVICE FUND	3,190,825	3,190,825	3,190,825	3,190,825	100.00	-
395 2019 DDA TIF REFUNDING DEBT SERVICE FUND	205,949	205,949	-	82,975	40.29	122,974
DEBT SERVICE FUNDS TOTAL	9,055,074	9,055,074	5,340,579	6,051,892	66.83	3,003,182
CAPITAL PROJECTS FUNDS						
401 CAPITAL PROJECTS FUND	1,700,000	1,700,000	173,653	1,008,502	59.32	691,498
402 WATER EQUIPMENT & REPLACEMENT FUND	19,641,466	20,788,326	105,903	12,212,522	58.75	8,575,804
403 LEAD SERVICE LINE REPLACEMENT FUND	1,372,110	1,372,110	209,466	830,461	60.52	541,649
404 DPS SANITARY SEWER MAINTENANCE FUND	462,407	462,407	38,907	320,413	69.29	141,994
405 SANITARY SEWER REPLACEMENT FUND	5,909,958	5,909,958	12,907	1,342,751	22.72	4,567,207
406 WASTEWATER EQUIPMENT REPLACEMENT FUND	687,653	687,653	55,188	422,336	61.42	265,317
407 2022 SEWER SYSTEM PROJECT CONSTRUCTION FUND	-	-	-	833,162	-	(833,162) <i>Note 2</i>
409 2023 WATER SYSTEM PROJECT CONSTRUCTION FUND	7,071,428	7,071,428	1,521,688	6,387,416	90.33	684,012
410 2024 WATER SYSTEM PROJECT CONSTRUCTION FUND	2,545,763	2,545,763	(1,473)	1,677,482	65.89	868,281
426 2024 MICHIGAN TRANSPORTATION BONDS CONST FUND	1,179,518	1,179,518	-	-	-	1,179,518
488 MLK CORRIDOR IMP. AUTHORITY FUND	1,735,250	1,735,250	175,523	1,272,107	73.31	463,143
489 BROWNFIELD REDEVELOPMENT FUND	2,339,154	2,339,154	1,764,826	2,701,740	115.50	(362,586) <i>Note 2</i>
494 DDA PROJECT FUND	3,396,774	3,396,774	3,190,825	3,273,800	96.38	122,974
CAPITAL PROJECTS FUNDS TOTAL	48,041,481	49,188,341	7,247,413	32,282,692	65.63	16,905,649

	25-26 Original Budget	25-26 Amended Budget	Activity For 4/30/2026	YTD Balance 4/30/2026	% Bdgt Used	Variance - Favorable/ (Unfavorable)
ENTERPRISE FUNDS						
514 AUTO PARKING SYSTEM FUND	280,491	280,491	-	4,518	1.61	275,973
518 PARKING ASSESSMENT FUND	452,046	452,046	55,572	256,137	56.66	195,909
519 COOPER/FRANCIS PARKING DECKS FUND	294,502	294,502	13,054	44,149	14.99	250,353
590 SEWER FUND	12,240,694	12,240,694	746,233	8,297,555	67.79	3,943,139
591 WATER FUND	38,993,869	39,393,869	3,206,077	25,634,466	65.07	13,759,403
ENTERPRISE FUNDS TOTAL	52,261,602	52,661,602	4,020,936	34,236,825	65.01	18,424,777
INTERNAL SERVICE FUNDS						
641 PUBLIC ADMINISTRATION FUND	902,686	902,686	48,847	620,132	68.70	282,554
642 ENGINEERING ADMINISTRATION FUND	328,348	328,348	18,608	201,633	61.41	126,715
643 LOCAL SITE REMEDIATION REVOLVING FUND	20,000	20,000	-	3,531	17.66	16,469
661 MOTOR POOL & GARAGE FND	1,867,706	1,867,706	114,175	1,100,420	58.92	767,286
676 WORKERS COMPENSATION FUND	254,889	254,889	13,738	242,535	95.15	12,354
677 SELF-INSURED HEALTHCARE FUND	6,449,450	6,449,450	428,824	4,306,445	66.77	2,143,005
INTERNAL SERVICE FUNDS TOTAL	9,823,079	9,823,079	624,192	6,474,696	65.91	3,348,383
CUSTODIAL FUND						
703 COUNTY & SCHOOL TAX FUND	34,150,000	34,150,000	-	-	-	34,150,000
PENSION TRUST FUNDS						
731 EMPLOYEES RETIREMENT FUND	4,300,000	4,300,000	392,486	4,067,780	94.60	232,220
732 POLICE & FIRE PENSION FUND	421,000	421,000	28,622	318,272	75.60	102,728
734 POLICE & FIRE ACT 345 PENSION FUND	6,210,000	6,210,000	516,820	5,113,207	82.34	1,096,793
736 PUBLIC EMPLOYEE HEALTHCARE FUND	33,000	33,000	-	21,147	64.08	11,853
PENSION TRUST FUNDS TOTAL	10,964,000	10,964,000	937,928	9,520,406	86.83	1,443,594
SPECIAL ASSESSMENTS FUNDS						
852 2020 SPEC. ASSESSMENT BONDS DEBT SERVICE FUND	161,788	161,788	5,835	161,788	100.00	-
895 SPECIAL ASSESSMENT FUND	270,588	270,588	152,648	308,600	114.05	(38,012) <i>Note 2</i>
SPECIAL ASSESSMENTS FUNDS TOTAL	432,376.00	432,376.00	158,483.00	470,388.00	108.79	(38,012.00)

REVENUE SUMMARY

FUND TYPE/FUND NAME	25-26	25-26	Activity For 4/30/2026	YTD Balance 4/30/2026	% Bdgt Used
	Original Budget	Amended Budget			
FUND TYPE/FUND NAME					
101 GENERAL FUND					
PROPERTY TAXES	11,853,075	11,853,075	19,513	11,109,784	93.73
INCOME TAXES	11,100,000	11,100,000	4,062,036	13,250,999	119.38
STATE REVENUE SHARING	5,953,956	5,953,956	849,244	3,944,984	66.26
FEDERAL GRANTS	207,860	207,860	56,895	155,505	74.81
STATE GRANTS	191,000	191,000	443,666	960,741	503.01
CHARGES FOR GOODS AND SERVICES	1,447,377	1,447,377	5,317	400,870	27.70
FINES AND FORFEITS	384,920	384,920	30,546	152,252	39.55
INVESTMENT INCOME	660,000	660,000	4,542	327,136	49.57
MISCELLANEOUS	283,192	283,192	31,189	309,003	109.11
CONTRIBUTIONS FROM OTHER FUNDS	533,327	533,327	(455)	14,549	2.73
LICENSES AND PERMITS	342,015	342,015	6,514	165,654	48.43
CONTRIBUTIONS FROM LOCAL UNITS	12,500	12,500	-	6,246	49.97
PROCEEDS FROM SALE OF CAPITAL ASSETS	30,000	30,000	93	31,355	104.52
GENERAL FUND TOTAL	32,999,222	32,999,222	5,509,100	30,829,078	93.42
CONSOLIDATED WITH GENERAL FUND					
102 BUDGET STABILIZATION	50,000	50,000	-	23,350	46.70
ALL OTHER FUNDS					
PERMANENT FUNDS					
151 CEMETERY PERPETUAL MAINTENANCE	45,000	45,000	202	19,047	42.33
155 ELLA W. SHARP ENDOWMENT FUND	32,500	32,500	-	-	-
160 LLOYD E. MOUNT ENDOWMENT	5,100	5,100	-	-	-
PERMANENT FUNDS TOTAL	82,600	82,600	202	19,047	23.06
SPECIAL REVENUE FUNDS					
202 MAJOR STREET	21,413,990	21,413,990	347,164	13,275,946	62.00
203 LOCAL STREET	1,224,732	1,224,732	101,671	900,410	73.52
208 ELLA W. SHARP PARK OPERATING	1,205,450	1,205,450	-	505,967	41.97
213 OPIOID SETTLEMENT FUND	-	-	-	68,750	-
218 AFFORDABLE HOUSING FUND	1,840,146	1,840,146	63,129	457,814	24.88
234 HCDF MICH GRANT	859,000	859,000	326,332	718,786	83.68
245 PUBLIC IMPROVEMENT	1,548,167	1,548,167	-	1,384,449	89.43
246 CORTLAND ST REDEVELOPMENT PROJECTS FUND	2,500	2,500	18,171	24,387	975.48
249 BUILDING DEPARTMENT	538,500	538,500	70,461	613,809	113.98
251 HOUSING CODE ENFORCEMENT	1,231,000	1,231,000	136,744	876,881	71.23
252 BUILDING DEMOLITIONS	3,172,500	3,472,500	(5)	616	0.02
265 DRUG LAW ENFORCEMENT	50,000	50,000	-	15,042	30.08
273 PROJECT SAFE NEIGHBORHOOD	126,680	126,680	11,338	66,032	52.13
275 BYRNE/JAG PROGRAMS	-	-	-	30,404	-
279 AMERICAN RESCUE PLAN ACT	5,000	5,000	-	-	-
280 HOUSING STABILITY	595,000	595,000	-	(24,859)	(4.18)
285 BROWNFIELD ASSESSMENT GRANT	30,000	30,000	-	93,271	310.90
296 RECREATION ACTIVITY	521,500	521,500	28,841	319,804	61.32
297 RECREATION MILLAGE	1,220,000	1,220,000	-	804,611	65.95
SPECIAL REVENUE FUNDS TOTAL	35,584,165	35,884,165	1,103,846	20,132,120	56.10
DEBT SERVICE FUNDS					
308 2020 CAPITAL IMP. BONDS DEBT SERV. FUND	223,713	223,713	-	10,856	4.85
352 2017 MTF BONDS D/S FUND	761,341	761,341	-	50,670	6.66
353 2024 MTF BONDS D/S FUND	473,000	473,000	388,750	473,000	100.00
367 2021 CITY HALL REFUNDING DEBT SERV FUND	588,000	588,000	-	561,064	95.42
385 2016 CAPITAL IMP BOND DEBT SERVICE FUND	146,632	146,632	-	146,631	100.00
386 2018 CAPITAL IMP BOND DEBT SERVICE FUND	1,405,250	1,405,250	-	-	-
389 2017 BRA TIF REFUNDING DEBT SERVICE FUND	1,823,416	1,823,416	1,741,708	1,823,416	100.00
391 2021 BRA TIF REFUNDING DEBT SERVICE FUND	38,593	38,593	19,296	38,592	100.00
394 2001 DDA TIF DEBT SERVICE	3,190,825	3,190,825	3,190,825	3,190,825	100.00
395 2019 DDA TIF REFUNDING DEBT SERVICE	205,949	205,949	-	82,975	40.29
DEBT SERVICE FUNDS TOTAL	8,856,719	8,856,719	5,340,579	6,378,029	72.01

	25-26 Original Budget	25-26 Amended Budget	Activity For 4/30/2026	YTD Balance 4/30/2026	% Bdgt Used
CAPITAL PROJECT FUNDS					
401 CAPITAL PROJECTS	1,679,020	1,679,020	-	20,654	1.23
402 WATER EQUIPMENT & REPLACEMENT	15,162,458	15,972,458	1,233,021	12,998,435	81.38
403 LEAD SERVICE LINE REPLACEMENT	2,603,111	2,603,111	426,873	1,872,437	71.93
404 DPS SANITARY SEWER MAINTENANCE	462,407	462,407	38,907	320,428	69.30
405 SANITARY SEWER REPLACEMENT	3,844,715	3,844,715	310,742	3,173,659	82.55
406 WASTEWATER EQUIPMENT REPLACEMENT	473,392	473,392	28,652	323,774	68.39
407 2022 SEWER SYSTEM PROJECT CONSTRUCTION	-	-	-	833,162	-
409 2023 WATER SYSTEM PROJECT CONSTRUCTION	7,071,428	7,071,428	1,333,063	4,902,942	69.33
410 2024 WATER SYSTEM PROJECT CONSTRUCTION	2,545,763	2,545,763	15,400	1,675,708	65.82
426 2024 MICHIGAN TRANSPORT BONDS CONST FUND	25,000	25,000	-	29,933	119.73
488 MLK CORRIDOR IMP. AUTHORITY FUND	1,735,250	1,735,250	664,652	942,189	54.30
489 BROWNFIELD REDEVELOPMENT	1,783,770	1,783,770	-	63,195	3.54
494 DDA PROJECT	2,225,100	2,225,100	-	223,045	10.02
CAPITAL PROJECT FUNDS TOTAL	39,611,414	40,421,414	4,051,310	27,379,561	67.74
ENTERPRISE FUNDS					
514 AUTO PARKING SYSTEM	134,800	134,800	-	3,520	2.61
518 PARKING ASSESSMENT	515,825	515,825	23,732	520,877	100.98
519 COOPER/FRANCIS PARKING DECKS	15,000	15,000	-	11,643	77.62
590 SEWER	9,219,873	9,219,873	689,534	6,351,117	68.89
591 WATER	30,812,898	30,812,898	3,249,524	21,484,257	69.72
ENTERPRISE FUNDS TOTAL	40,698,396	40,698,396	3,962,790	28,371,414	69.71
INTERNAL SERVICE FUNDS					
641 PUBLIC WORKS ADMINISTRATION	819,086	819,086	72,050	797,996	97.43
642 ENGINEERING ADMINISTRATION	449,943	449,943	23,967	246,280	54.74
643 LOCAL SITE REMEDIATION REVOLVING	82,700	82,700	-	68,920	83.34
661 MOTOR POOL & GARAGE	1,632,771	1,632,771	205,860	1,971,754	120.76
676 WORKERS COMPENSATION	180,000	180,000	13,380	159,059	88.37
677 SELF-INSURED HEALTHCARE	7,120,000	7,120,000	577,235	5,828,572	81.86
INTERNAL SERVICE FUNDS TOTAL	10,284,500	10,284,500	892,492	9,072,581	88.22
CUSTODIAL FUNDS					
703 COUNTY & SCHOOL TAX	34,150,000	34,150,000	-	4,430	0.01
PENSION TRUST FUNDS					
731 EMPLOYEES RETIREMENT SYSTEM	6,848,411	6,848,411	2,458,936	6,331,616	92.45
732 POLICE & FIRE PENSION	139,437	139,437	83,167	303,839	217.90
734 POLICE & FIRE ACT 345	11,024,140	11,024,140	4,833,634	14,755,782	133.85
736 PUBLIC EMPLOYEE HEALTH CARE	222,500	222,500	-	634,810	285.31
PENSION TRUST FUNDS TOTAL	18,234,488	18,234,488	7,375,737	22,026,047	120.79
SPECIAL ASSESSMENT FUNDS					
852 2020 SPEC. ASSESSMENT BONDS DEBT SERVICE	161,788	161,788	5,835	161,788	100.00
895 SPECIAL ASSESSMENT	851,136	851,136	246	10,885	1.28
SPECIAL ASSESSMENT FUNDS TOTAL	1,012,924	1,012,924	6,081	172,673	17.05

NOTES TO REVENUE AND EXPENDITURE SUMMARIES

Note 1: Revenues do not include budgeted appropriations from the fund balance. These appropriations together with budgeted revenues, are sufficient to fund budgeted expenditures under State law.

Note 2: Unfavorable budget variances related to expenditures will be addressed through a formal budget amendment.

MEMO TO: City Councilmembers
FROM: Daniel Mahoney, Mayor
DATE: June 16, 2026
SUBJECT: Reappointment to Jackson Public Arts Commission

RECOMMENDATION:

Approve the Mayor’s recommendation to reappoint Grant Bauman to the Jackson Public Arts Commission, for a term of three years, beginning immediately and ending on May 28, 2029.

Created under Ordinance No. 2015.13, adopted on April 28, 2015, City Code, Chapter 2, Article II, Division 9, Sec. 2-351 – Sec. 2-361. Five (5) members nominated by the Mayor and approved by City Council, who shall be residents of the City. Commissioners will serve 3-year terms. Members shall have experience and/or an interest in the placement, creation, or designation of public art. Up to three (3) appointed ex-officio members, and the City Manager or his/her designee, one City Councilmember, and one appointed representative of Ella Sharp Museum of Art and History. Ex-officio members will be appointed to 3-year terms.

I am, therefore, recommending the reappointment of Grant Bauman to the Jackson Public Arts Commission for a three-year term, beginning immediately and ending on May 28, 2029.

Your consideration and concurrence is appreciated.

DM:imm

From: noreply@civicplus.com
To: [Lisa Moutinho](#)
Subject: Online Form Submittal: City of Jackson Board/Commission Application
Date: Monday, May 11, 2026 11:49:07 PM

City of Jackson Board/Commission Application

City of Jackson Board/Commission Application

First Name	Grant
Last Name	Bauman
Address	1105 Norfolk Street
City	Jackson
State	MI
Zip	49202
Phone Number	517-416-1948
Email	grantbauman@mac.com
Last four digits of Social Security Number	
Occupation	Retired Municipal Planner and part-time Library Assistant I
Describe your community involvement.	I am currently chair of the City's Public Arts Commission, a member of the Form Jackson Steering Committee, and a future member of the Bicentennial Commission. I've also had various other past professional and volunteer associations with the City. I'm a member of the Jackson Community Foundation's Grants Committee and a reviewer of scholarship applications administered by the Foundation. I'm president of People for the Parks and Trails of Jackson. Finally, I participate in other ad hoc activities when needs and opportunities arise.
Are you a City of Jackson resident? Being a non-resident does not prevent you from serving on a board or commission. However, some boards and commissions have residency requirements.	Yes

If you answered "No" where do you reside?	<i>Field not completed.</i>
If you answered "Yes" how long have you been a City resident?	Since December 2001
Which board or commission are you interested in? Please only select no more than three board/commissions to serve on. Reference the board/commission section of the City website to understand the function of each entity: https://www.cityofjackson.org/288/Boards-Commissions	Bicentennial Commission , Parks and Recreation Commission , Public Arts Commission
If you selected the Civil Service Board, are you a registered voter? Only registered voters can serve on this commission.	<i>Field not completed.</i>
Why do you want to serve on your selected board or commission?	I view myself as a placemaking advocate focusing on art, recreation, and culture. Continuing to serve on the Public Arts Commission, being asked to serve on the Bicentennial Commission, and hopefully, the Parks and Recreation Commission fit squarely in that mission.
Upload additional documents	GEB-Resume-26-04-27.pdf

(Section Break)

Appointment Process

Following the submission of your completed application, it will be reviewed by the City Manager's Office and the City Treasurer's Office. The Treasurer will review your application to ensure you do not owe the City unpaid taxes or fines. After that clearance, the Mayor will review your application and make a recommendation for an appointment to a board or commission by the City Council. If the recommendation is confirmed by the City Council, you may officially start the process of becoming a member of a board or commission.

(Section Break)

City Charter Section 2.15. - Person in Default to the City.

The city shall not contract with, or give an appointive position to, one who is in default to the city. No person who is in default to the city may accept or hold an elective or appointive position unless the default is resolved. Written notice describing the default shall be filed with the clerk and verified by the treasurer and served upon the candidate before the oath of office is given, or upon the officeholder. The term "default" shall not apply if the candidate or officeholder shall, within 30 days after receiving the notice, resolve the default, or if the person

shall contest it by any recognized means of legal procedure before a court or tribunal of competent jurisdiction. In the event the indebtedness is upheld, the person shall have 30 days after final determination of the obligation is made to pay it in full.

(Section Break)

Final Submission

Completed applications are kept on file for up to one year after submission. You will be contacted using the information you provided if you are selected for final consideration by the City Council. A board or commission appointment is a non-paid volunteer position.

Digital Signature

Grant Bauman

Date of Submission

5/11/2026

Email not displaying correctly? [View it in your browser.](#)

MEMO TO: City Councilmembers
FROM: Daniel Mahoney, Mayor
DATE: June 16, 2026
SUBJECT: Reappointment to Environmental Commission

RECOMMENDATION:

Approve the Mayor's recommendation to reappoint Andrew Johnson to the Environmental Commission for a 3-year term, beginning immediately and ending on May 31, 2029.

Your consideration and concurrence is appreciated.

DM:lm

From: noreply@civicplus.com
To: [Lisa Moutinho](#)
Subject: Online Form Submittal: City of Jackson Board/Commission Application
Date: Tuesday, April 28, 2026 9:27:19 PM

City of Jackson Board/Commission Application

City of Jackson Board/Commission Application

First Name	Andrew
Last Name	Johnson
Address	1114 S. Bowen Street
City	Jackson
State	MI
Zip	49203
Phone Number	517 206 3498
Email	Johna323@gmail.com
Last four digits of Social Security Number	ok 4/30/26
Occupation	Project Manager
Describe your community involvement.	Regular volunteer through Kiwanis, volunteer at kid's school, live in the city.
Are you a City of Jackson resident? Being a non-resident does not prevent you from serving on a board or commission. However, some boards and commissions have residency requirements.	Yes
If you answered "No" where do you reside?	<i>Field not completed.</i>
If you answered "Yes" how long have you been a City resident?	16 years
Which board or commission are you interested in? Please only select no more than three board/commissions to serve on. Reference the board/commission section of the City website to understand the function of each entity:	Environmental Commission

If you selected the Civil Service Board, are you a registered voter? Only registered voters can serve on this commission.	No
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Why do you want to serve on your selected board or commission?	Personal desire to improve city's environment.
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Upload additional documents	<i>Field not completed.</i>
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(Section Break)

Appointment Process

Following the submission of your completed application, it will be reviewed by the City Manager's Office and the City Treasurer's Office. The Treasurer will review your application to ensure you do not owe the City unpaid taxes or fines. After that clearance, the Mayor will review your application and make a recommendation for an appointment to a board or commission by the City Council. If the recommendation is confirmed by the City Council, you may officially start the process of becoming a member of a board or commission.

(Section Break)

City Charter Section 2.15. - Person in Default to the City.

The city shall not contract with, or give an appointive position to, one who is in default to the city. No person who is in default to the city may accept or hold an elective or appointive position unless the default is resolved. Written notice describing the default shall be filed with the clerk and verified by the treasurer and served upon the candidate before the oath of office is given, or upon the officeholder. The term "default" shall not apply if the candidate or officeholder shall, within 30 days after receiving the notice, resolve the default, or if the person shall contest it by any recognized means of legal procedure before a court or tribunal of competent jurisdiction. In the event the indebtedness is upheld, the person shall have 30 days after final determination of the obligation is made to pay it in full.

(Section Break)

Final Submission

Completed applications are kept on file for up to one year after submission. You will be contacted using the information you provided if you are selected for final consideration by the City Council. A board or commission appointment is a non-paid volunteer position.

Digital Signature	Andrew Johnson
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Date of Submission	4-28-26
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Email not displaying correctly? [View it in your browser.](#)

MEMO TO: City Councilmembers
FROM: Daniel Mahoney, Mayor
DATE: June 16, 2026
SUBJECT: Appointment to the Ella W. Sharp Park Board of Trustees

RECOMMENDATION:

Approve the Mayor’s recommendation to appoint Grant Bauman to the Ella W. Sharp Park Board of Trustees for a three-year term, beginning immediately and ending on January 31, 2029.

In accordance with City Code, Chapter 19, Ordinance No. 2012.21, five (5) members, one (1) of whom is a member of City Council selected by the City Council and four (4) citizen members and two (2) alternate citizen members, all of whom shall be appointed by the Mayor and confirmed by City Council. Three-year terms, may be reappointed. Citizen members shall not serve more than three (3) consecutive three-year terms after effective date of the Article without at least a one-year gap in service. Terms shall be staggered with existing board members holding office for remainder of current term and with new appointments made so no more than two members’ terms expire in any year.

It is my recommendation to approve the appointment of Grant Bauman to the Ella Sharp Park Board of Trustees, for a three-year term, beginning immediately ending on January 31, 2029.

Your consideration and concurrence is appreciated.

DM:imm

From: noreply@civicplus.com
To: [Lisa Moutinho](#)
Subject: Online Form Submittal: City of Jackson Board/Commission Application
Date: Monday, May 11, 2026 11:49:07 PM

City of Jackson Board/Commission Application

City of Jackson Board/Commission Application

First Name	Grant
Last Name	Bauman
Address	1105 Norfolk Street
City	Jackson
State	MI
Zip	49202
Phone Number	517-416-1948
Email	grantbauman@mac.com
Last four digits of Social Security Number	
Occupation	Retired Municipal Planner and part-time Library Assistant I
Describe your community involvement.	I am currently chair of the City's Public Arts Commission, a member of the Form Jackson Steering Committee, and a future member of the Bicentennial Commission. I've also had various other past professional and volunteer associations with the City. I'm a member of the Jackson Community Foundation's Grants Committee and a reviewer of scholarship applications administered by the Foundation. I'm president of People for the Parks and Trails of Jackson. Finally, I participate in other ad hoc activities when needs and opportunities arise.
Are you a City of Jackson resident? Being a non-resident does not prevent you from serving on a board or commission. However, some boards and commissions have residency requirements.	Yes

If you answered "No" where do you reside?	<i>Field not completed.</i>
If you answered "Yes" how long have you been a City resident?	Since December 2001
Which board or commission are you interested in? Please only select no more than three board/commissions to serve on. Reference the board/commission section of the City website to understand the function of each entity: https://www.cityofjackson.org/288/Boards-Commissions	Bicentennial Commission , Parks and Recreation Commission , Public Arts Commission
If you selected the Civil Service Board, are you a registered voter? Only registered voters can serve on this commission.	<i>Field not completed.</i>
Why do you want to serve on your selected board or commission?	I view myself as a placemaking advocate focusing on art, recreation, and culture. Continuing to serve on the Public Arts Commission, being asked to serve on the Bicentennial Commission, and hopefully, the Parks and Recreation Commission fit squarely in that mission.
Upload additional documents	GEB-Resume-26-04-27.pdf

(Section Break)

Appointment Process

Following the submission of your completed application, it will be reviewed by the City Manager's Office and the City Treasurer's Office. The Treasurer will review your application to ensure you do not owe the City unpaid taxes or fines. After that clearance, the Mayor will review your application and make a recommendation for an appointment to a board or commission by the City Council. If the recommendation is confirmed by the City Council, you may officially start the process of becoming a member of a board or commission.

(Section Break)

City Charter Section 2.15. - Person in Default to the City.

The city shall not contract with, or give an appointive position to, one who is in default to the city. No person who is in default to the city may accept or hold an elective or appointive position unless the default is resolved. Written notice describing the default shall be filed with the clerk and verified by the treasurer and served upon the candidate before the oath of office is given, or upon the officeholder. The term "default" shall not apply if the candidate or officeholder shall, within 30 days after receiving the notice, resolve the default, or if the person

shall contest it by any recognized means of legal procedure before a court or tribunal of competent jurisdiction. In the event the indebtedness is upheld, the person shall have 30 days after final determination of the obligation is made to pay it in full.

(Section Break)

Final Submission

Completed applications are kept on file for up to one year after submission. You will be contacted using the information you provided if you are selected for final consideration by the City Council. A board or commission appointment is a non-paid volunteer position.

Digital Signature

Grant Bauman

Date of Submission

5/11/2026

Email not displaying correctly? [View it in your browser.](#)

MEMO TO: City Councilmembers
FROM: Daniel Mahoney, Mayor
DATE: June 16, 2026
SUBJECT: Appointment and reappointments to the Local Development Finance Authority/Brownfield Redevelopment Authority

RECOMMENDATION:

Approve the Mayor's recommendation to appoint Sven Harrison and reappoint Daniel Greer to the Local Development Finance Authority/Brownfield Redevelopment Authority, each for a term of four years; beginning immediately and expiring on June 3, 20230

Reappoint Finance Director Heather Ehnis for a term that begins immediately and shall continue for the duration of her service in her current position within the organization.

In accordance with a Resolution adopted by the City Council on June 4, 1991, created by Authority, designated its boundaries and appointed members. (MCMLA 125.2152) Board consists of 11 members, seven appointed by the Mayor subject to City Council confirmation. Members serve four-year terms.

It is my desire, therefore, to appoint Sven Harrison and reappoint Daniel Greer to the Local Development Finance Authority/Brownfield Redevelopment Authority, each for a four-year term, beginning immediately and ending on June 3, 2030. Reappoint Heather Ehnis for a term that shall begin immediately and continue for the duration of her service in her current position in the City of Jackson.

Your consideration and concurrence is appreciated.

DM:imm

From: noreply@civicplus.com
To: [Lisa Moutinho](#)
Subject: Online Form Submittal: City of Jackson Board/Commission Application
Date: Monday, June 1, 2026 8:04:43 AM

City of Jackson Board/Commission Application

City of Jackson Board/Commission Application

First Name	Sven
Last Name	Harrison
Address	916 Homewild
City	Jackson
State	MI
Zip	49201
Phone Number	517-414-9117
Email	sharrison@cityofjackson.org
Last four digits of Social Security Number	
Occupation	Code official
Describe your community involvement.	Work on the 3rd floor as building inspector, code enforcement officer, Rehab specialist. And am on the HDC.
Are you a City of Jackson resident? Being a non-resident does not prevent you from serving on a board or commission. However, some boards and commissions have residency requirements.	Yes
If you answered "No" where do you reside?	<i>Field not completed.</i>
If you answered "Yes" how long have you been a City resident?	40 years
Which board or commission are you interested in? Please only select no more than three board/commissions to serve on. Reference the board/commission section of the City website to understand	Brownfield Redevelopment Authority/Local Development Finance Authority

the function of each entity:
<https://www.cityofjackson.org/288/Boards-Commissions>

If you selected the Civil Service Board, are you a registered voter? Only registered voters can serve on this commission. *Field not completed.*

Why do you want to serve on your selected board or commission? To help the community grow, been doing this for 14 years now and have seen positive results and would like to be part of this.

Upload additional documents *Field not completed.*

(Section Break)

Appointment Process

Following the submission of your completed application, it will be reviewed by the City Manager's Office and the City Treasurer's Office. The Treasurer will review your application to ensure you do not owe the City unpaid taxes or fines. After that clearance, the Mayor will review your application and make a recommendation for an appointment to a board or commission by the City Council. If the recommendation is confirmed by the City Council, you may officially start the process of becoming a member of a board or commission.

(Section Break)

City Charter Section 2.15. - Person in Default to the City.

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(Section Break)

Final Submission

Completed applications are kept on file for up to one year after submission. You will be contacted using the information you provided if you are selected for final consideration by the City Council. A board or commission appointment is a non-paid volunteer position.

Digital Signature sven harrison

Email not displaying correctly? [View it in your browser.](#)

From: noreply@civicplus.com
To: [Lisa Moutinho](#)
Subject: Online Form Submittal: City of Jackson Board/Commission Application
Date: Friday, May 29, 2026 11:34:26 AM

City of Jackson Board/Commission Application

City of Jackson Board/Commission Application

First Name	Daniel
Last Name	Greer
Address	810 Loomis Street
City	Jackson
State	MI
Zip	49202
Phone Number	5177874607
Email	danielpgreer@yahoo.com
Last four digits of Social Security Number	
Occupation	Insurance Agent
Describe your community involvement.	Third Ward Councilmember 1997-2017; Brownfield Redevelopment Authority member 1998-present, currently Chair; Charter Review Committee Chair 2018-2020 and many other various boards & committees over my years on Council
Are you a City of Jackson resident? Being a non-resident does not prevent you from serving on a board or commission. However, some boards and commissions have residency requirements.	Yes
If you answered "No" where do you reside?	<i>Field not completed.</i>
If you answered "Yes" how long have you been a City resident?	34+ years
Which board or commission are you interested in? Please only select no more	Bicentennial Commission , Brownfield Redevelopment Authority/Local

than three board/commissions to serve on. Reference the board/commission section of the City website to understand the function of each entity:
<https://www.cityofjackson.org/288/Boards-Commissions>

Development Finance Authority

If you selected the Civil Service Board, are you a registered voter? Only registered voters can serve on this commission.

Yes

Why do you want to serve on your selected board or commission?

I've been a member of the BRA/LDFA since 1998 and am currently serving as Chair and wish to continue

Upload additional documents

Field not completed.

(Section Break)

Appointment Process

Following the submission of your completed application, it will be reviewed by the City Manager's Office and the City Treasurer's Office. The Treasurer will review your application to ensure you do not owe the City unpaid taxes or fines. After that clearance, the Mayor will review your application and make a recommendation for an appointment to a board or commission by the City Council. If the recommendation is confirmed by the City Council, you may officially start the process of becoming a member of a board or commission.

(Section Break)

City Charter Section 2.15. - Person in Default to the City.

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(Section Break)

Final Submission

Completed applications are kept on file for up to one year after submission. You will be contacted using the information you provided if you are selected for final consideration by the City Council. A board or commission appointment is a non-paid volunteer position.

Digital Signature

DANIEL GREER

Date of Submission

05/29/2026

Email not displaying correctly? [View it in your browser.](#)



MEMO TO: Mayor and City Councilmembers
FROM: Jonathan Greene, City Manager
DATE: June 16, 2026
SUBJECT: Special Event Application: Revival in the Park

Recommendation:

Approve a request from Connections 4 Christ to host Revival in the Park on July 25, 2026, in downtown Jackson.

Attached is a memo and supporting paperwork from Beth Kuiper regarding the Special Event Application for Revival in the Park.

I recommend approval of the Special Event Application for Revival in the Park. Your consideration and concurrence is appreciated.

JACKSON

Founded 1829

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager

FROM: DDA Director, DDA Director

DATE: June 16, 2026

RECOMMENDATION:

Approve a request from Connections 4 Christ to host Revival in the Park on July 25, 2026, in downtown Jackson.

ISSUE STATEMENT

Approvals noted below by each department indicate they have been made aware of the request and the capacity of their department has been met. Conditions of their approval and special considerations are noted.

DEPARTMENT IMPACT	APPROVAL	DENIAL	ECONOMIC
DDA	X		\$0.00
Engineering	X		\$0.00
Fire	X		\$0.00
Neighborhood & Economic Operations	X		\$0.00
Parks & Recreation	X		\$0.00
Police	X		\$0.00
Public Works	X		\$0.00
		TOTAL	\$0.00

DESCRIBE THE CONSEQUENCES

Conditions & Considerations: Horace Blackman Park, True City Square Stage power, Bucky Harris Park Bathrooms

OWNERSHIP

Insurance Status: Approval is dependent on the receipt of proper insurance documents.

SOLUTION

FACILITATE IMPLEMENTATION

Approve a request from Connections 4 Christ to host Revival in the Park on July 25, 2026, in downtown Jackson.

ATTACHMENTS

- 1. SEA-Revival in the Park

By: M.Evans	Date: 5/7/26
Fee Rec: \$75	Date: 5/12/26
Cash:	Check #: 140 (\$75)
Approved through City Council	
Yes/No:	Date:

2026 SPECIAL EVENT APPLICATION

Submit your application to mevans@cityofjackson.org or drop it off at
City of Jackson Downtown Development Authority: 161 W. Michigan Ave, 5th Floor, Jackson, MI

Application must be submitted 60 days prior to event date

Application attachments

The application will not be submitted for approval until all attachments are attained.

Application Fee: Nonrefundable. Cash or check only. Please make checks out to **Downtown Development Authority**

Examples of city resources include, but are not limited to, requests for power, water or fire hydrants, traffic cones, and staging.

- Level 1: \$75 (0-1 city resources)
- Level 2: \$150 (No road closure, needs 2 city resources) *Does not include closing Hayes Court
- Level 3: \$225 (Road closure, police assistance, needs 3+ city resources)
- LATE FEE: +\$50 Late/Rush Fee submitted less than 60 days but greater than 30 days. No applications will be accepted less than 30 days from the date of the event.

- Insurance documentation for sponsoring organization
- Event Map –Please indicate the location of all items (see page 4 for detailed information needed)
- Liquor License & Liquor Liability Insurance (if applicable) See page 5 for details on liquor and the Social District
- Cannabis Consumption Area License and Liability insurance (if applicable)
- Carnival Ride Permit (if applicable)
- Insurance documentation for all vendors (if applicable)
- Fireworks plan and all required approval documentation from the appropriate authorities (if applicable)

Applicant Information

EVENT NAME:

Sponsoring Organization Legal Name :

Street Address :

Tax ID# : Website :

Contact Name 1 : Email: Phone:

Contact Name 2 : Email: Phone:

Contact Name/Phone# During Event:

Event Details

Event Date(s): Set up Time: Start Time: End Time: Tear Down Time:

Has this event occurred before? Yes No If yes, how many previous years?

What is the expected attendance? Do you expect to do this event next year? Yes No

Type of Event Please check all that apply

Festival March/Parade Walk/Run* Other

***Downtown 5K/10K's:** Even with City Council approval, the proposed route cannot be guaranteed due to ongoing construction, which may require adjustments to the course. We recommend considering Ella Sharp Park as an alternative to downtown streets.

Description of Event This description will be posted on the Special Events Calendar

[Empty text area for event description]

Event Location Please include the location on the map

Horace Blackman Park

Bucky Harris Park

MLK Equality Trail

TRUE City Square Stage

Grand River Farmers Market Pavilion

Ella Sharp Park
**requires Ella Sharp Board approval*

Other Location

[Empty text area for other location]

Requested Street Closure(s) Please include all requested street closures on the map. **Note that street closures require an anticipated attendance of at least 3,000**

Street Name: [] Cross Street 1: [] Cross Street 2: []
Closure Start Date: [] Time: [] Closure End Date: [] Time: []

Street Name: [] Cross Street 1: [] Cross Street 2: []
Closure Start Date: [] Time: [] Closure End Date: [] Time: []

Street Name: [] Cross Street 1: [] Cross Street 2: []
Closure Start Date: [] Time: [] Closure End Date: [] Time: []

Street Name: [] Cross Street 1: [] Cross Street 2: []
Closure Start Date: [] Time: [] Closure End Date: [] Time: []

Street Name: [] Cross Street 1: [] Cross Street 2: []
Closure Start Date: [] Time: [] Closure End Date: [] Time: []

Street Name: [] Cross Street 1: [] Cross Street 2: []
Closure Start Date: [] Time: [] Closure End Date: [] Time: []

Bathroom Plan Please include bathroom locations on the map

Facilities: How many restrooms/portable toilets will be provided, including ADA options? []

Service Provider: Who will supply and service the restrooms (name/contact)? []

Placement: Where will restrooms be located? **Please include locations on the map* []

Additional Notes: []

Bucky Harris Park Bathrooms Use: Request a key at City Hall, Parks & Rec, 161 W. Michigan Ave., 5th Floor with a \$75 refundable deposit and state ID. You must unlock and lock the bathroom doors before and after the event.

Waste Management Plan Please include garbage locations on the map

*If the area of your event is not cleaned up, you will be invoiced the cost of services.

Collection: How will garbage be managed during and after the event?

Service Provider: Who is responsible for waste removal (name/contact)?

Reciprocals: How many bins will be provided? **Please include locations on the map*
For large events, how many roll-offs?

Cleanup: Who will handle post-event cleanup?

Additional notes:

Other City Resource Requests *Include all extra resources on map

Electrical Power: Do you need electrical power? Yes No ****All electrical lines MUST be properly covered to minimize tripping hazards****

If yes, what?

Will you have food trucks?

Please add food truck names and locations on the map.

Yes No If yes, how many food trucks do you anticipate?

Using generators? Yes No Do you need to rent power boxes for the food trucks? Yes No
\$25 per box rental cost (adapters included)

If yes, how many?

Will you have Vendors/ Other food on site?

Yes No If yes, how many?

Using generators? Yes No Do you need to rent power boxes? Yes No
\$25 per box rental cost (adapters included)

If yes, how many?

Will you have Amusement/ Carnival Rides, other attractions (bounce house, foam machine, etc)? Yes No If yes, what?

Using generators? Yes No Do you need to rent power boxes? Yes No
\$25 per box rental cost (adapters included)

If yes, how many?

Other electrical power needed? Yes No If yes, what?

Wattage needed: Number of plug-ins needed:

Water: Do you need water? Yes No If yes, please indicate the needed requirement:

Location of where the water is needed:

Fireworks: Do you plan to do fireworks? Yes No **If yes, please attach your detailed fireworks plan along with all required approval documents from the appropriate local authorities.*

Police Department: Do you require police assistance? Yes No If yes, please explain:

Alcohol Sales: Yes No **If yes, attach liquor license and liquor liability insurance*

Cannabis Consumption Area: Yes No **If yes, attach Cannabis Consumption License and liability insurance*

Other Requests:

Traffic Cones How many? 15 foot Mobile Stage 25 foot Mobile Stage

Other

Other

Required Attachments for Application Processing

■ Insurance *Please request the following documentation from your insurance carrier.*

Insurance Type	Requirements
Certificate of Liability Insurance (MUST also be provided by all vendors)	<ul style="list-style-type: none"> Showing a liability coverage of at least \$1,000,000 Identifying "City of Jackson" & " Jackson Downtown Development Authority" as additional insured
Liquor Liability Insurance (if needed)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured
Cannabis Liability Insurance (if needed)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured
XCU Fireworks Liability Insurance (if needed; required for all fireworks displays)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured

■ I am a Level 1 Special Event (low resources), and would like to be considered for eligibility to enter a Hold Harmless Agreement with The City of Jackson in lieu of providing the above-required insurance documentation.

■ Event Map *Please include **all event details** and activities on the map for review and processing.*

Route plan	Emergency vehicle access	Requested street closures	Food Truck Locations
Vendor locations	Dispersal locations	Requested reserved parking	
Tent locations	Trash Receptacle locations	Requested electrical location	
Assembly locations	Bathroom locations	Alcohol/Cannabis sales locations	

**If these details change, a revised map must be provided seven days prior to event.
Revised maps cannot include any additional street use, reserved parking, or additional space reservations.*

Additional Comments:

***Note: We want to inform you that adjustments are being made to the City Special Event Application process to align with the demand for City resources and the overtime required to facilitate these events. As part of this process, we will gradually introduce limits and monetary requirements for utilizing city resources.**

Special Event Application Policy

Additional charges may incur if policies are broken.

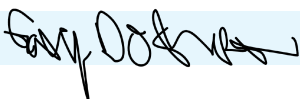
1. The applicant or representative of any business, group, or organization that seeks approval to conduct a special event must be 21 years of age or older.
2. No ground stakes are allowed on City property. Tents and inflatables must be weighted down.
3. Glitter and confetti are prohibited at all events.
4. No plugging into outlets without prior approval.
5. For events utilizing street space, all fixtures (tents, vehicles, trucks, etc.) must be placed near the curbs to allow for emergency vehicle access.
6. No alcoholic beverages allowed unless proper paperwork is provided along with City Council approval. Alcoholic beverages must be consumed within the area in which they are served. No containers, open or closed, may leave the event area unless approval is granted.
7. Social District: By following these steps and providing thorough documentation, you can effectively incorporate Social District rules into your Special License application, ensuring compliance with MLCC regulations and facilitating a successful event:
 - a. If a non-profit organization seeks a Special License for an event within a Social District's commons area, the local governing body must delineate the specific portions of the commons area to be used exclusively by the Special Licensee and those to be used by Social District permittees. This ensures clear boundaries and prevents overlap between the event and existing Social District activities. Please provide a clear and precise diagram that outlines the designated areas within the commons for both the Special Licensee and the Social District permittees.
 - b. Alcoholic beverages sold by the Special Licensee must be consumed within the area designated for the special event. Similarly, beverages from Social District permittees should remain within their designated zones. Areas must show visual barriers and provide staff to oversee the delineated area.
 - c. Review the MLCC's Special License Application form for any specific sections or questions related to events in Social Districts. Ensure that all relevant information is accurately provided, and any additional requirements are met. The application form can be found here: <https://www.michigan.gov/lara/bureau-list/lcc/faq/social-districts?utm>
8. Only a removable medium, such as chalk and/or tape, can be used to mark event area or routes. No paint of any kind is permitted. Tape must be removed once event is over.
9. One temporary sign/banner is permitted with your event, provided it measures no more than 12 ft and does not block any intersections, driveways, or right-of-ways.

Special Event Application

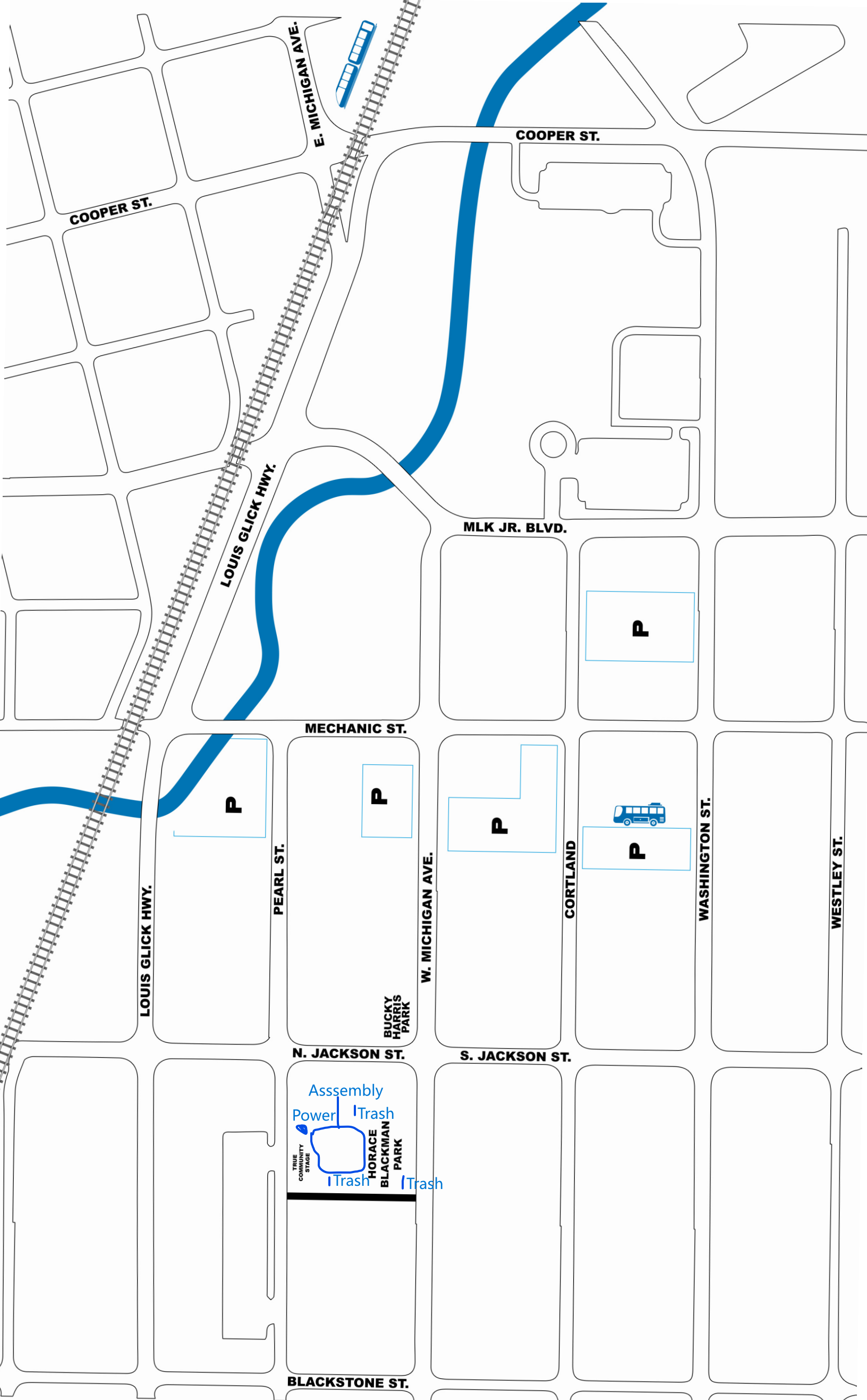
Certification and Signature

1. I am the person with authority to act on behalf of the sponsoring organization.
2. I have submitted all required documents in support of the Special Event Application
3. A Special Event Application Fee is submitted along with this application.
4. Only the activities listed on the application will be permitted at the event. If additional activities are added, I will immediately contact the City of Jackson. I understand that the approval of my application may be withdrawn or additional action required.
5. All food vendors must be approved by the Jackson County Health Department and each food and other vendor must provide the City of Jackson with a Certificate of Insurance which names the City of Jackson and the Downtown Development Authority as additional insured parties on the policy.
6. Fire Department permit and approval is required for events including display fireworks. Extreme Close-Up (XCU) fireworks liability insurance is required for all fireworks display.
7. The approval of this special event may include additional requirements, limitations, or fees based on the City's review of the application.
8. If I, or my organization, fail to clean up and repair damages to the event area, my organization may be billed for City services, and that failure to clean up and repair damage will be considered for future applications.
9. As the duly authorized agent of the sponsoring organization applying for approval of the Special Event, I affirm the above understandings and agree that my sponsoring organization will comply with the terms of the written confirmation of approval and all City requirements, ordinances and other laws which apply to this Special Event.
10. By signing this Special Event Application, I declare I am 21 years of age or older.
11. If required to provide liability insurance, the sponsoring organization will add the City of Jackson and the Downtown Development Authority as additional insured parties on the sponsoring organization's liability policy.
12. On behalf of the sponsoring organization, I agree that the sponsoring organization will defend, indemnify, and hold harmless the City of Jackson, its officers, employees and agents from and against any claim, demand, suit, loss, cost or expense, or any damage, which may be asserted, claimed, or recovered against or from the City of Jackson, its officers, employees, and agent, by reason of any damage to property, bodily injury, or death, sustained by any person whomsoever, and which damage, injury, or death arises out of or is incident to or in any way connected with or related to this Special Event.
13. The City of Jackson reserves the right to waive any requirements of this policy in the interests of the health, safety, and welfare of the citizens of Jackson.

Signature:



Date:



COOPER ST.

E. MICHIGAN AVE.

COOPER ST.

LOUIS GLICK HWY.

MLK JR. BLVD.

P

MECHANIC ST.

P

P

P

P

LOUIS GLICK HWY.

PEARL ST.

W. MICHIGAN AVE.

CORTLAND

WASHINGTON ST.

WESTLEY ST.

BUCKY HARRIS PARK

N. JACKSON ST.

S. JACKSON ST.

Assembly
Power
Trash
TRUE COMMUNITY STAGE
HORACE BLACKMAN PARK
Trash

BLACKSTONE ST.



MEMO TO: Mayor and City Councilmembers
FROM: Jonathan Greene, City Manager
DATE: June 16, 2026
SUBJECT: Special Event Application: Jackson Civil War Muster

Recommendation:

Approve a request from the Jackson Civil War Society to host the Jackson Civil War Muster on August 22-23, in Jackson.

Attached is a memo and supporting paperwork from Beth Kuiper regarding the Special Event Application for the Jackson Civil War Muster.

I recommend approval of the Special Event Application for the Jackson Civil War Muster. Your consideration and concurrence is appreciated.

JACKSON

Founded 1829

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager

FROM: DDA Director, DDA Director

DATE: June 16, 2026

RECOMMENDATION:

Approve a request from the Jackson Civil War Society to host the Jackson Civil War Muster on August 22-23, in Jackson.

ISSUE STATEMENT

Approvals noted below by each department indicate they have been made aware of the request and the capacity of their department has been met. Conditions of their approval and special considerations are noted.

DEPARTMENT IMPACT	APPROVAL	DENIAL	ECONOMIC
DDA	X		\$0.00
Engineering	X		\$0.00
Fire	X		\$0.00
Neighborhood & Economic Operations	X		\$0.00
Parks & Recreation	X		\$0.00
Police	X		\$0.00
Public Works	X		\$400.00
		TOTAL	\$400.00

DESCRIBE THE CONSEQUENCES

Conditions & Considerations: Road closure, 15 ft. mobile stage, Extra no parking sign

OWNERSHIP

Insurance Status:

Approval is dependent on the receipt of proper insurance documents.

SOLUTION

FACILITATE IMPLEMENTATION

Approve a request from the Jackson Civil War Society to host the Jackson Civil War Muster on August 22-23, in Jackson.



ATTACHMENTS

- 1. SEA-Civil War Muster

By: **M.Evans** Date: **4/21/26**
 Fee Rec: _____ Date: _____
 Cash: _____ Check #: _____
 Approved through City Council
 Yes/No: _____ Date: _____

2026 SPECIAL EVENT APPLICATION

Submit your application to mevans@cityofjackson.org or drop it off at
 City of Jackson Downtown Development Authority: 161 W. Michigan Ave, 5th Floor, Jackson, MI

Application must be submitted 60 days prior to event date

Application attachments

The application will not be submitted for approval until all attachments are attained.

Application Fee: Nonrefundable. Cash or check only. Please make checks out to **Downtown Development**

Authority

Examples of city resources include, but are not limited to, requests for power, water or fire hydrants, traffic cones, and staging.

- Level 1: \$75 (0-1 city resources)
- Level 2: \$150 (No road closure, needs 2 city resources) *Does not include closing Hayes Court
- Level 3: \$225 (Road closure, police assistance, needs 3+ city resources)
- LATE FEE: +\$50 Late/Rush Fee submitted less than 60 days but greater than 30 days. No applications will be accepted less than 30 days from the date of the event.

- Insurance documentation for sponsoring organization
- Event Map –Please indicate the location of all items (see page 4 for detailed information needed)
- Liquor License & Liquor Liability Insurance (if applicable) See page 5 for details on liquor and the Social District
- Cannabis Consumption Area License and Liability insurance (if applicable)
- Carnival Ride Permit (if applicable)
- Insurance documentation for all vendors (if applicable)
- Fireworks plan and all required approval documentation from the appropriate authorities (if applicable)

Applicant Information

EVENT NAME: Jackson Civil War Muster

Sponsoring Organization Legal Name : **Jackson Civil War Society**

Street Address : **1401 S Brown St Jackson, MI 49203**

Tax ID# :

Website : **CivilWarMuster.org**

Contact Name 1 : **Jacob Bailey - Vice President** Email: **VicePresident@civilwarmuster.org** Phone: **517-740-0371**

Contact Name 2 : _____ Email: _____ Phone: _____

Contact Name/Phone# During Event: **Jacob Bailey 517-740-0371**

Event Details

Event Date(s): _____ Set up Time: _____ Start Time: _____ End Time: _____ Tear Down Time: _____

August 22-23, 2026 **9AM** **4PM**

Has this event occurred before? Yes No If yes, how many previous years? **39**

What is the expected attendance? **17,000** Do you expect to do this event next year? Yes No

Type of Event Please check all that apply

- Festival
- March/Parade
- Walk/Run*
- Other

***Downtown 5K/10K's:** Even with City Council approval, the proposed route cannot be guaranteed due to ongoing construction, which may require adjustments to the course. We recommend considering Ella Sharp Park as an alternative to downtown streets.

Description of Event This description will be posted on the Special Events Calendar

The Jackson Civil War Muster was established in 1986 and since then, we've grown into a full-scale Civil War living history event that draws audiences from all over the Midwest United States.

Event Location Please include the location on the map

Horace Blackman Park

Bucky Harris Park

MLK Equality Trail

TRUE City Square Stage

Grand River Farmers Market Pavilion

Ella Sharp Park

**requires Ella Sharp Board approval*

Other Location **Cascades Park**

Requested Street Closure(s) Please include all requested street closures on the map. **Note that street closures require an anticipated attendance of at least 3,000**

Brown St.

Randolph St

Denton Rd

Street Name:

Cross Street 1:

Cross Street 2:

Closure Start Date: August 22nd

Time: 9am

Closure End Date: August 24th

Time: 5:30pm

Street Name:

Cross Street 1:

Cross Street 2:

Closure Start Date:

Time:

Closure End Date:

Time:

Street Name:

Cross Street 1:

Cross Street 2:

Closure Start Date:

Time:

Closure End Date:

Time:

Street Name:

Cross Street 1:

Cross Street 2:

Closure Start Date:

Time:

Closure End Date:

Time:

Street Name:

Cross Street 1:

Cross Street 2:

Closure Start Date:

Time:

Closure End Date:

Time:

Street Name:

Cross Street 1:

Cross Street 2:

Closure Start Date:

Time:

Closure End Date:

Time:

Bathroom Plan Please include bathroom locations on the map

Facilities: How many restrooms/portable toilets will be provided, including ADA options? **6**

Service Provider: Who will supply and service the restrooms (name/contact)? **Jackson County & American Portable Toilets**

Placement: Where will restrooms be located? **Please include locations on the map* **See map**

Additional Notes:

Bucky Harris Park Bathrooms Use: Request a key at City Hall, Parks & Rec, 161 W. Michigan Ave., 5th Floor with a \$75 refundable deposit and state ID. You must unlock and lock the bathroom doors before and after the event.

Waste Management Plan Please include garbage locations on the map

*If the area of your event is not cleaned up, you will be invoiced the cost of services.

Collection: How will garbage be managed during and after the event? **Volunteers**

Service Provider: Who is responsible for waste removal (name/contact)? **Emmons Service**

Reciprocals: How many bins will be provided? *Please include locations on the map **40**
For large events, how many roll-offs?

Cleanup: Who will handle post-event cleanup? **Volunteers & Jackson County**

Additional notes:

Other City Resource Requests *Include all extra resources on map

Electrical Power: Do you need electrical power? **Yes** **No** ****All electrical lines MUST be properly covered to minimize tripping hazards****

If yes, what?

Will you have food trucks? Yes **No** If yes, how many food trucks do you anticipate? **10**
Please add food truck names and locations on the map.

Using generators? **Yes** **No** Do you need to rent power boxes for the food trucks? **Yes** **No** If yes, how many?
\$25 per box rental cost (adapters included)

Will you have Vendors/ Other food on site? Yes **No** If yes, how many? **38**

Using generators? **Yes** **No** Do you need to rent power boxes? **Yes** **No** If yes, how many?
\$25 per box rental cost (adapters included)

Will you have Amusement/ Carnival Rides, other attractions (bounce house, foam machine, etc)? **Yes** **No** If yes, what?

Using generators? **Yes** **No** Do you need to rent power boxes? **Yes** **No** If yes, how many?
\$25 per box rental cost (adapters included)

Other electrical power needed? **Yes** **No** If yes, what?

Wattage needed: Number of plug-ins needed:

Water: Do you need water? **Yes** **No** If yes, please indicate the needed requirement: **For the horses**

Location of where the water is needed: **At hydrant at the corner of Smolley & Levant**

Fireworks: Do you plan to do fireworks? **Yes** **No** **If yes, please attach your detailed fireworks plan along with all required approval documents from the appropriate local authorities.*

Police Department: Do you require police assistance? **Yes** **No** If yes, please explain: **Placed vehicle or 2 for crime deterrent. Available reserve offic**

Alcohol Sales: **Yes** **No** **If yes, attach liquor license and liquor liability insurance*

Cannabis Consumption Area: **Yes** **No** **If yes, attach Cannabis Consumption License and liability insurance*

Other Requests:

Traffic Cones How many? **20** **15 foot Mobile Stage** **25 foot Mobile Stage**

Other **No parking blocking signs for Michigan National Guard Military display area in lot.**

Other

Required Attachments for Application Processing

Insurance *Please request the following documentation from your insurance carrier.*

Insurance Type	Requirements
Certificate of Liability Insurance (MUST also be provided by all vendors)	<ul style="list-style-type: none"> Showing a liability coverage of at least \$1,000,000 Identifying "City of Jackson" & " Jackson Downtown Development Authority" as additional insured
Liquor Liability Insurance (if needed)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured
Cannabis Liability Insurance (if needed)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured
XCU Fireworks Liability Insurance (if needed; required for all fireworks displays)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured

I am a Level 1 Special Event (low resources), and would like to be considered for eligibility to enter a Hold Harmless Agreement with The City of Jackson in lieu of providing the above-required insurance documentation.



Event Map

*Please include **all event details** and activities on the map for review and processing.*

Route plan	Emergency vehicle access	Requested street closures	Food Truck Locations
Vendor locations	Dispersal locations	Requested reserved parking	
Tent locations	Trash Receptacle locations	Requested electrical location	
Assembly locations	Bathroom locations	Alcohol/Cannabis sales locations	

**If these details change, a revised map must be provided seven days prior to event.
Revised maps cannot include any additional street use, reserved parking, or additional space reservations.*

Additional Comments:

***Note: We want to inform you that adjustments are being made to the City Special Event Application process to align with the demand for City resources and the overtime required to facilitate these events. As part of this process, we will gradually introduce limits and monetary requirements for utilizing city resources.**

Special Event Application Policy

Additional charges may incur if policies are broken.

1. The applicant or representative of any business, group, or organization that seeks approval to conduct a special event must be 21 years of age or older.
2. No ground stakes are allowed on City property. Tents and inflatables must be weighted down.
3. Glitter and confetti are prohibited at all events.
4. No plugging into outlets without prior approval.
5. For events utilizing street space, all fixtures (tents, vehicles, trucks, etc.) must be placed near the curbs to allow for emergency vehicle access.
6. No alcoholic beverages allowed unless proper paperwork is provided along with City Council approval. Alcoholic beverages must be consumed within the area in which they are served. No containers, open or closed, may leave the event area unless approval is granted.
7. Social District: By following these steps and providing thorough documentation, you can effectively incorporate Social District rules into your Special License application, ensuring compliance with MLCC regulations and facilitating a successful event:
 - a. If a non-profit organization seeks a Special License for an event within a Social District's commons area, the local governing body must delineate the specific portions of the commons area to be used exclusively by the Special Licensee and those to be used by Social District permittees. This ensures clear boundaries and prevents overlap between the event and existing Social District activities. Please provide a clear and precise diagram that outlines the designated areas within the commons for both the Special Licensee and the Social District permittees.
 - b. Alcoholic beverages sold by the Special Licensee must be consumed within the area designated for the special event. Similarly, beverages from Social District permittees should remain within their designated zones. Areas must show visual barriers and provide staff to oversee the delineated area.
 - c. Review the MLCC's Special License Application form for any specific sections or questions related to events in Social Districts. Ensure that all relevant information is accurately provided, and any additional requirements are met. The application form can be found here: <https://www.michigan.gov/lara/bureau-list/lcc/fag/social-districts?utm>
8. Only a removable medium, such as chalk and/or tape, can be used to mark event area or routes. No paint of any kind is permitted. Tape must be removed once event is over.
9. One temporary sign/banner is permitted with your event, provided it measures no more than 12 ft and does not block any intersections, driveways, or right-of-ways.

Special Event Application

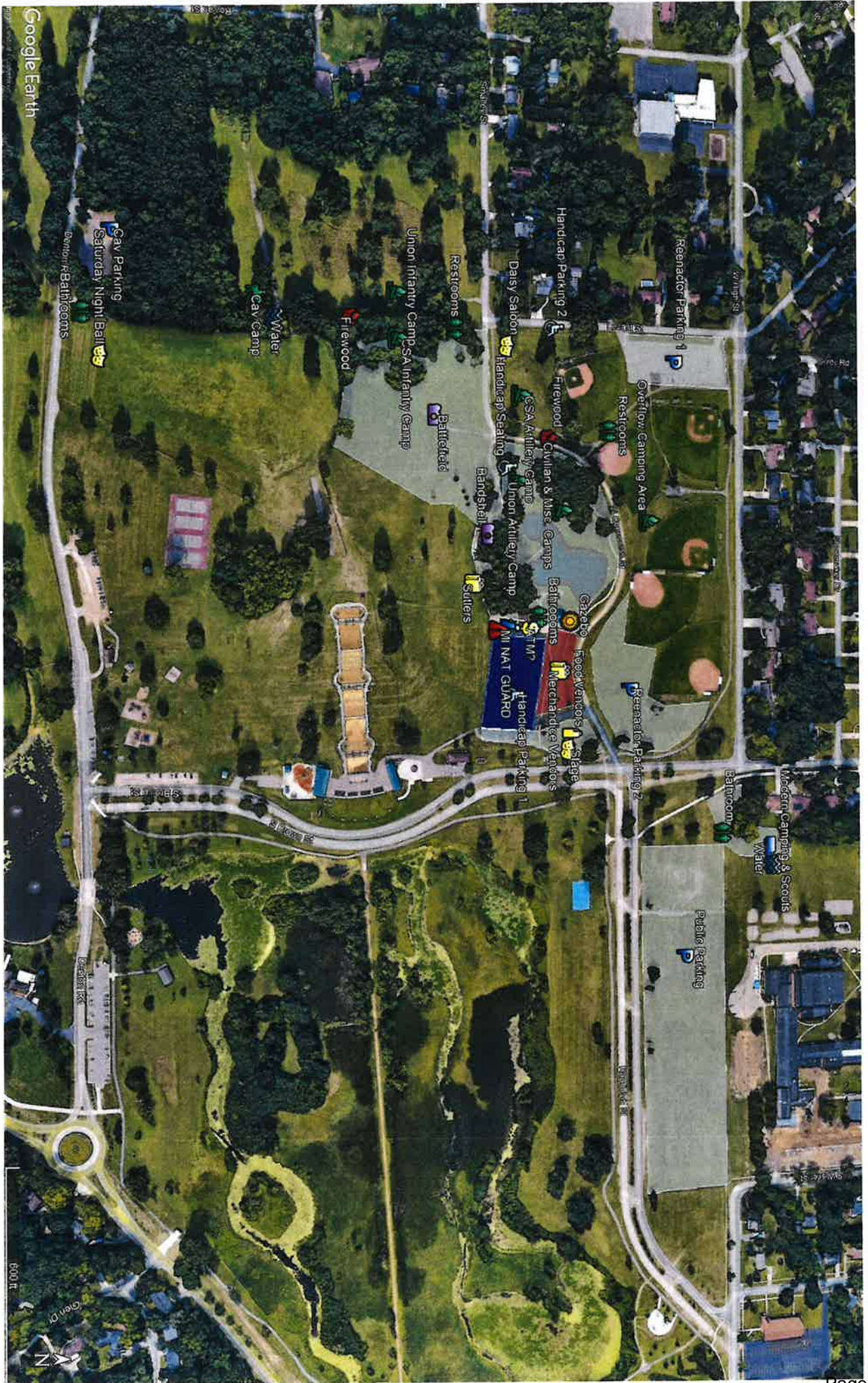
Certification and Signature

1. I am the person with authority to act on behalf of the sponsoring organization.
2. I have submitted all required documents in support of the Special Event Application
3. A Special Event Application Fee is submitted along with this application.
4. Only the activities listed on the application will be permitted at the event. If additional activities are added, I will immediately contact the City of Jackson. I understand that the approval of my application may be withdrawn or additional action required.
5. All food vendors must be approved by the Jackson County Health Department and each food and other vendor must provide the City of Jackson with a Certificate of Insurance which names the City of Jackson and the Downtown Development Authority as additional insured parties on the policy.
6. Fire Department permit and approval is required for events including display fireworks. Extreme Close-Up (XCU) fireworks liability insurance is required for all fireworks display.
7. The approval of this special event may include additional requirements, limitations, or fees based on the City's review of the application.
8. If I, or my organization, fail to clean up and repair damages to the event area, my organization may be billed for City services, and that failure to clean up and repair damage will be considered for future applications.
9. As the duly authorized agent of the sponsoring organization applying for approval of the Special Event, I affirm the above understandings and agree that my sponsoring organization will comply with the terms of the written confirmation of approval and all City requirements, ordinances and other laws which apply to this Special Event.
10. By signing this Special Event Application, I declare I am 21 years of age or older.
11. If required to provide liability insurance, the sponsoring organization will add the City of Jackson and the Downtown Development Authority as additional insured parties on the sponsoring organization's liability policy.
12. On behalf of the sponsoring organization, I agree that the sponsoring organization will defend, indemnify, and hold harmless the City of Jackson, its officers, employees and agents from and against any claim, demand, suit, loss, cost or expense, or any damage, which may be asserted, claimed, or recovered against or from the City of Jackson, its officers, employees, and agent, by reason of any damage to property, bodily injury, or death, sustained by any person whomsoever, and which damage, injury, or death arises out of or is incident to or in any way connected with or related to this Special Event.
13. The City of Jackson reserves the right to waive any requirements of this policy in the interests of the health, safety, and welfare of the citizens of Jackson.

Signature:

Jacob Bailey

Date: 04/20/2026



Google Earth



MEMO TO: Mayor and City Councilmembers

FROM: Jonathan Greene, City Manager

DATE: June 16, 2026

SUBJECT: Special Event Application: Jackson Hispanic Heritage Festival

Recommendation:

Approve a request from the Nuestra Comunidad to host the Jackson Hispanic Heritage Festival on September 12, 2026, in downtown Jackson.

Attached is a memo and supporting paperwork from Beth Kuiper regarding the Special Event Application for the Jackson Hispanic Heritage Festival.

I recommend approval of the Special Event Application for the Jackson Hispanic Heritage Festival. Your consideration and concurrence is appreciated.

JACKSON

Founded 1829

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager

FROM: DDA Director, DDA Director

DATE: June 16, 2026

RECOMMENDATION:

Approve a request from the Nuestra Comunidad to host the Jackson Hispanic Heritage Festival on September 12, 2026, in downtown Jackson.

ISSUE STATEMENT

Approvals noted below by each department indicate they have been made aware of the request and the capacity of their department has been met. Conditions of their approval and special considerations are noted.

DEPARTMENT IMPACT	APPROVAL	DENIAL	ECONOMIC
DDA	X		\$0.00
Engineering	X		\$0.00
Fire	X		\$0.00
Neighborhood & Economic Operations	X		\$0.00
Parks & Recreation	X		\$1000.00
Police	X		\$0.00
Public Works	X		\$0.00
		TOTAL	\$0.00

DESCRIBE THE CONSEQUENCES

Conditions & Considerations: Road closures, Jackson Police Department, Jackson Fire Department, power, water, Horace Blackman Park, True City Square stage and power, picnic tables, trash, traffic cones

OWNERSHIP

Insurance Status: Approval is dependent on the receipt of proper insurance documents.

SOLUTION

FACILITATE IMPLEMENTATION

Approve a request from the Nuestra Comunidad to host the Jackson Hispanic Heritage Festival on September 12, 2026, in downtown Jackson.

ATTACHMENTS

- 1. SEA-Jackson Hispanic Heritage Festival

By: M. Evans	Date: 5/12/26
Fee Rec:	Date:
Cash:	Check #:
Approved through City Council	
Yes/No:	Date:

2026 SPECIAL EVENT APPLICATION

Submit your application to mevans@cityofjackson.org or drop it off at
City of Jackson Downtown Development Authority: 161 W. Michigan Ave, 5th Floor, Jackson, MI

Application must be submitted 60 days prior to event date

Application attachments

The application will not be submitted for approval until all attachments are attained.

Application Fee: Nonrefundable. Cash or check only. Please make checks out to **Downtown Development Authority**

Examples of city resources include, but are not limited to, requests for power, water or fire hydrants, traffic cones, and staging.

- Level 1: \$75 (0-1 city resources)
- Level 2: \$150 (No road closure, needs 2 city resources) *Does not include closing Hayes Court
- Level 3: \$225 (Road closure, police assistance, needs 3+ city resources)
- LATE FEE: +\$50 Late/Rush Fee submitted less than 60 days but greater than 30 days. No applications will be accepted less than 30 days from the date of the event.

- Insurance documentation for sponsoring organization
- Event Map –Please indicate the location of all items (see page 4 for detailed information needed)
- Liquor License & Liquor Liability Insurance (if applicable) See page 5 for details on liquor and the Social District
- Cannabis Consumption Area License and Liability insurance (if applicable)
- Carnival Ride Permit (if applicable)
- Insurance documentation for all vendors (if applicable)
- Fireworks plan and all required approval documentation from the appropriate authorities (if applicable)

Applicant Information

EVENT NAME: _____

Sponsoring Organization Legal Name : _____

Street Address : _____

Tax ID# : _____ Website : _____

Contact Name 1 : _____ Email: _____ Phone: _____

Contact Name 2 : _____ Email: _____ Phone: _____

Contact Name/Phone# During Event: _____

Event Details

Event Date(s): _____ Set up Time: _____ Start Time: _____ End Time: _____ Tear Down Time: _____

Has this event occurred before? Yes No If yes, how many previous years? _____

What is the expected attendance? _____ Do you expect to do this event next year? Yes No

Type of Event Please check all that apply

Festival March/Parade Walk/Run* Other _____

***Downtown 5K/10K's:** Even with City Council approval, the proposed route cannot be guaranteed due to ongoing construction, which may require adjustments to the course. We recommend considering Ella Sharp Park as an alternative to downtown streets.

■ **Description of Event** This description will be posted on the Special Events Calendar

[Empty text box for event description]

■ **Event Location** Please include the location on the map

Horace Blackman Park
 Bucky Harris Park
 MLK Equality Trail
 TRUE City Square Stage
 Grand River Farmers Market Pavilion
 Ella Sharp Park
**requires Ella Sharp Board approval*
 Other Location

■ **Requested Street Closure(s)** Please include all requested street closures on the map. **Note that street closures require an anticipated attendance of at least 3,000**

Street Name: Cross Street 1: Cross Street 2: Jackson St.

Closure Start Date: Time: Closure End Date: Time:

Street Name: Cross Street 1: Cross Street 2: * This is the intersection

Closure Start Date: Time: Closure End Date: Time:

Street Name: Hayes Ct Cross Street 1: Pearl St Cross Street 2: Michigan Ave

Closure Start Date: Time: Closure End Date: Time:

Street Name: Cross Street 1: Cross Street 2:

Closure Start Date: Time: Closure End Date: Time:

Street Name: Cross Street 1: Cross Street 2:

Closure Start Date: Time: Closure End Date: Time:

Street Name: Cross Street 1: Cross Street 2:

Closure Start Date: Time: Closure End Date: Time:

■ **Bathroom Plan** Please include bathroom locations on the map

Facilities: How many restrooms/portable toilets will be provided, including ADA options?

Service Provider: Who will supply and service the restrooms (name/contact)?

Placement: Where will restrooms be located? **Please include locations on the map*

Additional Notes:

Bucky Harris Park Bathrooms Use: Request a key at City Hall, Parks & Rec, 161 W. Michigan Ave., 5th Floor with a \$75 refundable deposit and state ID. You must unlock and lock the bathroom doors before and after the event.

Waste Management Plan Please include garbage locations on the map

*If the area of your event is not cleaned up, you will be invoiced the cost of services.

Collection: How will garbage be managed during and after the event?

Service Provider: Who is responsible for waste removal (name/contact)?

Reciprocals: How many bins will be provided? **Please include locations on the map*
For large events, how many roll-offs?

Cleanup: Who will handle post-event cleanup?

Additional notes:

Other City Resource Requests *Include all extra resources on map

Electrical Power: Do you need electrical power? Yes No ****All electrical lines MUST be properly covered to minimize tripping hazards****

If yes, what?

Will you have food trucks? Yes No If yes, how many food trucks do you anticipate?
Please add food truck names and locations on the map.

Using generators? Yes No Do you need to rent power boxes for the food trucks? Yes No If yes, how many?
\$25 per box rental cost (adapters included)

Will you have Vendors/ Other food on site? Yes No If yes, how many?

Using generators? Yes No Do you need to rent power boxes? Yes No If yes, how many?
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Will you have Amusement/ Carnival Rides, other attractions (bounce house, foam machine, etc)? Yes No If yes, what?

Using generators? Yes No Do you need to rent power boxes? Yes No If yes, how many?
\$25 per box rental cost (adapters included)

Other electrical power needed? Yes No If yes, what?

Wattage needed: Number of plug-ins needed:

Water: Do you need water? Yes No If yes, please indicate the needed requirement:

Location of where the water is needed:

Fireworks: Do you plan to do fireworks? Yes No **If yes, please attach your detailed fireworks plan along with all required approval documents from the appropriate local authorities.*

Police Department: Do you require police assistance? Yes No If yes, please explain:

Alcohol Sales: Yes No **If yes, attach liquor license and liquor liability insurance*

Cannabis Consumption Area: Yes No **If yes, attach Cannabis Consumption License and liability insurance*

Other Requests:

Traffic Cones How many? 15 foot Mobile Stage 25 foot Mobile Stage

Other

Other

Required Attachments for Application Processing

■ Insurance *Please request the following documentation from your insurance carrier.*

Insurance Type	Requirements
Certificate of Liability Insurance (MUST also be provided by all vendors)	<ul style="list-style-type: none"> Showing a liability coverage of at least \$1,000,000 Identifying "City of Jackson" & " Jackson Downtown Development Authority" as additional insured
Liquor Liability Insurance (if needed)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured
Cannabis Liability Insurance (if needed)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured
XCU Fireworks Liability Insurance (if needed; required for all fireworks displays)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured

■ I am a Level 1 Special Event (low resources), and would like to be considered for eligibility to enter a Hold Harmless Agreement with The City of Jackson in lieu of providing the above-required insurance documentation.

■ Event Map *Please include **all event details** and activities on the map for review and processing.*

Route plan	Emergency vehicle access	Requested street closures	Food Truck Locations
Vendor locations	Dispersal locations	Requested reserved parking	
Tent locations	Trash Receptacle locations	Requested electrical location	
Assembly locations	Bathroom locations	Alcohol/Cannabis sales locations	

**If these details change, a revised map must be provided seven days prior to event.
Revised maps cannot include any additional street use, reserved parking, or additional space reservations.*

Additional Comments:

***Note: We want to inform you that adjustments are being made to the City Special Event Application process to align with the demand for City resources and the overtime required to facilitate these events. As part of this process, we will gradually introduce limits and monetary requirements for utilizing city resources.**

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Additional charges may incur if policies are broken.

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4. No plugging into outlets without prior approval.
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 - a. If a non-profit organization seeks a Special License for an event within a Social District's commons area, the local governing body must delineate the specific portions of the commons area to be used exclusively by the Special Licensee and those to be used by Social District permittees. This ensures clear boundaries and prevents overlap between the event and existing Social District activities. Please provide a clear and precise diagram that outlines the designated areas within the commons for both the Special Licensee and the Social District permittees.
 - b. Alcoholic beverages sold by the Special Licensee must be consumed within the area designated for the special event. Similarly, beverages from Social District permittees should remain within their designated zones. Areas must show visual barriers and provide staff to oversee the delineated area.
 - c. Review the MLCC's Special License Application form for any specific sections or questions related to events in Social Districts. Ensure that all relevant information is accurately provided, and any additional requirements are met. The application form can be found here: <https://www.michigan.gov/lara/bureau-list/lcc/faq/social-districts?utm>
8. Only a removable medium, such as chalk and/or tape, can be used to mark event area or routes. No paint of any kind is permitted. Tape must be removed once event is over.
9. One temporary sign/banner is permitted with your event, provided it measures no more than 12 ft and does not block any intersections, driveways, or right-of-ways.

Special Event Application

Certification and Signature

1. I am the person with authority to act on behalf of the sponsoring organization.
2. I have submitted all required documents in support of the Special Event Application
3. A Special Event Application Fee is submitted along with this application.
4. Only the activities listed on the application will be permitted at the event. If additional activities are added, I will immediately contact the City of Jackson. I understand that the approval of my application may be withdrawn or additional action required.
5. All food vendors must be approved by the Jackson County Health Department and each food and other vendor must provide the City of Jackson with a Certificate of Insurance which names the City of Jackson and the Downtown Development Authority as additional insured parties on the policy.
6. Fire Department permit and approval is required for events including display fireworks. Extreme Close-Up (XCU) fireworks liability insurance is required for all fireworks display.
7. The approval of this special event may include additional requirements, limitations, or fees based on the City's review of the application.
8. If I, or my organization, fail to clean up and repair damages to the event area, my organization may be billed for City services, and that failure to clean up and repair damage will be considered for future applications.
9. As the duly authorized agent of the sponsoring organization applying for approval of the Special Event, I affirm the above understandings and agree that my sponsoring organization will comply with the terms of the written confirmation of approval and all City requirements, ordinances and other laws which apply to this Special Event.
10. By signing this Special Event Application, I declare I am 21 years of age or older.
11. If required to provide liability insurance, the sponsoring organization will add the City of Jackson and the Downtown Development Authority as additional insured parties on the sponsoring organization's liability policy.
12. On behalf of the sponsoring organization, I agree that the sponsoring organization will defend, indemnify, and hold harmless the City of Jackson, its officers, employees and agents from and against any claim, demand, suit, loss, cost or expense, or any damage, which may be asserted, claimed, or recovered against or from the City of Jackson, its officers, employees, and agent, by reason of any damage to property, bodily injury, or death, sustained by any person whomsoever, and which damage, injury, or death arises out of or is incident to or in any way connected with or related to this Special Event.
13. The City of Jackson reserves the right to waive any requirements of this policy in the interests of the health, safety, and welfare of the citizens of Jackson.

Signature: 

Date: 5/11/2026



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

07/17/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Richmond Agency, Inc. 833 Laurence Ave Jackson MI 49202		CONTACT NAME: Reanne Parshall PHONE (A/C. No. Ext): 517-788-9130 E-MAIL ADDRESS: rparshall@richmondagency.com FAX (A/C. No): 517-788-8036	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A: United States Liability Ins. Co.	NAIC # 25895
INSURED Nuestra Comunidad 215 N Higby St Jackson MI 49202		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 20250717164114029

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y	Y	NBP1568298A	08/02/2025	08/02/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Directors & Officers \$ 1,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N <input checked="" type="checkbox"/> N/A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

City of Jackson
 161 W. Michigan Ave
 Jackson MI 49201

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

07/17/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Richmond Agency, Inc. 833 Laurence Ave Jackson MI 49202		CONTACT NAME: Reanne Parshall PHONE (A/C. No. Ext): 517-788-9130 E-MAIL ADDRESS: rparshall@richmondagency.com FAX (A/C. No): 517-788-8036	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A: United States Liability Ins. Co.	NAIC # 25895
INSURED Nuestra Comunidad 215 N Higby St Jackson MI 49202		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 20250717164114351

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y		NBP1568298A	08/02/2025	08/02/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Director's & Officers \$ 1,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

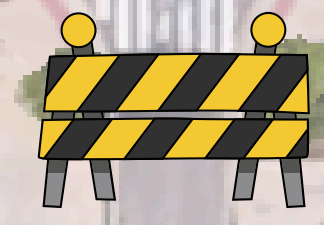
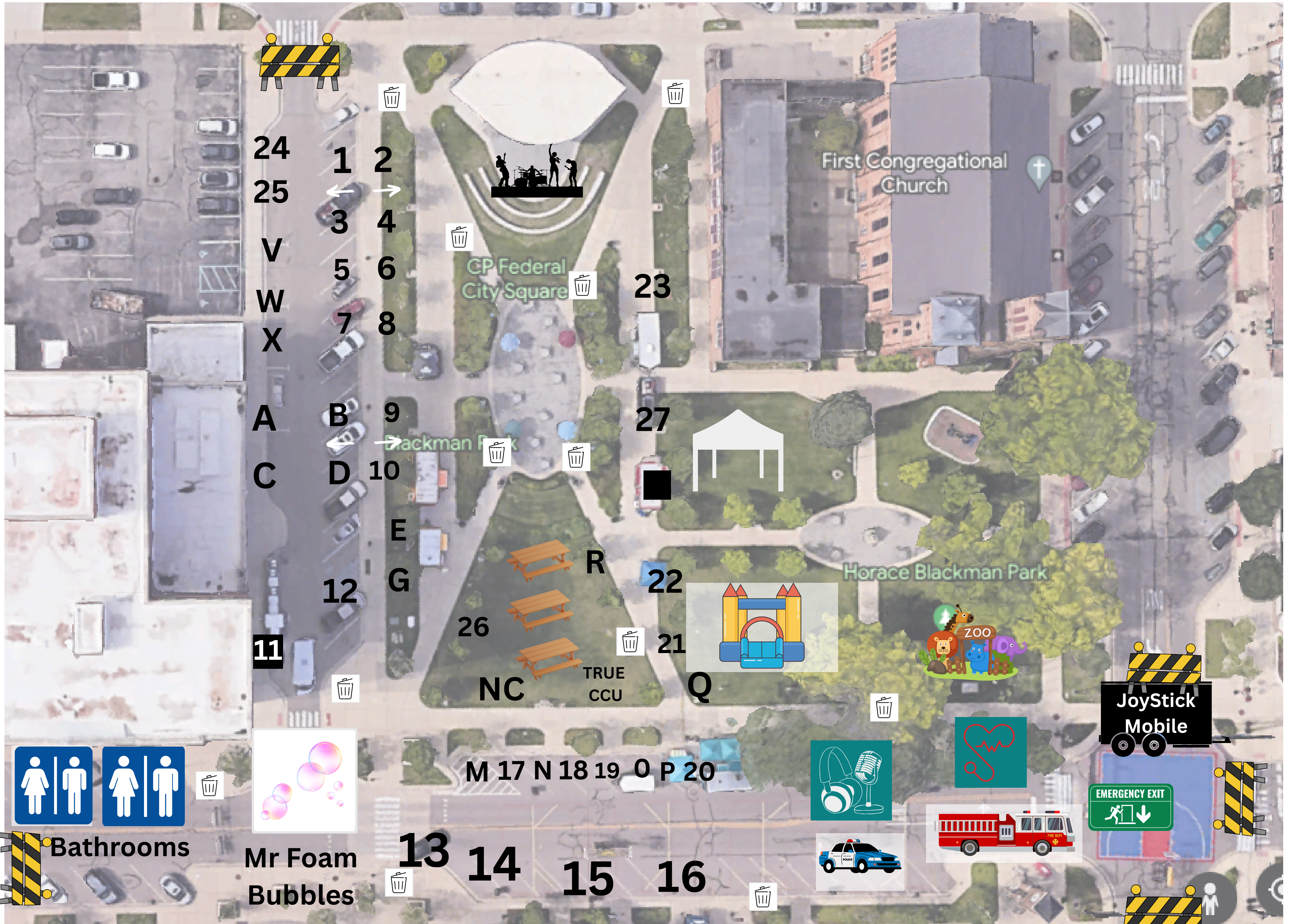
CERTIFICATE HOLDER**CANCELLATION**

Downtown Development Authority
 161 W. Michigan Ave
 Jackson MI 40201

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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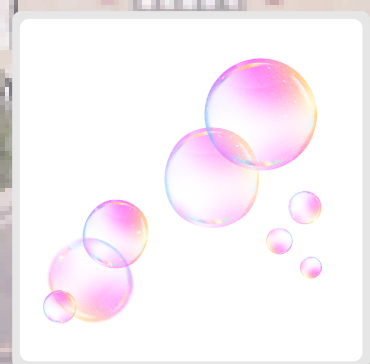
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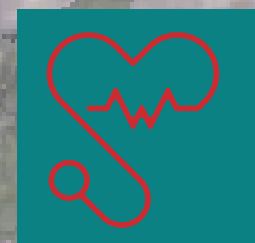
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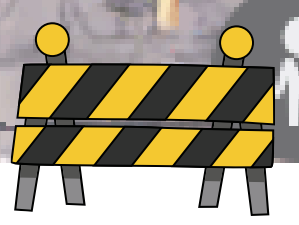
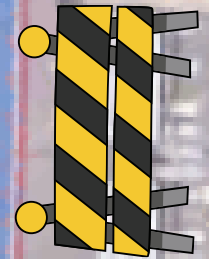
Bathrooms



Mr Foam Bubbles



JoyStick Mobile



CP Federal City Square

First Congregational Church

Horace Blackman Park

Horace Blackman Park

ZOO

TRUE CCU



MEMO TO: Mayor and City Councilmembers

FROM: Jonathan Greene, City Manager

DATE: June 16, 2026

SUBJECT: Special Event Application: 8th Annual Southside Summer Fest

Recommendation:

Approve a request from the Community Action Agency to host the 8th Annual Southside Summer Fest on July 24-26, 2026, in downtown Jackson.

JACKSON

Founded 1829

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager

FROM: DDA Director, DDA Director

DATE: June 16, 2026

RECOMMENDATION:

Approve a request from the Community Action Agency to host the 8th Annual Southside Summer Fest on July 24-26, 2026, in downtown Jackson.

ISSUE STATEMENT

Approvals noted below by each department indicate they have been made aware of the request and the capacity of their department has been met. Conditions of their approval and special considerations are noted.

DEPARTMENT IMPACT	APPROVAL	DENIAL	ECONOMIC
DDA	X		\$0.00
Engineering	X		\$0.00
Fire	X		\$0.00
Neighborhood & Economic Operations	X		\$0.00
Parks & Recreation	X		\$0.00
Police	X		\$0.00
Public Works	X		\$0.00
		TOTAL	\$0.00

DESCRIBE THE CONSEQUENCES

Conditions & Considerations: Exchange Park, Power box accessibility, Jackson Police Department, traffic cones, 15 ft. mobile stage, additional bathrooms requested

OWNERSHIP

Insurance Status: The insurance is on file with the City Attorney and the Downtown Development Authority.

SOLUTION

FACILITATE IMPLEMENTATION

Approve a request from the Community Action Agency to host the 8th Annual Southside Summer Fest on July 24-26, 2026, in downtown Jackson.

ATTACHMENTS

- 1. SEA-8th Annual Southside Summer Fest

By: *M. Evans* Date: *5/21/20*
 Fee Rec: *\$225* Date: *5/21/20*
 Cash: Check #: *249953*
 Approved through City Council
 Yes/No: Date:

2026 SPECIAL EVENT APPLICATION

Submit your application to mevans@cityofjackson.org or drop it off at
 City of Jackson Downtown Development Authority: 161 W. Michigan Ave, 5th Floor, Jackson, MI

Application must be submitted 60 days prior to event date

Application attachments

The application will not be submitted for approval until all attachments are attained.

Application Fee: Nonrefundable. Cash or check only. Please make checks out to **Downtown Development Authority**

Authority Examples of city resources include, but are not limited to, requests for power, water or fire hydrants, traffic cones, and staging.

- Level 1: \$75 (0-1 city resources)
- Level 2: \$150 (No road closure, needs 2 city resources) *Does not include closing Hayes Court
- Level 3: \$225 (Road closure, police assistance, needs 3+ city resources)
- LATE FEE: +\$50 Late/Rush Fee submitted less than 60 days but greater than 30 days. No applications will be accepted less than 30 days from the date of the event.

- Insurance documentation for sponsoring organization
- Event Map –Please indicate the location of all items (see page 4 for detailed information needed)
- Liquor License & Liquor Liability Insurance (if applicable) See page 5 for details on liquor and the Social District
- Cannabis Consumption Area License and Liability insurance (if applicable)
- Carnival Ride Permit (if applicable)
- Insurance documentation for all vendors (if applicable)
- Fireworks plan and all required approval documentation from the appropriate authorities (if applicable)

Applicant Information

EVENT NAME: 8th Annual Southside Summer Fest

Sponsoring Organization Legal Name : Community Action Agency

Street Address : 1214 Greenwood Ave

Tax ID# : Website :

Contact Name 1 : *Hakim Crampton* Email: *southsidesummerfest@gmail.com* Phone:

Contact Name 2 : *Toby Berry* Email: *tberry@caajlh.org* Phone:

Contact Name/Phone# During Event: *Salena Taylor 517-962-3073 / salenataylor67@gmail.com*

Event Details

Event Date(s):	Set up Time:	Start Time:	End Time:	Tear Down Time:
<i>7/24 - 7/26</i>	<i>9am</i>	<i>11am</i>	<i>6pm</i>	<i>6pm</i>

Has this event occurred before? Yes No If yes, how many previous years? *7*

What is the expected attendance? *1,000-2500* Do you expect to do this event next year? Yes No

Type of Event Please check all that apply

- Festival
- March/Parade
- Walk/Run*
- Other

*Downtown 5K/10K's: Even with City Council approval, the proposed route cannot be guaranteed due to ongoing construction, which may require adjustments to the course. We recommend considering Ella Sharp Park as an alternative to downtown streets.

Description of Event This description will be posted on the Special Events Calendar

The Southside Summer Fest began with the Southside Mural reveal in 2018 and has continued annually celebrating the culture, local businesses and people of the Southside community. Free to attend, the Festival goes from Friday-Sunday and consists of live music, a basketball tournament, Fashion Show, Karaoke, community brunch, vendors and kids activities.

Event Location Please include the location on the map

Horace Blackman Park Bucky Harris Park MLK Equality Trail
TRUE City Square Stage Grand River Farmers Market Pavilion Ella Sharp Park
*requires Ella Sharp Board approval

Other Location Exchange Park 300 E. Mansion Street

Requested Street Closure(s) Please include all requested street closures on the map. **Note that street closures require an anticipated attendance of at least 3,000**

Street Name: _____ Cross Street 1: _____ Cross Street 2: _____
Closure Start Date: _____ Time: _____ Closure End Date: _____ Time: _____

Street Name: _____ Cross Street 1: _____ Cross Street 2: _____
Closure Start Date: _____ Time: _____ Closure End Date: _____ Time: _____

Street Name: _____ Cross Street 1: _____ Cross Street 2: _____
Closure Start Date: _____ Time: _____ Closure End Date: _____ Time: _____

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Closure Start Date: _____ Time: _____ Closure End Date: _____ Time: _____

Street Name: _____ Cross Street 1: _____ Cross Street 2: _____
Closure Start Date: _____ Time: _____ Closure End Date: _____ Time: _____

Bathroom Plan Please include bathroom locations on the map

Facilities: How many restrooms/portable toilets will be provided, including ADA options? 2

Service Provider: Who will supply and service the restrooms (name/contact)? Lester Bros

Placement: Where will restrooms be located? *Please include locations on the map Indicated on Map

Additional Notes:

Bucky Harris Park Bathrooms Use: Request a key at City Hall, Parks & Rec, 161 W. Michigan Ave., 5th Floor with a \$75 refundable deposit and state ID. You must unlock and lock the bathroom doors before and after the event.

Waste Management Plan Please include garbage locations on the map

*If the area of your event is not cleaned up, you will be invoiced the cost of services.

Collection: How will garbage be managed during and after the event? Garbage Containers

Service Provider: Who is responsible for waste removal (name/contact)? City Equity Department to Cover Arrangements

Reciprocals: How many bins will be provided? *Please include locations on the map 10-12
For large events, how many roll-offs?

Cleanup: Who will handle post-event cleanup? Summer Fest Grounds Crew

Additional notes:

Other City Resource Requests *Include all extra resources on map

Electrical Power: Do you need electrical power? Yes No ****All electrical lines MUST be properly covered to minimize tripping hazards****
If yes, what? Power Box accesibility

Will you have food trucks? Yes No If yes, how many food trucks do you anticipate? 4-6
Please add food truck names and locations on the map.
Using generators? Yes No Do you need to rent power boxes for the food trucks? Yes No No If yes, how many?
\$25 per box rental cost (adapters included)

Will you have Vendors/ Other food on site? Yes No If yes, how many? 6-12
Using generators? Yes No Yes Do you need to rent power boxes? Yes No Yes If yes, how many?
\$25 per box rental cost (adapters included)

Will you have Amusement/ Carnival Rides, other attractions (bounce house, foam machine, etc)? Yes No If yes, what? Bounce House
Using generators? Yes No Do you need to rent power boxes? Yes No Yes If yes, how many?
\$25 per box rental cost (adapters included)

Other electrical power needed? Yes No If yes, what?
Wattage needed: Number of plug-ins needed:

Water: Do you need water? Yes No If yes, please indicate the needed requirement:
Location of where the water is needed:

Fireworks: Do you plan to do fireworks? Yes No **If yes, please attach your detailed fireworks plan along with all required approval documents from the appropriate local authorities.*

Police Department: Do you require police assistance? Yes No If yes, please explain: Police Presence. Vehicle on sight

Alcohol Sales: Yes No **If yes, attach liquor license and liquor liability insurance*

Cannabis Consumption Area: Yes No **If yes, attach Cannabis Consumption License and liability insurance*

Other Requests:

Traffic Cones How many? 12 15 foot Mobile Stage 25 foot Mobile Stage

Other


Other

Required Attachments for Application Processing

 **Insurance** *Please request the following documentation from your insurance carrier.*

Insurance Type	Requirements
Certificate of Liability Insurance (MUST also be provided by all vendors)	<ul style="list-style-type: none"> Showing a liability coverage of at least \$1,000,000 Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured
Liquor Liability Insurance (if needed)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured
Cannabis Liability Insurance (if needed)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured
XCU Fireworks Liability Insurance (if needed; required for all fireworks displays)	<ul style="list-style-type: none"> Identifying "City of Jackson" & "Jackson Downtown Development Authority" as additional insured

I am a Level 1 Special Event (low resources), and would like to be considered for eligibility to enter a Hold Harmless Agreement with The City of Jackson in lieu of providing the above-required insurance documentation.

 **Event Map** *Please include **all event details** and activities on the map for review and processing.*

Route plan	Emergency vehicle access	Requested street closures	Food Truck Locations
Vendor locations	Dispersal locations	Requested reserved parking	
Tent locations	Trash Receptacle locations	Requested electrical location	
Assembly locations	Bathroom locations	Alcohol/Cannabis sales locations	

**If these details change, a revised map must be provided seven days prior to event.
Revised maps cannot include any additional street use, reserved parking, or additional space reservations.*

Additional Comments:

***Note: We want to inform you that adjustments are being made to the City Special Event Application process to align with the demand for City resources and the overtime required to facilitate these events. As part of this process, we will gradually introduce limits and monetary requirements for utilizing city resources.**

Special Event Application Policy

Additional charges may incur if policies are broken.

1. The applicant or representative of any business, group, or organization that seeks approval to conduct a special event must be 21 years of age or older.
2. No ground stakes are allowed on City property. Tents and inflatables must be weighted down.
3. Glitter and confetti are prohibited at all events.
4. No plugging into outlets without prior approval.
5. For events utilizing street space, all fixtures (tents, vehicles, trucks, etc.) must be placed near the curbs to allow for emergency vehicle access.
6. No alcoholic beverages allowed unless proper paperwork is provided along with City Council approval. Alcoholic beverages must be consumed within the area in which they are served. No containers, open or closed, may leave the event area unless approval is granted.
7. Social District: By following these steps and providing thorough documentation, you can effectively incorporate Social District rules into your Special License application, ensuring compliance with MLCC regulations and facilitating a successful event:
 - a. If a non-profit organization seeks a Special License for an event within a Social District's commons area, the local governing body must delineate the specific portions of the commons area to be used exclusively by the Special Licensee and those to be used by Social District permittees. This ensures clear boundaries and prevents overlap between the event and existing Social District activities. Please provide a clear and precise diagram that outlines the designated areas within the commons for both the Special Licensee and the Social District permittees.
 - b. Alcoholic beverages sold by the Special Licensee must be consumed within the area designated for the special event. Similarly, beverages from Social District permittees should remain within their designated zones. Areas must show visual barriers and provide staff to oversee the delineated area.
 - c. Review the MLCC's Special License Application form for any specific sections or questions related to events in Social Districts. Ensure that all relevant information is accurately provided, and any additional requirements are met. The application form can be found here: <https://www.michigan.gov/lara/bureau-list/lcc/faq/social-districts?utm>
8. Only a removable medium, such as chalk and/or tape, can be used to mark event area or routes. No paint of any kind is permitted. Tape must be removed once event is over.
9. One temporary sign/banner is permitted with your event, provided it measures no more than 12 ft and does not block any intersections, driveways, or right-of-ways.

Special Event Application

Certification and Signature

1. I am the person with authority to act on behalf of the sponsoring organization.
2. I have submitted all required documents in support of the Special Event Application
3. A Special Event Application Fee is submitted along with this application.
4. Only the activities listed on the application will be permitted at the event. If additional activities are added, I will immediately contact the City of Jackson. I understand that the approval of my application may be withdrawn or additional action required.
5. All food vendors must be approved by the Jackson County Health Department and each food and other vendor must provide the City of Jackson with a Certificate of Insurance which names the City of Jackson and the Downtown Development Authority as additional insured parties on the policy.
6. Fire Department permit and approval is required for events including display fireworks. Extreme Close-Up (XCU) fireworks liability insurance is required for all fireworks display.
7. The approval of this special event may include additional requirements, limitations, or fees based on the City's review of the application.
8. If I, or my organization, fail to clean up and repair damages to the event area, my organization may be billed for City services, and that failure to clean up and repair damage will be considered for future applications.
9. As the duly authorized agent of the sponsoring organization applying for approval of the Special Event, I affirm the above understandings and agree that my sponsoring organization will comply with the terms of the written confirmation of approval and all City requirements, ordinances and other laws which apply to this Special Event.
10. By signing this Special Event Application, I declare I am 21 years of age or older.
11. If required to provide liability insurance, the sponsoring organization will add the City of Jackson and the Downtown Development Authority as additional insured parties on the sponsoring organization's liability policy.
12. On behalf of the sponsoring organization, I agree that the sponsoring organization will defend, indemnify, and hold harmless the City of Jackson, its officers, employees and agents from and against any claim, demand, suit, loss, cost or expense, or any damage, which may be asserted, claimed, or recovered against or from the City of Jackson, its officers, employees, and agent, by reason of any damage to property, bodily injury, or death, sustained by any person whomsoever, and which damage, injury, or death arises out of or is incident to or in any way connected with or related to this Special Event.
13. The City of Jackson reserves the right to waive any requirements of this policy in the interests of the health, safety, and welfare of the citizens of Jackson.

Signature:



Date: 5/13/2026





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/21/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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PRODUCER BHS Insurance 3055 44th St SW Grandville MI 49418-2501	CONTACT NAME: CERTIFICATES	PHONE (A/C, No, Ext): 616-531-1900	FAX (A/C, No): 616-574-3317
	E-MAIL ADDRESS: CERTIFICATES@BHSINS.COM		
INSURED Community Action Agency, Inc 1214 Greenwood Ave Jackson MI 49203	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Selective Insurance Company		39926
	INSURER B : Accident Fund General Insuranc		12304
	INSURER C : Travelers Insurance		24767
	INSURER D : Palomar Excess and Surplus Ins		16754
	INSURER E :		
INSURER F :			

COVERAGES

CERTIFICATE NUMBER: 1609962643

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:	Y	S 1698830	1/1/2026	1/1/2027	EACH OCCURRENCE	\$ 1,000,000
						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000
						MED EXP (Any one person)	\$ 20,000
						PERSONAL & ADV INJURY	\$ 1,000,000
						GENERAL AGGREGATE	\$ 3,000,000
						PRODUCTS - COMP/OP AGG	\$ 3,000,000
							\$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		S 1698830	1/1/2026	1/1/2027	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
						BODILY INJURY (Per person)	\$
						BODILY INJURY (Per accident)	\$
						PROPERTY DAMAGE (Per accident)	\$
							\$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 0		S 1698830	1/1/2026	1/1/2027	EACH OCCURRENCE	\$ 2,000,000
						AGGREGATE	\$ 2,000,000
							\$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	100083763	1/1/2026	1/1/2027	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER	
		N/A				E.L. EACH ACCIDENT	\$ 500,000
						E.L. DISEASE - EA EMPLOYEE	\$ 500,000
						E.L. DISEASE - POLICY LIMIT	\$ 500,000
C	CRIME		105542723	1/1/2026	1/1/2029	LIMIT	1,000,000
D	CYBER LIABILITY		PLM-CB-SVMZUEUEL	1/1/2026	1/1/2027	AGGREGATE	1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Exchange Park, 300 E Mansion St, Jackson MI 49203 for Summerfest

City of Jackson and Jackson Downtown Development Authority are shown as additional insured on the general liability policy due to a written contract in place for the named insured per the insured's policy forms and conditions.

CERTIFICATE HOLDER**CANCELLATION**

City of Jackson
161 W Michigan Ave, 4th Floor
Jackson MI 49201

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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Ordinance No. 520

**AN ORDINANCE TO ESTABLISH COMPENSATION RATES FOR
ADMINISTRATIVE AND SUPERVISORY EMPLOYEES OF THE
CITY OF JACKSON**

THE CITY OF JACKSON ORDAINS:

Section 1: Definition. For purposes of this ordinance, the term “Administrative and Supervisory Employees” shall mean employees and appointed officials of the City of Jackson not covered by a current labor agreement.

Section 2: As of July 1, 2026, Administrative and Supervisory Employees shall be compensated on the basis of the annual salary rates shown on the attached “Schedule I, Administrative and Supervisory Employee Pay Rates,” according to the employee's appropriate step rate within the Class Grade assigned the individual’s classification title under the Personnel Policy.

Section 3: Eligible employees must be actively employed by the City of Jackson thirty (30) days from the date of final adoption of this ordinance to be eligible for the new salary rate adjustment. The salary rate adjustments shall be retroactive to July 1, 2026.

Section 4: Repeal. Ordinance 518 is hereby repealed as of July 1, 2026.

Section 5: This ordinance shall take effect thirty (30) days from the date of final adoption.

The foregoing Ordinance No. 520 was adopted by the Jackson City Council on June 16, 2026 and a summary was published on June 21, 2026.

Daniel Mahoney, Mayor

Andrea Muray, City Clerk

**ADMINISTRATIVE AND SUPERVISORY
EMPLOYEE PAY RATES**

Effective: 7/1/2026
Increase: 3.00%

PAY GRADE	PAY BASIS	STEP 1	STEP 1 1/2	STEP 2	STEP 2 1/2	STEP 3	STEP 3 1/2	STEP 4	STEP 4 1/2	STEP 5	STEP 5 1/2	STEP 6	STEP 6 1/2	STEP 7	STEP 7 1/2	STEP 8	STEP 8 1/2	STEP 9	STEP 9 1/2	STEP 10	STEP 10 1/2	STEP 11	STEP 11 1/2	STEP 12	STEP 12 1/2	STEP 13	STEP 13 1/2	STEP 14			
ADMINISTRATIVE & TECHNICAL																															
1	Annual	53,929	54,727	55,525	56,346	57,168	58,014	58,860	59,731	60,601	61,498	62,394	63,317	64,240	65,191	66,141	67,120	68,098	69,106	70,113											
	Bi-weekly	2,074.20	2,104.87	2,135.58	2,167.17	2,198.77	2,231.31	2,263.85	2,297.33	2,330.82	2,365.30	2,399.77	2,435.28	2,470.78	2,507.34	2,543.90	2,581.53	2,619.16	2,657.90	2,696.65											
	Hourly	25.9275	26.3109	26.6947	27.0897	27.4846	27.8913	28.2981	28.7167	29.1352	29.5662	29.9971	30.4410	30.8848	31.3418	31.7987	32.2691	32.7395	33.2238	33.7081											
2	Annual	56,625	57,463	58,301	59,164	60,026	60,914	61,802	62,717	63,631	64,572	65,514	66,483	67,452	68,450	69,448	70,475	71,503	72,561	73,618											
	Bi-weekly	2,177.90	2,210.12	2,242.35	2,275.52	2,308.69	2,342.85	2,377.01	2,412.18	2,447.35	2,483.55	2,519.75	2,557.02	2,594.30	2,632.68	2,671.07	2,710.60	2,750.12	2,790.80	2,831.48											
	Hourly	27.2237	27.6266	28.0294	28.4440	28.8586	29.2856	29.7126	30.1523	30.5919	31.0444	31.4969	31.9628	32.4287	32.9086	33.3884	33.8824	34.3765	34.8850	35.3935											
3	Annual	59,457	60,337	61,216	62,122	63,027	63,960	64,892	65,853	66,813	67,801	68,789	69,807	70,825	71,873	72,921	74,000	75,079	76,189	77,300											
	Bi-weekly	2,286.82	2,320.64	2,354.46	2,389.30	2,424.13	2,459.99	2,495.86	2,532.79	2,569.73	2,607.74	2,645.75	2,684.89	2,724.04	2,764.34	2,804.64	2,846.14	2,887.64	2,930.36	2,973.08											
	Hourly	28.5852	29.0080	29.4308	29.8662	30.3016	30.7499	31.1982	31.6599	32.1216	32.5967	33.0718	33.5611	34.0505	34.5542	35.0580	35.5768	36.0955	36.6295	37.1635											
SUPERVISORS & ADVANCED TECHNICAL																															
4	Annual	63,012	63,884	64,756	65,651	66,547	67,468	68,388	69,334	70,280	71,253	72,225	73,224	74,223	75,250	76,277	77,333	78,388	79,473	80,557	81,672	82,787	83,932	85,077							
	Bi-weekly	2,423.54	2,457.07	2,490.60	2,525.05	2,559.51	2,594.91	2,630.31	2,666.70	2,703.09	2,740.49	2,777.88	2,816.31	2,854.74	2,894.25	2,933.75	2,974.35	3,014.94	3,056.65	3,098.36	3,141.23	3,184.10	3,228.15	3,272.19							
	Hourly	30.2942	30.7134	31.1325	31.5631	31.9938	32.4363	32.8788	33.3337	33.7886	34.2561	34.7236	35.2039	35.6843	36.1781	36.6719	37.1793	37.6868	38.2082	38.7296	39.2654	39.8013	40.3518	40.9024							
5	Annual	67,738	68,676	69,613	70,576	71,539	72,529	73,519	74,536	75,553	76,599	77,644	78,718	79,792	80,896	82,000	83,134	84,269	85,435	86,601	87,799	88,997	90,228	91,459							
	Bi-weekly	2,605.32	2,641.37	2,677.42	2,714.47	2,751.51	2,789.58	2,827.65	2,866.78	2,905.90	2,946.10	2,986.29	3,027.60	3,068.92	3,111.38	3,153.85	3,197.48	3,241.10	3,285.95	3,330.79	3,376.88	3,422.97	3,470.32	3,517.66							
	Hourly	32.5665	33.0171	33.4678	33.9308	34.3938	34.8697	35.3457	35.8347	36.3237	36.8262	37.3287	37.8451	38.3615	38.8923	39.4232	39.9685	40.5138	41.0744	41.6349	42.2110	42.7871	43.3789	43.9708							
6	Annual	72,818	73,825	74,833	75,868	76,903	77,967	79,031	80,124	81,217	82,341	83,465	84,619	85,774	86,961	88,147	89,367	90,586	91,840	93,093	94,381	95,669	96,993	98,316							
	Bi-weekly	2,800.69	2,839.43	2,878.18	2,917.99	2,957.81	2,998.72	3,039.64	3,081.68	3,123.73	3,166.96	3,210.18	3,254.59	3,298.99	3,344.64	3,390.28	3,437.19	3,484.09	3,532.30	3,580.51	3,630.05	3,679.59	3,730.49	3,781.39							
	Hourly	35.0086	35.4929	35.9772	36.4749	36.9727	37.4841	37.9955	38.5211	39.0467	39.5870	40.1273	40.6823	41.2374	41.8079	42.3785	42.9648	43.5512	44.1538	44.7564	45.3756	45.9948	46.6311	47.2674							
7	Annual	78,279	79,362	80,445	81,558	82,671	83,814	84,958	86,133	87,308	88,516	89,725	90,966	92,207	93,483	94,759	96,070	97,381	98,728	100,075	101,460	102,845	104,268	105,691							
	Bi-weekly	3,010.74	3,052.38	3,094.03	3,136.84	3,179.64	3,223.62	3,267.61	3,312.81	3,358.01	3,404.48	3,450.94	3,498.69	3,546.44	3,595.51	3,644.59	3,695.00	3,745.42	3,797.23	3,849.04	3,902.30	3,955.56	4,010.29	4,065.02							
	Hourly	37.6342	38.1548	38.6754	39.2105	39.7455	40.2953	40.8451	41.4101	41.9752	42.5560	43.1368	43.7336	44.3305	44.9439	45.5573	46.1876	46.8178	47.4654	48.1130	48.7787	49.4445	50.1286	50.8128							
8	Annual	84,152	85,315	86,480	87,677	88,874	90,103	91,332	92,596	93,859	95,157	96,456	97,790	99,125	100,496	101,868	103,277	104,686	106,135	107,583	109,071	110,560	112,090	113,619							
	Bi-weekly	3,236.60	3,281.36	3,326.17	3,372.19	3,418.21	3,465.50	3,512.78	3,561.37	3,609.96	3,659.90	3,709.83	3,761.16	3,812.48	3,865.24	3,917.99	3,972.20	4,026.40	4,082.10	4,137.80	4,195.06	4,252.31	4,311.14	4,369.98							
	Hourly	40.4575	41.0170	41.5771	42.1524	42.7277	43.3187	43.9098	44.5172	45.1245	45.7487	46.3729	47.0145	47.6560	48.3155	48.9749	49.6524	50.3300	51.0263	51.7225	52.4382	53.1539	53.8893	54.6247							
9	Annual	90,462	91,713	92,964	94,251	95,537	96,859	98,181	99,539	100,898	102,293	103,689	105,123	106,558	108,032	109,507	111,022	112,537	114,094	115,651	117,251	118,851	120,496	122,140							
	Bi-weekly	3,479.30	3,527.42	3,575.55	3,625.02	3,674.50	3,725.34	3,776.18	3,828.43	3,880.68	3,934.36	3,988.03	4,043.21	4,098.38	4,155.09	4,211.80	4,270.06	4,328.33	4,388.21	4,448.10	4,509.65	4,571.19	4,634.44	4,697.69							
	Hourly	43.4912	44.0928	44.6944	45.3128	45.9312	46.5667	47.2022	47.8553	48.5084	49.1794	49.8504	50.5401	51.2298	51.9386	52.6475	53.3758	54.1041	54.8527	55.6012	56.3706	57.1399	57.9305	58.7212							
DIRECTORS & SENIOR MANAGERS																															
10	Annual	94,802	96,046	97,288	98,564	99,840	101,149	102,458	103,802	105,146	106,525	107,903	109,319	110,734	112,186	113,638	115,128	116,619	118,148	119,678	121,247	122,817	124,428	126,038	127,692	129,345	131,041	132,738			
	Bi-weekly	3,646.23	3,694.06	3,741.85	3,790.92	3,839.99	3,890.35	3,940.71	3,992.39	4,044.07	4,097.10	4,150.13	4,204.56	4,259.00	4,314.85	4,370.69	4,428.01	4,485.33	4,544.16	4,603.00	4,663.36	4,723.73	4,785.68	4,847.63	4,911.21	4,974.80	5,040.05	5,105.30			
	Hourly	45.5778	46.1757	46.7731	47.3865	47.9999	48.6294	49.2588	49.9049	50.5509	51.2137	51.8766	52.5570	53.2375	53.9356	54.6337	55.3501	56.0666	56.8020	57.5375	58.2921	59.0467	59.8210	60.5953	61.3902	62.1850	63.0006	63.8162			
11	Annual	102,861	104,210	105,559	106,943	108,328	109,748	111,169	112,627	114,085	115,582	117,078	118,614	120,149	121,725	123,301	124,918	126,535	128,194	129,853	131,556	133,259	135,007	136,755	138,549	140,343	142,184	144,025			
	Bi-weekly	3,956.19	4,008.06	4,059.97	4,113.21	4,166.45	4,221.10	4,275.74	4,331.82	4,387.90	4,445.45	4,503.00	4,562.06	4,621.13	4,681.73	4,742.33	4,804.53	4,866.73	4,930.54	4,994.36	5,059.86	5,125.36	5,192.59	5,259.82	5,328.81	5,397.80	5,468.60	5,539.40			
	Hourly	49.4524	50.1007	50.7497	51.4151	52.0806	52.7637	53.4468	54.1478	54.8487	55.5681	56.2875	57.0258	57.7641	58.5216	59.2791	60.0566	60.8341	61.6318	62.4295	63.2483	64.0670	64.9074	65.7477	66.6101	67.4725	68.3575	69.2426			
12	Annual	111,602	113,066	114,529	116,032	117,534	119,076	120,617	122,200	123,782	125,405	127,028	128,694	130,360	132,069	133,779	135,533	137,288	139,088	140,889	142,737	144,5									



MEMO TO: Mayor and City Councilmembers
FROM: Jonathan Greene, City Manager
DATE: June 16, 2026
SUBJECT: Pension Systems Funding Letters

Recommendation:

Receive the actuarial valuations as of June 30, 2025, for the Act 345 Policemen's and Firemen's Retirement Plan, the Employees' Retirement System, and the Policemen's and Firemen's Retirement System, and approve the actuarial funding necessary for the fiscal year 2026/2027.

Attached is a report from Heather Ehnis, Finance Director, regarding funding necessary for the fiscal year 2026/2027 per the actuarial valuations for the retirement systems.

I recommend approval of the funding letters. Your consideration and concurrence is appreciated.



DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager
FROM: Heather Ehnis, Chief Financial Officer
DATE: June 16, 2026

RECOMMENDATION: Receive the actuarial valuations as of June 30, 2025, for the Act 345 Policemen's and Firemen's Retirement Plan, the Employees' Retirement System, and the Policemen's and Firemen's Retirement System, and approve the actuarial funding necessary for the fiscal year 2026/2027.

ISSUE STATEMENT

Each year, the three City retirement systems (Act 345 Policemen's and Firemen's Retirement Plan, Employees' Retirement System, and the Policemen's and Firemen's System) are required to certify to the City Council, for approval, the recommended contribution amounts to be made by the City to be paid into the funds.

DESCRIBE THE CONSEQUENCES

The City is required by the Act 345 of 1937 of Michigan statute (Act 345 Plan), the City of Jackson Code of Ordinances (Employees' Retirement System) and the Jackson City Charter (Policemen's and Firemen's Retirement System) to fund the systems.

The actuarial funding amounts for the City (employer contributions) recommended by the actuary, Gabriel Roeder Smith and Company, and approved by the pension boards are as follows:

Table with 2 columns: Retirement System Name and Amount. Rows include Act 345 Policemen's and Firemen's Retirement Plan (\$5,675,317), Employees' Retirement System (\$1,755,475), and Policemen's and Firemen's Retirement System (\$12,792).

OWNERSHIP

The pension system boards are responsible for receiving and approving actuarial valuations performed at the end of each fiscal year to measure the pension systems' funding progress. These valuations determine the employer contribution rate for the next fiscal year end, and the actuarial information for Governmental Accounting Standards Board Statement No. 67. The

Finance Department staffs the three pension systems and submits the valuation results each year to City Council.

SOLUTION

Requested action by the City Council is to approve the amounts of the City's contributions to each of the three pension systems.

FACILITATE IMPLEMENTATION

Receive the actuarial valuations as of June 30, 2025, for the Act 345 Policemen's & Firemen's Retirement Plan, the Employees' Retirement System, and the Policemen's and Firemen's Retirement System, and approve the actuarial funding necessary for the fiscal year 2026/2027.

ATTACHMENTS

- 1. Pension Contribution Letters_2026
- 2. 2025 345
- 3. 2025 ERS
- 4. 2025 P&F

May 11, 2026

The Honorable Mayor and
Members of the City Council
Jackson, Michigan

In accordance with Rule 15.1 of the City of Jackson Act 345 Retirement System, the Board of Trustees must certify to the City Council each year the amount of public funds needed to meet the requirements for annuities, benefits and other payments of the Retirement System for the ensuing fiscal year.

The adopted actuarial valuation of June 30, 2025 recommends that the 2026/27 contribution be as follows:

Employer (City) Contribution at 86.58% of payroll \$5,675,317

The computed employer contribution for the fiscal year ending June 30, 2027 is \$65,675,317 or 86.58% of total gross payrolls of the Police and Fire Department employees who are members of the Act 345 Retirement System. This is an decrease of \$498,823 from the fiscal year ending June 30, 2026 contribution amount of \$6,174,140 which was 98.94% of total gross payrolls.

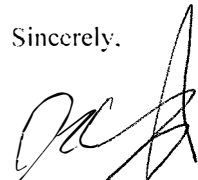
The return on actuarial value for the fiscal year was 5.33% compared to the assumed rate of return of 6.00%. The prior fiscal year's return on actuarial value was 8.16 % compared to the assumed rate of 6.00%

As of the valuation date, the Unfunded Actuarial Accrued Liability (UAAL) was \$19,297,182 and the funded ratio (the ratio of the Actuarial Value of Assets to the Actuarial Accrued Liability) was 77.6%. At the time of last year's valuation, the UAAL was \$20,224,881 and the funded ratio was 75.7%.

The City is presently levying 8.45 mills to finance the Act 345 Retirement System. The tentative millage rate required to meet the recommended City contribution for the fiscal year 2026/2027 is 7.025 mills.

The Board of Trustees of the City of Jackson's Act 345 Retirement System hereby certifies to the City Council the amount of appropriation needed to operate said retirement system.

Sincerely,


5/10/26
Jason Ganzhorn
Chairman

JG/sb

May 08, 2026

The Honorable Mayor and
Members of the City Council
Jackson, Michigan

In accordance with the Jackson City Code, Chapter 2, Section 2.534, the Board of Trustees of the City of Jackson Employees Retirement System shall annually certify to the City Council the contributions necessary to meet the requirements for annuities, benefits and other payments of the Retirement System for the ensuing fiscal year.

The adopted actuarial valuation of June 30, 2025 recommends that the 2026/27 contribution be as follows:

Employer (City) Contribution at 16.31 % of payroll	\$1,755,475
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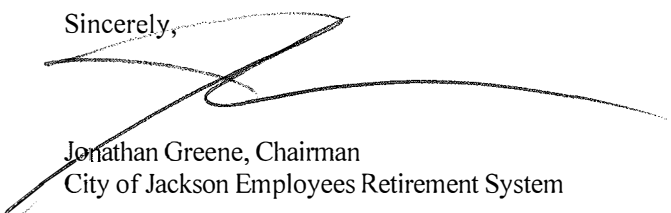
The computed employer contribution for the fiscal year ending June 30, 2027 is \$1,755,475 or 16.31% of expected covered payroll. This is an increase of \$132,064 from the fiscal year ending June 30, 2026, which had a contribution amount of \$1,623,411 or 14.02% of covered payroll.

The return on actuarial value for the fiscal year was 3.3% compared to assumed rate of return of 6.00%. The prior fiscal year's return on actuarial value was 7.6% compared to assumed rate of return of 6.00%.

As of the valuation date, the Unfunded Actuarial Accrued Liability (UAAL) is \$20,278,305 and the funded ratio (the ratio of the Actuarial Value of Assets to the Actuarial Accrued Liability) is 68.7%. At the time of last year's valuation, the UAAL was \$18,103,037, and the funded ratio was 71.5%.

The Board of Trustees of the City of Jackson Employees Retirement System hereby certifies to the City Council the amount of appropriation needed to operate the retirement system.

Sincerely,



Jonathan Greene, Chairman
City of Jackson Employees Retirement System

JG/sb

May 11, 2026

The Honorable Mayor and
Members of the City Council
Jackson, Michigan

In accordance with Serial Section 231, Section 19(f) of the City Charter, the Board of Trustees of the City of Jackson Policemen's & Firemen's Pension Fund must certify to the City Council each year the amount of public funds needed to meet the requirements for said Fund for the ensuing fiscal year.

The adopted actuarial valuation of June 30, 2025 recommends that the 2026/27 contribution be as follows:

Employer (City) Contribution \$12,792

The computed employer contribution for the fiscal year ending June 30, 2027 is \$12,792. This compares with the employer contribution for the fiscal year ending June 30, 2026 of \$12,937—a decrease of \$145.

The return on actuarial value for the fiscal year was 9.5% compared to the assumed rate of return of 6.0%. The prior fiscal year's return on actuarial value was 10.2%.

As of the valuation date, the Unfunded Actuarial Accrued Liability (UAAL) is (\$256,680) and the funded ratio (the ratio of the Actuarial Value of Assets to the Actuarial Accrued Liability) is 107.7%. At the time of last year's valuation, the UAAL was (\$30,751) and the funded ratio was 100.9%.

The Board of Trustees of the City of Jackson's Policemen's and Firemen's Pension Fund hereby certifies to the City Council the amount of \$12,792 as the appropriation needed to operate said Fund in accordance with the City Charter and the State Constitution and per the computations of the actuary for the Fund.

Sincerely,



Jason Ganzhorn, Chairman
City of Jackson Policemen's and Firemen's Pension Fund

JG/sb

City of Jackson Act 345 Policemen and Firemen Retirement System

Actuarial Valuation Report
as of June 30, 2025



Outline of Contents

Actuarial Valuation Report as of June 30, 2025

Pages	Items
--	Cover Letter
1-5	Executive Summary
	Valuation Results and Comparative Information
A-1	Funding Objective and Contribution Rates
A-2	Contributions to Fund Benefits
A-3	Determining Employer Dollar Contributions
A-4	Experience Gain (Loss)
A-5	Development of Actuarial Value of Retirement System Assets
A-6	Valuation Results Comparative Schedule
A-7	Funded Ratio Projection
A-8	Projected Future Employer Contributions
A-9	Summary Statement of System Resources and Obligations
A-10	Other Observations
A-11/12	Risk Measures
A-13	Low-Default-Risk Obligation Measure
	Summary of Benefit Provisions and Valuation Data
B-1/4	Summary of Act 345 Benefit Conditions
B-5/7	Retired Life Data
B-8/9	Active Members Data
B-10	Asset Information Submitted for Valuation
	Funding Objective, Summary of Valuation Process, Methods and Assumptions
C-1/2	Basic Funding Objective and Operation of the Retirement System
C-3/4	Actuarial Valuation Process
C-5/6	Actuarial Cost Method
C-7/11	Actuarial Assumptions Used for the Valuation
C-12	Miscellaneous and Technical Assumptions
C-13	Glossary





January 30, 2026

Board of Trustees
City of Jackson Act 345 Policemen and
Firemen Retirement System
Jackson, Michigan

**Re: City of Jackson Act 345 Policemen and Firemen Retirement System Actuarial Valuation
as of June 30, 2025**

Dear Board Members:

The results of the June 30, 2025 Annual Actuarial Valuation of the City of Jackson Act 345 Policemen and Firemen Retirement System are presented in this report.

This report was prepared at the request of the Board and is intended for use by the Retirement System and those designated or approved by the Board. This report may be provided to parties other than the System only in its entirety and only with the permission of the Board. GRS is not responsible for unauthorized use of this report.

The purposes of the valuation are to measure the System's funding progress and to determine the employer contribution rate for the fiscal year ending June 30, 2027 (beginning July 1, 2026). Information required by Statement Nos. 67 and 68 of the Governmental Accounting Standards Board (GASB) are provided in separate reports. This report should not be relied on for any purpose other than the purposes described herein. Determinations of financial results associated with the benefits described in this report for purposes other than those identified above may be significantly different.

The contribution amount in this report is determined using the actuarial assumptions and methods disclosed in Section C of this report. This report includes risk measures on pages A-11 and A-12 but does not include a more robust assessment of the risks of future experience not meeting the actuarial assumptions. Additional assessment of risks was outside the scope of this assignment. We encourage routine review and assessment of investment and other significant risks that may have a material effect on the System's financial condition.

We have assessed that the contribution rate calculated under the current funding policy is a reasonable Actuarially Determined Employer Contribution (ADEC) and it is consistent with the plan accumulating adequate assets to make benefit payments when due.

This valuation assumed the continuing ability of the plan sponsor to make the contributions necessary to fund this plan. A determination regarding whether or not the plan sponsor is actually able to do so is outside our scope of expertise and was not performed.

This report was prepared using our proprietary valuation model and related software which, in our professional judgment, has the capability to provide results that are consistent with the purposes of the valuation and has no material limitations or known weaknesses. We performed tests to ensure that the model reasonably represents that which is intended to be modeled.

The findings in this report are based on data and other information through June 30, 2025. This valuation was based upon information furnished by the City concerning Retirement System benefits, financial statements, plan provisions and active members, terminated members, retirees and beneficiaries. We checked for internal reasonability and year-to-year consistency, but did not audit the data. We are not responsible for the accuracy or completeness of the information provided by the System Administrator.

The actuarial methods and assumptions used in the valuation are summarized in Section C of this report. The assumptions are established by the Retirement System's Board of Trustees after consulting with the actuary. The actuarial assumptions used for the valuation produce results which, individually and in the aggregate are reasonable. The combined effect of the assumptions, excluding prescribed assumptions or methods set by law, is expected to have no significant bias (i.e., not significantly optimistic or pessimistic).

This report has been prepared by actuaries who have substantial experience valuing public employee retirement systems. To the best of our knowledge, the information contained in this report is accurate and fairly presents the actuarial position of the System as of the valuation date. All calculations have been made in conformity with generally accepted actuarial principles and practices, and with the Actuarial Standards of Practice issued by the Actuarial Standards Board.

James R. Sparks and Derek Henning are Members of the American Academy of Actuaries (MAAA) and meet the Academy's Qualification Standards to render the actuarial opinions contained herein.

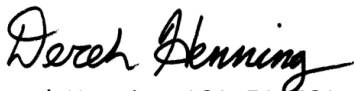
The signing actuaries are independent of the plan sponsor.

Gabriel, Roeder, Smith & Company will be pleased to review this valuation report with the Board of Trustees and to answer any questions pertaining to the valuation.

Respectfully submitted,
Gabriel, Roeder, Smith & Company



James R. Sparks, ASA, FCA, MAAA



Derek Henning, ASA, EA, FCA, MAAA

JRS/DH:sc

C1115



EXECUTIVE SUMMARY

Executive Summary

Valuation Date	June 30, 2024	June 30, 2025
Contribution for Fiscal Year Ending	June 30, 2026	June 30, 2027
Assumed Investment Rate of Return	6.00%	6.00%
Recommended Employer Contributions		
Annual Amount	\$ 6,174,140	\$ 5,675,317
Percentage of Projected Covered Payroll	98.94%	86.58%
Membership		
Number of		
Active Members	75	77
Retirees and Beneficiaries	181	180
Inactive, Non-Retired Members	4	3
Total	260	260
Total Active Member Payroll	\$ 5,910,720	\$ 6,208,622
Total Pensions Being Paid	\$ 5,733,582	\$ 5,791,097
Assets		
Market Value of Assets (MVA)	\$63,824,966	\$70,720,756
Actuarial Value of Assets (AVA)	63,086,551	66,682,648
Return on Market Value	11.05%	10.42%
Return on Actuarial Value	8.16%	5.33%
Ratio - Actuarial Value to Market Value	98.8%	94.3%
Actuarial Information		
Normal Cost %	17.44%	25.43%
Actuarial Accrued Liability (AAL)	\$83,311,432	\$85,979,830
Unfunded Actuarial Accrued Liability (UAAL = AAL - AVA)	20,224,881	19,297,182
Funded Ratio	75.7%	77.6%
Amortization Layers (Years Remaining)		
Active UAAL as of 6/30/2015	5 years	4 years
Retired UAAL as of 6/30/2015	1 year	0 years
2/3 of Benefit Provision Changes (2025)	N/A	2 years
1/3 of Benefit Provision Changes (2025)	N/A	1 year
Experience Gain/(Loss)	7-15 years	6-15 years

The Unfunded Actuarial Accrued Liability (UAAL) was financed as level percentages of member payroll. Please refer to page A-2 for a detailed schedule of the amortization periods to finance the unfunded liability.

Highlights/Changes

- The Recommended Employer Contribution for the fiscal year ending June 30, 2027 is \$5,675,317.
- The June 30, 2025 valuation includes substantial changes in benefit provisions for the active membership in the Retirement System. Primarily, for members hired after July 1, 2012 (Hybrid members), the benefit multiplier for the first 25 years of service was increased to 2.75% for all past and future service. Member contributions for these members was increased to 13.00% (14.50% through 12/31/2028).
- While the investment experience was favorable during the 2025 fiscal year, the experience on an actuarial value of assets basis (i.e., smoothed assets basis) was less favorable (5.33% vs. 6.00% assumed).
- Overall demographic membership experience for the 2025 fiscal year was also slightly less favorable than assumed.

The Executive Summary gives an overview of the report. It cannot be used as a substitute for a thorough reading of the full report.



Executive Summary

Actuarial Valuation

This report presents the actuarial valuation of the City of Jackson Act 345 Policemen and Firemen Retirement System prepared as of June 30, 2025. Valuations are prepared annually.

The primary purposes of the valuation report are to measure the System's liabilities, to determine the required employer contribution rate based upon the System's funding policy and to analyze changes in the System's actuarial position.

In addition, the report provides summaries of the member data, financial data, plan provisions, and actuarial assumptions and methods.

Financing Objectives

The System is supported by member contributions, employer contributions, and net earnings on the investments of the fund. The employer contribution is determined by the actuarial valuation.

The combined member and employer contributions are intended to be sufficient to pay the normal cost and to amortize the Unfunded Actuarial Accrued Liability (UAAL). The UAAL as of June 30, 2025 is financed over multiple level percent of pay closed periods of no greater than 15 years. Unfunded liabilities associated with experience deviations, benefit changes, or assumption changes in future years are to be amortized over a closed period not exceeding 15 years beginning with the valuation year in which they arise. The sources and financing of the UAAL are shown on page A-2.

Amortization Policy

In conjunction with the Funding Policy Study dated April 11, 2016, the Board approved an alternate funding policy. The adopted funding policy reduced the 20-year open level percent of pay amortization for the Active UAAL as of 6/30/2015 to a 15-year closed amortization period. The 12-year closed amortization period for the Retiree UAAL as of 6/30/2015 was unchanged at that time.

In conjunction with the Funding Policy Study dated March 21, 2018, the Board adopted to reduce the above amortization periods (13-years and 10-years remained as of the June 30, 2017 valuation) down one additional year to 12-year and 9-year closed amortizations, respectively.

In conjunction with the Assumption Review Study dated January 18, 2019, the Board adopted to reduce the remaining 9-year closed amortization for the Retiree UAAL as of 6/30/2015 to an 8-year closed amortization (as of the June 30, 2017 Actuarial Valuation, but not effective until the June 30, 2018 Actuarial Valuation). The 12-year closed amortization period for the Active UAAL as of 6/30/2015 was unchanged at that time.

As of the June 30, 2025 Actuarial Valuation, the closed amortization for the Retiree UAAL as of 6/30/2015 is now completed and the amortization for the Active UAAL as of 6/30/2015 is now at 4 years. Additional (increases)/decreases in the UAAL beyond 6/30/2015 are amortized over separate 15-year closed periods beginning with the year they arose.

For benefit provision changes first incorporated in the June 30, 2025 valuation, 1/3 of the increase in the unfunded actuarial accrued liabilities are amortized over a 1-year closed period, and 2/3 of the increase are amortized over a 2-year closed period.

Future (increases)/decreases to the UAAL will be amortized separately ("new layers") over 15-year closed amortization periods. This "layered amortization" approach develops an "amortization schedule" of contribution rates which can be viewed at the bottom of page A-2.

This schedule may require periodic review by the Board to combine amortization basis to smooth future contributions.



Executive Summary

Contribution Requirement

The recommended employer contribution for the fiscal year ending June 30, 2027 (beginning July 1, 2026) is \$5,675,317, or 86.58% of projected covered payroll. Contributions are assumed to be paid monthly, throughout the fiscal year. See page A-2 for a detailed breakdown of the recommended employer contribution.

This valuation assumes that the plan sponsor will be able to make future contributions on a timely basis. Failure to receive the recommended employer contributions on a timely basis could jeopardize the sustainability of the System. We did not perform an analysis of the ability of the plan sponsor to make future contributions. Such an analysis is not within the scope of our assignment or within our analytical skill set.

Assets

The Actuarial Value of Assets is a smoothed version of the Market Value of Assets. A smoothed value is used in order to dampen some of the year-to-year fluctuations in valuation results that would occur if the Market Value were used each year. The Actuarial Value of Assets (AVA) as of June 30, 2025 was \$66,682,648. The Market Value of Assets (\$70,720,756) is currently higher than the Actuarial Value of Assets by \$4,038,108 as of the valuation date (see page A-5). The difference is attributable to net unrecognized investment gains and will be recognized over the next three years.

Currently, there is no limit set by the Board for how far the Actuarial Value of Assets may deviate from the Market Value of Assets. The Board may wish to implement a “corridor,” which restricts the Actuarial Value of Assets to a range of the Market Value of Assets (such as +/- 20%). In the current environment, restricting the Actuarial Value of Assets to between 80% and 120% of the Market Value of Assets will not change the Actuarial Value of Assets, as it is already between 80% and 120%. Regardless of Board action, we will continue to monitor this difference on an annual basis.

Funded Status

As of the valuation date, the Actuarial Accrued Liability (AAL) was \$85,979,830 and the Actuarial Value of Assets (AVA) was \$66,682,648, resulting in an Unfunded Actuarial Accrued Liability (UAAL) of \$19,297,182. The funded ratio (the ratio of the Actuarial Value of Assets to the Actuarial Accrued Liability) was 77.6%. At the time of last year’s valuation, the UAAL was \$20,224,881, and the funded ratio was 75.7%. Currently, the Actuarial Value of Assets is 94.3% of the Market Value of Assets. On a Market Value of Assets basis, the funded ratio would have been 82.3%. See page A-6 for a historical schedule of funded ratios.

The Funded Status and Unfunded Actuarial Accrued Liability are not appropriate for assessing the sufficiency of plan assets to cover the estimated cost of settling the plan’s benefit obligations. By themselves, these measures are not appropriate for assessing the need for or the amount of future employer contributions.



Executive Summary

Plan Provisions

There were substantial benefit provision changes incorporated into the June 30, 2025 actuarial valuation at the instruction of the City.

A Letter of Agreement between the City of Jackson and the Local No. 1306 of the International Association of Firefighters was signed November 19, 2025. A similar Letter of Agreement is anticipated for the POLC-NS and POLC-S divisions. Please see the Summary of Benefits in Section B for a full detail on the plan provisions after incorporation of the proposed changes in benefit provisions.

The changes in benefit provisions are applicable to members hired on or after July 1, 2012 (previously referred to as Hybrid Plan members):

1. Member and City contributions into MERS defined contribution plan will cease;
2. Member contributions will be 13.00% (14.50% through 12/31/2028) of payroll;
3. Benefit multiplier for first 25 years of service increases to 2.75% for all past and future service;
4. 73% pension cap for all members hired on or before December 31, 2003, and 75% for all members hired on or after January 1, 2004;
5. All disability benefit provisions will be consistent with members hired before July 1, 2012 (with exception to the use of a 2.75% multiplier).

Actuarial Assumptions and Methods

In determining costs and liabilities, actuaries use assumptions about the future, such as rates of salary increase, probabilities of retirement, termination, death and disability, and an investment return assumption. The Board of Trustees sets the actuarial assumptions and methods considering recommendations made by the plan's actuary and other advisors. Actuarial assumptions were most recently reviewed and adopted by the Board of Trustees for the June 30, 2023 Actuarial Valuation. The rationales for the assumptions are described in the 2017-2022 Experience Study report dated July 31, 2023.

There were no assumption changes for the June 30, 2025 Actuarial Valuation other than to incorporate updated the plan provisions discussed above.

The Board's current practice is to conduct regular reviews of the actuarial assumptions every five years. This period is industry standard and complies with Public Act 202. The next review of assumptions would be scheduled to follow the June 30, 2027 Actuarial Valuation.

Actuarial Experience

Net experience of the Retirement System was unfavorable during the year ending June 30, 2025, resulting in a total loss of about \$682 thousand. The investment rate of return for the fiscal year ending 2025 on a Market Value basis was 10.42%, and 5.33% on an Actuarial Value basis. The reason these figures differ is because the Actuarial Value of Assets smooths prior investment gains and losses over a four-year period. Investment return (on the Actuarial Value of Assets) below the assumed rate of return of 6.00% attributed to \$426 thousand of the loss. The remaining \$256 thousand loss was attributable to non-investment experience during the year.



Executive Summary

Looking Forward

Future employer contributions in the absence of actuarial gains or losses are expected to decrease as a percent of payroll over the next five years (through June 30, 2030). After five years, the computed employer contribution rate is expected to be between 20% to 25% of payroll (significantly lower than the current rate). At that time, the System is projected to have a funded ratio near 100%.

Member contributions are currently increased by 1.50% for five years effective January 1, 2024 to fund benefit provision changes to the System that were adopted in the June 30, 2024 valuation (specifically, 25 years of service retirement eligibility for all members). As of the Recommended Employer Contribution rate for the fiscal year beginning July 1, 2026, 2.5 years remain on this increased employee contribution rate.

Michigan Public Act 202

Michigan Public Act 202 (PA 202) was signed into law December 20, 2017 and requires local units of government to electronically submit Form 5572 to the Michigan Department of Treasury (DOT) on an annual basis to evaluate the funded status of the retirement pension system. The local unit of government is considered underfunded if the actuarial accrued liability of a retirement pension system is less than 60% funded, and if the annual required contribution for all of the retirement systems of the local unit of government is greater than 10% of annual general fund operating revenues. An underfunded local unit of government is required to develop and submit for approval a corrective action plan for the local unit of government.

The Michigan State Treasurer has established uniform actuarial assumptions as required by PA 202 for use with the annual Form 5572 (Retirement System Annual Report).

The current valuation assumptions and/or methods used by the System match or fall in the range of uniform assumptions established by the Treasurer for PA 202 reporting purposes.

The following information has been prepared to provide some of the information necessary to complete the pension reporting requirements for the State of Michigan’s Local Government Retirement System Annual report (Form 5572). Additional resources are available on the State website.

Line	Descriptive Information	
18	Actuarial Assumptions	
19	Actuarial assumed Rate of Investment Return	6.00%
20	Amortization method utilized for funding the system's unfunded actuarial accrued liability, if any	Level Percent, Layered
21	Amortization period utilized for funding the system's unfunded actuarial accrued liability, if any	4*
22	Is each division within the system closed to new employees?	No
23	Uniform Assumptions	
24	Enter retirement pension system's actuarial value of assets using uniform assumptions	\$66,682,648
25	Enter retirement pension system's actuarial accrued liabilities using uniform assumptions	\$85,979,830
26	Funded ratio using uniform assumptions	77.6%
27	Actuarially Determined Contribution (ADC) using uniform assumptions	\$5,675,317
28	All systems combined ADC/Governmental fund revenues	Automatically Calculated

* Weighted average of amortization layers.

SECTION A

VALUATION RESULTS AND COMPARATIVE INFORMATION

Funding Objective

The funding objective of the Retirement System is to establish and receive contributions throughout the working lifetime of the members which, when combined with investment earnings, are sufficient to provide benefits during retirement.

Contribution Rates

The Retirement System is supported by member contributions, City contributions and investment income from Retirement System assets.

Contributions which satisfy the funding objective are determined by the annual actuarial valuation and are sufficient to:

- (1) Cover the actuarial present value of benefits allocated to the current year by the actuarial cost method described in Section C (the normal cost); and
- (2) Finance over a period of future years the actuarial present value of benefits not covered by the actuarial value of assets and anticipated future normal costs (Unfunded Actuarial Accrued Liability).

Computed contribution rates for the fiscal year beginning July 1, 2026 are shown on page A-2.

Contributions to Fund Benefits Expressed as Percent of Active Member Payroll for the Fiscal Year Ending June 30

Contributions for Fiscal Year Ending June 30,	2026	2027
Normal Cost		
Age & Service	13.30 %	19.83 %
Casualty	1.56	2.27
Refunds	1.33	2.08
Administrative Expenses	1.25	1.25
Total	17.44	25.43
Member Contributions*	8.77	13.74
Employer Normal Cost	8.67	11.69
Unfunded Actuarial Accrued Liability		
Retirants and Beneficiaries (as of 6/30/2015)	51.71	0.00
Active Members (as of 6/30/2015)	29.58	28.90
Experience (Gain)/Loss in Fiscal Years 2016+	(3.93)	(2.91)
Changes in Benefit Provisions	(1.84)	34.47
Changes in Actuarial Assumptions/Methods	14.74	14.42
Total	90.27	74.89
Recommended Employer Contribution Rate	98.94 %	86.58 %
Recommended Employer Contribution Dollar Amount	\$6,174,140	\$5,675,317

* Computed as an average rate based upon expected average contributions for the 2026 and 2027 fiscal years, respectively.

Detailed Illustration of Employer Contribution for Unfunded Actuarial Accrued Liability

Year Established	Amortization Period (Yrs)		Unfunded Actuarial Accrued Liability (UAAL)		UAAL Contribution for Fiscal Year Ending June 30, 2027	
	Initial	Remaining	Initial Amount*	Amount as of Valuation Date June 30, 2025	Dollar	% of Pay
Retiree Unfunded Actuarial Accrued Liability as of 6/30/2015						
6/30/2015	12	0	\$ 21,017,653	\$ 3,134,785	\$ -	0.00 %
Active Unfunded Actuarial Accrued Liability as of 6/30/2015						
6/30/2015	15	4	\$ 16,718,160	\$ 8,423,614	\$ 1,894,649	28.90 %
(Gain)/Loss Amortization Layers (Fiscal Years 6/30/2016 and thereafter)						
<i>Changes from Experience</i>						
6/30/2016	15	6	\$ (46,697)	\$ (32,767)	\$ (5,426)	(0.08)%
6/30/2017	15	7	(160,450)	(122,837)	(18,065)	(0.28)%
6/30/2018	15	8	797,719	656,169	87,064	1.33 %
6/30/2019	15	9	805,286	704,822	85,423	1.30 %
6/30/2020	15	10	(89,709)	(82,717)	(9,249)	(0.14)%
6/30/2021	15	11	(3,321,864)	(3,200,325)	(332,860)	(5.08)%
6/30/2022	15	12	562,032	561,863	54,734	0.84 %
6/30/2023	15	13	(10,188)	(10,507)	(964)	(0.01)%
6/30/2024	15	14	(1,420,883)	(1,294,136)	(112,462)	(1.72)%
6/30/2025	15	15	682,418	682,418	61,179	0.93 %
<i>Changes from Benefit Provisions</i>						
6/30/2017	15	7	\$ (1,046,749)	\$ (801,370)	\$ (117,854)	(1.80)%
1/1/2024	5	2.5	398,817	305,919	98,322	1.50 %
1/1/2024 ^	5	2.5	N/A	N/A	(98,322)	(1.50)%
6/30/2025 ^^	1	1	1,016,007	1,016,007	1,179,584	18.00 %
6/30/2025 ^^	2	2	2,032,013	2,032,013	1,197,948	18.28 %
<i>Changes from Actuarial Assumptions/Methods & Non-Recurring Items</i>						
6/30/2018	15	8	\$ 6,672,309	\$ 5,488,347	\$ 728,225	11.11 %
6/30/2019	15	9	1,889,080	1,653,406	200,390	3.06 %
6/30/2023	15	13	176,941	182,477	16,747	0.26 %
Total UAAL Contribution				\$ 19,297,182	\$ 4,909,062	74.89 %

* A negative UAAL initial amount represents actuarial gains or other reductions to liabilities versus expectations.

^ UAAL contribution funded through temporarily increased employee contribution rate.

^^ 1/3 of the increase in the UAAL due to benefit provision changes was amortized over a closed 1-year amortization period and 2/3 was amortized over a closed 2-year amortization period.



Determining Employer Dollar Contributions

For any period of time, the percent-of-payroll contribution rate needs to be converted to dollars.

The recommended procedure when the population is stable is: (1) at the end of each payroll period, multiply the active member payroll for the period by the employer contribution percent; and (2) promptly contribute the dollar amount so determined.

The total active member payroll used for this valuation was \$6,208,622. Applying the computed employer contribution rate of 86.58% to this payroll and adjusting for the time lag between the valuation date and the assumed contribution period (July 1, 2026 to June 30, 2027) produces a recommended employer contribution of \$5,675,317 for the 2027 fiscal year.

In an environment when the population is projected to decline by the time contributions are made, we recommend contributing the dollar amount shown above.

Actual employer contributions made to the trust for the last completed fiscal year were \$6,129,381.

For Illustrative Purposes, the Actuarial Value of Assets of \$66,682,648 were allocated as shown below. Please see page A-5 for information concerning the derivation of the Actuarial Value of Assets.

Reserves for	Present Valuation Assets Applied to			Totals
	Member Actuarial Accrued Liability	Retired Life Actuarial Liability	Contingency Reserve	
Employees' Contributions	\$4,727,831			\$ 4,727,831
Employer Contributions		\$115,849,788		115,849,788
Retired Benefit Payments		(53,894,971)		(53,894,971)
Totals	\$4,727,831	\$ 61,954,817	none	\$ 66,682,648

Experience Gain (Loss) June 30, 2025

	Actuarial Accrued Liability	Actuarial Value of Assets	Unfunded Actuarial Accrued Liability
(1) Value at start of year	\$83,311,432	\$ 63,086,551	\$ 20,224,881
(2) Normal Cost	1,059,177	N/A	1,059,177
(3) Actual contributions	N/A	6,759,788	(6,759,788)
(4) Actual disbursements	(6,529,726)	(6,529,726)	-
(5) Interest accrual	4,834,569	3,792,095	1,042,474
(6) Expected value before changes	82,675,452	67,108,708	15,566,744
(7) Inc/(Dec) due to plan amendment	3,048,020	-	3,048,020
(8) Inc/(Dec) due to revised assumptions	-	-	-
(9) Expected value after changes	85,723,472	67,108,708	18,614,764
(10) Actual value at end of year	85,979,830	66,682,648	19,297,182
(11) Gain/(loss) (9) - (10) for Liabilities (10) - (9) for Assets	\$ (256,358)	\$ (426,060)	\$ (682,418)

The total experience loss of \$682,418 is to be amortized over a level percent-of-pay closed 15-year period. See the section titled Amortization Policy on page 2, a description of the amortization policy.

Valuation Date June 30,	Total Actuarial Gain/(Loss)
2016	\$ (46,697)
2017	(160,450)
2018	797,719
2019	805,286
2020	89,709
2021	3,321,864
2022	(562,032)
2023	10,188
2024	1,220,883
2025	(682,418)



Development of Actuarial Value of Retirement System Assets

Year Ended June 30:	2024	2025	2027	2028	2028
A. Actuarial Value Beginning of Year	\$58,138,487	\$63,086,551			
B. Market Value End of Year	63,824,966	70,720,756			
C. Market Value Beginning of Year	57,284,886	63,824,966			
D. Non-Investment Net Cash Flow	\$196,967	\$230,062			
D1. Projected Rate of Return	6.00%	6.00%			
E. Investment Income					
E1. Market Total: B – C – D	6,343,113	6,665,728			
E2. Amount for Immediate Recognition:					
D1 * (A + D / 2)	3,494,218	3,792,095			
E3. Amount for Phased-In Recognition: E1-E2	2,848,895	2,873,633			
F. Phased-In Recognition of Investment Income					
F1. Current Year: 0.25 x E3	712,224	718,408			
F2. First Prior Year	458,436	712,224	\$ 718,408		
F3. Second Prior Year	(2,315,130)	458,436	712,224	\$ 718,408	
F4. Third Prior Year	2,401,349	(2,315,128)	458,436	712,223	\$ 718,409
F5. Total Recognized Investment Gain:					
F1 + F2 + F3 + F4	1,256,879	(426,060)	1,889,068	1,430,631	718,409
G. Actuarial Value End of Year: A + D + E2 + F5	63,086,551	66,682,648			
H. Difference Between Market & Actuarial Value	738,415	4,038,108			
I. Ratio of Actuarial to Market Value of Assets	98.8%	94.3%			
J. Recognized Rate of Return	8.16%	5.33%			
K. Market Rate of Return	11.05%	10.42%			

The Actuarial Value of Assets recognizes assumed investment income (line E2) fully each year. Differences between actual and assumed investment income (line E3) are phased-in over a four-year period. During periods when investment performance exceeds the assumed rate, Actuarial Value of Assets will tend to be less than Market Value. During periods when investment performance is less than the assumed rate, Actuarial Value of Assets will tend to be greater than market value. The Actuarial Value of Assets is intended to be unbiased with respect to market Value.



Valuation Results Comparative Schedule

Valuation Date	Valuation Payroll	Actuarial Accrued Liability (AAL)	Actuarial Value of Assets (AVA)	Unfunded Actuarial Liability (UAL)	Funded Ratio	Amortization Period (Years) of UAAL					Computed Employer Contribution			
						Total/Active	Retired	Employee Financed	Benefit Changes	(Gain)/Loss [^]	FYE	%	Recommended	Actual
1986	\$ 1,907,000	\$ 13,147,141	\$ 4,291,075	\$ 8,856,066	32.6 %	30 yrs.					1988	33.62 %	\$ 694,603	\$ 701,708
1991 (a)	4,049,000	27,711,002	8,334,922	19,376,080	30.1	25					1993	39.18	1,719,200	1,719,200
1992	4,299,000	29,780,358	9,670,249	20,110,109	32.5	24					1994	39.28	1,829,821	1,829,821
1993	4,502,000	31,421,808	10,423,845	20,997,963	33.2	23					1995	40.05	1,953,923	1,953,923
1994 (a)	4,778,000	34,594,939	11,429,000	23,165,939	33.0	22					1996	40.81	2,097,978	2,097,978
1995	5,119,000	36,641,978	13,099,449	23,542,529	35.7	21					1997	40.39	2,224,513	2,224,513
1996	5,381,000	38,080,137	15,136,941	22,943,196	39.8	20					1998	39.46	2,284,381	2,284,381
1997	5,498,000	39,109,052	17,657,404	21,451,648	45.1	19					1999	38.38	2,270,386	2,270,386
1998 (a)	5,697,000	39,553,492	21,277,144	18,276,348	53.8	18					2000	33.63	2,051,490	2,051,490
1999	5,598,000	40,911,155	24,372,290	16,538,865	59.6	17					2001	32.72	1,970,575	1,970,575
2000	5,772,726	42,660,487	27,747,780	14,912,707	65.0	16					2002	30.88	1,882,139	1,882,139
2001	5,942,253	44,125,761	29,554,922	14,570,839	67.0	15					2003	29.86	1,895,548	1,895,548
2002 (a)	6,071,301	45,681,002	28,905,621	16,775,381	63.3	14					2004	33.81	2,192,507	2,192,507
2003 (a)	6,213,210	47,131,125	27,836,691	19,294,434	59.1	13					2005	37.16	2,466,634	2,466,634
2004 (a)	6,138,055	49,059,955	27,218,077	21,841,878	55.5	12					2006	41.89	2,807,991	2,327,991
2005 (a)	6,321,086	51,434,111	27,760,835	23,673,276	54.0	11					2007	44.89	3,098,776	3,098,776
2006	6,598,038	53,569,342	29,893,085	23,676,257	55.8	10					2008	45.66	3,289,972	3,289,972
2007 (a)	6,420,709	56,554,037	33,249,631	23,304,406	58.8	10 yrs.					2009	45.74	3,191,716	3,191,716
2008 (a)	6,655,270	59,227,859	36,002,509	23,225,350	60.8	9					2010	46.53	3,256,531	3,256,531
2009 (a)	6,767,459	61,904,907	35,907,494	25,997,413	58.0	15					2011	37.7	2,772,800	2,772,800
2010 (a)	6,235,955	62,210,658	35,632,432	26,578,226	57.3	15					2012	43.74	2,843,528	2,843,528
2011	4,629,536	62,431,199	33,801,498	28,629,701	54.1	15					2013	57.05	2,870,342	2,870,342
2012 (b)	4,548,146	65,436,998	32,257,445	33,179,553	49.3	15					2014	60.94	3,012,344	3,012,344
2013 (a)	4,975,503	70,374,532	33,995,966	36,378,565	48.3	14					2015	66.96	3,534,236	3,534,236
2014	4,998,321	70,668,317	36,656,819	34,011,498	51.9	13					2016	62.99	3,339,966	3,709,507
2015 (a)(c)	4,643,191	75,272,788	37,536,975	37,735,813	49.9	12					2017	83.20	4,098,288	4,098,288
2016	4,487,630	75,729,167	38,847,990	36,881,177	51.3	14					2018	88.63	4,219,714	4,219,714
2017 (a)	4,688,436	74,700,336	40,355,727	34,344,609	54.0	12					2019	88.91	4,422,430	4,422,430
2018 (a)	4,882,939	81,919,369	41,781,894	40,137,475	51.0	11					2020	107.32	5,559,682	5,559,682
2019 (a)	5,185,126	85,118,886	43,866,351	41,252,535	51.5	10					2021	107.55	5,916,061	5,916,061
2020	5,184,829	85,820,123	47,343,222	38,476,901	55.2	9					2022	107.99	5,939,831	5,939,831
2021	4,953,225	83,655,702	51,724,559	31,931,143	61.8	8					2023	107.99	5,674,911	5,674,911
2022	5,703,179	83,686,880	54,938,592	28,748,288	65.6	7					2024	97.88	5,922,297	5,922,297
2023 (a)	5,585,391	83,409,870	58,138,487	25,271,383	69.7	6					2025	103.94	6,129,381	6,129,381
2024 (a)	5,910,720	83,311,432	63,086,551	20,224,881	75.7	5					2026	98.94	6,174,140	
2025 (a)	6,208,622	85,979,830	66,682,648	19,297,182	77.6	4					2027	86.58	5,675,317	

- (a) After changes in benefit provisions and/or actuarial assumptions and actuarial cost methods.
 - (b) After issuance of the June 30, 2012 valuation report, the Board requested a change in the amortization period. These results reflect the new methodology.
 - (c) After closure to the Active & Retired amortization policies and creation of the Gain/(Loss) Amortization schedule.
- [^] In valuation years 2016 and thereafter, Actuarial (Gains)/Losses on the Unfunded Actuarial Accrued Liability for System experience, benefit changes, assumption and method changes in a given year are amortized over a new level-percent-of-pay closed 15-year periods.



Funded Ratio Projection

Based Upon Current Amortization Layers and 6.0% Return on Actuarial Value of Assets

Valuation Date June 30,	Actuarial Accrued Liability (AAL)	Actuarial Value of Assets (AVA)	Unfunded Actuarial Liability (UAAL)	Funded Ratio	Remaining Amortization Period (Years) of UAAL for Contributions Beginning July 1 of the Following Year					During Upcoming Fiscal Year		
					Active	Retired	Employee Financed	Benefit Changes	(Gain)/Loss Layers	Projected Total (EE+ER) Contributions*	Projected Benefit Payments*	Assumed Investment Return on AVA
2025	\$ 85,979,830	\$ 66,682,648	\$ 19,297,182	78%	4 yrs.	0 yrs.	2.5 yrs.	1-2 yrs.	6-15 yrs.	\$ 7,133,364	\$ 5,994,243	\$ 4,034,801
2026	86,623,386	71,856,570	14,766,816	83%	3		1.5	1	5-14	6,655,531	6,080,264	4,328,485
2027	87,257,000	76,760,321	10,496,678	88%	2		0.5		4-13	5,629,198	6,268,924	4,586,614
2028	87,783,777	80,707,209	7,076,568	92%	1				3-12	4,481,641	6,288,864	4,788,742
2029	88,384,364	83,688,728	4,695,637	95%					2-11	4,568,931	6,255,855	4,971,207
2030	89,129,034	86,973,011	2,156,023	98%					1-10	2,599,741	6,181,239	5,111,979
2031	90,057,905	88,503,492	1,554,413	98%					1-9	2,679,028	6,121,402	5,207,941
2032	91,165,664	90,269,059	896,605	99%					1-8	2,749,914	6,129,801	5,315,732
2033	92,377,002	92,204,904	172,099	100%					1-7	2,992,265	6,139,757	5,438,786
2034	93,709,691	94,496,199	(786,508)	101%					1-6	2,051,462	6,136,667	5,548,406
2035	95,173,115	95,959,400	(786,285)	101%					1-5	1,750,210	6,146,680	5,626,951
2036	96,780,829	97,189,881	(409,052)	100%					1-4	1,812,882	6,131,257	5,703,100
2037	98,564,599	98,574,605	(10,006)	100%					1-3	2,309,703	6,120,328	5,801,268
2038	100,527,949	100,565,248	(37,298)	100%					1-2	2,296,374	6,131,099	5,919,990
2039	102,661,597	102,650,512	11,085	100%					1	2,335,647	6,159,434	6,045,431
2040	104,959,044	104,872,157	86,887	100%						2,550,910	6,227,076	6,183,115
2041	107,379,106	107,379,106	0	100%						2,523,091	6,318,173	6,330,000

* Includes assumed administrative expenses.

Projection Notes:

This projection is a visualization of how the System will achieve 100% funded status if all future actuarial assumptions are met. Actuarial assumptions may or may not materialize over time.

This projection should not be construed as a forecast of actual cash flows or investment returns anticipated in the future. Specifically, projected benefit payments versus actual can deviate materially as a result of members' electing annuity withdrawal benefit options upon retirement (large lump-sum benefit payouts).

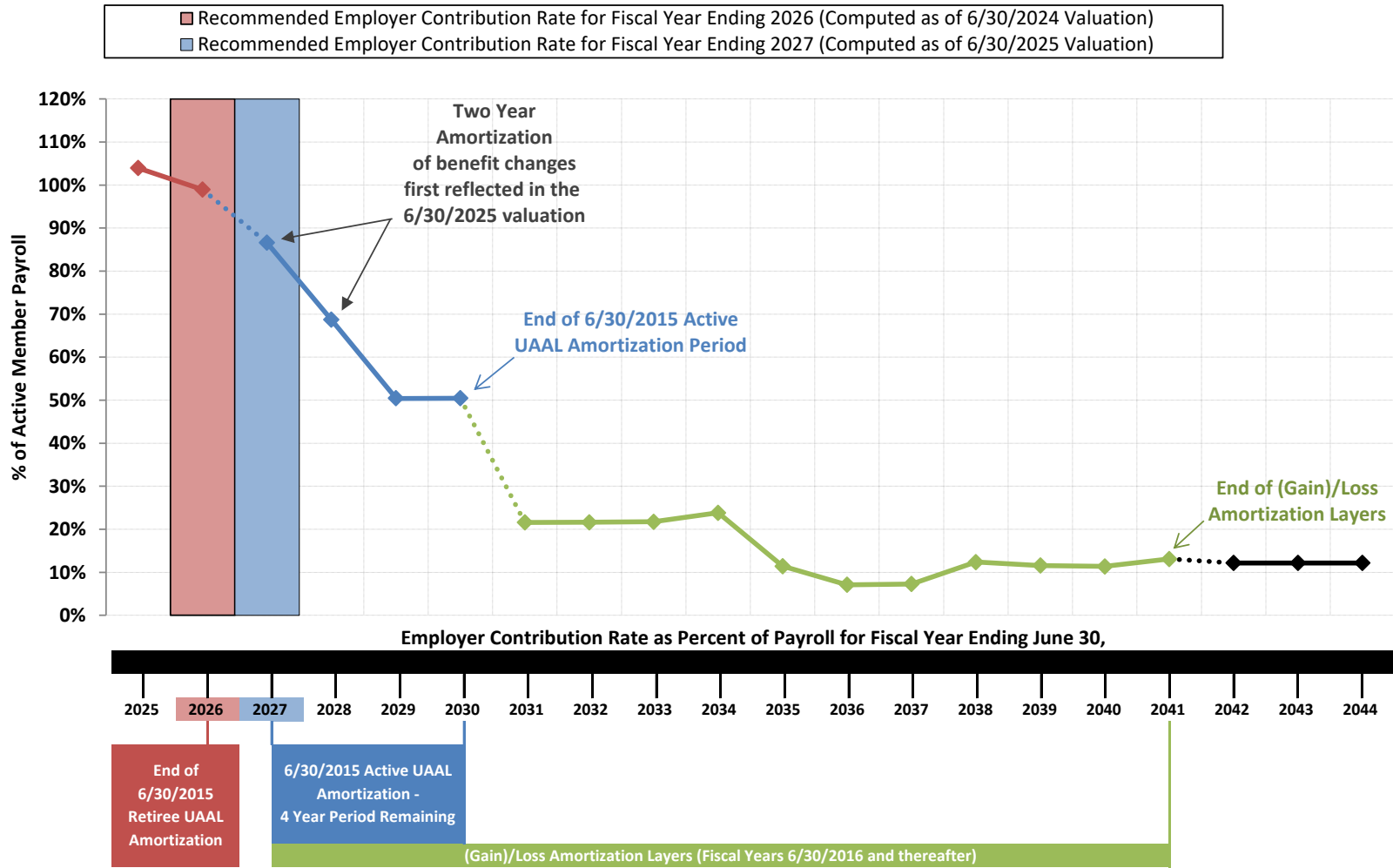
In the near term, Actuarial Accrued Liabilities are expected to remain about level, or even decrease, as a result of Hybrid members replacing Non-Hybrid members in the System.

Projected Total Contributions includes Employee (EE) plus Employer (ER) contributions. Contributions may increase or decrease in the future as a result of varying directions (positive and negative) of UAAL amortization payments. This is an unintended consequence of the layered amortization policy. The amortization schedule may require periodic review by the Board to combine amortization basis to smooth future contributions.

The following page shows the Projected Total Employer Contributions as a percentage of projected active member payroll.



Projected Future Employer Contributions as a Percentage of Expected Active Member Payroll



NOTE: Future (Gain)/Loss UAAL Amortization schedules are excepted to be \$0 if all Actuarial Assumptions are met. In reality, experience will deviate from assumptions. The (Gain)/Loss UAAL amounts are expected to float both above and below zero in any given year. These amounts are amortized over new independent 15-Year periods to smooth changes to future employer contributions as a result of System experience.

Summary Statement of System Resources and Obligations

Present Resources and Expected Future Resources

	<u>June 30, 2024</u>	<u>June 30, 2025</u>
A. Present valuation assets		
1. Net assets from the System's financial statements	\$63,824,966	\$ 70,720,756
2. Transfer from old plan	0	0
3. Market value adjustment	<u>(738,415)</u>	<u>(4,038,108)</u>
4. Actuarial Value of Assets	\$63,086,551	\$ 66,682,648
B. Actuarial present value of expected future employer contributions		
1. For normal costs	\$ 4,151,542	\$ 6,638,655
2. For unfunded actuarial accrued liability	<u>20,224,881</u>	<u>19,297,182</u>
3. Total	\$24,376,423	\$ 25,935,837
C. Actuarial present value of expected future member contributions	<u>\$ 4,872,493</u>	<u>\$ 8,866,555</u>
D. Total present and expected future resources	<u>\$92,335,467</u>	<u>\$101,485,040</u>

Actuarial Present Value of Expected Future Benefit Payments

A. To retirants and beneficiaries		
1. Annual pensions	\$67,026,099	\$ 67,089,152
2. Reserve	<u>none</u>	<u>none</u>
3. Total	\$67,026,099	\$ 67,089,152
B. To vested terminated members	1,781,240	1,037,211
C. To present active members		
1. Allocated to service rendered prior to valuation date - actuarial accrued liability	\$14,504,093	\$ 17,853,467
2. Allocated to service likely to be rendered after valuation date	9,024,035	15,505,210
3. Transfer from old plan	<u>none</u>	<u>none</u>
4. Total	\$23,528,128	\$ 33,358,677
D. Total actuarial present value of expected future benefit payments	<u>\$92,335,467</u>	<u>\$101,485,040</u>

Other Observations

General Implications of the Contribution Allocation Procedure or Funding Policy on Future Expected Contributions and Funded Status

Given the System's contribution allocation procedure, if all actuarial assumptions are met (including the assumption of the Retirement System earning 6.00% investment return on assets), it is expected that:

1. The employer normal cost payment is sufficient to cover the cost of benefits accruing each year;
2. The Unfunded Actuarial Accrued Liabilities (UAAL) will continue to be fully amortized; and
3. The funded status of the Retirement System will continue to increase gradually towards a 100% funded ratio.

Limitations of Funded Status Measurements

Unless otherwise indicated, a funded status measurement presented in this report is based upon the Actuarial Accrued Liability (AAL) and the Actuarial Value of Assets (AVA). Unless otherwise indicated, with regard to any funded status measurements presented in this report:

1. The measurement is inappropriate for assessing the sufficiency of Retirement System assets to cover the estimated cost of settling the Retirement System's benefit obligations; for example, transferring the liability to an unrelated third party in a market value type transaction.
2. The measurement is dependent upon the Actuarial Cost Method which, in combination with the Retirement System's amortization policy, affects the timing and amounts of future contributions. The amounts of future contributions will most certainly differ from those assumed in this report due to future actual experience differing from assumed experience based upon the actuarial assumptions. Even if the funded status measurement in this report was 100%, it would not be synonymous with no required future contributions. The Retirement System would still require future normal cost contributions (i.e., contributions to cover the cost of active membership accruing an additional year of service credit).
3. The measurement would produce a different result if the Market Value of Assets (MVA) were used instead of the AVA, unless the MVA is used in the measurement.

Limitations of Project Scope

Actuarial standards do not require the actuary to evaluate the ability of the plan sponsor or other contributing entities to make required contributions to the plan when due. Such an evaluation was not within the scope of this project and is not within the actuary's domain of expertise. Consequently, the actuary performed no such evaluation.

Risks to Future Employer Contribution Requirements

There are ongoing risks to future employer contribution requirements to which the Retirement System is exposed, such as:

- Actual and Assumed Investment Rate of Return
- Actual and Assumed Mortality Rates
- Amortization Policy



Risk Measures – Risks Associated with Measuring the Accrued Liability and Actuarially Determined Contribution

The determination of the accrued liability and the actuarially determined contribution requires the use of assumptions regarding future economic and demographic experience. Risk measures, as illustrated in this report, are intended to aid in the understanding of the effects of future experience differing from the assumptions used in the course of the actuarial valuation. Risk measures may also help with illustrating the potential volatility in the accrued liability and the actuarially determined contribution that result from the differences between actual experience and the actuarial assumptions.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions due to changing conditions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period, or additional cost or contribution requirements based on the System's funded status); and changes in plan provisions or applicable law. The scope of an actuarial valuation does not include an analysis of the potential range of such future measurements.

Examples of risk that may reasonably be anticipated to significantly affect the plan's future financial condition include:

1. **Investment Risk** – actual investment returns may differ from the expected returns;
2. **Asset/Liability Mismatch** – changes in asset values may not match changes in liabilities, thereby altering the gap between the accrued liability and assets and consequently altering the funded status and contribution requirements;
3. **Contribution Risk** – actual contributions may differ from expected future contributions. For example, actual contributions may not be made in accordance with the plan's funding policy or material changes may occur in the anticipated number of covered employees, covered payroll, or other relevant contribution base;
4. **Salary and Payroll Risk** – actual salaries and total payroll may differ from expected, resulting in actual future accrued liability and contributions differing from expected;
5. **Longevity Risk** – members may live longer or shorter than expected and receive pensions for a period of time other than assumed; and
6. **Other Demographic Risks** – members may terminate, retire or become disabled at times or with benefits other than assumed resulting in actual future accrued liability and contributions differing from expected.

The effects of certain trends in experience can generally be anticipated. For example, if the investment return since the most recent actuarial valuation is less (or more) than the assumed rate, the cost of the plan can be expected to increase (or decrease). Likewise, if longevity is improving (or worsening), increases (or decreases) in cost can be anticipated.

The computed contribution shown on page A-2 may be considered as a minimum contribution rate that complies with the Board's funding policy. The timely receipt of the actuarially determined contributions is critical to support the financial health of the plan. Users of this report should be aware that contributions made at the actuarially determined rate do not necessarily guarantee benefit security.



Risk Measures

(\$ in Thousands)

Actuarial Valuation Date (6/30)	(1) Actuarial Value of Assets (AVA)	(2) Actuarial Accrued Liability (AAL)	(3) Unfunded AAL (UAAL) (2) - (1)	(4) Payroll	(5) Funded Ratio (1) / (2)	(6) Retiree Liabilities (RetLiab)	(7) RetLiab / AAL (6)/(2)	(8) AAL / Payroll (2) / (4)	(9) Assets / Payroll (1) / (4)	(10) UAAL / Payroll (3) / (4)	(11) Non-Invest. Cash Flow (NICF)	(12) NICF / Assets (11)/(1)	(13) Market Rate of Return	(14) 5-year Trailing Geometric Average
2017	\$ 40,356	\$ 74,700	\$ 34,344	\$ 4,688	54.0%	\$ 55,874	74.8%	1,593.4%	860.8%	732.6%	\$ (1,261)	(3.1)%	14.5%	N/A
2018 *	41,782	81,919	40,137	4,883	51.0%	58,396	71.3%	1,677.6%	855.7%	822.0%	(810)	(1.9)%	10.9%	N/A
2019 *	43,866	85,119	41,253	5,185	51.5%	60,195	70.7%	1,641.6%	846.0%	795.6%	(230)	(0.5)%	5.3%	5.5%
2020	47,343	85,820	38,477	5,185	55.2%	61,222	71.3%	1,655.2%	913.1%	742.1%	210	0.4%	2.8%	5.4%
2021	51,725	83,656	31,931	4,953	61.8%	65,490	78.3%	1,689.0%	1,044.3%	644.7%	(836)	(1.6)%	26.9%	11.8%
2022	54,939	83,687	28,748	5,703	65.6%	65,656	78.5%	1,467.4%	963.3%	504.1%	409	0.7%	(10.5)%	6.4%
2023 *	58,138	83,410	25,272	5,585	69.7%	66,945	80.3%	1,493.5%	1,041.0%	452.5%	(291)	(0.5)%	9.8%	6.2%
2024 *	63,087	83,311	20,224	5,911	75.7%	67,026	80.5%	1,409.4%	1,067.3%	342.1%	197	0.3%	11.1%	7.3%
2025 *	66,683	85,980	19,297	6,209	77.6%	67,089	78.0%	1,384.8%	1,074.0%	310.8%	230	0.3%	10.4%	8.9%

* Revised actuarial assumptions, methods and/or benefit provisions were made from the prior year.

(5). The funded ratio is the most widely known measure of a plan's financial strength, but the trend in the funded ratio is much more important than the absolute ratio. The funded ratio should trend to 100%. As it approaches 100%, it is important to re-evaluate the level of investment risk in the portfolio and potentially to re-evaluate the assumed rate of return.

(6) and (7). The ratio of retiree liabilities to total accrued liabilities gives an indication of the maturity of the system. As the ratio increases, cash flow needs increase, and the liquidity needs of the portfolio change. A ratio on the order of 50% indicates a maturing system.

(8) and (9). The ratio of liabilities and assets to payroll gives an indication of both maturity and volatility. Many systems have ratios between 500% and 700%. Ratios significantly above that range may indicate difficulty in supporting the benefit level as a level % of payroll.

(10). The ratio of unfunded liability to payroll gives an indication of the plan sponsor's ability to actually pay off the unfunded liability. A ratio above approximately 300% or 400% may indicate difficulty in discharging the unfunded liability within a reasonable time frame.

(11) and (12). The ratio of Non-Investment Cash Flow to assets is an important measure of sustainability. Negative ratios are common and expected for a maturing system. In the longer term, this ratio should be on the order of approximately -3% based upon the current plan assumptions. A ratio that is significantly more negative than that for an extended period could be a leading indicator of potential exhaustion of assets.

(13) and (14). Investment return is probably the largest single risk that most systems face. The year-by-year return and the five-year geometric average both give an indication of the reasonableness of the system's assumed return. Of course, past performance is not a guarantee of future results. Market rate shown is based on actuarial estimation method and will differ modestly from figures reported by the investment consultant.



Low-Default-Risk Obligation Measure

Introduction

In December 2021, the Actuarial Standards Board (ASB) adopted a revision to Actuarial Standard of Practice (ASOP) No. 4, *Measuring Pension Obligations and Determining Pension Plan Costs or Contributions*. The revised ASOP No. 4 requires the calculation and disclosure of a liability referred to by the ASOP as the “Low-Default-Risk Obligation Measure” (LDROM). The rationale that the ASB cited for the calculation and disclosure of the LDROM was included in the Transmittal Memorandum of ASOP No. 4 and is presented below (emphasis added):

“The ASB believes that the calculation and disclosure of this measure provides **appropriate, useful information for the intended user regarding the funded status of a pension plan**. The calculation and disclosure of this additional measure is **not intended to suggest that this is the “right” liability measure** for a pension plan. However, the ASB does believe that **this additional disclosure provides a more complete assessment of a plan’s funded status and provides additional information regarding the security of benefits that members have earned as of the measurement date.**”

Comparing the Accrued Liabilities and the LDROM

One of the fundamental financial objectives of the City of Jackson Act 345 Policemen and Firemen Retirement System is to finance each member’s retirement benefits over the period from the member’s date of hire until the member’s projected date of retirement (entry age actuarial cost method) as a level percentage of payroll. To fulfill this objective, the discount rate that is used to value the accrued liabilities is set equal to the **expected return** on the System’s diversified portfolio of assets (referred to sometimes as the investment return assumption). The current investment return assumption is 6.00%.

The LDROM is meant to approximately represent the lump sum cost to a plan to purchase low-default-risk fixed income securities whose resulting cash flows essentially replicate in timing and amount the benefits earned (or the costs accrued) as of the measurement date. The LDROM is very dependent upon market interest rates at the time of the LDROM measurement. The lower the market interest rates, the higher the LDROM, and vice versa. The LDROM results presented in this report are based on the projected unit credit actuarial cost method and discount rates based upon the June 2025 Treasury Yield Curve Spot Rates (end of month). The 1-, 5-, 10-, and 30-year rates follow: 4.10%, 4.00%, 4.43% and 5.05%. This measure may not be appropriate for assessing the need for or amount of future contributions. This measure may not be appropriate for assessing the sufficiency of plan assets to cover the estimated cost of settling the plan’s benefit obligation.

Presented below are the actuarial accrued liability and the LDROM as of June 30, 2025 for the System.

Valuation Accrued Liabilities	LDROM
\$85,979,830	\$94,358,558

Comparing the Accrued Liabilities and the LDROM

The LDROM could be used in addition to the actuarially accrued liability in assessing key risk measures such as the ratio of assets to payroll or liability to payroll. The LDROM can also provide perspective on potentially reducing investment risk in the portfolio by purchasing additional bonds (e.g., liability driven investing). Finally, the LDROM can also provide additional perspective on the funded ratio, which may allow an intended user to further assess benefit security, employer contributions and potential benefit changes.

SECTION B

SUMMARY OF BENEFIT PROVISIONS AND VALUATION DATA

Brief Summary of Act 345 Benefit Conditions (June 30, 2025) Service Retirement

Eligibility: 25 years of service, regardless of age.

Amount: Police Command – hired by the city on or before June 30, 2012:

3-year AFC (5-year AFC if entering the bargaining unit after October 10, 2016) times 2.9% for service accrued on or after July 1, 2007 and 2.5% for service accrued through June 30, 2007 for the first 25 years of service and 1.0% for service in excess of 25. 71% pension cap if promoted into the unit before February 28, 2016, 70% pension cap after. AFC is limited to only include up to 175 hours of overtime per year.

Police Command – hired by the city on or after July 1, 2012:

3-year AFC (5-year AFC if entering the bargaining unit after October 10, 2016) times 2.75% for the first 25 years of service and 1.0% for service in excess of 25 years. 75% pension cap. AFC shall not include overtime or payoff of compensatory time.

Police Officers – hired on or before June 30, 2012:

2.9% of 4-year (5-year if hired after January 1, 1999) AFC times first 25-years of service plus 1% of AFC times years of service in excess of 25 years. 71% pension cap if hired before December 31, 1998, 70% pension cap after.

Police officers – hired on or after July 1, 2012:

6-year AFC times 2.75% for the first 25 years of service and 1.0% for service in excess of 25 years. 75% pension cap.

Fire Fighters – hired on or before June 30, 2012:

3-year (4-year if hired after June 30, 2003) AFC times 2.9% for service accrued on or after February 1, 2009 and 2.75% for service accrued through February 1, 2009 for the first 25 years of service and 1.0% for service in excess of 25 years. 73% pension cap if hired before December 31, 2003, 75% pension cap after.

Fire Fighters – hired on or after July 1, 2012:

4-year (6 years if hired after July 1, 2016) AFC times 2.75% for the first 25 years of service and 1.0% for service in excess of 25 years. 75% pension cap.

Brief Summary of Act 345 Benefit Conditions (June 30, 2025)

Deferred Retirement

Eligibility: 10 or more years of service.

Amount: Computed as service retirement but based upon service, AFC and benefit in effect at termination. Benefit begins at date retirement would have occurred had member remained in employment.

Death after Retirement Survivor's Pension

Eligibility: Payable to a surviving spouse, if any, upon the death of a retired member who was receiving a straight life pension which was effective July 1, 1975 or later (effective July 1, 1991 or later for a disability retirant).

Amount: Spouse's pension equals 60% of the straight life pension the deceased retirant was receiving. (50% of a regular service retirement pension for the spouse of a disability retirant who dies prior to age 55.)

Non-Duty Death-in-Service Survivor's Pension

Eligibility: Payable to a surviving spouse, if any, upon the death of a member with 20 (10 for Fire Fighters) or more years of service.

Amount: Accrued straight life pension actuarially reduced in accordance with an Option I election.

Duty Death-in-Service Survivor's Pension

Eligibility: Payable upon the expiration of worker's compensation to the survivors of a member who died in the line of duty.

Amount: Same amount that was paid by worker's compensation.



Brief Summary of Act 345 Benefit Conditions (June 30, 2025)

Non-Duty Disability

Eligibility: Payable upon the total and permanent disability of a member with 5 or more years of service.

Amount: **Pre July 1, 2012 Hires:**

To age 55: 2.5% of AFC times years of service (for IAFF: 2.75% of AFC times years of service earned on or before June 30, 2009) and 2.9% of AFC times years of service earned on or after July 1, 2009.

At Age 55: Same as Service Pension.

Post July 1, 2012 Hires:

To Age 55: 2.75% of AFC times years of service for first 25 years and 1.0% of AFC times years of service in excess of 25 years.

At Age 55: Same as Service Pension.

Duty Disability

Eligibility: Payable upon the total and permanent disability of a member in the line of duty.

Amount:

To age 55: 66-2/3% of AFC

At age 55: Same as Service Retirement.

Pension with service credit from date of disability to age 55.

Member Contributions (Defined Benefit Plan)

Amount:

Police Command – hired on or before June 30, 2012 and promoted to unit before March 1, 2016:
11.50% (13.00% from 1/1/2024 through 12/31/2028)

Police Command – hired on or before June 30, 2012 and promoted to unit after March 1, 2016:
15.00% (16.50% from 1/1/2024 through 12/31/2028)

Police Command – hired on or after July 1, 2012:
13.00% (14.50% from 1/1/2026 through 12/31/2028)

Police Officers – hired on or before June 30, 2012:
12.00% (13.50% from 1/1/2024 through 12/31/2028)

Police Officers – hired on or after July 1, 2012:
13.00% (14.50% from 1/1/2026 through 12/31/2028)

Fire Fighters – hired on or before June 30, 2012:
15.00% (16.50% from 1/1/2024 through 12/31/2028)

Fire Fighter – hired on or after July 1, 2012:
13.00% (14.50% from 1/1/2026 through 12/31/2028)



Brief Summary of Act 345 Benefit Conditions (June 30, 2025)

Annuity Withdrawal

At retirement, an employee may elect to withdraw their employee contributions (with interest) and the employee's annual or monthly pension benefit shall be reduced by the actuarial equivalent of the amount withdrawn as calculated by the City's actuary, using the rate of assumed investment return for immediate annuities as determined below:

Police Command – retiring on or before December 31, 2021:

3.00%

Police Command – members of the unit as of March 1, 2016 but withdraws on or after January 1, 2022:

6.00%

Police Command – members entering the unit on or after March 1, 2016:

8.50%

Police Officers – hired on or before December 31, 1998:

2.25% on contributions made on or before December 31, 2003 and 8.00% on contributions made on or after January 1, 2004. If retiring in calendar years 2017-2021 with a full-service retirement, 2.25% will be used for all contributions.

Police Officers – hired between January 1, 1999 and June 30, 2012:

5.50% on contributions made on or before December 31, 2003 and 8.25% on contributions made on or after January 1, 2004.

Police Officers – hired between July 1, 2012 and June 30, 2016:

8.25% on all contributions

Police Officers – hired on or after July 1, 2016:

8.50% on all contributions

Fire Fighters – hired on or before December 31, 2003:

1.50% on contributions made on or before January 31, 2009 and 5.25% on contributions made thereafter.

Fire Fighters – hired between January 1, 2003 and October 1, 2016:

1.85% on contributions made on or before January 31, 2009 and 6.75% on contributions made thereafter.

Fire Fighters – hired on or after July 1, 2016:

8.00% on all contributions



Retiree and Beneficiary Comparative Schedule

Year Ended June 30	No. Trans. During Year	Added to Rolls		Removed from Rolls		Rolls End of Year		% Incr. in Annual Pensions	Average Pension	Discounted Value of Pensions in Payment Status	
		No.	Annual Pensions*	No.	Annual Pensions	No.	Annual Pensions			Total	Average
2001		3	\$ 80,305	3	\$ 71,841	126	\$2,569,712	0.3 %	\$20,395	\$28,325,844	\$224,808
2002		4	124,746	1	9,347	129	2,685,111	4.5	20,815	29,398,266	227,894
2003		5	128,515	2	36,009	132	2,777,617	3.4	21,043	30,196,106	228,758
2004		5	100,650	1	11,293	136	2,866,974	3.2	21,081	30,921,701	227,365
2005		2	26,569	3	58,835	135	2,834,708	(1.1)	20,998	30,138,240	223,246
2006		1	10,994	2	36,346	134	2,809,356	(0.9)	20,965	29,461,802	219,864
2007		6	211,110	2	31,343	138	2,989,123	6.4	21,660	31,120,638	225,512
2008		5	144,654	2	49,720	141	3,084,057	3.2	21,873	31,791,641	225,473
2009		7	248,242	4	68,425	144	3,263,874	5.8	22,666	33,631,944	233,555
2010		7	247,487	3	34,389	148	3,476,972	6.5	23,493	35,719,893	241,351
2011		15 #	554,196 #	5	88,641	158	3,942,527	13.4	24,953	40,603,656	256,985
2012		6	263,910	1	18,603	163	4,187,834	6.2	25,692	42,966,261	263,597
2013		6	165,744	3	68,144	166	4,285,434	2.3	25,816	46,209,772	278,372
2014		6	143,053	8	121,272	164	4,307,215	0.5	26,264	46,115,204	281,190
2015		8	385,651	3	34,057	169	4,658,809	8.2	27,567	52,319,784	309,585
2016		5	174,283	5	80,477	169	4,752,615	2.0	28,122	52,993,123	313,569
2017		10	360,741	8	140,552	171	4,972,804	4.6	29,081	55,873,577	326,746
2018		2	97,190	1	30,949	172	5,039,045	1.3	29,297	58,396,288	339,513
2019		2	34,111	2	22,158	172	5,050,998	0.2	29,366	60,194,938	349,971
2020		5	194,187	6	98,774	171	5,146,411	1.9	30,096	61,221,569	358,021
2021		14	483,767	7	124,245	178	5,505,933	7.0	30,932	65,489,900	367,921
2022		4	130,814	4	63,152	178	5,573,595	1.2	31,312	65,656,309	368,856
2023		6	175,051	3	55,072	181	5,693,574	2.2	31,456	66,944,577	369,860
2024		7	241,719	7	201,711	181	5,733,582	0.7	31,677	67,026,099	370,310
2025		4	151,304	5	93,789	180	5,791,097	1.0	32,173	67,089,152	372,718

* Includes pension adjustments, when applicable.

Includes alternate payee of an active member, per Eligible Domestic Relations Order.



Retirees and Beneficiaries June 30, 2025 Tabulated by Type of Pension Being Paid

<u>Type of Pensions Being Paid</u>	<u>No.</u>	<u>Annual Pensions</u>
Age and Service Pensions		
Regular-benefit terminating at death of retirant	22	\$ 649,157
Regular-automatic benefit to spouse of deceased retirant	119	4,384,279
Option I-100% of benefit to spouse of deceased retirant	3	100,606
Survivor beneficiary	<u>28</u>	<u>398,821</u>
Total age and service pensions	172	\$ 5,532,863
Casualty Pensions		
Non-duty disability pension	1	\$ 35,238
Duty disability pension	5	179,511
Survivor beneficiary	<u>2</u>	<u>43,485</u>
Total casualty pensions	<u>8</u>	<u>\$ 258,234</u>
Total pensions being paid	180	\$ 5,791,097

Retirees and Beneficiaries June 30, 2025 Tabulated by Attained Age

Attained Age	Age & Service		Disability and Death-in-Service		Totals	
	No.	Annual Allowances	No.	Annual Allowances	No.	Annual Allowances
45 - 49	3	\$ 182,607	0	\$ 0	3	\$ 182,607
50 - 54	16	731,331	0	0	16	731,331
55 - 59	17	744,275	1	45,420	18	789,695
60 - 64	13	530,470	3	116,655	16	647,125
65 - 69	26	1,021,228	3	83,335	29	1,104,563
70 - 74	25	818,533	0	0	25	818,533
75 - 79	28	704,728	0	0	28	704,728
80 - 84	24	459,497	1	12,824	25	472,321
85 - 89	15	277,876	0	0	15	277,876
90 - 94	4	51,023	0	0	4	51,023
95 - 99	1	11,295	0	0	1	11,295
Totals	172	\$ 5,532,863	8	\$ 258,234	180	\$ 5,791,097

Average Age at Retirement: 50.4 years

Average Age Now: 71.2 years

Three (3) vested terminated members are currently being valued with deferred service pensions.

Active Members in Valuation Comparative Schedule

Valuation Date June 30	No.	No. of Transfers Incl.	Valuation Payroll	Average			
				Pay	% Incr.	Age	Service
1991	112	0	\$ 4,049,332	\$ 36,155	8.8 %	36.4 yrs.	10.6 yrs.
1992	117	10	4,298,912	36,743	1.6	35.5	9.8
1993	113	0	4,502,216	39,843	8.4	35.2	9.6
1994	113	3	4,778,047	42,284	6.1	36.3	10.7
1995	112	0	5,118,907	45,705	8.1	36.7	11.0
1996	119	0	5,380,560	45,215	1.1	36.1	10.6
1997	120	0	5,498,077	45,817	1.3	36.2	10.1
1998	119	0	5,697,163	47,875	4.5	36.6	10.7
1999	117	0	5,597,521	47,842	(0.1)	36.4	9.9
2000	115	0	5,772,726	50,198	4.9	37.0	10.2
2001	114	0	5,942,253	52,125	3.8	37.9	11.0
2002	115	0	6,071,301	52,794	(1.3)	37.8	10.9
2003	115	0	6,213,210	54,028	2.3	38.1	11.1
2004	110	0	6,138,055	55,801	3.3	38.9	12.2
2005	110	0	6,321,086	57,464	3.0	39.9	13.1
2006	109	0	6,598,038	60,532	5.3	41.1	14.1
2007	104	0	6,420,709	61,738	2.0	41.0	14.0
2008	105	0	6,655,270	63,384	2.7	40.9	14.1
2009	101	0	6,767,459	67,005	5.7	41.1	14.2
2010	94	0	6,235,955	66,340	(1.0)	41.3	14.6
2011	70	0	4,629,536	66,136	(0.3)	42.2	15.9
2012	62	0	4,548,146	73,357	10.9	42.2	15.9
2013	72	0	4,975,503	69,104	(5.8)	40.1	13.5
2014	72	0	4,998,321	69,421	0.5	40.4	13.8
2015	68	0	4,643,191	68,282	(1.6)	39.5	12.8
2016	63	0	4,487,630	71,232	4.3	39.5	13.0
2017	69	0	4,688,436	67,948	(4.6)	37.9	11.0
2018	70	0	4,882,939	69,756	2.7	37.6	10.9
2019	70	0	5,185,126	74,073	6.2	38.8	11.6
2020	66	0	5,184,829	78,558	6.1	38.6	11.6
2021	67	0	4,953,225	73,929	(5.9)	35.8	8.8
2022	77	0	5,703,179	74,067	0.2	34.2	7.9
2023	74	0	5,585,391	75,478	1.9	33.6	7.5
2024	75	0	5,910,720	78,810	4.4	33.9	7.5
2025	77	0	6,208,622	80,631	2.3	34.0	7.6

Active Members June 30, 2025 Tabulated by Valuation Divisions

Valuation Divisions	No.	Annual Payroll
Pre June 30, 2012 Hires		
Police Command	5	\$ 591,386
Police	4	387,042
Fire	5	512,426
Total	14	1,490,854
Post June 30, 2012 Hires		
Police Command	4	\$ 389,241
Police	29	2,186,718
Fire	30	2,141,809
Total	63	4,717,768
Total Active members	77	\$6,208,622

Active Members June 30, 2025 by Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							No.	Valuation Payroll
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus		
20-24	12							12	\$ 787,737
25-29	14	2						16	1,120,099
30-34	10	7	1					18	1,404,607
35-39	3	3	2					8	640,337
40-44	1	3	4	3				11	1,045,302
45-49			2	1	6			9	955,369
50-54			2					2	158,929
55-59					1			1	96,242
Totals	40	15	11	4	7	0	0	77	\$6,208,622

While not used in the financial computations, the following group averages are computed and shown because of their general interest.

Age:	34.0
Service:	7.6
Annual Pay:	\$80,631



Asset Information Submitted for the Valuation

Valuation Assets - Market Value		Reserves for	
Cash & equivalents	\$ 2,072,329	Members' Contribution	\$ 4,727,831
Receivables & accruals	180,874	City Contribution	119,887,896
Stocks	44,403,766	Retirement	(53,894,971)
Bonds	22,449,581		
Real Estate	2,443,655		
Accounts payable	(829,449)		
Total Current Assets	\$ 70,720,756	Total Reserves	\$70,720,756

Revenues and Expenditures

Balance - July 1, 2024	\$63,824,966
Revenues	
Employees' contributions	630,407
Employer contributions	6,129,381
Investment income	6,753,376
Expenditures	
Benefit payments	6,361,179
Refund of member contributions	72,965
Expenses	183,230
Balance - June 30, 2025	\$70,720,756

These amounts do not reflect the actuarial value adjustment of \$4,038,108. The derivation of this adjustment is on page A-5.

SECTION C

FUNDING OBJECTIVE, SUMMARY OF VALUATION PROCESS, METHODS AND ASSUMPTIONS

Basic Funding Objective and Operation of the Retirement System

Benefit Promises Made Which Must Be Paid For. A retirement system is an orderly means of handing out, keeping track of, and financing contingent pension promises to a group of employees. As each member of the retirement system acquires a unit of service credit the member is, in effect, handed an "IOU" which reads: "Your Act 345 Retirement System promises to pay you one unit of retirement benefits, payments in cash commencing when you retire."

The principal related financial question is: **When shall the money required to cover the "IOU" be contributed?** This year, when benefit of the member's service is received? Or, some future year when the "IOU" becomes a cash demand?

The Constitution of the State of Michigan is directed to the question:

"Financial benefits arising on account of service rendered in each fiscal year shall be funded during that year and such funding shall not be used for financing unfunded accrued liabilities."

Section 9(2) of Act 345 is also directed to the question:

"Sec. 9(2). - - - For the purpose of creating and maintaining a fund for the payment of the pensions and other benefits payable hereunder, the said city, village or municipality, subject to the provisions of this act, shall appropriate, at the end of such regular intervals as may be adopted, quarterly, semi-annually, or annually, an amount sufficient to maintain actuarially determined reserves covering pensions payable or which might be payable on account of service performed and to be performed by active members and pensions being paid retired members and beneficiaries - - ."

Translated into actuarial terminology, the constitutional and Act 345 level percent-of-payroll contribution objective means that the contribution rate must total at least:

Normal Cost (the current value of benefits likely to be paid on account of members' service being rendered in the current year)

. . . plus . . .

Interest on Unfunded Actuarial Accrued Liability (unfunded actuarial accrued liability is the actuarial present value of benefits not covered by present assets and anticipated future normal costs).

If contributions to the Retirement System are less than the preceding amount, the difference, plus investment earnings not realized thereon, will have to be contributed at some later time, or benefits will have to be reduced, to satisfy the fundamental fiscal equation under which all retirement systems must operate; that is:

$$B = C + I - E$$

Benefit payments to any group of members and their beneficiaries cannot exceed the sum of:

Contributions received on behalf of the group.

. . . plus . . .

Ivestment earnings on contributions received and not required for immediate cash payment of benefits.

. . . minus . . .

Expenses incurred in operating the system.

A by-product of level percent-of-payroll financing is the accumulation of invested assets. Investment income becomes a major contributor to the Retirement System, and the amount is directly related to the amount of contributions and investment performance.

Computed Contribution Rate Needed to Finance Benefits. From a given schedule of benefits and from the data furnished, the contribution rate is calculated – *by means of an actuarial valuation* – the technique of assigning monetary values to the risks assumed in operating a retirement program.

Actuarial Valuation Process

An actuarial valuation is the process by which a balance between revenues (participant contributions, employer contributions and investment income) and obligations (benefits and expenses) is determined and its actuarial condition is measured.

The flow of activity constituting the valuation may be summarized as follows:

- A. **Covered person information about:**
- each person receiving pension payments
 - each former participant with a vested pension not yet payable
 - each former participant who is not vested and has not claimed a member contribution refund
 - each active participant
- B. + **Financial Information** (assets, revenues, and expenditures)
- C. + **Benefit Provisions**
- D. + **Experience Estimates** about the volume and incidence of future activities
- E. + **Actuarial Cost Method** for allocating costs to time periods
- F. + **Mathematically combining the person information, financial information, benefit provisions, experience estimates and actuarial cost method**
- G. = Determination of:
- contribution rate for the plan year
 - current funded condition

Items A, B and C are furnished by the pension office and constitute the current knowns about the System. Since the majority of activities will occur in the future, estimates must be made about these future activities (Item D).

Demographic assumptions are generally selected on the basis of the System's historical activity, modified for expected future differences. Past activity of funds which are similar in nature to the fund being valued may be utilized if fund data or activities are insufficient to be reliable.

Fiscal assumptions, on the other hand, do not lend themselves to prediction on the basis of historical activity -- the reason being that both salary increases and investment return are impacted by inflation. Inflation defies reliable prediction. Fiscal assumptions are generally selected on the basis of what would be expected to occur in an inflation-free environment and then both are increased by some provision for long-term inflation.

This is a case where two wrongs may make a right. If inflation is higher than expected it will probably result in actual rates of salary increase and investment return which exceed the assumed rates. Salaries increasing faster than expected result in unexpected costs. Investment returns exceeding the assumed rate result in unanticipated assets. To a large degree, the additional assets will offset the additional cost over the long term.

Once items A, B, C and D are available, the actuarial valuation process begins. The first step is to determine the plan's **total actuarial present value** for individuals in each of the 3 covered person categories.

Retired members now receiving monthly payments;
Vested terminated members not yet at retirement age; and
Active members.

The actuarial present value is the value today after taking into account the probabilities of payment and the effect of time of System promises to pay benefits in the future on the basis of both services already completed and projected future service.

Actuarial Cost Method

In addition to the actuarial assumptions, the actuary also makes use of an Actuarial Cost Method to allocate costs to particular years. In common with most public-sector plans, the City of Jackson Act 345 Policemen and Firemen Retirement System uses the Entry Age Normal method. Theoretically, this method produces a level pattern of funding over time, (as a percentage of member payroll) and thereby provides equity between various generations of tax payers. We continue to believe this method is appropriate for the City of Jackson Act 345 Policemen and Firemen Retirement System.

The total actuarial present value is allocated between projected future service and completed service by the actuarial cost method (Item E) – the **individual entry-age** method is being utilized for this valuation. The portion of the total actuarial present value allocated to projected future service is the **actuarial present value of future normal cost** -- normal cost being the series of annual costs, from entry age to retirement age, which will accumulate to the actuarial present value of the individual's benefit at the time of retirement or death. The remainder of the total actuarial present value is the **actuarial accrued liability**.

At this stage determination has been made of:

1. The total actuarial present value;
2. The actuarial present value of future normal cost; and
3. The actuarial accrued liability.

In the typical plan, the actuarial accrued liability may not be covered by the plan's Actuarial Value of Assets – leaving an **unfunded actuarial accrued liability** (see page C-6 for further discussion on unfunded actuarial accrued liability).

The Actuarial Value of Assets used for funding purposes is derived as follows: Prior year Actuarial Value of Assets are increased by contribution and expected investment income and reduced by refunds and benefit payments. To this amount is added 25% of the difference between expected and actual investment income for each of the previous four years.

The next step in the valuation process is a determination of the contribution rate (Item G) required to support fund benefits in accordance with the funding objective (page A-1).

The contribution rate is determined in two basic components:

1. The normal cost component; and
2. The component which will finance (pay off) the unfunded actuarial accrued liability over the period indicated on page A-2.

Actuarial Cost Method

The Unfunded Actuarial Accrued Liability (UAAL) was determined using the Actuarial Value of Assets and Actuarial Accrued Liability calculated as of the valuation date. The UAAL amortization payment (one component of the contribution requirement) is the level percent of pay required to fully amortize the UAAL. The UAAL attributed to active members effective June 30, 2015 was amortized over a 15-year closed period and the UAAL attributed to current retirees and beneficiaries was amortized over a 12-year closed period effective June 30, 2015. As of June 30, 2025, these amortization periods are at 4 years and 0 years, respectively. For the benefit provision changes included in the June 30, 2025 valuation, 1/3 of the increase in the unfunded actuarial accrued liabilities due to the benefit change was amortized over a 1-year closed period, and 2/3 of the increase was amortized over a 2-year closed period.

Gains or losses to the UAAL that have occurred after June 30, 2015 and the current valuation date are amortized over 15-year closed periods. This UAAL payment reflects any payments expected to be made between the valuation date and the date contributions determined by this report are scheduled to begin. In future years, new gains and losses (experience along with other changes such as assumptions or benefit provisions) will be amortized separately (“new layers”) as they occur (over 15-year closed amortization periods). This will create an “amortization schedule” of contribution rates.

This schedule will require periodic review by the Board.

Actuarial Assumptions Used for the Valuation

Funding objective contribution requirements and actuarial present values are calculated by applying estimates of future System activities (actuarial assumptions) to the benefit provisions and people information of the fund, using the actuarial cost method described on page C-5.

The principal areas of activity which require estimates are:

- (i) Rates of inflation impacting assets of the System and active member pays
- (ii) Long-term rates of investment return to be generated by the assets of the fund
- (iii) Rates of salary increases to members
- (iv) Rates of mortality among members, retirants and beneficiaries
- (v) Rates of withdrawal of active members
- (vi) Rates of retirement due to age and service
- (vii) Rates of disability among members

In a valuation, the monetary effect of each activity is calculated for as long as a present covered person survives – a period of time which can be as long as a century.

Actual activities of the Retirement System will not coincide exactly with estimated activities due to the nature of the activities. Each valuation provides a complete recalculation of estimated future activities and takes into account the effect of differences between estimated and actual activities to date. The result is a continual series of adjustments (usually small) to the computed contribution rate.

From time to time, one or more of the estimates are modified to reflect experience trends (but not random or temporary year-to-year fluctuations).

The Board of Trustees sets the assumptions. Actuarial assumptions were most recently reviewed and adopted by the Board of Trustees for the June 30, 2023 Actuarial Valuation. The rationale for the economic and mortality assumptions is described in the 2017-2022 Experience Study report dated July 31, 2023. We recommend that the Board set a policy for regular reviews of the actuarial assumptions such as every five years.

All actuarial assumptions are expectations of future experience, not market measures.

The rate of net investment return used was 6.00% a year, net of investment expenses. The assumed rate of price inflation is 2.25% per year resulting in a real rate of return of 3.75% per year. These rates were first used in the June 30, 2018 Actuarial Valuation. The assumed rate of wage inflation and base payroll growth is 2.75% per year. This is the same payroll growth assumption used to amortize unfunded actuarial accrued liability. This assumption was first used in the June 30, 2023 Actuarial Valuation.

This assumption was used to discount the value of future payments due at different points in time. Approximate investment returns, for the purpose of comparisons with assumed returns, have been as follows:

	Year Ended June 30					5-Year
	2025	2024	2023	2022	2021	Average*
Nominal rate	10.4%	11.1%	9.8%	(10.5)%	26.9%	8.9 %
Inflation rate	2.7%	3.0%	3.0%	9.1%	5.4%	4.6 %
Real rate	7.7%	8.1%	6.8%	(19.6)%	21.5%	4.0 %

* Compound average annual rate of increase.

The nominal rate of return (i.e., Market Value of Assets Rate of Investment Return) was computed using the approximate formula $i = I$ divided by $1/2 (A + B - I)$, where I is actual realized investment income net of expenses plus market value adjustments, A is the beginning of year market asset value, and B is the end of year market asset value.

These rates of return should not be used for measurement of an investment advisor's performance or for comparisons with other pension funds – to do so will mislead.

The rates of salary increase used are in accordance with the following graded table.

The merit and longevity assumption was first used for the June 30, 2018 valuation. Beginning with the June 30, 2023 valuation, a 2.75% assumption was used in recognition of wage inflation. This, combined with a graded allowance for promotion and longevity, is used to project current salaries to those upon which pension amounts will be based.

Years of Service	Annual Rate of Pay Increase		
	Base (Economic)	Merit & Longevity	Total
0 to 1	2.75 %	9.00 %	11.75 %
1 to 2	2.75	8.00	10.75
2 to 3	2.75	7.00	9.75
3 to 4	2.75	6.00	8.75
4 to 5	2.75	5.00	7.75
5 to 6	2.75	4.00	6.75
6 to 7	2.75	3.00	5.75
7 to 8	2.75	2.00	4.75
8 to 9	2.75	1.00	3.75
9 to 10	2.75	0.00	2.75
10+	2.75	0.00	2.75

Actual valuation payroll has increased at the following rate:

	Year Ended June 30					5-Year
	2025	2024	2023	2022	2021	Average*
Total payroll	5.0 %	5.8 %	(2.1) %	15.1 %	(4.5) %	3.9 %
Average pay	2.3	4.4	1.9	0.2	(5.9)	0.6

* Compound average annual rate of increase.



The mortality table used was the Pub-2010 Safety (amount-weighted) Healthy Retiree Mortality Table adjusted for mortality improvements using projection scale MP-2021 on a fully generational basis. This mortality basis was first used for the June 30, 2023 valuation. Sample values follow:

Sample Attained Ages in 2025	Probability of Dying Next Year		Future Life Expectancy (Years)	
	Male	Female	Male	Female
50	0.18%	0.13%	35.74	37.77
55	0.29	0.25	30.68	32.66
60	0.51	0.45	25.78	27.74
65	0.87	0.72	21.16	23.07
70	1.43	1.15	16.85	18.66
75	2.46	1.97	12.91	14.57
80	4.46	3.53	9.47	10.94
Ref:	2703 x 971	2704 x 972		

This assumption is used to measure the probabilities of each benefit payment being made after service retirement.

The Pub-2010 Safety (amount-weighted) Disabled Mortality Table adjusted for mortality improvements using projection scale MP-2021 on a fully generational basis is used to measure the probabilities of each benefit payment being made after disability retirement.

The Pub-2010 Safety (amount-weighted) Employee Mortality Table adjusted for mortality improvements using projection scale MP-2021 on a fully generational basis is used to measure the probabilities of members dying before retirement.

The weighting of duty and ordinary deaths-in-service is 50%/50%.

The Annuity Withdrawal Provision is explicitly modeled in the valuation for active members. The rate of assumed investment return to determine reduced monthly pension benefit are as follows:

Police Command Hired before 1997:	3.00%
Police Patrol Hired before 1997:	3.00%
Fire Hired before 2004:	3.00%
Police Command Hired on or after 1997:	6.00%
Police Patrol Hired on or after 1997:	6.00%
Fire Hired on or after 2004:	6.00%

An assumed investment rate of return for calculating the reduction in benefit due to annuity withdrawal of 6.00% is actuarially cost neutral to the System. In reality, if the member's effective rate is greater than 6.00%, the System will experience an actuarial liability gain in the event the member elects the annuity withdrawal option.

The rates of retirement used to measure the probability of eligible members retiring during the next year were as follows:

<u>Years of Service</u>	<u>Percents of Active Members Retiring within Next Year</u>
25	50 %
26	50
27	50
28	50
29	50
30+	100

100% of members are assumed to retire at age 60 with 10 years of service.

These rates were first used for the June 30, 2018 valuation.

Rates of separation from active membership are shown below (rates do not apply to members eligible to retire and do not include separation on account of death or disability). This assumption measures the probabilities of members remaining in employment. These rates were first used for the June 30, 2023 valuation.

Sample Ages	Years of Service	% of Active Members Separating within Next Year
ALL	0	21.00 %
	1	18.00
	2	15.00
	3	12.00
	4	9.00
	5	6.00
	6	5.00
	7	4.00
	8	3.00
	9	2.00
	10+	1.00

The interest rate currently being credited on refunds of accumulated contributions paid to terminating members was assumed to be 2% per annum.

Rates of disability were weighted 50% duty and 50% ordinary disability and are shown as follows:

Sample Ages	% of Active Members Becoming Disabled within Next Year
20	0.15 %
25	0.18
30	0.20
35	0.29
40	0.42
45	0.65
50	1.05
55	1.84
60	3.06

Miscellaneous and Technical Assumptions

Administrative Expenses	A load of 1.50% is included in the normal cost to recognize expected administrative expenses.
Marriage Assumption	90% of all members are assumed to be married for purposes of death-in-service benefits and 80% for deaths after retirement.
Pay Increase Timing	Beginning of (Fiscal) year. This is equivalent to assuming that reported pays represent amounts paid to members during the year ended on the valuation date.
Decrement Timing	Decrements of all types are assumed to occur mid-year.
Eligibility Testing	Eligibility for benefits is determined based upon the age nearest birthday and service nearest whole year on the date the decrement is assumed to occur.
Benefit Service	Exact fractional service is used to determine the amount of benefit payable.
Decrement Relativity	Decrement rates are used directly from the experience study, without adjustment for multiple decrement table effects.
Decrement Operation	Disability and mortality decrements do not operate during the first five years of service. Disability and withdrawal do not operate during retirement eligibility.
Normal Form of Benefit	The assumed normal form of benefit is the 60% joint and survivor for married members and straight life for non-married members.
Liability Adjustments	None.
Incidence of Contributions	Contributions are assumed to be received continuously throughout the year based upon the computed percent-of-payroll shown in this report, and the actual payroll payable at the time contributions are made. New entrant normal cost contributions are applied to the funding of new entrant benefits.
Option Factors	Option factors are based upon 6.00% interest and the Pub-2010 Safety (amount-weighted) Mortality Table adjusted for mortality improvements using projection scale MP-2021 on a fully generational basis. These assumptions are intended to create actuarially cost-neutral factors for the System.
Data Adjustments	For members with large pay decreases, last year's pay was used. In addition, benefits were estimated for one new deferred member.

Glossary

Accrued Service – The service credited under the plan which was rendered before the date of the actuarial valuation.

Actuarial Accrued Liability – The difference between (i) the actuarial present value of future plan benefits, and (ii) the actuarial present value of future normal cost. Sometimes referred to as “accrued liability” or “past service liability.”

Actuarial Assumptions – Estimates of future plan experience with respect to rates of mortality, disability, turnover, retirement, rate or rates of investment income and salary increases. Decrement assumptions (rates of mortality, disability, turnover and retirement) are generally based on past experience, often modified for projected changes in conditions. Economic assumptions (salary increases and investment income) consist of an underlying rate in an inflation-free environment plus a provision for a long-term average rate of inflation.

Actuarial Cost Method – A mathematical budgeting procedure for allocating the dollar amount of the “actuarial present value of future plan benefits” between the actuarial present value of future normal cost and the actuarial accrued liability. Sometimes referred to as the “actuarial funding method.”

Actuarial Equivalent – A single amount or series of amounts of equal value to another single amount or series of amounts, computed on the basis of the rate(s) of interest and mortality tables used by the plan.

Actuarial Present Value – The amount of funds presently required to provide a payment or series of payments in the future. It is determined by discounting the future payments at a predetermined rate of interest, taking into account the probability of payment.

Amortization – Paying off an interest-bearing liability by means of periodic payments of interest and principal, as opposed to paying it off with a lump sum payment.

Experience Gain (Loss) – A measure of the difference between actual experience and that expected based upon a set of actuarial assumptions during the period between two actuarial valuation dates, in accordance with the actuarial cost method being used.

Normal Cost – The annual cost assigned, under the actuarial funding method, to current and subsequent plan years. Sometimes referred to as “current service cost.” Any payment toward the unfunded actuarial accrued liability is not part of the normal cost.

Reserve Account – An account used to indicate that funds have been set aside for a specific purpose and are not generally available for other uses.

Unfunded Actuarial Accrued Liability – The difference between the actuarial accrued liability and actuarial value of assets. Sometimes referred to as “unfunded accrued liability.”

Actuarial Value of Assets – The value of current plan assets recognized for valuation purposes.



January 30, 2026

Ms. Sue Burt
Finance & Payroll Manager
City of Jackson Act 345 Policemen
and Firemen Retirement System
161 West Michigan Avenue
Jackson, Michigan 49201

Dear Ms. Burt:

Enclosed are eight copies of the annual Actuarial Valuation as of June 30, 2025 of the City of Jackson Act 345 Policemen and Firemen Retirement System.

Sincerely,
Gabriel, Roeder, Smith & Company

A handwritten signature in black ink, appearing to read "James R. Sparks".

James R. Sparks, ASA, FCA, MAAA

JRS:sc
Enclosures

cc: Heather Ehnis, Finance Director (City of Jackson)
Jilian Jegla, Assistant Finance Director (City of Jackson)
Amanda Wedgwood (The Rehmann Group)

City of Jackson
Employees Retirement System
Actuarial Valuation Report
as of June 30, 2025



Table of Contents

Report of the June 30, 2025 Actuarial Valuation

<u>Page</u>	<u>Items</u>
--	Cover Letter
1-6	Executive Summary
	Valuation Results
A-1	Funding Objective and Contribution Rates
A-2	Contributions to Fund Benefits
A-3	Financing of the Unfunded Actuarial Accrued Liability
A-4	Financing of the Actuarial Accrued Liability
A-5	Development of Actuarial Value of Assets
A-6	Valuation Results – Comparative Statement
A-7	Recommended and Actual Contributions – Comparative Statement
A-8	Current and Future Projected Employer Contributions
A-9	Summary Statement of System Resources and Obligations
A-10	Active Member Experience Gain (Loss)
A-11	Other Observations
A-12/13	Risk Measures
A-14	Low-Default-Risk Obligation Measure
	Summary of Benefit Provisions and Valuation Data
B-1/5	Summary of Benefit Provisions Evaluated or Considered
B-6/8	Retired Life Data
B-9	Inactive Member Data
B-10/15	Active Member Data
B-16	Asset Information
	Funding Objective, Summary of Valuation Process, Methods and Assumptions
C-1/2	Basic Funding Objective and Operation of the Retirement System
C-3/4	Actuarial Valuation Process
C-5	Actuarial Cost Method
C-6/12	Actuarial Assumptions Used for the Valuation
C-13	Miscellaneous and Technical Assumptions
C-14	Glossary



January 30, 2026

Board of Trustees
City of Jackson
Employees Retirement System
Jackson, Michigan

**Re: City of Jackson Employees Retirement System Actuarial Valuation
as of June 30, 2025**

Dear Board Members:

The results of the June 30, 2025 Annual Actuarial Valuation of the City of Jackson Employees Retirement System are presented in this report.

This report was prepared at the request of the Board and is intended for use by the Retirement System and those designated or approved by the Board. This report may be provided to parties other than the System only in its entirety and only with the permission of the Board. GRS is not responsible for unauthorized use of this report.

The purposes of the valuation are to measure the System's funding progress and to determine the employer contribution rate for the fiscal year ending June 30, 2027 (beginning July 1, 2026). Information required by Statement Nos. 67 and 68 of the Governmental Accounting Standards Board (GASB) are provided in separate reports. This report should not be relied on for any purpose other than the purposes described herein. Determinations of financial results, associated with the benefits described in this report, for purposes other than those identified above may be significantly different.

The contribution amount in this report is determined using the actuarial assumptions and methods disclosed in Section C of this report. This report includes risk metrics on pages A-12 and A-13 but does not include a more robust assessment of the risks of future experience not meeting the actuarial assumptions. Additional assessment of risks was outside the scope of this assignment. We encourage routine review and assessment of investment and other significant risks that may have a material effect on the System's financial condition.

We have assessed that the contribution rate calculated under the current funding policy is a reasonable Actuarially Determined Employer Contribution (ADEC) and it is consistent with the plan accumulating adequate assets to make benefit payments when due.

This valuation assumed the continuing ability of the plan sponsor to make the contributions necessary to fund this plan. A determination regarding whether or not the plan sponsor is actually able to do so is outside our scope of expertise and was not performed.

This report was prepared using our proprietary valuation model and related software which, in our professional judgment, has the capability to provide results that are consistent with the purposes of the valuation and has no material limitations or known weaknesses. We performed tests to ensure that the model reasonably represents that which is intended to be modeled.

The findings in this report are based on data and other information through June 30, 2025. This valuation was based upon information furnished by the City, concerning Retirement System benefits, financial transactions, plan provisions and active members, terminated members, retirees and beneficiaries. We checked for internal reasonability and year-to-year consistency, but did not audit the data. We are not responsible for the accuracy or completeness of the information provided by the City.

The actuarial methods and assumptions used in the valuation are summarized in Section C of this report. The assumptions are established by the Retirement System's Board of Trustees after consulting with the actuary. The actuarial assumptions used for the valuation produce results which, individually and in the aggregate are reasonable. The combined effect of the assumptions, excluding prescribed assumptions or methods set by law, is expected to have no significant bias (i.e., not significantly optimistic or pessimistic).

This report has been prepared by actuaries who have substantial experience valuing public employee retirement systems. To the best of our knowledge, the information contained in this report is accurate and fairly presents the actuarial position of the City of Jackson Employees Retirement System as of the valuation date. All calculations have been made in conformity with generally accepted actuarial principles and practices and with the Actuarial Standards of Practice issued by the Actuarial Standards Board.

James R. Sparks and Derek Henning are Members of the American Academy of Actuaries (MAAA). These actuaries meet the Academy's Qualification Standards to render the actuarial opinions contained herein.

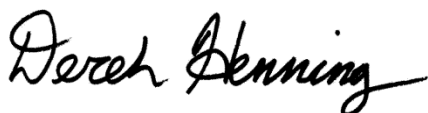
The signing actuaries are independent of the plan sponsor.

Gabriel, Roeder, Smith & Company will be pleased to review this valuation and report with the Board of Trustees and to answer any questions pertaining to the valuation.

Respectfully submitted,
Gabriel, Roeder, Smith & Company



James R. Sparks, ASA, FCA, MAAA



Derek Henning, ASA, EA, FCA, MAAA

JRS/DH:dj



EXECUTIVE SUMMARY

Executive Summary

Valuation Date	June 30, 2024	June 30, 2025
Contribution for Fiscal Year Ending	June 30, 2026	June 30, 2027
Assumed Investment Rate of Return	6.00%	6.00%
Recommended Employer Contributions:		
Percentage of Projected Covered Payroll	14.02%	16.31%
Estimated Annual Amount	\$ 1,623,411	\$ 1,755,475
Membership		
Number of		
Active Members	162	143
Retirees and Beneficiaries	190	199
Inactive, Non-Retired Members	16	18
Total	368	360
Total Active Member Payroll	\$ 10,968,434	\$ 10,192,081
Total Pensions Being Paid	\$ 3,685,415	\$ 4,005,277
Assets		
Market Value of Assets (MVA)	\$ 44,848,135	\$ 46,338,405
Actuarial Value of Assets (AVA)	\$ 45,312,674	\$ 44,418,446
Return on Market Value	10.04%	8.84%
Return on Actuarial Value	7.63%	3.34%
Ratio - Actuarial Value to Market Value	101.0%	95.9%
Actuarial Information		
Normal Cost %	10.54%	10.41%
Actuarial Accrued Liability (AAL)	\$ 63,415,711	\$ 64,696,751
Unfunded Actuarial Accrued Liability (UAAL = AAL - AVA)	\$ 18,103,037	\$ 20,278,305
Funded Ratio (AVA/AAL)	71.5%	68.7%
Amortization Layers (Years Remaining)		
UAAL as of 6/30/2022 + Assumption Changes (2023-2024)	22 years	21 years
Benefit Provision Changes (2024)	20 years	19 years
Experience Gain/(Loss)	19-20 years	18-20 years

The Unfunded Actuarial Accrued Liability (UAAL) was financed as level percentages of member payroll. Please refer to page A-3 for a detailed schedule of the amortization periods to finance the unfunded liability.

Highlights/Changes

- While the investment experience was favorable during the 2025 fiscal year, the experience on an actuarial value of assets basis (i.e., smoothed assets basis) was less favorable (3.34% vs. 6.00% assumed) as a result of recognizing the remainder of the 2022 fiscal year investment loss.
- Demographic membership experience (in total) was less favorable than expected for the 2025 fiscal year, mainly due to higher than expected pay increases than assumed.

The Executive Summary gives an overview of the entire report. It cannot be used as a substitute for a thorough reading of the full report.



Executive Summary

Actuarial Valuation

This report presents the actuarial valuation of the City of Jackson Employees Retirement System prepared as of June 30, 2025. Valuations are prepared annually.

The primary purposes of this valuation report are to measure the System's liabilities, to determine the required employer contribution rate based upon the System's funding policy and to analyze changes in the System's actuarial position.

In addition, this report provides summaries of the member data, financial data, plan provisions, and actuarial assumptions and methods.

Financing Objectives

The System is supported by member contributions, employer contributions, and net earnings on the investments of the fund. The total contribution is determined by the actuarial valuation. Effective July 1, 2023, the member contribution rates were set to fixed rates, as approved by the Board of Trustees at the November 2022 Board Meeting. The employer contribution is the remainder of the total computed contribution.

The combined member and employer contributions are intended to be sufficient to pay the normal cost and to amortize the Unfunded Actuarial Accrued Liability (UAAL). The UAAL as of June 30, 2025 is financed over multiple level percent of pay closed periods (a method commonly referred to as layered amortization).

Unfunded liabilities associated with experience deviations, benefit changes, or assumption changes in future years are to be amortized over a closed period not exceeding 20 years beginning with the valuation year in which they arise. The sources and financing of the UAAL are shown on page A-3.

Amortization Policy

The Unfunded Actuarially Accrued Liability (UAAL) as of June 30, 2022 was amortized over a closed 24-year period using a level-percent of payroll financing (21 years remain as of June 30, 2025). UAAL attributable to assumption changes in conjunction with the 2017-2022 Experience Study were recognized over two-year period in the June 30, 2023 and June 30, 2024 actuarial valuations and amortized over closed 23-year and 22-year periods, respectively (21 years remain for both as of June 30, 2025). Future amortization of any unfunded liabilities associated with experience deviations, benefit changes and or assumption changes are to be amortized over closed periods not exceeding 20 years beginning with the valuation year in which they arise. This updated policy was adopted by the Board of Trustees at the August 2023 Board Meeting.

The most recent layer was created during this past 2025 fiscal year for experience that deviated from expectations. The sources and financing of the UAAL are shown on page A-3.



Executive Summary

Contribution Requirement

The computed employer contribution for the fiscal year ending June 30, 2027 is 16.31% of covered payroll (\$1,755,475 estimated in dollars). This compares with an employer contribution for the fiscal year ending June 30, 2026 of 14.02% of covered payroll (\$1,623,411 estimated in dollars).

This valuation assumes that the plan sponsor will be able to make future contributions on a timely basis. Failure to receive the recommended employer contributions on a timely basis could jeopardize the sustainability of the System. We did not perform an analysis of the ability of the plan sponsor to make future contributions. Such an analysis is not within the scope of our assignment or within our analytical skill set.

Assets

The Actuarial Value of Assets is a smoothed Market Value. A smoothed value is used in order to dampen some of the year-to-year fluctuations in valuation results that would occur if the Market Value were used each year. The Actuarial Value of Assets (AVA) as of June 30, 2025 was \$44,418,446. The Market Value of Assets (\$46,338,405) is currently higher than the Actuarial Value of Assets by \$1,919,959 as of the valuation date (see page A-5). The unrecognized investment gains and losses for the 2023-2025 fiscal years will continue to be recognized over the next three years, putting upward pressure on the Actuarial Value of Assets.

The investment return rate for the plan year ending June 30, 2025 on a Market Value basis was 8.84%, while it was 3.34% on an Actuarial Value basis. These figures differ because of the asset valuation procedure described above.

Funded Status

As of the valuation date, the Actuarial Accrued Liability (AAL) was \$64,696,751 and the Actuarial Value of Assets (AVA) was \$44,418,446, resulting in an Unfunded Actuarial Accrued Liability (UAAL) of \$20,278,305. This compares to a UAAL of \$18,103,037 a year ago.

The Funded Ratio (the ratio of the Actuarial Value of Assets to the Actuarial Accrued Liability) is 68.7%. At the time of last year's valuation, the funded ratio was 71.5%.

See page A-10 for the development of the actuarial gain or loss over the last year and page A-6 for a history of the Funded Ratios.

The Unfunded Actuarial Accrued Liability and Funded Ratio are not appropriate for assessing the sufficiency of plan assets to cover the estimated cost of settling the plan's benefit obligations. By themselves, these measures are not appropriate for assessing the need for or the amount of future employer contributions.



Executive Summary

Actuarial Experience

Net experience of the Retirement System was in aggregate unfavorable during the year ending June 30, 2025, resulting in a loss of \$2.0 million (3.3% of the prior year's Actuarial Accrued Liabilities).

Most of the unfavorable experience came from the continued recognition of the 2022 fiscal year investment loss. The total recognized investment gains and losses from the fiscal years 2022-2025 resulted in an aggregate investment loss of \$1.2 million. The demographic losses (\$0.9 million in aggregate) were mostly attributable to higher pay increases than expected.

The experience gains and losses are derived on page A-10.

Actuarial Assumptions and Methods

In determining costs and liabilities, actuaries use assumptions about the future, such as rates of salary increase, probabilities of retirement, termination, death and disability, and an investment return assumption. The Board of Trustees sets the actuarial assumptions and methods considering recommendations made by the plan's actuary and other advisors. Actuarial assumptions were most recently reviewed and adopted by the Board of Trustees for the June 30, 2023 Actuarial Valuation. The rationales for the assumptions are described in the 2017-2022 Experience Study report dated July 31, 2023.

The Board's current practice is to conduct regular reviews of the actuarial assumptions every five years. This period is industry standard and complies with Public Act 202. The next review of assumptions would be scheduled to follow the June 30, 2027 Actuarial Valuation.

Looking Forward

The total normal cost for new tier members (Hybrid members) hired on and after July 1, 2012 will be lower than the average normal cost for members hired prior to June 30, 2012 (non-hybrid members). This means that the total contribution rate is expected to decline over time as new tier members replace the current members. This will continue to put slight downward pressure on the normal cost contribution of the System, as can be seen on page A-8.

Executive Summary

Michigan Public Act 202

Michigan Public Act 202 (PA 202) was signed into law December 20, 2017 and requires local units of government to electronically submit Form 5572 to the Michigan Department of Treasury (DOT) on an annual basis to evaluate the funded status of the retirement pension system. The local unit of government is considered underfunded if the actuarial accrued liability of a retirement pension system is less than 60% funded, and if the annual required contribution for all of the retirement systems of the local unit of government is greater than 10% of annual general fund operating revenues. An underfunded local unit of government is required to develop and submit for approval a corrective action plan for the local unit of government.

The Michigan State Treasurer has established uniform actuarial assumptions as required by PA 202 for use with the annual Form 5572 (Retirement System Annual Report).

The current valuation assumptions and/or methods used by the System match or fall in the range of uniform assumptions established by the Treasurer for PA 202 reporting purposes with the exception of the amortization period of the UAAL (maximum period of 14 years for FY 2025).

The following information has been prepared to provide some of the information necessary to complete the pension reporting requirements for the State of Michigan's Local Government Retirement System Annual Report (Form 5572). Additional resources are available on the State website.

Line	Descriptive Information	
18	Actuarial Assumptions	
19	Actuarial assumed Rate of Investment Return	6.00%
20	Amortization method utilized for funding the system's unfunded actuarial accrued liability, if any	Level Percent, Layered
21	Amortization period utilized for funding the system's unfunded actuarial accrued liability, if any	21*
22	Is each division within the system closed to new employees?	No
23	Uniform Assumptions	
24	Enter retirement pension system's actuarial value of assets using uniform assumptions	\$ 44,418,446.00
25	Enter retirement pension system's actuarial accrued liabilities using uniform assumptions	\$ 64,696,751.00
26	Funded ratio using uniform assumptions	68.7%
27	Actuarially Determined Contribution (ADC) using uniform assumptions	\$ 2,229,723.00
28	All systems combined ADC/Governmental fund revenues	Automatically Calculated

* Weighted average of amortization layers.

Executive Summary

Reserve Transfers

The June 30, 2025 actuarial present value of retirement allowances exceeded the balance in the Reserve for Retired Benefit Payments. In order to maintain a balance between the assets and the liabilities allocated to retired lives, the following transfer to the Reserve for Retired Benefit Payments from the Reserve for Employer Contributions is assumed:

Transfers to the Reserve for Retired Benefit Payments from the Reserve for Employer Contributions	
General	Water and Sewage
\$1,856,497	\$561,697

SECTION A

VALUATION RESULTS

Funding Objective

The funding objective of the Retirement System is to establish and receive contributions, expressed as percentages of active member payroll, which will remain approximately level from year to year and will not have to be increased for future generations of citizens.

Contribution Rates

The Retirement System is supported by member contributions, City contributions and investment income from Retirement System assets.

Contributions, which satisfy the funding objective, are determined by the annual actuarial valuation and are sufficient to:

- (1) Cover the actuarial present value of benefits allocated to the current year by the actuarial cost method described in Section C (the normal cost); and
- (2) Finance over a period of future years the actuarial present value of benefits not covered by the actuarial value of assets and anticipated future normal costs (unfunded actuarial accrued liability).

Computed contribution rates for the fiscal year ending June 30, 2027 are shown on page A-2.

Contributions to Fund Benefits Expressed as Percentages of Active Member Payroll

Fiscal Year Ending June 30, 2027

Contributions for	Non-Hybrid	Hybrid	Total Weighted Averages
Normal Cost			
Age and Service Allowances	9.57 %	6.89 %	7.67 %
Disability and Survivor	0.83	0.57	0.66
Refunds of Member Contributions	1.72	1.52	1.58
Administrative Expenses	0.50	0.50	0.50
Total Normal Cost	12.62	9.48	10.41
Unfunded Actuarial Accrued Liability (UAAL)	12.39	12.39	12.39
Total Computed Contribution (Member+Employer)	25.01 %	21.87 %	22.80 %
Less Weighted Average Member Contributions	7.69 %	5.98 %	6.49 %
Recommended Employer Contributions			
as Percentage of Payroll	17.32 %	15.89 %	16.31 %
Total Dollar Contribution			\$ 1,755,475

Notes

Please refer to page A-3 for a detailed breakdown of the sources and financing periods of UAAL (12.39%).

Financing of the Unfunded Actuarial Accrued Liability

Year Established	Amortization Period (Yrs)		Unfunded Actuarial Accrued Liability (UAAL)		UAAL Contribution for Fiscal Year Ending July 1, 2027	
	Initial	Remaining	Initial Amount	Amount as of Valuation Date June 30, 2025	Dollar	% of Pay
Unfunded Actuarial Accrued Liability as of June 30, 2022						
6/30/2022	24	21	\$ 13,158,822	\$ 12,853,375	\$ 836,485	7.77%
(Gain)/Loss Amortization Layers (Fiscal Years 6/30/2023 and thereafter)						
<i>Changes from Experience</i>						
6/30/2023	20	18	\$ 67,171	\$ 70,588	\$ 5,126	0.05%
6/30/2024	20	19	\$ (597,856)	\$ (633,727)	\$ (44,335)	(0.41)%
6/30/2025	20	20	\$ 2,032,221	\$ 2,032,221	\$ 146,669	1.36%
<i>Changes from Benefit Provisions</i>						
6/30/2024	20	19	\$ 56,145	\$ 59,514	\$ 4,164	0.04%
<i>Changes from Actuarial Assumptions/Methods</i>						
6/30/2023	23	21	\$ 2,657,416	\$ 2,810,961	\$ 183,808	1.71%
6/30/2024	22	21	\$ 2,910,730	\$ 3,085,374	\$ 201,752	1.87%
Totals				\$ 20,278,305	\$ 1,333,669	12.39%

Totals may not add due to rounding.

In conjunction with the 2017-2022 Experience Study, the Board of Trustees adopted to consolidate all prior UAAL amortization basis to a single 24-year period (21 years remaining as of the June 30, 2025 valuation).

The increase in UAAL resulting from actuarial assumption/method changes in conjunction with the 2017-2022 Experience Study are amortized over the same period (the assumption changes were to be recognized over a two-year period and new layers were established in June 30, 2023 and June 30, 2024).

Future amortization of unfunded liabilities associated with experience deviations (beginning with the June 30, 2023 actuarial valuation) are amortized over closed periods not exceeding 20 years, beginning with the valuation year in which they arise.

The single equivalent level percent-of-payroll amortization period based upon the above computed UAAL Contribution rate would be about 21 years. This schedule should be periodically reviewed by the Board.



Financing of the Actuarial Accrued Liability

In financing the actuarial accrued liability, the actuarial value of assets of \$44,418,446 were distributed as shown below. Please see page A-5 for information concerning the derivation of the actuarial value of assets.

Reserves	Present Valuation Assets Applied to			Totals
	Member Actuarial Accrued Liability	Retired Life Actuarial Liability	Contingency Reserve	
Employees' Contributions	\$ 7,517,135			\$ 7,517,135
Employer Contributions	(5,505,267)	\$ 4,289,916		(1,215,351)
Retired Benefit Payments		38,116,662	none	38,116,662
Totals	\$ 2,011,868	\$ 42,406,578	none	\$ 44,418,446

Assets were applied against actuarial accrued liability in determining unfunded actuarial accrued liability as follows:

	Retired Lives	Active Members	Totals
Computed Actuarial Accrued Liability	\$ 42,406,578	\$ 22,290,173	\$ 64,696,751
Applied Assets	42,406,578	2,011,868	44,418,446
Unfunded Actuarial Accrued Liability	\$ none	\$ 20,278,305	\$ 20,278,305

Development of Actuarial Value of Retirement System Assets

Year Ended June 30:	2022	2023	2024	2025	2026	2027	2028
A. Actuarial Value Beginning of Year	\$42,827,484	\$43,306,900	\$44,415,783	\$45,312,674			
B. Market Value End of Year	40,503,270	43,046,032	44,848,135	46,338,405			
C. Market Value Beginning of Year	47,877,576	40,503,270	43,046,032	44,848,135			
D. Non-Investment Net Cash Flow							
D1. Net Cash Flow (NCF)	(1,716,658)	(1,586,239)	(2,398,937)	(2,369,362)			
D2. NCF/Market Value Beginning of Year: D1 / C	(3.6)%	(3.9)%	(5.6)%	(5.3)%			
E. Investment Income							
E1. Market Total: B - C - D1	(5,657,648)	4,129,001	4,201,040	3,859,632			
E2. Amount for Immediate Recognition	2,874,887	2,912,194	2,787,452	2,647,680			
E3. Amount for Phased-In Recognition: E1-E2	(8,532,535)	1,216,807	1,413,588	1,211,952			
F. Phased-In Recognition of Investment Income							
F1. Current Year: 0.25 x E3	(2,133,134)	304,202	353,397	302,988			
F2. First Prior Year	1,983,912	(2,133,134)	304,202	353,397	\$ 302,988		
F3. Second Prior Year	(372,052)	1,983,912	(2,133,134)	304,202	353,397	\$ 302,988	
F4. Third Prior Year	(157,539)	(372,052)	1,983,911	(2,133,133)	304,201	353,397	\$302,988
F5. Total Recognized Investment Gain: F1 + F2 + F3 + F4	(678,813)	(217,072)	508,376	(1,172,546)	960,586	656,385	302,988
G. Actuarial Value End of Year: A + D1 + E2 + F5	43,306,900	44,415,783	45,312,674	44,418,446			
H. Difference Between Market & Actuarial Value	(2,803,630)	(1,369,751)	(464,539)	1,919,959			
I. Recognized Rate of Return	5.23%	6.34%	7.63%	3.34%			
J. Market Rate of Return	(12.03)%	10.40%	10.04%	8.84%			
K. Ratio of Actuarial Value to Market Value: G / B	106.9%	103.2%	101.0%	95.9%			

The Actuarial Value of Assets recognizes assumed investment income (line E2) fully each year. Differences between actual and assumed investment income (line E3) are phased-in over a closed four-year period. During periods when investment performance exceeds the assumed rate, Actuarial Value of Assets will tend to be less than Market Value. During periods when investment performance is less than the assumed rate, Actuarial Value of Assets will tend to be greater than Market Value. The Actuarial Value of Assets is unbiased with respect to Market Value. At any time, it may be either greater or less than Market Value. If actual and assumed rates of retirement income are exactly equal for four consecutive years, the Actuarial Value will become equal to Market Value.



Valuation Results Comparative Statement

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Valuation Date	Actuarial Value of Assets	Valuation Payroll	Actuarial Accrued Liability (AAL)	Unfunded Actuarial Accrued Liability (UAAL)	Amortization Period Years [^]	Funded Ratio (1) / (3)	Gain (Loss)
6/30/05	\$ 32,395	\$ 9,600	\$ 33,016	\$ 621	N/A	98.1	\$ (1,899)
6/30/06	31,867	10,091	35,019	3,152	30	91.0	(2,449)
6/30/07(a)	34,236	10,119	38,091	3,855	30	89.9	381
6/30/08(a)	35,618	10,295	40,907	5,289	30	87.1	(469)
6/30/09	34,971	10,184	42,855	7,884	30	81.6	(2,485)
6/30/10(a)	34,124	8,969	43,283	9,159	30	78.8	(1,518)
6/30/11	32,986	8,169	43,916	10,930	30	75.1	(1,466)
6/30/12(a)	32,117	8,479	48,321	16,204	30	66.5	(2,084)
6/30/13	33,538	7,970	48,773	15,235	30	68.8	1,539
6/30/14	35,921	7,609	49,373	13,452	30	72.8	1,953
6/30/15	37,072	7,211	48,882	11,810	30	75.8	1,702
6/30/16(a)	38,406	7,292	48,224	9,818	30	79.6	784
6/30/17(a)	39,624	7,533	48,898	9,274	29-30	81.0	147
6/30/18(a)	39,886	8,102	54,888	15,002	28-30	72.7	(270)
6/30/19	39,888	8,424	54,960	15,072	27-30	72.6	289
6/30/20	40,466	8,503	55,757	15,291	26-30	72.6	(195)
6/30/21(a)	42,827	9,036	56,154	13,327	25-30	76.3	2,177
6/30/22(a)	43,307	9,876	56,466	13,159	24-30	76.7	(165)
6/30/23(a)	44,416	10,603	59,999	15,583	20-23	74.0	(67)
6/30/24(a)	45,313	10,968	63,416	18,103	19-22	71.5	598
6/30/25	44,418	10,192	64,697	20,279	18-21	68.7	(2,032)

(a) After changes in benefit provisions and/or actuarial assumptions and actuarial cost methods.

[^] The UAAL associated with the DROP was amortized as a level percent-of-payroll over a closed period of 15 years beginning July 1, 2008. For fiscal year ending June 30, 2024, there are no years left in the DROP amortization period. The UAAL associated with the June 30, 2016 valuation was amortized as a level percent-of-payroll contribution over a closed period of 30 years for fiscal year ending June 30, 2018. As of June 30, 2022, all amortization periods were consolidated to a single 24-year period (23 years beginning with the June 30, 2023 valuation). Additional unfunded liabilities associated with experience deviations, benefit changes, or assumption changes beginning with the June 30, 2023 valuation are to be amortized over a closed period not exceeding 20 years beginning with the valuation year in which they arise.



Recommended and Actual Contributions Comparative Statement

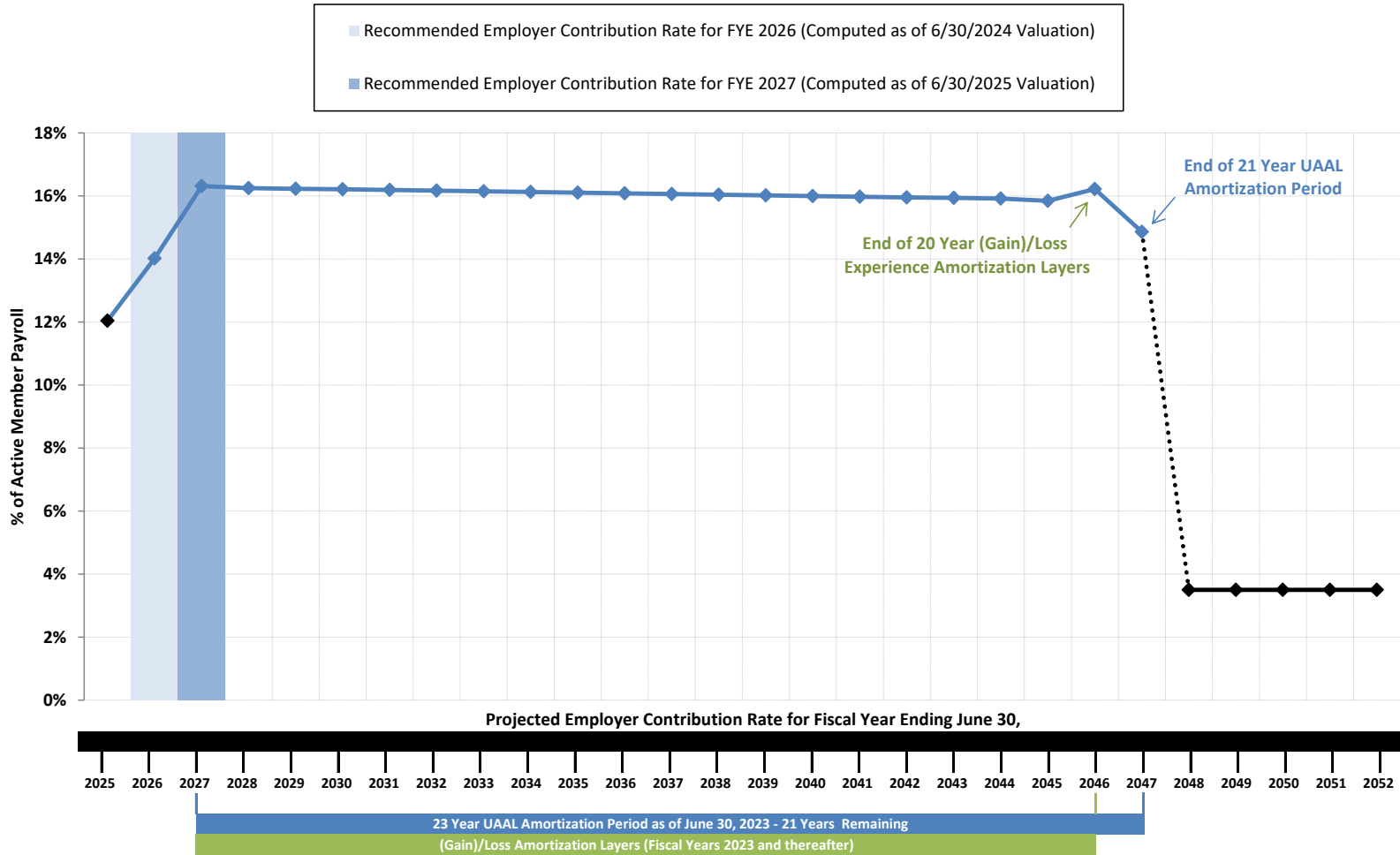
Fiscal Year	Valuation Date	Dollar Contributions		% of Payroll Contributions*		Percentage Contributed
		Projected [^]	Actual	Recommended	Actual	
06/07	6/30/05	\$ 721,955	\$ 722,422	6.92 %	6.92 %	100 %
07/08	6/30/06	832,376	803,042	7.59	7.59	100
08/09 (a)	6/30/07	841,320	793,649	7.65	7.65	100
09/10 (a)	6/30/08	863,777	750,439	7.72	7.72	100
10/11	6/30/09	945,179	786,824	8.54	8.54	100
11/12 (a)	6/30/10	861,134	817,748	9.21	9.21	100
12/13	6/30/11	880,750	845,595	9.92	9.92	100
13/14 (a)	6/30/12	1,126,236	986,872	12.52	12.52	100
14/15	6/30/13	1,033,247	947,436	12.22	12.22	100
15/16	6/30/14	958,228	889,235	11.87	11.87	100
16/17	6/30/15	938,653	933,208	12.27	12.27	100
17/18 (a)	6/30/16	774,365	821,020	10.01	10.01	100
18/19 (a)	6/30/17	779,188	835,541	9.75	9.75	100
19/20 (a)	6/30/18	1,067,587	1,058,427	12.42	12.42	100
20/21	6/30/19	1,073,343	1,068,745	12.01	12.01	100
21/22	6/30/20	1,106,863	1,222,458	12.27	12.27	100
22/23	6/30/21	1,055,434	1,210,604	11.01	11.01	100
23/24 (a)	6/30/22	1,066,460	1,135,855	10.18	10.18	100
24/25 (a)	6/30/23	1,347,820	1,329,591	12.04	12.04	100
25/26 (a)	6/30/24	1,623,411		14.02		
26/27	6/30/25	1,755,475		16.31		

(a) After changes in benefit provisions and/or actuarial assumptions and actuarial cost methods.

* Minimum employer contributions of 2.5% of payroll pursuant to Ordinance amendments effective July 1, 1990, 1991, and 2007 plus a contribution for Early Retirement Window and for DROP (until fiscal year 22/23).

[^] Projected dollar contributions are based on a projected payroll and will not match dollar contributions when pay increases differ from assumptions.

Current and Future Projected Employer Contributions as a Percentage of Expected Active Member Payroll



NOTE: Any Future (Gain)/Loss UAAL Amortization schedules are expected to be \$0 if all Actuarial Assumptions are met. In reality, experience deviates from assumptions. The (Gain)/Loss UAAL amounts are expected to float both above and below zero in any given year. These amounts are amortized over new independent 20-Year periods to smooth changes to future employer contributions as a result of System experience. The minimum employer contribution is 2.5% of payroll.



Summary Statement of System Resources and Obligations

Present Resources and Expected Future Resources

	June 30, 2024			June 30, 2025		
	General	Water & Sewage	Totals	General	Water & Sewage	Totals
A. Present value of System assets						
1. Net assets from financial statements	\$ 37,402,524	\$ 7,445,611	\$ 44,848,135	\$ 39,317,388	\$ 7,021,017	\$ 46,338,405
2. Reduction for contribution stabilization	-	-	-	-	-	-
3. Market value adjustment	387,417	77,122	464,539	(1,629,054)	(290,905)	(1,919,959)
4. Actuarial Value of Assets	\$ 37,789,941	\$ 7,522,733	\$ 45,312,674	\$ 37,688,334	\$ 6,730,112	\$ 44,418,446
B. Present value of expected future employer contributions						
1. For normal costs	\$ 2,046,025	\$ 807,049	\$ 2,853,074	\$ 1,954,997	\$ 811,133	\$ 2,766,130
2. For unfunded actuarial accrued liability	10,531,334	7,571,703	18,103,037	12,267,733	8,010,572	20,278,305
3. Total	\$ 12,577,359	\$ 8,378,752	\$ 20,956,111	\$ 14,222,730	\$ 8,821,705	\$ 23,044,435
C. Actuarial present value of expected future member contributions	\$ 4,023,199	\$ 1,653,300	\$ 5,676,499	\$ 3,915,966	\$ 1,645,485	\$ 5,561,451
D. Total	\$ 54,390,499	\$ 17,554,785	\$ 71,945,284	\$ 55,827,030	\$ 17,197,302	\$ 73,024,332

Actuarial Present Value of Expected Future Benefit Payments

	June 30, 2024			June 30, 2025		
	General	Water & Sewage	Totals	General	Water & Sewage	Totals
A. To retirants and beneficiaries	\$ 28,764,212	\$ 9,906,013	\$ 38,670,225	\$ 31,865,015	\$ 10,541,563	\$ 42,406,578
B. To vested terminated members	\$ 2,262,181	\$ 33,280	\$ 2,295,461	\$ 2,883,689	\$ 360,835	\$ 3,244,524
C. To present active members						
1. Allocated to service rendered prior to valuation date	\$ 17,294,882	\$ 5,155,143	\$ 22,450,025	\$ 15,207,363	\$ 3,838,286	\$ 19,045,649
2. Allocated to service likely to be rendered after valuation date	6,069,224	2,460,349	8,529,573	5,870,963	2,456,618	8,327,581
3. Total	\$ 23,364,106	\$ 7,615,492	\$ 30,979,598	\$ 21,078,326	\$ 6,294,904	\$ 27,373,230
D. Total	\$ 54,390,499	\$ 17,554,785	\$ 71,945,284	\$ 55,827,030	\$ 17,197,302	\$ 73,024,332



Active Member Experience Gain (Loss) Year Ended June 30, 2025

	Actuarial Accrued Liability	Actuarial Value of Assets	Unfunded Actuarial Accrued Liability
(1) Value at start of year	\$63,415,711	\$45,312,674	\$18,103,037
(2) Normal Cost	1,131,515	N/A	1,131,515
(3) Actual contributions	N/A	2,047,180	(2,047,180)
(4) Actual disbursements	(4,416,542)	(4,416,542)	-
(5) Interest accrual	3,706,392	2,647,680	1,058,712
(6) Expected value before changes	63,837,076	45,590,992	18,246,084
(7) Inc/(Dec) due to plan amendments	-	-	-
(8) Inc/(Dec) due to revised assumptions	-	-	-
(9) Expected value after changes	63,837,076	45,590,992	18,246,084
(10) Actual value at end of year	64,696,751	44,418,446	20,278,305
(11) Gain/(loss) (9) - (10) for Liabilities (10) - (9) for Assets	(859,675)	(1,172,546)	(2,032,221)

The total experience loss of \$2,032,221 is to be amortized over a level-percent-of-pay closed 20-year period. See the section titled Amortization Policy on page 2 for a description of the amortization policy.

Valuation Date June 30,	Total Actuarial Gain/(Loss)*
2016	\$ 784,000
2017	147,000
2018	(270,468)
2019	288,828
2020	(194,596)
2021	2,177,302
2022	(164,584)
2023	(67,171)
2024	597,856
2025	(2,032,221)

* 2016 and 2017 rounded to nearest \$1,000



Other Observations

General Implications of the Contribution Allocation Procedure or Funding Policy on Future Expected Contributions and Funded Status

Given the System's contribution allocation procedure, if all actuarial assumptions are met (including the assumption of the Retirement System earning 6.00%), it is expected that:

1. The employer normal cost is sufficient to cover the cost of benefits accruing each year;
2. The Unfunded Actuarial Accrued Liabilities (UAAL) will continue to be fully amortized; and
3. The funded status of the Retirement System will continue to increase gradually towards a 100% funded ratio.

Limitations of Funded Status Measurements

Unless otherwise indicated, a funded status measurement presented in this report is based upon the Actuarial Accrued Liability (AAL) and the Actuarial Value of Assets (AVA). Unless otherwise indicated, with regard to any funded status measurements presented in this report:

1. The measurement is inappropriate for assessing the sufficiency of Retirement System assets to cover the estimated cost of settling the Retirement System's benefit obligations; for example, transferring the liability to an unrelated third party in a market value type transaction.
2. The measurement is dependent upon the Actuarial Cost Method which, in combination with the Retirement System's amortization policy, affects the timing and amounts of future contributions. The amounts of future contributions will most certainly differ from those assumed in this report due to future actual experience differing from assumed experience based upon the actuarial assumptions. Even if the funded status measurement in this report was 100%, it would not be synonymous with no required future contributions. The Retirement System would still require future normal cost contributions (i.e., contributions to cover the cost of active membership accruing an additional year of service credit).
3. The measurement would produce a different result if the Market Value of Assets (MVA) were used instead of the AVA, unless the MVA is used in the measurement.

Limitations of Project Scope

Actuarial standards do not require the actuary to evaluate the ability of the plan sponsor or other contributing entities to make required contributions to the plan when due. Such an evaluation was not within the scope of this project and is not within the actuary's domain of expertise. Consequently, the actuary performed no such evaluation.

Risks to Future Employer Contribution Requirements

There are ongoing risks to future employer contribution requirements to which the Retirement System is exposed, such as:

- Actual and Assumed Investment Rate of Return
- Actual and Assumed Mortality Rates
- Amortization Policy

Risk Measures – Risks Associated with Measuring the Accrued Liability and Actuarially Determined Contribution

The determination of the accrued liability and the actuarially determined contribution requires the use of assumptions regarding future economic and demographic experience. Risk measures, as illustrated in this report, are intended to aid in the understanding of the effects of future experience differing from the assumptions used in the course of the actuarial valuation. Risk measures may also help with illustrating the potential volatility in the accrued liability and the actuarially determined contribution that result from the differences between actual experience and the actuarial assumptions.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions due to changing conditions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period, or additional cost or contribution requirements based on the System's funded status); and changes in plan provisions or applicable law. The scope of an actuarial valuation does not include an analysis of the potential range of such future measurements.

Examples of risk that may reasonably be anticipated to significantly affect the plan's future financial condition include:

1. **Investment Risk** – actual investment returns may differ from the expected returns;
2. **Asset/Liability Mismatch** – changes in asset values may not match changes in liabilities, thereby altering the gap between the accrued liability and assets and consequently altering the funded status and contribution requirements;
3. **Contribution Risk** – actual contributions may differ from expected future contributions. For example, actual contributions may not be made in accordance with the plan's funding policy or material changes may occur in the anticipated number of covered employees, covered payroll, or other relevant contribution base;
4. **Salary and Payroll Risk** – actual salaries and total payroll may differ from expected, resulting in actual future accrued liability and contributions differing from expected;
5. **Longevity Risk** – members may live longer or shorter than expected and receive pensions for a period of time other than assumed; and
6. **Other Demographic Risks** – members may terminate, retire or become disabled at times or with benefits other than assumed resulting in actual future accrued liability and contributions differing from expected.

The effects of certain trends in experience can generally be anticipated. For example, if the investment return since the most recent actuarial valuation is less (or more) than the assumed rate, the cost of the plan can be expected to increase (or decrease). Likewise, if longevity is improving (or worsening), increases (or decreases) in cost can be anticipated.

The computed contribution shown on page A-2 may be considered as a minimum contribution rate that complies with the Board's funding policy. The timely receipt of the actuarially determined contributions is critical to support the financial health of the plan. Users of this report should be aware that contributions made at the actuarially determined rate do not necessarily guarantee benefit security.

Risk Measures

(\$ in Thousands)

Actuarial Valuation Date (6/30)	(1) Actuarial Value of Assets (AVA)	(2) Actuarial Accrued Liability (AAL)	(3) Unfunded AAL (UAAL) (2) - (1)	(4) Payroll	(5) Funded Ratio (1) / (2)	(6) Retiree Liabilities (RetLiab)	(7) RetLiab / AAL (6)/(2)	(8) AAL / Payroll (2) / (4)	(9) Assets / Payroll (1) / (4)	(10) UAAL / Payroll (3) / (4)	(11) Non-Invest. Cash Flow (NICF)	(12) NICF / Assets (11)/(1)	(13) Market Rate of Return	(14) 5-year Trailing Geometric Average
2021	\$ 42,827	\$ 56,154	\$ 13,327	\$ 9,036	76.3%	\$ 36,145	64.4%	621.4%	474.0%	147.5%	\$ (1,931)	(4.5)%	27.9%	10.8%
2022	43,307	56,466	13,159	9,876	76.7%	35,130	62.2%	571.7%	438.5%	133.2%	(1,717)	(4.0)%	(12.0)%	5.8%
2023 *	44,416	59,999	15,583	10,603	74.0%	36,286	60.5%	565.9%	418.9%	147.0%	(1,586)	(3.6)%	10.4%	6.1%
2024 *	45,313	63,416	18,103	10,968	71.5%	38,670	61.0%	578.2%	413.1%	165.1%	(2,399)	(5.3)%	10.0%	7.1%
2025	44,418	64,697	20,279	10,192	68.7%	42,407	65.5%	634.8%	435.8%	199.0%	(2,369)	(5.3)%	8.8%	8.3%

* Revised actuarial assumptions or methods were made from the prior year.

(5). The funded ratio is the most widely known measure of a plan's financial strength, but the trend in the funded ratio is much more important than the absolute ratio. The funded ratio should trend to 100%. As it approaches 100%, it is important to re-evaluate the level of investment risk in the portfolio and potentially to re-evaluate the assumed rate of return.

(6) and (7). The ratio of retiree liabilities to total accrued liabilities gives an indication of the maturity of the system. As the ratio increases, cash flow needs increase, and the liquidity needs of the portfolio change. A ratio on the order of 50% indicates a maturing system.

(8) and (9). The ratio of liabilities and assets to payroll gives an indication of both maturity and volatility. Many systems have ratios between 500% and 700%. Ratios significantly above that range may indicate difficulty in supporting the benefit level as a level % of payroll.

(10). The ratio of unfunded liability to payroll gives an indication of the plan sponsor's ability to actually pay off the unfunded liability. A ratio above approximately 300% or 400% may indicate difficulty in discharging the unfunded liability within a reasonable time frame.

(11) and (12). The ratio of Non-Investment Cash Flow to assets is an important measure of sustainability. Negative ratios are common and expected for a maturing system. In the longer term, this ratio should be on the order of approximately -4% based upon current plan assumptions. A ratio that is significantly more negative than that for an extended period could be a leading indicator of potential exhaustion of assets.

(13) and (14). Investment return is probably the largest single risk that most systems face. The year-by-year return and the five-year geometric average both give an indication of the reasonableness of the system's assumed return. Of course, past performance is not a guarantee of future results. Market rate shown is based on actuarial estimation method and will differ modestly from figures reported by the investment consultant.



Low-Default-Risk Obligation Measure

Introduction

In December 2021, the Actuarial Standards Board (ASB) adopted a revision to Actuarial Standard of Practice (ASOP) No. 4, *Measuring Pension Obligations and Determining Pension Plan Costs or Contributions*. The revised ASOP No. 4 requires the calculation and disclosure of a liability referred to by the ASOP as the “Low-Default-Risk Obligation Measure” (LDROM). The rationale that the ASB cited for the calculation and disclosure of the LDROM was included in the Transmittal Memorandum of ASOP No. 4 and is presented below (emphasis added):

“The ASB believes that the calculation and disclosure of this measure provides **appropriate, useful information for the intended user regarding the funded status of a pension plan**. The calculation and disclosure of this additional measure is **not intended to suggest that this is the “right” liability measure** for a pension plan. However, the ASB does believe that **this additional disclosure provides a more complete assessment of a plan’s funded status and provides additional information regarding the security of benefits that members have earned as of the measurement date.**”

Comparing the Accrued Liabilities and the LDROM

One of the fundamental financial objectives of the City of Jackson Employees Retirement System is to finance each member’s retirement benefits over the period from the member’s date of hire until the member’s projected date of retirement (entry age actuarial cost method) as a level percentage of payroll. To fulfill this objective, the discount rate that is used to value the accrued liabilities is set equal to the **expected return** on the System’s diversified portfolio of assets (referred to sometimes as the investment return assumption). The current investment return assumption is 6.00%.

The LDROM is meant to approximately represent the lump sum cost to a plan to purchase low-default-risk fixed income securities whose resulting cash flows essentially replicate in timing and amount the benefits earned (or the costs accrued) as of the measurement date. The LDROM is very dependent upon market interest rates at the time of the LDROM measurement. The lower the market interest rates, the higher the LDROM, and vice versa. The LDROM results presented in this report are based on the projected unit credit actuarial cost method and discount rates based upon the June 2025 Treasury Yield Curve Spot Rates (end of month). The 1-, 5-, 10-, and 30-year rates follow: 4.10%, 4.00%, 4.43% and 5.05%. This measure may not be appropriate for assessing the need for or amount of future contributions. This measure may not be appropriate for assessing the sufficiency of plan assets to cover the estimated cost of settling the plan’s benefit obligation.

Presented below are the actuarial accrued liability and the LDROM as of June 30, 2025 for the System.

Actuarial Accrued Liability	LDROM
\$64,696,751	\$71,136,263

Commentary Regarding the LDROM

The LDROM could be used in addition to the actuarially accrued liability in assessing key risk measures such as the ratio of assets to payroll or liability to payroll. The LDROM can also provide perspective on potentially reducing investment risk in the portfolio by purchasing additional bonds (e.g., liability driven investing). Finally, the LDROM can also provide additional perspective on the funded ratio, which may allow an intended user to further assess benefit security, employer contributions and potential benefit changes.

SECTION B

SUMMARY OF BENEFIT PROVISIONS AND VALUATION DATA

Summary of Benefit Provisions Evaluated or Considered (June 30, 2025)

Voluntary Retirement (no reduction for age)

MAPE Members

Eligibility –

Hired on or before June 30, 2016		
Retiring on or before December 31, 2021	Retiring on or after January 1, 2022	Hired on or after July 1, 2016
Age 60 & 10 years of service	Age 65 & 10 years of service	Age 65 & 10 years of service
Age 58 & 25 years of service	Age 62 & 25 years of service	37 years of service
30 years of service	Age 56 & 30 years of service	

Final Average Compensation – Retiring on or before October 31, 2024: Average of annual compensations for the period of 3 consecutive years producing the highest average and contained within the last 10 years immediately preceding retirement. **Retiring after October 31, 2024:** Average of annual compensations for the last 5 consecutive years of credited service.

Non-Union Members

Eligibility –

Age 65 & 10 years of service
Age 58 & 27 years of service
35 years of service

Final Average Compensation –

Hired before December 31, 1996: The average of the employee’s last three consecutive years of credited service.

Hired on or after January 1, 1997 and before June 30, 2012: The average of the employee’s last four consecutive years of credited service.

Hired on or after July 1, 2012 and before December 31, 2016: The average of the employee’s last six consecutive years of credited service.

Hired on or after January 1, 2017: The average of the employees last eight consecutive years of service.

Hired on or after January 1, 2018: The average of the employees last nine consecutive years of service.



Summary of Benefit Provisions Evaluated or Considered (June 30, 2025)

Annual Amount (MAPE & Non-Union) – Total service times 2.0% of Final Average Compensation (FAC). Members hired on or after July 1, 2012 receive total service times 1.25% of FAC (1.50% for MAPE members).

Pension Cap (MAPE) – No annual pension of future retirements shall equate to more than 72% of the FAC.

Pension Cap (Non-Union) – The maximum annual pension amount shall be determined in accordance to the following table:

General Employees Retirement Plan (Hired before June 30, 2012)		Hybrid Pension Plan (Hired on or after July 1, 2012)	
Years of Service	Pension Cap as a Percentage of FAC	Years of Service	Pension Cap as a Percentage of FAC
Over 10 and less than 20	35%	Over 10 and less than 20	24%
Over 20 and less than 25	47%	Over 20 and less than 25	28%
Over 25 and less than 30	54%	Over 25 and less than 30	32%
Over 30 and less than 32	62%	Over 30 and less than 35	41%
Over 32 and less than 35	68%	Over 35 and less than 40	45%
Over 35 and less than 36	70%	40 and over	47%
Over 36 and less than 38	71%		
Over 38	73%		

Summary of Benefit Provisions Evaluated or Considered (June 30, 2025)

Deferred Retirement (vested benefit)

Eligibility – Termination of City employment at any age after 10 years of credited service.

Annual Amount – Accrued regular retirement amount based on credited service and FAC at time of termination.

The deferred benefit is payable at the following ages based on hire date:

Hire Date	Benefit Payable at Age
Hired prior to December 31, 2011	56
Hired between January 1, 2012 and December 31, 2017	60
Hired between January 1, 2018 and December 31, 2023	64
Hired after January 1, 2024	68

Deferred Retirement Option Plan (DROP)

The DROP Program has been closed as of June 30, 2015.

Duty Disability Retirement

Eligibility – Total and permanent disability incurred in line of duty with the City for which worker's compensation is being paid.

Annual Amount – Computed in the same manner as the regular retirement amount based on FAC and credited service at time of disability retirement. Minimum is \$150 per month for benefit group (MAPE); minimum is 10% of the first \$4,200 of FAC plus 15% of FAC in excess of \$4,200 for benefit group general. At expiration of worker's compensation period, amount is recomputed to include years during which worker's compensation was paid.

Non-Duty Disability Retirement

Eligibility – Total and permanent disability after 10 or more years of credited service.

Annual Amount – Computed in same manner as the regular retirement amount based on FAC and credited service at the time of disability retirement; minimum is \$150 per month for benefit group (MAPE); minimum is 10% of first \$4,200 of FAC plus 15% of FAC in excess of \$4,200 for other members.



Summary of Benefit Provisions Evaluated or Considered (June 30, 2025)

Duty Death before Retirement

Eligibility – Death in line of duty with the City.

Annual Amount – To the spouse: One-third of member's final compensation. To one or two children: One-fourth of member's final compensation. To three or more children: An equal share of one-half of the member's final compensation. Amount to spouse continues to remarriage or death; amount to children continues to earlier of marriage, adoption, death, or attainment of age 18. Maximum total amount payable – \$2,100 per year.

Non-Duty Death before Retirement

Eligibility – 10 or more years of credited service.

Annual Amount – Computed in the same manner as regular retirement based on credited service and FAC at time of death actuarially reduced for a 100% joint and survivor election. Amount is payable to designated beneficiary; otherwise, automatically to surviving spouse.

Member Contributions

Prior to the 2024 Fiscal Year, members contributed one-half of total computed contribution less amounts associated with early retirement windows or the DROP Program which are contributed by the City. In no event will the member or City contribution be less than 2.50%.

Effective July 1, 2024, members contribute the below contribution rates:

Division	Member Contribution Rate
Non-Hybrid MAPE Members	8.00%
Non-Hybrid Non-Union Members	7.50%
Hybrid MAPE Members	6.50%
Hybrid Non-Union Members	5.50%

Other Benefits

Military Service Buyback – Up to six years of military service may be purchased at no cost to the System.

Service Credit Purchase Option – A contractual employee may be eligible to purchase service credits at no cost to the System.

Annuity Withdrawal Option – For MAPE and Non-Union: Actuarial reduction of the member's monthly retirement benefit for such withdrawals. All such annuities shall be calculated at a discount rate that is no less than cost neutral (currently calculated using 8.00%).



Summary of Benefit Provisions Evaluated or Considered (June 30, 2025)

The former description of Voluntary Retirement is listed here for comparison purposes to current benefit provisions.

Voluntary Retirement (no reduction for age) – before Changes

Eligibility – 30 or more years of service, or age 55 with 25 or more years of service, or age 60 with 10 or more years of service.

Annual Amount – Total service times 2.0% of Final Average Compensation (FAC). Members hired on or after July 1, 2012 receive total service times 1.25% of FAC.

Final Average Compensation – *MAPE Members:* Average of annual compensations for the period of 3 consecutive years producing the highest average and contained within the last 10 years immediately preceding retirement. *Non-Union Members:* Average of annual compensations for the last 3 consecutive years of credited service.

Retirees and Beneficiaries Comparative Schedule

Year Ended June 30	Added to Rolls		Removed from Rolls		Rolls End of Year		Active Per Retired	Average Allowances	Discounted Value of Allowances	
	No.	Annual Allowances	No.	Annual Allowances	No.	Annual Allowances			Total	Average
2001	10	\$ 315,129	4	\$ 34,351	149	\$ 1,427,821	1.5	\$ 9,583	\$ 11,663,240	\$ 78,277
2002	3	25,078	6	72,356	146	1,380,543	1.6	9,456	11,250,485	77,058
2003	8	151,848	9	122,197	145	1,410,194	1.6	9,725	11,543,221	79,608
2004	5	137,576	10	55,440	140	1,492,330	1.6	10,660	12,546,008	89,614
2005	10	160,093	6	62,364	144	1,590,059	1.5	11,042	13,296,443	92,336
2006	3	47,969	4	19,433	143	1,618,595	1.5	11,319	13,411,809	93,789
2007	12	237,858	5	90,787	150	1,765,666	1.4	11,771	15,258,928	101,726
2008	13	237,891	15	112,425	148	1,891,132	1.4	12,778	16,609,084	112,224
2009	12	252,745	5	67,914	155	2,075,963	1.3	13,393	18,296,979	118,045
2010	16	363,025	4	20,738	167	2,418,251	1.1	14,481	21,354,990	127,874
2011	14	268,775	11	90,471	170	2,596,555	1.0	15,274	22,839,916	134,352
2012	7	117,332	4	95,693	173	2,618,194	1.0	15,134	24,416,337	141,135
2013	16	365,285	8	120,395	181	2,863,084	0.9	15,818	26,671,859	147,358
2014	10	164,865	8	97,152	183	2,930,797	0.8	16,015	27,282,134	149,083
2015	17	367,099	13	230,032	187	3,067,864	0.7	16,406	29,088,408	155,553
2016	13	296,180	12	135,161	188	3,228,883	0.8	17,175	30,646,556	163,014
2017	7	205,713	5	56,448	190	3,378,148	0.7	17,780	31,706,913	166,878
2018	10	223,662	7	128,506	193	3,473,304	0.7	17,996	35,077,887	181,751
2019	10	264,651	8	175,768	195	3,562,187	0.8	18,268	35,668,923	182,918
2020	7	164,434	8	124,228	194	3,602,393	0.8	18,569	36,267,170	186,944
2021	8	179,869	10	157,140	192	3,625,122	0.8	18,881	36,144,949	188,255
2022	7	155,033	12	191,141	187	3,589,014	0.9	19,193	35,129,649	187,859
2023	4	47,014	5	59,188	186	3,576,840	0.9	19,230	36,286,133	195,087
2024	13	286,370	9	177,795	190	3,685,415	0.9	19,397	38,670,225	203,528
2025	16	451,222	7	131,360	199	4,005,277	0.7	20,127	42,406,578	213,098



Retirees and Beneficiaries as of June 30, 2025 Tabulated by Type of Allowances Being Paid

Type of Allowances Being Paid	No.	Annual Retirement Benefits
Age and Service Allowances		
Regular allowances - benefit terminating at death of retiree	76	\$ 1,548,131
Option I allowance - cash refund annuity plus pension terminating at death of retiree	1	21,546
Option II allowance - joint and survivor benefit	48	1,040,365
Option III allowance - modified joint and survivor benefit	45	1,010,508
Allowance to survivor beneficiary of deceased retiree	24	328,301
Total age and service allowances	194	\$ 3,948,851
Casualty Allowances		
Disability		
Regular	1	\$ 9,225
Option I	0	-
Option II	1	9,392
Option III	0	-
Disability allowance Survivor beneficiary	2	25,311
Allowance to survivor beneficiary of deceased member	1	12,498
Total casualty allowances	5	\$ 56,426
Total Allowances Being Paid	199	\$ 4,005,277

Retirees and Beneficiaries as of June 30, 2025 Tabulated by Attained Age

Attained Age	Age & Service		Casualty		Totals	
	No.	Annual Allowances	No.	Annual Allowances	No.	Annual Allowances
55 - 59	13	\$ 428,519	1	\$ 12,498	14	\$ 441,017
60 - 64	25	535,617	0	0	25	535,617
65 - 69	31	733,315	3	40,954	34	774,269
70 - 74	53	1,116,432	0	0	53	1,116,432
75 - 79	32	673,767	1	2,974	33	676,741
80 - 84	18	205,383	0	0	18	205,383
85 - 89	16	199,463	0	0	16	199,463
90 - 94	4	22,489	0	0	4	22,489
95 - 99	2	33,866	0	0	2	33,866
Totals	194	\$ 3,948,851	5	\$ 56,426	199	\$ 4,005,277

Inactive Members as of June 30, 2025 Tabulated by Attained Age

Included in the valuation were 18 inactive members. An inactive member is a member who has left City employment with entitlement to a retirement allowance after attaining eligible retirement age.

Attained Age	No.	Annual Estimated Allowances
39	1	\$ 12,917
44	1	9,490
46	1	17,334
50	3	64,539
51	1	12,361
52	1	18,324
56	1	20,905
58	2	52,694
59	3	74,822
61	2	46,427
69	1	14,205
78	1	610
Totals	18	\$ 344,628

In addition, there is 1 member on leave of absence. For valuation purposes, it was assumed they would terminate and take a refund of their member contributions.

Active Members as of June 30, 2025 Tabulated by Valuation Divisions

Valuation Divisions	No.	Annual Payroll
General members	28	\$ 2,503,957
Water & Sewage members	7	567,354
Hybrid Plan - General	72	4,829,677
Hybrid Plan - Water & Sewage	36	2,291,093
Total Active members	143	\$10,192,081

Number Added to and Removed from Active Membership

Year Ended June 30	Number Added During Year		Terminations During Year								Active Members End of Year
			Normal Retirement		Disability Retirement		Died-in-Service		Other Withdrawal		
	A	E	A	E	A	E	A	E	A	E	
2011	11	22	11	4.9	1	0.5	0	0.4	10	6.5	171
2012	10	12	5	3.1	0	0.4	0	0.3	7	6.4	169
2013	3	16	10	6.1	0	0.4	0	0.3	6	4.9	156
2014	11	26	7	4.9	0	0.4	0	0.3	19	5.1	141
2015	22	27	12	10.7	0	0.3	0	0.3	15	5.4	136
2016	19	14	6	2.7	0	0.4	0	0.2	9	7.1	141
2017	10	13	4	2.7	0	0.4	0	0.2	9	8.3	138
2018	27	22	5	2.5	0	0.4	0	0.2	17	7.8	143
2019	23	19	7	5.4	0	0.2	0	0.1	12	12.4	147
2020	18	17	4	5.3	0	0.2	0	0.1	13	13.8	148
2021	24	18	2	5.5	0	0.1	0	0.1	16	13.2	154
2022	25	18	1	6.4	0	0.1	0	0.1	17	14.0	161
2023	27	17	0	5.6	0	0.2	0	0.1	17	15.5	171
2024	21	30	4	6.0	0	0.2	0	0.1	26	17.1	162
2025	25	44	11	6.2	0	0.2	2	0.1	31	15.4	143
15-Yr Total	276	315	89	78.0	1	4.4	2	2.9	224	152.9	

A Represents actual number.

E Represents expected number.



Comparative Schedule

Valuation Date June 30	Active Members					Valuation Payroll	Average		
	General	Water & Sewage (W&S)	Hybrid Plan General	Hybrid Plan Water & Sewage	Totals		Age	Service	Pay
2001	177	47			224	\$ 8,532,237	44.6 yrs.	10.5 yrs.	\$ 38,090
2002	181	53			234	9,256,930	45.1	10.8	39,560
2003	182	51			233	9,691,157	45.7	11.3	41,593
2004	174	52			226	9,599,830	46.4	12.0	42,477
2005	169	51			220	9,599,573	46.7	12.4	43,634
2006	169	51			220	10,090,797	47.5	12.8	45,867
2007	163	50			213	10,119,228	47.8	13.1	47,508
2008*	160	52			212	10,295,133	47.6	13.0	48,562
2009*	156	47			203	10,183,663	47.9	13.2	50,166
2010*	139	43			182	8,968,814	48.3	13.3	49,279
2011*	127	44			171	8,169,376	47.7	13.2	47,774
2012*	127	42			169	8,479,118	48.0	13.5	50,172
2013*	114	39	3		156	7,970,005	48.0	13.7	51,090
2014*	96	31	14		141	7,609,280	48.3	13.5	53,967
2015	78	26	26	6	136	7,210,840	47.5	12.2	53,021
2016	70	25	36	10	141	7,291,841	46.6	11.4	51,715
2017	63	23	39	13	138	7,532,921	46.7	11.2	54,586
2018	56	21	46	20	143	8,102,276	46.2	10.4	56,659
2019	52	15	57	23	147	8,424,050	45.7	9.5	57,306
2020	47	14	66	21	148	8,503,052	46.1	9.4	57,453
2021	45	12	73	24	154	9,035,853	46.8	9.3	58,674
2022	42	11	81	27	161	9,876,429	46.8	9.0	61,344
2023	41	11	86	33	171	10,602,769	47.1	9.1	62,004
2024	37	11	77	37	162	10,968,434	47.6	9.6	67,706
2025	28	7	72	36	143	10,192,081	46.5	8.8	71,273

* DROP participants are included in the Active demographic data.



**General Active Members
(Hired before July 1, 2012)
as of June 30, 2025
by Attained Age and Years of Service**

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
40-44	-	-	1	-	-	-	-	1	\$ 93,826
45-49	-	-	-	2	-	2	-	4	288,463
50-54	-	-	-	2	4	2	-	8	741,143
55-59	-	-	-	2	1	4	1	8	821,660
61	-	-	-	-	-	1	1	2	190,269
62	-	-	-	1	1	-	-	2	128,376
63	-	-	-	-	-	-	1	1	85,373
64	-	-	-	-	1	-	-	1	92,488
65	-	-	-	-	-	1	-	1	62,359
Totals	0	0	1	7	7	10	3	28	\$2,503,957

While not used directly in the financial computations, the following group averages are computed and shown because of their general interest.

Age: 55.3 years
Service: 23.9 years
Annual Pay: \$89,427

**Water and Sewage Active Members
(Hired before July 1, 2012)
as of June 30, 2025
by Attained Age and Years of Service**

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
40-44	-	-	-	-	2	-	-	2	\$174,988
50-54	-	-	1	-	1	-	-	2	177,901
55-59	-	-	-	-	-	-	1	1	95,472
64	-	-	-	-	-	1	-	1	59,336
65	-	-	-	1	-	-	-	1	59,657
Totals	0	0	1	1	3	1	1	7	\$567,354

While not used directly in the financial computations, the following group averages are computed and shown because of their general interest.

Age: 53.0 years
Service: 23.4 years
Annual Pay: \$81,051

**Hybrid Plan – General Active Members
(Hired on or after July 1, 2012)
as of June 30, 2025
by Attained Age and Years of Service**

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
20-24	4	-	-	-	-	-	-	4	\$ 217,159
25-29	7	-	-	-	-	-	-	7	437,385
30-34	4	2	-	-	-	-	-	6	357,112
35-39	8	3	-	-	-	-	-	11	711,983
40-44	6	2	-	-	-	-	-	8	495,176
45-49	7	5	1	-	-	-	-	13	1,043,619
50-54	2	4	1	-	-	-	-	7	532,082
55-59	3	5	1	-	-	-	-	9	613,021
60	1	-	-	-	-	-	-	1	41,387
61	1	1	-	-	-	-	-	2	138,223
63	1	-	-	-	-	-	-	1	47,466
65	-	-	1	-	-	-	-	1	54,419
66	2	-	-	-	-	-	-	2	140,645
Totals	46	22	4	0	0	0	0	72	\$ 4,829,677

While not used directly in the financial computations, the following group averages are computed and shown because of their general interest.

Age: 43.8 years
Service: 4.2 years
Annual Pay: \$67,079

**Hybrid Plan – Water and Sewage Active Members
(Hired on or after July 1, 2012)
as of June 30, 2025
by Attained Age and Years of Service**

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
15-19	1	-	-	-	-	-	-	1	\$ 52,455
20-24	2	-	-	-	-	-	-	2	92,030
25-29	2	1	-	-	-	-	-	3	189,202
30-34	1	-	-	-	-	-	-	1	53,206
35-39	7	-	-	-	-	-	-	7	394,384
40-44	3	1	-	-	-	-	-	4	222,030
45-49	1	4	1	-	-	-	-	6	396,897
50-54	1	3	-	-	-	-	-	4	346,804
55-59	4	1	-	-	-	-	-	5	339,348
60	1	-	-	-	-	-	-	1	91,613
67	1	-	-	-	-	-	-	1	59,050
68	-	1	-	-	-	-	-	1	54,074
Totals	24	11	1	0	0	0	0	36	\$ 2,291,093

While not used directly in the financial computations, the following group averages are computed and shown because of their general interest.

Age: 43.6 years
Service: 3.7 years
Annual Pay: \$63,641

Asset Information Submitted for the Valuation

Reported Assets - Market Value	Reserve for		
Cash & Equivalents	\$ 1,525,706	Employees' Contributions	
Receivables & Accruals	30,467	General	\$ 6,011,590
Stocks	17,660,945	Water & Sewage	<u>1,505,545</u>
Bonds	14,956,912	Total Employee Contributions	7,517,135
International Securities	9,514,524		
Real Estate	2,659,542	Employer Contributions	
Accounts Payable	<u>(9,691)</u>	General	4,605,795
Total Current Assets	<u><u>\$ 46,338,405</u></u>	Water & Sewage	<u>(3,901,187)</u>
		Total Employer Contributions	704,608
		Retired Benefit Payments	38,116,662
		Undistributed Investment Income	<u>none</u>
		Total Reserve Accounts	<u><u>\$46,338,405</u></u>

Revenues and Expenditures

	Total System
Balance - July 1, 2024	\$44,848,135
Revenues	
Employees' Contributions	717,589
Employer Contributions	1,329,591
Investment Income	4,002,812
Expenditures	
Benefit Payments	4,038,953
Refund of Member Contributions	302,979
Expenses	<u>217,790</u>
Balance - June 30, 2025	\$46,338,405

These amounts do not reflect the funding value adjustment of \$1,919,959. The derivation of this adjustment is on page A-5.



SECTION C

FUNDING OBJECTIVE, SUMMARY OF VALUATION PROCESS, METHODS AND ASSUMPTIONS

Basic Funding Objective and Operation of the Retirement System

Benefit Promises Made Which Must Be Paid For. A retirement system is an orderly means of handing out, keeping track of, and financing contingent pension promises to a group of employees. As each member of the retirement system acquires a unit of service credit they are, in effect, handed an “IOU” which reads: *“The Employees Retirement System promises to pay you one unit of retirement benefits, payments in cash commencing when you retire.”*

The principal related financial question is: When shall the money required to cover the “IOU” be contributed? This year, when the benefit of the member's service is received? Or, some future year when the “IOU” becomes a cash demand?

The Constitution of the State of Michigan is directed to the question:

“Financial benefits arising on account of service rendered in each fiscal year shall be funded during that year and such funding shall not be used for financing unfunded accrued liabilities.”

This Retirement System meets this constitutional requirement by having the following **Funding Objective: To establish and receive contributions (expressed as a percentage of active member payroll) which will remain approximately level from year-to-year** and will not have to be increased for future generations of taxpayers.

Translated into actuarial terminology, a level percent-of-payroll contribution objective means that the contribution rate must be at least:

Normal Cost (the current value of benefits likely to be paid on account of members' service being rendered in the current year)

. . . plus . . .

Interest of the Unfunded Actuarial Accrued Liability (the difference between the actuarial accrued liability and current system assets).

Basic Funding Objective and Operation of the Retirement System

If contributions to the Retirement System are less than the preceding amount, the difference, plus investment earnings not realized thereon, will have to be contributed at some later time, or, benefits will have to be reduced, to satisfy the fundamental fiscal equation under which all retirement systems must operate; that is:

$$B = C + I - E$$

Benefit payments to any group of members and their beneficiaries cannot exceed the sum of:

Contributions received on behalf of the group

. . . plus . . .

Interest earnings on contributions received and not required for immediate payment of benefits

. . . minus . . .

Expenses incurred in operating the System.

There are retirement systems designed to defer the bulk of contributions far into the future. Lured by artificially low present contributions, the inevitable consequence of a relentlessly increasing contribution rate – to a level greatly in excess of the level percent-of-payroll rate – is ignored. ***This method of financing is prohibited in Michigan by the State constitution.***

A by-product of the level percent-of-payroll contribution objective is the accumulation of invested assets for varying periods of time. Investment income becomes a major contributor to the Retirement System, and the amount is directly related to the amount of contributions and investment performance.

Computed Contribution Rate Needed to Finance Benefits. From a given schedule of benefits and from the data furnished, the contribution rate is calculated by means of an actuarial valuation – the technique of assigning monetary values to the risks assumed in operating a retirement system.

Actuarial Valuation Process

An actuarial valuation is the process by which a balance between revenues (participant contributions, employer contributions and investment income) and obligations (benefits and expenses) is determined and its actuarial condition is measured.

The flow of activity constituting the valuation may be summarized as follows:

- A. *Covered person information about:***
- each person receiving pension payments
 - each former participant with a vested pension not yet payable
 - each former participant who is not vested and has not claimed a member contribution refund
 - each active participant
- B. + *Financial Information* (assets, revenues, and expenditures)**
- C. + *Benefit Provisions* (Retirement Ordinance)**
- D. + *Experience Estimates* about the volume and incidence of future activities**
- E. + *Actuarial Cost Method* for allocating costs to time periods**
- F. + *Mathematically combining the person information, financial information, benefit provisions, experience estimates and actuarial cost method***
- G. = Determination of:**
- contribution rate for the plan year
 - current funded condition
-

Items A, B and C are furnished by the pension office and constitute the current known information about the System. Since the majority of activities will occur in the future, estimates must be made about these future activities (Item D).

Actuarial Valuation Process

Demographic assumptions are generally selected on the basis of the System's historical activity, modified for expected future differences. Past activity of funds which are similar in nature to the fund being valued may be utilized if fund data or activities are insufficient to be reliable.

Fiscal assumptions, on the other hand, do not lend themselves to prediction on the basis of historical activity – the reason being that both salary increases and investment return are impacted by inflation. Inflation defies reliable prediction. Fiscal assumptions are generally selected on the basis of what would be expected to occur in an inflation-free environment and then both are increased by some provision for long-term inflation.

This is a case where two wrongs may make a right. If inflation is higher than expected it will probably result in actual rates of salary increase and investment return which exceed the assumed rates. Salaries increasing faster than expected result in unexpected costs. Investment return exceeding the assumed rate result in unanticipated assets. To a large degree the additional assets will offset the additional cost over the long-term.

Once items A, B, C and D are available, the actuarial valuation process begins. The first step is to determine the plan's **total actuarial present value** for individuals in each of the 3 covered person categories.

Retired members now receiving monthly payments;
Vested terminated members not yet at retirement age; and
Active members.

The actuarial present value is the value today, after taking into account the probabilities of payment and the effect of time, of System promises to pay benefits in the future on the basis of both services already completed and projected future service.

Actuarial Cost Method

The total actuarial present value is allocated between projected future service and completed service by the actuarial cost method (Item E) -- the **individual entry-age** method is being utilized for this valuation. The portion of the total actuarial present value allocated to projected future service is the **actuarial present value of future normal cost** -- normal cost being the series of annual costs, from entry-age to retirement age, which will accumulate to the actuarial present value of the individual's benefit at the time of retirement or death. The remainder of the total actuarial present value is the **actuarial accrued liability**.

At this stage, determination has been made of:

1. The total actuarial present value;
2. The actuarial present value of future normal cost; and
3. The actuarial accrued liability.

In the typical plan, the actuarial accrued liability may not be covered by the plan's accrued assets – leaving an **unfunded actuarial accrued liability**. If the plan's accrued assets equal or exceed the actuarial accrued liability, the plan's accrued obligations are said to be “fully funded.”

The next step in the valuation process is a determination of the contribution rate (Item G) required to support System benefits in accordance with the funding objective (page A-1).

The contribution rate is determined in two basic components:

1. The normal cost component; and
2. The component which will finance (pay off) the unfunded actuarial accrued liability over the periods indicated on page A-3.

The Unfunded Actuarial Accrued Liability (UAAL) was determined using the Actuarial Value of Assets and Actuarial Accrued Liability calculated as of the valuation date. The UAAL amortization payment (one component of the contribution requirement) is the level percent of pay required to fully amortize the UAAL.

The UAAL attributed to the June 30, 2016 valuation was amortized over a 30-year closed period effective with the June 30, 2016 valuation. Gains or losses to the UAAL that have occurred after June 30, 2016 and prior to June 30, 2022 were amortized over 30-year closed periods.

These periods were all reduced to a 23-year period effective with the June 30, 2023 actuarial valuation. Gains or losses to the UAAL that occur on or after June 30, 2023 are amortized over 20-year closed periods. This UAAL payment reflects any payments expected to be made between the valuation date and the date contributions determined by this report are scheduled to begin. In future years, new gains and losses (experience along with other changes such as assumptions or benefit provisions) will be amortized separately (“new layers”) as they occur (over 20-year closed amortization periods). This will create an “amortization schedule” of contribution rates. This schedule will require periodic review by the Board.



Actuarial Assumptions Used for the Valuation

Funding objective contribution requirements and actuarial present values are calculated by applying estimates of future System activities (actuarial assumptions) to the benefit provisions and people information of the fund, using the actuarial cost method described on page C-5.

The principal areas of activity which require estimates are:

- (i) Rates of inflation impacting assets of the System and active member pays
- (ii) Long-term rates of investment return to be generated by the assets of the System
- (iii) Rates of salary increase to members
- (iv) Rates of mortality among members, retirees and beneficiaries
- (v) Rates of withdrawal of active members
- (vi) Rates of retirement due to age and service
- (vii) Rates of disability among members

In making a valuation, the monetary effect of each activity is calculated for as long as a present covered person survives – a period of time which can be as long as a century.

Actual activities of the Retirement System will not coincide exactly with estimated activities due to the nature of the activities. Each valuation provides a complete recalculation of estimated future activities and considers the effect of differences between estimated and actual activities to date. The result is a continual series of adjustments (usually small) to the computed contribution rate. From time to time one or more of the estimates are modified to reflect experience trends (but not random or temporary year-to-year fluctuations).

The Board of Trustees sets the assumptions. Actuarial assumptions were most recently reviewed and adopted by the Board of Trustees for the June 30, 2023 actuarial valuation. The rationale for the economic and mortality assumptions is described in the 2017-2022 Experience Study Report dated July 31, 2023. We recommend the Board set a policy for regular reviews of the actuarial assumptions, such as every five years.

All actuarial assumptions are expectations of future experience, not market measures.

Actuarial Assumptions Used for the Valuation

The investment return rate used for valuation calculations was 6.00% net of investment expenses, compounded annually. The assumed rate of price inflation is 2.25% per year resulting in a real rate of return of 3.75% per year. The assumed rate of wage inflation and payroll growth is 2.75% per year. This is the same payroll growth assumption used to amortize unfunded actuarial accrued liability.

This assumption is used to equate the value of payments due at different points in time and was first used for the June 30, 2024 valuation. Approximate investment returns, for the purpose of comparisons with assumed returns, have been as follows:

	Year Ended June 30				
	2025	2024	2023	2022	2021
Nominal rate	8.8 %	10.0 %	10.4 %	(12.0) %	27.9 %
Inflation rate	2.7	3.0	3.0	9.1	5.4
Real rate	6.1	7.0	7.4	(21.1)	22.5

The nominal rate of return (i.e., Market Value of Assets Rate of Investment Return) was computed using the approximate formula $i = I \text{ divided by } 1/2 (A + B - I)$, where I is actual realized investment income net of expenses plus market value adjustments, A is the beginning of year market asset value, and B is the end of year market asset value.

These rates of return should not be used for measurement of an investment advisor's performance or for comparisons with other pension funds – to do so will mislead.

Actuarial Assumptions Used for the Valuation

Salary increase rates used to project current pays to those upon which a benefit will be based are represented by the following tables and were first used for the June 30, 2023 valuation.

Active Members with Less Than 10 years of Service:

Service	Annual Rate of Salary Increase	
	Base Economic	Merit and Longevity
1	2.75 %	7.00 %
2	2.75	6.00
3	2.75	5.00
4	2.75	4.00
5	2.75	3.00
6	2.75	2.00
7	2.75	2.00
8	2.75	2.00
9	2.75	2.00
10	2.75	2.00

Active Members with More Than 10 years of Service:

Sample Ages	Annual Rate of Salary Increase	
	Base Economic	Merit and Longevity
30	2.75 %	2.58 %
35	2.75	1.20
40	2.75	0.77
45	2.75	0.51
50	2.75	0.41
55	2.75	0.41
60	2.75	0.00

Changes actually experienced in average pay and total payroll have been as follows:

	Year Ending					5-Year Average
	2025	2024	2023	2022	2021	
Average pay (all members)	5.3%	9.2%	1.1%	4.5%	2.1%	4.4%
Total payroll	(7.1)%	3.4%	7.4%	9.3%	6.3%	3.9%
Average pay (continuing members)	8.2%	7.5%	3.9%	7.8%	4.1%	6.3%
Expected Increase	5.2%	5.1%	4.0%	4.1%	4.7%	4.6%



Actuarial Assumptions Used for the Valuation

The **mortality table** used for healthy retirees was the Pub-2010 General (amount-weighted) Health Retiree Mortality Table adjusted for mortality improvements using projection scale MP-2021 from 2010 on a fully generational basis. This table was first used for the June 30, 2023 valuation. Sample values follow:

Sample Ages in 2025	Probability of Dying Next Year		Future Life Expectancy (Years)	
	Male	Female	Male	Female
50	0.28%	0.20%	35.69	38.61
55	0.40	0.28	30.80	33.63
60	0.62	0.39	26.08	28.75
65	0.91	0.58	21.56	24.01
70	1.39	0.92	17.27	19.45
75	2.33	1.61	13.32	15.19
80	4.18	2.99	9.83	11.35
Ref:	2705	971	2706	972

This assumption is used to measure the probabilities of each benefit payment being made after service retirement.

The Pub-2010 General (amount-weighted) Disabled Mortality Table adjusted for mortality improvements using projection scale MP-2021 from 2010 on a fully generational basis is used to measure the probabilities of each benefit payment being made after disability retirement.

The Pub-2010 General (amount-weighted) Employee Mortality Table adjusted for mortality improvements using projection scale MP-2021 from 2010 on a fully generational basis is used to measure the probabilities of members dying before retirement.

Actuarial Assumptions Used for the Valuation

The rates of retirement used to measure the probability of eligible members retiring during the next year are listed below. These tables were first used for the June 30, 2023 valuation.

For MAPE members hired **before** July 1, 2016 or Non-Union members who reach retirement eligibility prior to 35 years of service:

Retirement Ages	Percent Retiring
50	25 %
51	25
52	25
53	25
54	25
55	25
56	25
57	25
58	25
59	25
60	25
61	25
62	25
63	25
64	25
65	40
66	35
67	25
68	25
69	25
70	100

Additionally, MAPE members hired **before** July 1, 2016 who reach retirement eligibility at 30 years of service or Non-Union members who reach retirement eligibility at 35 years of service:

MAPE		Non-Union	
Service Years	Percent Retiring	Service Years	Percent Retiring
30	25 %	35	25 %
31	25	36	25
32	25	37	25
33	25	38	25
34	25	39	25
35	25	40	25
36	25	41	25
37	25	42	25
38	25	43	25
39	25	44	25
40	100	45	100



Actuarial Assumptions Used for the Valuation

For MAPE members hired **after** July 1, 2016 or Non-Union members hired **after** January 1, 2016 retiring under the age 65+ and 10 years of service condition:

Retirement	
<u>Ages</u>	<u>Percent Retiring</u>
65	50 %
66	50
67	50
68	50
69	50
70	100

For MAPE members hired after July 1, 2016, **100%** are assumed to retire after reaching 37 or more years of service.

For Non-Union members hired after January 1, 2016, **100%** are assumed to retire after reaching 38 or more years of service.

Actuarial Assumptions Used for the Valuation

Rates of separation from active membership are represented by the following table (rates do not apply to members eligible to retire and do not include separation on account of death or disability). This assumption measures the probabilities of members remaining in employment. This table was first used for the June 30, 2023 valuation.

<u>Basis</u>	<u>% of Active Members Separating within Next Year</u>	
Service Based		
Years of Service:	1	20.00 %
	2	18.00
	3	16.00
	4	14.00
	5	12.00
	6	10.00
	7	9.00
	8	8.00
	9	7.00
	10	6.00
Age Based		
Sample Ages:	30	2.82
	35	2.38
	40	2.06
	45	1.84
	50	1.68
	55	1.60
	60	1.60
	65	1.60

Rates of disability are represented by the following table. This assumption measures the probabilities of active members becoming disabled. This table was first used for the June 30, 2023 valuation.

<u>Sample Ages</u>	<u>% of Active Members Separating from Disability</u>	
	<u>Male</u>	<u>Female</u>
35	0.05 %	0.05 %
40	0.10	0.10
45	0.17	0.17
50	0.24	0.24
55	0.46	0.46
60	1.05	1.05
65	1.15	1.15

Miscellaneous and Technical Assumptions

Marriage Assumption	90% for purposes of death-in-service benefits and 80% for deaths after retirement.
Pay Increase Timing	Beginning of (Fiscal) year. This is equivalent to assuming that reported pays represent amounts paid to members during the year ended on the valuation date.
Decrement Timing	Decrements of all types are assumed to occur mid-year.
Eligibility Testing	Eligibility for benefits is determined based upon the age nearest birthday and service nearest whole year on the date the decrement is assumed to occur.
Benefit Service	Exact fractional service is used to determine the amount of benefit payable.
Decrement Relativity	Decrement rates are used directly from the experience study, without adjustment for multiple decrement table effects.
Decrement Operation	Disability and mortality decrements do not operate during the first 5 years of service. Disability and turnover do not operate during retirement eligibility.
Normal Form of Benefit	The normal form of benefit is the straight life form. 1/2 year of benefit service added to service for retirees to simulate a load for service purchase.
Option Factors	Option factors are based upon 6.00% interest and the pub-2010 General (amount-weighted) Mortality Table adjusted for mortality improvements using projection scale MP-2021 on a fully generational basis. These assumptions are intended to create actuarially cost-neutral factors for the System.
Incidence of Contributions	Contributions are assumed to be received continuously throughout the year based upon the Board adopted contribution rates, and the actual payroll payable at the time contributions are made.
Data Adjustments	<p>Accumulated member contributions are not reported for the annual valuation, but only the member contributions made during the prior year, plus accrued interest. Accumulated member contribution balances are estimated adding the member contributions and interest reported for the valuation to the prior account balances.</p> <p>Dispositions reported after July are excluded from the valuation.</p> <p>Pays for members with significant reported pay decreases used reported payroll for the prior year.</p>

Glossary

Accrued Service: Service credited under the System which was rendered before the date of the actuarial valuation.

Actuarial Accrued Liability: The difference between the actuarial present value of future benefit payments and the actuarial present value of future normal costs. Also referred to as “accrued liability” or “past service liability.”

Actuarial Assumptions: Estimates of expected future experience with respect to rates of mortality, disability, turnover, retirement, rate or rates of investment income and salary increases. Decrement assumptions (rates of mortality, disability, turnover and retirement) are generally based on past experience, often modified for projected changes in conditions. Economic assumptions (salary increases and investment income) consist of the underlying rate in an inflation-free environment plus a provision for a long-term average rate of inflation.

Actuarial Cost Method: A mathematical budgeting procedure for allocating the dollar amount of the “actuarial present value of future benefit payments” between future normal costs and actuarial accrued liabilities. Sometimes referred to as the “actuarial cost method.”

Actuarial Equivalent: A single amount or series of amounts of equal actuarial present value to another single amount or series of amounts, computed on the basis of appropriate actuarial assumptions.

Actuarial Present Value: The amount of funds currently required to provide a payment or series of payments in the future. It is determined by discounting future payments at predetermined rates of interest, and by probabilities of payment. Also referred to as “present value.”

Amortization: Paying off an interest-discounted amount with periodic payments of interest and principal – as opposed to paying it off with a lump sum payment.

Experience Gain (Loss): The difference between actual costs and assumed actuarial costs – during the period between two valuation dates.

Funding Value (of Assets): The value of assets used in the actuarial valuation. Typically, cost value with an adjustment toward market.

Normal Cost: The actuarial cost allocated to the current year by the actuarial cost method. Sometimes referred to as “current service cost.”

Unfunded Actuarial Accrued Liability: The difference between the actuarial accrued liabilities and the actuarial value of system assets. Sometimes referred to as “unfunded past service liability,” “unfunded accrued liability” or “unfunded supplemental present value.”





January 30, 2026

Ms. Sue Burt
Finance & Payroll Manager
Finance Department
City of Jackson
Employees Retirement System
161 West Michigan Avenue
Jackson, Michigan 49201

Dear Ms. Burt:

Enclosed are 10 copies of the annual Actuarial Valuation Report as of June 30, 2025 of the City of Jackson Employees Retirement System.

Sincerely,
Gabriel, Roeder, Smith & Company

A handwritten signature in black ink, appearing to read 'James R. Sparks'. The signature is fluid and cursive.

James R. Sparks, ASA, FCA, MAAA

JRS:dj
Enclosures

cc: Heather Ehnis, Finance Director (City of Jackson)
Jilian Jegla, Assistant Finance Director (City of Jackson)
Amanda Wedgwood (The Rehmann Group)

City of Jackson Policemen's and Firemen's Pension Fund

Actuarial Valuation Report
as of June 30, 2025



Table of Contents

Actuarial Valuation Report as of June 30, 2025

Page	Items
--	Cover Letter
1-4	Executive Summary
	Valuation Results and Comparative Information
A-1	Contributions to Fund Benefits
A-2	Comparative Schedule (\$ Amounts in Thousands)
A-3	City's Computed Contributions – Comparative Schedule
A-4	Cash Flow Projection – Current Board Approved Policy
A-5	Development of Gain/(Loss)
A-6	Other Observations
A-7/8	Risk Measures
A-9	Low-Default-Risk Obligation Measure (LDRM)
A-10	Cash Flow Projection – LDRM
	Summary of Benefit Provisions and Valuation Data Submitted by the Pension Fund
B-1/2	Summary of Benefit Provisions Evaluated and/or Considered
B-3	Summary of Asset Information
B-4/7	Retiree and Beneficiary Data
B-8	Active Member Data
	Actuarial Cost Methods, Actuarial Assumptions and Definitions of Technical Terms
C-1	Actuarial Cost Methods Used for the Valuation
C-2/3	Actuarial Assumptions Used for the Valuation
C-4	Definitions of Technical Terms



January 30, 2026

Board of Trustees
City of Jackson Policemen's
and Firemen's Pension Fund
Jackson, Michigan

**Re: City of Jackson Policemen's and Firemen's Pension Fund Actuarial Valuation
as of June 30, 2025**

The results of the June 30, 2025 Annual Actuarial Valuation of the City of Jackson Policemen's and Firemen's Pension Fund are presented in this report.

This report was prepared at the request of the Board and is intended for use by the Pension Fund and those designated or approved by the Board. This report may be provided to parties other than the Fund only in its entirety and only with the permission of the Board. GRS is not responsible for unauthorized use of this report.

The purpose of the valuation is to measure the Fund's funding progress and to determine the employer contribution rate for the fiscal year ending June 30, 2027 (beginning July 1, 2026). Information required by Statement Nos. 67 and 68 of the Governmental Accounting Standards Board (GASB) are provided in separate reports. This report should not be relied on for any purpose other than the purposes described herein. Determinations of financial results, associated with the benefits described in this report, for purposes other than those identified above may be significantly different.

The contribution rate in this report is determined using the actuarial assumptions and methods disclosed in Section C of this report. This report includes risk metrics on pages A-7 and A-8 but does not include a more robust assessment of the risks of future experience not meeting the actuarial assumptions. Additional assessment of risks was outside the scope of this assignment.

We have assessed that the contribution rate calculated under the current funding policy is a reasonable Actuarially Determined Employer Contribution (ADEC) and it is consistent with the plan accumulating adequate assets to make benefit payments when due.

This valuation assumed the continuing ability of the plan sponsor to make the contributions necessary to fund this plan. A determination regarding whether or not the plan sponsor is actually able to do so is outside our scope of expertise and was not performed. Continued receipt of employer contributions on a timely basis is essential for the sustainability of the Fund.

This report was prepared using our proprietary valuation model and related software which, in our professional judgment, has the capability to provide results that are consistent with the purposes of the valuation, and has no material limitations or known weaknesses. We performed tests to ensure that the model reasonably represents that which is intended to be modeled.

The findings in this report are based on data and other information through June 30, 2025. This valuation was based upon information furnished by the Plan Administrator, concerning Pension Fund benefits, financial transactions, plan provisions and active members, terminated members, retirees and beneficiaries. We checked for internal reasonability and year-to-year consistency, but did not audit the data. We are not responsible for the accuracy or completeness of the information provided by the Plan Administrator.

The actuarial methods and assumptions used in the valuation are summarized in Section C of this report. The assumptions are established by the Pension Fund's Board of Trustees after consulting with the actuary. The actuarial assumptions used for the valuation produce results which, individually and in the aggregate are reasonable. The combined effect of the assumptions, excluding prescribed assumptions or methods set by law, is expected to have no significant bias (i.e., not significantly optimistic or pessimistic).

This report has been prepared by individuals who have substantial experience valuing public employee retirement systems. To the best of our knowledge, the information contained in this report is accurate and fairly presents the actuarial position of the Fund as of the valuation date. All calculations have been made in conformity with generally accepted actuarial principles and practices, and with the Actuarial Standards of Practice issued by the Actuarial Standards Board.

James R. Sparks and Derek Henning are Members of the American Academy of Actuaries (MAAA) and meet the Academy's Qualification Standards to render the actuarial opinions contained herein.

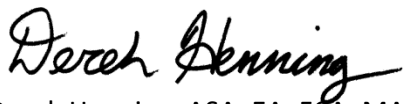
The signing actuaries are independent of the plan sponsor.

Gabriel, Roeder, Smith & Company will be pleased to review this valuation report with the Board of Trustees and to answer any questions pertaining to the valuation.

Respectfully submitted,
Gabriel, Roeder, Smith & Company



James R. Sparks, ASA, FCA, MAAA



Derek Henning, ASA, EA, FCA, MAAA

JRS/DH:dj

C0027



EXECUTIVE SUMMARY

Executive Summary

Valuation Date	June 30, 2024	June 30, 2025
Contribution For Fiscal Year Ending	June 30, 2026	June 30, 2027
Computed Annual Employer Contributions		
Contributions to Fund UAAL	\$ -	\$ -
Assumed Administrative Expenses	12,937	12,792
Total	\$ 12,937	\$ 12,792
Membership		
Active Members	0	0
Retirees and Beneficiaries	8	8
Inactive, Non-Retired Members	0	0
Total	8	8
Total Pensions Being Paid	\$ 396,028	\$ 369,655
Assets		
Market Value (MVA)	\$ 3,600,714	\$ 3,577,124
Actuarial Value (AVA) - Set to MVA	\$ 3,600,714	\$ 3,577,124
Return on Market Value	10.2%	9.5%
Return on Actuarial Value	10.2%	9.5%
Ratio - Actuarial Value to Market Value	100.0%	100.0%
Actuarial Information		
Normal Cost %	N/A	N/A
Actuarial Accrued Liability (AAL)	\$ 3,569,963	\$ 3,320,444
Unfunded Actuarial Accrued Liability (UAAL)	\$ (30,751)	\$ (256,680)
Funded Ratio on Actuarial Value of Assets	100.9%	107.7%
Amortization Period	3 years	2 years

Highlights

- The Fund’s experience for the 2025 Fiscal Year was favorable in comparison to expectations in total. Actuarial gains occurred as a result of:
 - Investment return of 9.5% versus 6.0% assumed (\$121k gain);
 - Average COLA increases in total lower than the assumed 2.75% per year (\$22k gain); and
 - Recognition of known mortality occurring immediately after valuation date (\$41k gain).
- The Actuarial Accrued Liability is fully funded as of June 30, 2025 (assets are greater than liabilities). Had an Unfunded Actuarial Accrued Liability (UAAL) existed, it would have been amortized over a 2-year closed level-dollar period.
- The Actuarial Accrued Liability does not account for future administrative expenses. The Computed Annual Employer Contribution for the 2027 Fiscal Year is to cover projected administrative expense of the Pension Fund.

This Executive Summary gives an overview of the entire report. It should not be used as a substitute for a thorough reading of the full report.



Executive Summary

Actuarial Valuation

This report presents the actuarial valuation of the City of Jackson Policemen’s and Firemen’s Pension Fund prepared as of June 30, 2025. Valuations are prepared annually as of July 1 of each year; the first day of the City of Jackson Policemen’s and Firemen’s Pension Fund plan and fiscal year.

The primary purposes of this valuation report are to measure the plan’s liabilities to determine the required employer contribution rate based upon the Fund’s funding policy and to analyze changes in the City of Jackson Policemen’s and Firemen’s Pension Fund’s actuarial position.

In addition, this report provides summaries of the member data, financial data, plan provisions, and actuarial assumptions and methods.

Financing Objectives

The City of Jackson Policemen’s and Firemen’s Pension Fund is a very mature plan with no active members and is supported only by employer contributions and net earnings on the investments of the Fund. The employer contribution is determined by the actuarial valuation.

The employer contributions were intended to amortize the Unfunded Actuarial Accrued Liability (UAAL) over a 10-year level-dollar closed period for liabilities beginning with the June 30, 2017 valuation. As of June 30, 2025, while the remaining amortization period for retired liabilities is 2 years, there are no unfunded liabilities to be amortized thanks to favorable experience. The current market value of assets in the Pension Fund, plus expected investment return on Fund assets (6.0% per annum), are expected to cover all future annual benefit payments. Additional contributions may still be required in the future if experience does not meet expectations.

Plan Experience

Net experience for the Pension Fund was favorable during the year ending June 30, 2025. The sources of gains or (losses) on the UAAL are:

Item	Impact on UAAL
Market Value of Assets Gain/(Loss)	\$ 121,152
COLA Gain/(Loss)	22,328
Mortality Gain/(Loss)	40,730
Other Gain/(Loss)	(168)
Total Experience Gain/(Loss)	\$ 184,042

The recognized rate of return on the Market Value of Assets was 9.5% versus the assumed rate of investment return of 6.0%, resulting in an asset gain of \$121,152.

The assumed cost-of-living adjustment increases are 2.75% for all retirees. Actual cost-of-living-adjustment increases were about 4% for 4 members, 3% for 1 member, and 0% for 3 members. On average, the increase was below the 2.75% assumption, which resulted in a gain for the year of \$22,328.

While no deaths occurred during the fiscal year (0.3 were expected), one benefit recipient deceased shortly after the fiscal year end. The death and continuing benefit to the surviving spouse was reflected in this report. This resulted in a mortality gain, in aggregate, of \$40,730.

Executive Summary

Funded Status

Since the June 30, 2023 Actuarial Valuation, the Market Value of Assets is used for valuation purposes (i.e., the Actuarial Value of Assets is set equal to the Market Value of Assets). This change was recommended due to the maturity and liquidity requirements of the Pension Fund.

The Funded Ratio of the Pension Fund improved thanks to continued employer contributions and favorable plan experience during the fiscal year. The Funded Status improved to 107.7% as of June 30, 2025 versus 100.9% as of June 30, 2024.

The Funded Ratio is not appropriate for assessing the sufficiency of Fund assets to cover the estimated cost of settling the plan's benefit obligations. By itself, this measure is not appropriate for assessing the need for or the amount of future employer contributions.

Assumptions and Methods

No changes were made to assumptions and methods since the June 30, 2024 valuation.

Closed retirement systems with maturity levels similar to that of this Fund often seek funding objectives that minimize return volatility and make sure the system remains sufficiently liquid to continue to pay benefits. These objectives may require additional changes to the asset allocation of the Fund, which in turn may require that a lower investment rate of return be assumed. While the Board has already taken actions to modify the Fund's asset allocation in recent years, additional action may still be prudent in the future. This could place upward pressure on the liabilities (and employer contributions) in the future depending on available investment opportunities. For example, if the valuation liabilities were calculated using a low-default-risk-obligation measure (LDROM) as of June 30, 2025, the funded ratio would be approximately 97%. See pages A-9 and A-10 for additional background.

Looking Forward

The current level of benefit payments (about \$370k), are large relative to the market value of assets of \$3,577,124 as of June 30, 2025 (about 1/10 of assets). The amount of benefit payments, the value of funds in the trust, and the trust investment vehicles all should be monitored closely to avoid any short-term cash flow problems. Page A-4 shows projections under the current valuation assumptions.

Negative net cash flow (benefit payments and administrative expenses out of the Fund exceeding contributions into the Fund) is anticipated to increase as a percentage of total Fund assets. Projections show the negative net cash flow could be as much as 10%-15% of assets per year in the near term.

It is important to understand that these projections are not forecasts, but rather projections based upon the valuation's assumptions, specifically, a 6.00% assumed rate of investment return.

Future contribution rate volatility will be largely dependent upon the investment performance and longevity of membership of the Pension Fund. The Board should continue to closely monitor the investment strategy of the Pension Fund.



Executive Summary

GASB Accounting Standards

In June 2012, the GASB approved two new accounting standards for public sector retirement systems and governments, Statements No. 67 and No. 68. These new standards are a significant departure from the current standards. The GASB has stated that accounting standards should be separate from funding standards. In our view, the funding of the Pension Fund may continue unchanged. Separate reports were issued to the City with GASB Statement Nos. 67 and 68 information as of June 30, 2025.

Michigan Public Act 202

Michigan Public Act 202 (PA 202) was signed into law December 20, 2017 and requires local units of government to electronically submit Form 5572 to the Michigan Department of Treasury (DOT) on an annual basis to evaluate the funded status of the retirement pension system. The local unit of government is considered underfunded if the actuarial accrued liability of a retirement pension system is less than 60% funded, and if the annual required contribution for all of the retirement systems of the local unit of government is greater than 10% of annual general fund operating revenues. An underfunded local unit of government is required to develop and submit for approval a corrective action plan for the local unit of government.

The Michigan State Treasurer has established uniform actuarial assumptions as required by PA 202 for use with the annual Form 5572 (Retirement System Annual Report).

The current valuation assumptions and/or methods used by the System match or fall in the range of uniform assumptions established by the Treasurer for PA 202 reporting purposes.

The following information has been prepared to provide some of the information necessary to complete the pension reporting requirements for the State of Michigan's Local Government Retirement System Annual Report (Form 5572). Additional resources are available on the State website.

Line	Descriptive Information	
18	Actuarial Assumptions	
19	Actuarial assumed Rate of Investment Return	6.00%
20	Amortization method utilized for funding the system's unfunded actuarial accrued liability, if any	Level Dollar
21	Amortization period utilized for funding the system's unfunded actuarial accrued liability, if any	2
22	Is each division within the system closed to new employees?	Yes
23	Uniform Assumptions	
24	Enter retirement pension system's actuarial value of assets using uniform assumptions	\$ 3,577,124
25	Enter retirement pension system's actuarial accrued liabilities using uniform assumptions	\$ 3,320,444
26	Funded ratio using uniform assumptions	107.7%
27	Actuarially Determined Contribution (ADC) using uniform assumptions	\$ 12,792
28	All systems combined ADC/Governmental fund revenues	<i>Automatically Calculated</i>

Recommendations

The Board should monitor the current funding objectives of the Pension Fund and routinely determine if any additional changes should be considered to the Pension Fund's investment policy (e.g., routinely monitor alternative investment strategies that may reduce future investment risk).

SECTION A

VALUATION RESULTS AND COMPARATIVE INFORMATION

Contributions Needed to Fund Benefits of the Pension Fund for the Fiscal Year Beginning July 1, 2026

The computed employer contribution for the fiscal year beginning July 1, 2026 is \$ 12,792.

The computed employer contributions are to intended to finance the Unfunded Actuarial Accrued Liability (UAAL) (currently none) and administrative expenses. Currently, the UAAL is \$(256,680). A negative UAAL means there are more assets than liabilities in the plan as of the measurement date. The portion of the computed employer contribution to fund the UAAL (currently none) is computed as the level-dollar amount needed to amortize the unfunded actuarial accrued liability over a 2-year period. Contribution amounts are assumed to be paid midway through the fiscal year. Dollar amounts are adjusted for the time lag between June 30, 2025 and the assumed contribution date.

Comparative contribution amounts for prior fiscal years are shown on page A-3.

Comparative Schedule (\$ Amounts in Thousands) Last 25 Years

Valuation Date June 30	(AAL)	(AVA)	Funded Ratio	Unfunded Actuarial Accrued Liability (UAAL)			
	Actuarial Accrued Liability	Actuarial Value of Assets		Amortization Period (Yrs.)			Experience Gain/(Loss)
				Dollar Amount	Actives	Retired Lives	
2001	\$ 11,428	\$ 10,845	94.9%	\$ 583	N/A	9	\$ (641)
2002	11,267	9,355	83.0%	1,912	N/A	8	(1,286)
2003	10,901	7,745	71.0%	3,156	N/A	7	(1,190)
2004	10,753	6,418	59.7%	4,335	N/A	6	(1,256)
2005	10,172	5,622	55.3%	4,550	N/A	5	(438)
2006 (a)	10,931	5,560	50.9%	5,371	N/A	10	(413)
2007	10,682	5,848	54.7%	4,834	N/A	10	(29)
2008	9,769	5,512	56.4%	4,257	N/A	10	303
2009 (a)	9,867	4,294	43.5%	5,573	N/A	19.65	(717)
2010 (a)	9,464	4,029	42.6%	5,435	N/A	20.93	(220)
2011	8,904	3,575	40.2%	5,329	N/A	13	(32)
2012 (a)	8,481	3,245	38.3%	5,236	N/A	12	308
2013	8,189	3,200	39.1%	4,989	N/A	11	(7)
2014	8,165	3,286	40.2%	4,879	N/A	10	376
2015 (a)	8,213	3,292	40.1%	4,921	N/A	11	259
2016	7,912	3,305	41.8%	4,606	N/A	10	(13)
2017	7,467	3,295	44.1%	4,172	N/A	10	129
2018 (a)	7,362	3,281	44.6%	4,081	N/A	9	(54)
2019	6,933	3,238	46.7%	3,695	N/A	8	123
2020	5,815	3,334	57.3%	2,480	N/A	7	888
2021	5,173	3,577	69.1%	1,596	N/A	6	524
2022	4,685	3,539	75.5%	1,147	N/A	5	174
2023 (a)	3,776	3,379	89.5%	397	N/A	4	687
2024	3,570	3,601	100.9%	(31)	N/A	3	179
2025	3,320	3,577	107.7%	(257)	N/A	2	184

(a) After changes in assumptions and/or methods.

The Actuarial Value of Assets was set equal to the Market Value of Assets for the June 30, 2023 actuarial valuation and thereafter.

City's Computed Contributions – Comparative Schedule Last 25 Years

Fiscal Year Ended June 30	Valuation Date June 30	Dollar Contributions	
		Computed	Actual
2003	2001	\$ 86,992	\$ 86,992
2004	2002	301,041	301,041
2005	2003	528,199	528,199
2006	2004	806,276	806,276
2007	2005	934,667	934,667
2008	2006	612,545	612,545
2009	2007	641,212	641,212
2010	2008	722,537 @	722,537
2011	2009	500,000 @	500,000
2012	2010	500,000 @	500,000
2013	2011	599,431 @	599,431
2014	2012	606,096 @	606,096
2015	2013	607,009	607,009
2016	2014	604,690 @	604,690
2017	2015	565,463 @	565,463
2018	2016	567,276	567,276
2019	2017	506,251	506,251
2020	2018	543,093 @	543,093
2021	2019	524,841	524,841
2022	2020	363,236	363,236
2023	2021	260,185	260,185
2024	2022	274,544 #	274,544
2025	2023	56,955 @#	56,955
2026	2024	12,937 #	
2027	2025	12,792 #	

@ After changes in assumptions and/or methods.

The Computed Annual Employer Contribution is based upon the Market Value of Assets.

Cash Flow Projection – Current Board Approved Policy 2-Year Closed Amortization of UAAL (Currently None) Assuming 6.0% Return on Market Value of Assets

Valuation Date June 30,	Actuarial Accrued Liability (AAL)	Market Value of Assets (MVA)	Unfunded Actuarial Accrued Liability (UAAL)	Funded Ratio	During Upcoming Fiscal Year			
					Remaining Amortization Years	Projected Unfunded Liability Contributions*	Projected Benefit Payments	Assumed Investment Return on MVA^
2025	\$ 3,320,444	\$ 3,577,124	\$ (256,680)	108%		\$ -	\$ (363,854)	\$ 203,871
2026	3,145,060	3,417,141	(272,081)	109%	2	-	(359,273)	194,407
2027	2,963,869	3,252,275	(288,406)	110%	1	-	(352,902)	184,704
2028	2,778,367	3,084,077	(305,710)	111%		-	(344,643)	174,856
2029	2,590,236	2,914,289	(324,053)	113%			(334,438)	164,970
2030	2,401,325	2,744,821	(343,496)	114%			(322,298)	155,161
2031	2,213,578	2,577,684	(364,105)	116%			(308,320)	145,546
2032	2,028,959	2,414,910	(385,952)	119%			(292,712)	136,241
2033	1,849,331	2,258,439	(409,109)	122%			(275,776)	127,354
2034	1,676,361	2,110,017	(433,655)	126%			(257,886)	118,977
2035	1,511,433	1,971,108	(459,675)	130%			(239,453)	111,188
2036	1,355,587	1,842,843	(487,255)	136%			(220,862)	104,041
2037	1,209,531	1,726,022	(516,491)	143%			(202,441)	97,577
2038	1,073,678	1,621,158	(547,480)	151%			(184,468)	91,816
2039	948,177	1,528,506	(580,329)	161%			(167,174)	86,768
2040	832,952	1,448,100	(615,149)	174%			(150,727)	82,430
2041	727,746	1,379,804	(652,057)	190%			(135,252)	78,790
2042	632,161	1,323,342	(691,181)	200%+			(120,814)	75,829
2043	545,705	1,278,356	(732,652)	200%+			(107,422)	73,526
2044	467,850	1,244,460	(776,611)	200%+			(95,047)	71,858
2045	398,064	1,221,271	(823,208)	200%+			(83,639)	70,804
2046	335,836	1,208,436	(872,600)	200%+			(73,134)	70,344
2047	280,690	1,205,646	(924,956)	200%+			(63,482)	70,462
2048	232,173	1,212,626	(980,453)	200%+			(54,638)	71,142
2049	189,850	1,229,130	(1,039,281)	200%+			(46,573)	72,371
2050	153,291	1,254,929	(1,101,637)	200%+			(39,267)	74,135
2051	122,061	1,289,797	(1,167,736)	200%+			(32,702)	76,421
2052	95,715	1,333,515	(1,237,800)	200%+			(26,857)	79,217
2053	73,807	1,385,875	(1,312,068)	200%+			(21,714)	82,511
2054	55,879	1,446,671	(1,390,792)	200%+			(17,250)	86,290
2055	41,472	1,515,711	(1,474,239)	200%+			(13,438)	90,545
2056	30,125	1,592,819	(1,562,694)	200%+			(10,242)	95,266
2057	21,388	1,677,843	(1,656,455)	200%+			(7,624)	100,445
2058	14,822	1,770,664	(1,755,843)	200%+			(5,534)	106,076
2059	10,014	1,871,207	(1,861,193)	200%+			(3,911)	112,157
2060	6,588	1,979,453	(1,972,865)	200%+			(2,688)	118,688
2061	4,216	2,095,453	(2,091,237)	200%+			(1,793)	125,674
2062	2,623	2,219,334	(2,216,711)	200%+			(1,161)	133,126
2063	1,585	2,351,298	(2,349,713)	200%+			(728)	141,056
2064	930	2,491,626	(2,490,696)	200%+			(443)	149,484
2065	530	2,640,668	(2,640,138)	200%+			(260)	158,432
2066	294	2,798,840	(2,798,546)	200%+			(148)	167,926
2067	159	2,966,618	(2,966,459)	200%+			(82)	177,995
2068	84	3,144,530	(3,144,447)	200%+			(44)	188,671
2069	43	3,333,157	(3,333,113)	200%+			(23)	199,989
2070	22	3,533,122	(3,533,100)	200%+			(12)	211,987
2071	11	3,745,097	(3,745,086)	200%+			(6)	224,706
2072	6	3,969,797	(3,969,792)	200%+			(3)	238,188
2073	3	4,207,982	(4,207,979)	200%+			(2)	252,479
2074	1	4,460,459	(4,460,458)	200%+			(1)	267,627

* Excluding portion of Computed Annual Employer Contribution that funds projected administrative expenses.

^ The assumed rate of investment return is net of investment expenses.



Development of Gain/(Loss)

	Actuarial Accrued Liability	Market Value of Assets	Unfunded Actuarial Accrued Liability
(1) Value at start of year	\$3,569,963	\$3,600,714	\$ (30,751)
(2) Actual Administrative Expenses	N/A	(12,235)	12,235
(3) Actual contributions	N/A	56,955	(56,955)
(4) Expected vs. Actual Disbursements	(389,152)	(394,997)	5,845
(5) Interest accrual	<u>202,523</u>	<u>205,535</u>	<u>(3,012)</u>
(6) Expected value before changes	\$3,383,334	\$3,455,972	\$ (72,638)
(7) Inc/(Dec) due to plan amendments	-	-	-
(8) Inc/(Dec) due to assumption changes	-	-	-
(9) Expected value after changes	\$3,383,334	\$3,455,972	\$ (72,638)
(10) Actual value at end of year	<u>3,320,444</u>	<u>3,577,124</u>	<u>(256,680)</u>
(11) Gain/(loss) (9) - (10) for Liabilities (10) - (9) for Assets	\$ 62,890	\$ 121,152	\$ 184,042

Valuation Date June 30,	Total Actuarial Gain/(Loss)
2018	\$ (54,348)
2019	122,953
2020	887,546
2021	523,971
2022	174,398
2023	686,943
2024	178,509
2025	184,042

Other Observations

General Implications of the Contribution Allocation Procedure or Funding Policy on Future Expected Contributions and Funded Status

Given the Fund's contribution allocation procedure, if all actuarial assumptions are met (including the assumption of the Fund earning 6.00%), it is expected that:

1. The Unfunded Actuarial Accrued Liabilities (UAAL) will remain zero; and
2. The funded status of the Fund will remain at or above a 100% funded ratio.

Limitations of Funded Status Measurements

The funded status measurement presented in this report as of June 30, 2025 is based upon the Actuarial Accrued Liability (AAL) and the Market Value of Assets (MVA). Unless otherwise indicated, with regard to any funded status measurements presented in this report:

1. The measurement is inappropriate for assessing the sufficiency of Fund assets to cover the estimated cost of settling the Fund's benefit obligations; for example, transferring the liability to an unrelated third party in a market value type transaction.
2. The measurement is dependent upon the Actuarial Cost Method which, in combination with the Fund's amortization policy, affects the timing and amounts of future contributions. The amounts of future contributions will most certainly differ from those assumed in this report due to future actual experience differing from assumed experience based upon the actuarial assumptions.

Limitations of Project Scope

Actuarial standards do not require the actuary to evaluate the ability of the plan sponsor or other contributing entities to make required contributions to the plan when due. Such an evaluation was not within the scope of this project and is not within the actuary's domain of expertise. Consequently, the actuary performed no such evaluation.

Risks to Future Employer Contribution Requirements

There are ongoing risks to future employer contribution requirements to which the Pension Fund is exposed, such as:

- Actual and Assumed Investment Rate of Return;
- Actual and Assumed Mortality Rates; and
- Amortization Policy.

Risk Measures – Risks Associated with Measuring the Accrued Liability and Actuarially Determined Contribution

The determination of the accrued liability and the actuarially determined contribution requires the use of assumptions regarding future economic and demographic experience. Risk measures, as illustrated in this report, are intended to aid in the understanding of the effects of future experience differing from the assumptions used in the course of the actuarial valuation. Risk measures may also help with illustrating the potential volatility in the accrued liability and the actuarially determined contribution that result from the differences between actual experience and the actuarial assumptions.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: Fund experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions due to changing conditions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period, or additional cost or contribution requirements based on the Fund's funded status); and changes in plan provisions or applicable law. The scope of an actuarial valuation does not include an analysis of the potential range of such future measurements.

Examples of risk that may reasonably be anticipated to significantly affect the plan's future financial condition include:

1. **Investment Risk** – actual investment returns may differ from the expected returns;
2. **Asset/Liability Mismatch** – changes in asset values may not match changes in liabilities, thereby altering the gap between the accrued liability and assets and consequently altering the funded status and contribution requirements;
3. **Contribution Risk** – actual contributions may differ from expected future contributions. For example, actual contributions may not be made in accordance with the Fund's funding policy; and
4. **Longevity Risk** – members may live longer or shorter than expected and receive pensions for a period of time other than assumed.

The effects of certain trends in experience can generally be anticipated. For example, if the investment return since the most recent actuarial valuation is less (or more) than the assumed rate, the cost of the plan can be expected to increase (or decrease). Likewise, if longevity is improving (or worsening), increases (or decreases) in cost can be anticipated.

The computed contribution shown on Page 1 of the Executive Summary may be considered as a minimum contribution rate that complies with the Board's funding policy. The timely receipt of the actuarially determined contributions is critical to support the financial health of the plan. Users of this report should be aware that contributions made at the actuarially determined rate do not necessarily guarantee benefit security.

Risk Measures

Actuarial Valuation Date (6/30)	(1) Actuarial Value of Assets	(2) Actuarial Accrued Liability (AAL)	(3) Unfunded AAL (UAAL) (2) - (1)	(4) Funded Ratio (1) / (2)	(5) Non-Invest. Cash Flow (NICF)	(6) NICF / Assets (5)/(1)	(7) Market Rate of Return	(8) 5-year Trailing Geometric Average
2016	\$ 3,305,211	\$ 7,911,702	\$ 4,606,491	41.8%	\$ (210,061)	-6.36%	-5.8%	N/A
2017	3,295,481	7,467,298	4,171,817	44.1%	(246,916)	-7.49%	15.3%	N/A
2018 *	3,281,146	7,362,477	4,081,331	44.6%	(215,601)	-6.57%	14.4%	N/A
2019	3,238,459	6,933,093	3,694,634	46.7%	(266,065)	-8.22%	5.5%	6.3%
2020	3,334,482	5,814,802	2,480,320	57.3%	(194,008)	-5.82%	2.1%	6.0%
2021	3,576,789	5,172,947	1,596,158	69.1%	(149,433)	-4.18%	25.8%	12.3%
2022	3,538,581	4,685,354	1,146,773	75.5%	(203,015)	-5.74%	-12.5%	6.3%
2023 *^	3,378,879	3,776,026	397,147	89.5%	(245,089)	-7.25%	9.5%	5.4%
2024 ^	3,600,714	3,569,963	(30,751)	100.9%	(128,916)	-3.58%	10.2%	6.3%
2025 ^	3,577,124	3,320,444	(256,680)	107.7%	(350,277)	-9.79%	9.5%	7.8%

* Revised actuarial assumptions.

^ Actuarial Value of Assets set equal to the Market Value of Assets.

(4). The funded ratio is the most widely known measure of a plan's financial strength, but the trend in the funded ratio is much more important than the absolute ratio. The funded ratio should trend to 100%. As it approaches 100%, it is important to re-evaluate the level of investment risk in the portfolio and potentially to re-evaluate the assumed rate of return.

(5) and (6). The ratio of Non-Investment Cash Flow to assets is an important measure of sustainability. Negative ratios are common and expected for a maturing system such as the City of Jackson Policemen's and Firemen's Pension Fund. A ratio that is more negative than the assumed investment rate of return for an extended period could be a leading indicator of potential exhaustion of assets in the future.

(7) and (8). Investment return is probably the largest single risk that most systems face. The year-by-year return and the five-year geometric average both give an indication of the reasonableness of the system's assumed return. Of course, past performance is not a guarantee of future results. Market rate shown is based on an actuarial estimation method and will differ modestly from figures reported by the investment consultant.



Low-Default-Risk Obligation Measure (LDRM)

Introduction

In December 2021, the Actuarial Standards Board (ASB) adopted a revision to Actuarial Standard of Practice (ASOP) No. 4, *Measuring Pension Obligations and Determining Pension Plan Costs or Contributions*. The revised ASOP No. 4 requires the calculation and disclosure of a liability referred to by the ASOP as the “Low-Default-Risk Obligation Measure” (LDRM). The rationale that the ASB cited for the calculation and disclosure of the LDRM was included in the Transmittal Memorandum of ASOP No. 4 and is presented below (emphasis added):

“The ASB believes that the calculation and disclosure of this measure provides **appropriate, useful information for the intended user regarding the funded status of a pension plan**. The calculation and disclosure of this additional measure is **not intended to suggest that this is the “right” liability measure** for a pension plan. However, the ASB does believe that **this additional disclosure provides a more complete assessment of a plan’s funded status and provides additional information regarding the security of benefits that members have earned as of the measurement date.**”

Comparing the Accrued Liabilities and the LDRM

One of the fundamental financial objectives of the City of Jackson Policemen’s and Firemen’s Pension Fund is to finance each member’s retirement benefits. To fulfill this objective, the discount rate that is used to value the accrued liabilities is set equal to the **expected return** on the Fund’s diversified portfolio of assets (referred to sometimes as the “investment return assumption”). The current investment return assumption is 6.00%.

The LDRM is meant to approximately represent the lump sum cost to a plan to purchase low-default-risk fixed income securities whose resulting cash flows essentially replicate in timing and amount of benefits to be paid in the future. The LDRM is very dependent upon market interest rates at the time of the LDRM measurement. The lower the market interest rates, the higher the LDRM, and vice versa. The LDRM results presented in this report are based on the present value of benefits using discount rates based upon the June 2025 Treasury Yield Curve Spot Rates (end of month). The 1-, 5-, 10-, and 30-year rates follow: 4.10%, 4.00%, 4.43% and 5.05%. This measure may not be appropriate for assessing the need for or amount of future contributions. This measure may not be appropriate for assessing the sufficiency of plan assets to cover the estimated cost of settling the plan’s benefit obligation.

Presented below are the actuarial accrued liability and the LDRM as of June 30, 2025 for the Fund.

Valuation Accrued Liabilities	LDRM
\$3,320,444	\$3,669,381

Commentary Regarding the LDRM

The LDRM could be used in addition to the actuarially accrued liability in assessing key risk measures such as the ratio of assets to payroll or liability to payroll. The LDRM can also provide perspective on potentially reducing investment risk in the portfolio by purchasing additional bonds (e.g., liability driven investing). Finally, the LDRM can also provide additional perspective on the funded ratio, which may allow an intended user to further assess benefit security, employer contributions and potential benefit changes.



Cash Flow Projection – LDROM

2-Year Closed Amortization

Assuming June 2025 Treasury Yield Curve Spot Rates

Valuation Date	Actuarial Accrued Liability (AAL)	Market Value of Assets (MVA)	Unfunded		During Upcoming Fiscal Year				Assumed Investment Return on MVA [^]
			Actuarial Accrued Liability (UAAL)	Funded Ratio	Projected Unfunded Liability Contributions*	Projected Benefit Payments	June 2025 Treasury Yield Curve Spot Rates	Forwards Rates	
2025	\$ 3,669,381	\$ 3,577,124	\$ 92,257	97%	\$ -	\$ (363,854)	4.10%	4.10%	\$ 139,278
2026	3,448,588	3,352,548	96,040	97%	49,790	(359,273)	3.90%	3.70%	118,391
2027	3,210,339	3,161,456	48,883	98%	49,790	(352,902)	3.86%	3.78%	113,837
2028	2,972,181	2,972,181	-	100%	-	(344,643)	3.91%	4.06%	113,748
2029	2,741,286	2,741,286	-	100%	-	(334,438)	4.00%	4.36%	112,327
2030	2,519,174	2,519,174	-	100%	-	(322,298)	4.09%	4.54%	107,163
2031	2,304,039	2,304,039	-	100%	-	(308,320)	4.18%	4.72%	101,593
2032	2,097,313	2,097,313	-	100%	-	(292,712)	4.27%	4.90%	95,725
2033	1,900,326	1,900,326	-	100%	-	(275,776)	4.35%	4.99%	88,069
2034	1,712,619	1,712,618	-	100%	-	(257,886)	4.43%	5.15%	81,687
2035	1,536,419	1,536,419	-	100%	-	(239,453)	4.51%	5.31%	75,357
2036	1,372,323	1,372,323	-	100%	-	(220,862)	4.60%	5.60%	70,689
2037	1,222,150	1,222,150	-	100%	-	(202,441)	4.69%	5.78%	64,828
2038	1,084,537	1,084,537	-	100%	-	(184,468)	4.77%	5.82%	57,784
2039	957,853	957,853	-	100%	-	(167,174)	4.86%	6.13%	53,652
2040	844,331	844,331	-	100%	-	(150,727)	4.93%	5.99%	46,093
2041	739,698	739,698	-	100%	-	(135,252)	5.00%	6.13%	41,235
2042	645,681	645,681	-	100%	-	(120,814)	5.06%	6.09%	35,670
2043	560,537	560,537	-	100%	-	(107,422)	5.10%	5.82%	29,555
2044	482,670	482,670	-	100%	-	(95,047)	5.13%	5.70%	24,848
2045	412,471	412,471	-	100%	-	(83,639)	5.15%	5.55%	20,605
2046	349,437	349,437	-	100%	-	(73,134)	5.15%	5.15%	16,136
2047	292,439	292,439	-	100%	-	(63,482)	5.14%	4.92%	12,846
2048	241,804	241,804	-	100%	-	(54,638)	5.12%	4.66%	10,012
2049	197,177	197,177	-	100%	-	(46,573)	5.10%	4.62%	8,048
2050	158,653	158,652	-	100%	-	(39,267)	5.08%	4.58%	6,379
2051	125,764	125,764	-	100%	-	(32,702)	5.06%	4.54%	4,977
2052	98,039	98,039	-	100%	-	(26,857)	5.05%	4.78%	4,052
2053	75,234	75,234	-	100%	-	(21,714)	5.04%	4.76%	3,071
2054	56,590	56,590	-	100%	-	(17,250)	5.05%	5.34%	2,568
2055	41,908	41,908	-	100%	-	(13,438)	5.07%	5.67%	2,001
2056	30,471	30,471	-	100%	-	(10,242)	5.08%	5.39%	1,370
2057	21,599	21,599	-	100%	-	(7,624)	5.09%	5.41%	965
2058	14,940	14,940	-	100%	-	(5,534)	5.11%	5.77%	705
2059	10,111	10,111	-	100%	-	(3,911)	5.12%	5.46%	447
2060	6,647	6,647	-	100%	-	(2,688)	5.13%	5.48%	292
2061	4,251	4,251	-	100%	-	(1,793)	5.14%	5.50%	185
2062	2,643	2,643	-	100%	-	(1,161)	5.15%	5.52%	114
2063	1,596	1,596	-	100%	-	(728)	5.16%	5.54%	69
2064	937	936	-	100%	-	(443)	5.17%	5.56%	40
2065	534	534	-	100%	-	(260)	5.18%	5.58%	23
2066	296	296	-	100%	-	(148)	5.19%	5.60%	12
2067	160	160	-	100%	-	(82)	5.19%	5.19%	6
2068	84	84	-	100%	-	(44)	5.20%	5.63%	4
2069	44	43	-	100%	-	(23)	5.21%	5.65%	2
2070	22	22	-	99%	-	(12)	5.21%	5.21%	1
2071	11	11	-	98%	-	(6)	5.22%	5.68%	0
2072	6	5	-	96%	-	(3)	5.23%	5.70%	0
2073	3	3	-	93%	-	(2)	5.23%	5.23%	0
2074	1	1	-	77%	-	(1)	5.24%	5.73%	0

* Excluding portion of Computed Annual Employer Contribution that funds administrative expenses.

[^] The assumed rate of investment return is net of investment expenses.



SECTION B

SUMMARY OF BENEFIT PROVISIONS AND VALUATION DATA SUBMITTED BY THE PENSION FUND

Summary of Benefit Provisions Evaluated and/or Considered (June 30, 2025)

Regular Retirement (no reduction factor for age)

Eligibility – Age 55 with 25 years of credited service, or age 65 regardless of credited service.

Mandatory Retirement Age – Age 65.

Annual Amount – 2% of Final Average Salary (FAS) for each year of credited service, to a maximum of 60% of FAS.

Type of Final Average Salary – Average of annual salary for the five highest consecutive years of service within last 10 years preceding retirement.

Duty Disability Retirement

Eligibility – Total and permanent disability incurred in line of duty with the City.

Annual Amount – 66-2/3% of current salary at date of disability. Amount is offset by Worker's Compensation.

Non-Duty Disability Retirement

Eligibility – Total and permanent disability after 10 years of credited service and under the age of 55 years.

Annual Amount – 1-2/3% of final average salary for each year of credited service. Minimum is 20% of FAS; maximum is 50% of FAS.

Duty Death before Retirement

Eligibility – Death in line of duty with the City.

Annual Amount – 50% of final salary to surviving spouse, until remarriage or death, plus 10% to each unmarried child under age 18; maximum to spouse and children is 66-2/3% of final salary. Amounts are offset by Worker's Compensation.



Summary of Benefit Provisions Evaluated and/or Considered (June 30, 2025)

Non-Duty Death before Retirement

Eligibility – Death after 10 years of credited service.

Annual Amount – 1-1/2% of final average salary to eligible spouse (married at least 1 year to deceased member) for each year of credited service, payable beginning no earlier than age 45. Minimum is 20% of FAS; maximum is 40% of FAS. To each unmarried child under age 18, 10% of FAS with maximum of 50% of FAS for all minor children; total for spouse and children not to exceed 66-2/3% of FAS.

Automatic Death Benefit after Retirement

Upon the Death of a Regular Retiree the surviving spouse receives a benefit equal to 66-2/3% of the benefit **at retirement**. Upon the death of the Duty Disability retiree, the surviving spouse receives a benefit equal to 75% of the benefit the retiree received **at death**. These survivorship benefits will continue to increase with Post-Retirement Cost-of Living Adjustments.

Post-Retirement Cost-of-Living Adjustments

Pensions adjusted by same percent as increase in the pay of the rank last occupied.

Member Contributions

7% plus 1/2 of 1% for post-retirement cost-of-living adjustments.



Summary of Asset Information Submitted for Valuation

Balance Sheet

Reported Assets - Market Value		Reserves for	
Cash & equivalents	\$ 66,733	Members' contributions	\$ 0
Receivables & accruals	248	Employer's contributions	30,942,105
Fixed Income	1,879,735	Retired benefit payments	(27,364,981)
Domestic Equity	1,337,247		
International Equity	293,161		
Total Current Assets	\$ 3,577,124	Total Reserves	\$ 3,577,124

Revenues and Expenditures

Reported Balance - 6/30/2024 \$3,600,714

Revenues

Members' contributions	0
Employer contributions	56,955
Investment income	338,187

Expenditures

Benefit payments	394,997
Refund of member contributions	none
Administrative & Investment expenses	23,735

Reported Balance - 6/30/2025 \$3,577,124



Retiree and Beneficiary Comparative Schedule (Annual Pensions Include Escalation) Last 25 Years

Year Ended June 30	Added to Rolls		Removed from Rolls		Rolls End of Year		% Incr. in Annual Pensions	Average Pension	Discounted Value of Pensions		
	No.	Annual Pensions*		No.	Annual Pensions				Total	Average	
		New	COLAs		Pensions	No					Pensions
2001		\$ 44,704		4	\$ 79,319	61	\$1,316,204	(2.6)	\$21,577	\$11,427,707	\$187,339
2002		38,818		2	24,168	59	1,330,854	1.1	22,557	11,267,420	190,973
2003	3	105,612		6	148,099	56	1,288,367	(3.2)	23,007	10,900,752	194,656
2004			41,628	2	18,616	54	1,311,379	1.8	24,285	10,753,134	199,132
2005			\$ 42,898	4	91,966	50	1,262,311	(3.7)	25,246	10,172,322	203,446
2006			47,031	4	30,670	46	1,278,672	1.3	27,797	10,930,809	237,626
2007			43,468	2	66,876	44	1,255,264	(1.8)	28,529	10,681,885	242,770
2008	3	22,947	39,671	5	121,543	42	1,196,339	(4.7)	28,484	11,055,950	@ 263,237
2009	1	31,172	30,500	7	179,762	36	1,078,249	(9.9)	29,951	9,866,752	274,076
2010			28,465	3	43,249	33	1,063,465	(1.4)	32,226	9,463,639	286,777
2011	2	70,213	4,675	3	125,298	32	1,013,055	(4.7)	31,658	8,904,371	278,262
2012			7,083	3	46,283	29	973,855	(3.9)	33,581	8,481,396	@ 292,462
2013	0		13,234	1	5,871	28	981,217	0.8	35,043	8,189,493	292,482
2014	3	72,389	10,934	5	208,826	26	855,714	(12.8)	32,912	8,165,218	314,047
2015	0		10,114	2	53,498	24	812,330	(5.1)	33,847	8,213,377	@+ 342,224
2016	0		6,862	1	5,613	23	813,579	0.2	35,373	7,911,702	343,987
2017	0		7,480	2	54,805	21	766,254	(5.8)	36,488	7,467,298	355,586
2018			16,257	1	13,037	20	769,474	0.4	38,474	7,362,477	@ 368,124
2019			15,930	2	49,349	18	736,055	(4.3)	40,892	6,933,093	385,172
2020			14,650	3	114,165	15	636,540	(13.5)	42,436	5,814,802	387,653
2021	1	45,408	13,505	3	119,039	13	576,414	(9.4)	44,340	5,172,947	397,919
2022			4,163	2	78,065	11	502,511	(12.8)	45,683	4,685,354	425,941
2023			16,719	3	119,439	8	399,792	(20.4)	49,974	3,776,026	@ 472,003
2024	1	39,843	7,478	1	51,085	8	396,028	(0.9)	49,504	3,569,963	446,245
2025	1	20,264	8,877	1	55,514	8	369,655	(6.7)	46,207	3,320,444	415,056

* Beginning in the 2004 valuation, changes in the annual pension are separated into benefits for the new members and cost-of-living adjustments for existing members. 2011 includes estimated benefits for one unreported surviving spouse.

@ After changes in assumptions and/or methods.

+ Alternate Funding Policy supplemental actuarial report dated March 17, 2016.



Retirees and Beneficiaries on Rolls Comparative Statement Last 25 Years

Valuation Date June 30	No. on Rolls	Initial Pensions	Escalation Pensions	Total	Initial as Percent of Total
2001	61	\$ 591,432	\$ 724,772	\$ 1,316,204	44.9 %
2002	59	583,398	747,456	1,330,854	43.8
2003	56	601,739	686,628	1,288,367	46.7
2004	54	590,490	720,889	1,311,379	45.0
2005	50	560,207	702,104	1,262,311	44.4
2006	46	541,856	736,816	1,278,672	42.4
2007	44	529,973	725,291	1,255,264	42.2
2008	42	514,630	681,709	1,196,339	43.0
2009	36	464,420	613,829	1,078,249	43.1
2010	33	446,976	616,489	1,063,465	42.0
2011	32	444,354	568,701	1,013,055	43.9
2012	29	422,907	550,948	973,855	43.4
2013	28	418,926	562,291	981,217	42.7
2014	26	364,983	490,731	855,714	42.7
2015	24	341,918	470,412	812,330	42.1
2016	23	336,451	477,128	813,579	41.4
2017	21	302,959	463,295	766,254	39.5
2018	20	291,438	478,036	769,474	37.9
2019	18	278,670	457,385	736,055	37.9
2020	15	240,974	395,566	636,540	37.9
2021	13	206,871	369,543	576,415	35.9
2022	11	175,252	327,260	502,512	34.9
2023	8	135,063	264,729	399,792	33.8
2024	8	132,179	263,848	396,028	33.4
2025	8	102,258	267,397	369,655	27.7



Retirees and Beneficiaries as of June 30, 2025 Tabulated by Type of Pensions Being Paid

Type of Pension Being Paid	No.	Escalator Pensions	Initial Pensions	Total Annual Pensions
Present Plan (1957) Pensions				
Age & Service Pensions:				
- Straight Life	0	\$ 0	\$ 0	\$ 0
- Survivor Beneficiaries	<u>3</u>	<u>91,960</u>	<u>17,657</u>	<u>109,617</u>
- Totals	3	91,960	17,657	109,617
Casualty Pensions:				
- Disability (Inc. Beneficiaries)	<u>5</u>	<u>175,437</u>	<u>84,601</u>	<u>260,039</u>
- Totals	5	175,437	84,601	260,039
Total Pensions Being Paid	<u>8</u>	<u>\$267,397</u>	<u>\$102,258</u>	<u>\$369,655</u>

Retirees and Beneficiaries as of June 30, 2025 Tabulated by Attained Age

Attained Age	Present Plan	
	No.	Annual Pensions
70 - 74	1	\$ 39,446
75 - 79	2	70,170
80 - 84	4	203,134
85 - 89	1	56,905
90 - 94		
95 - 99		
TOTALS	8	\$ 369,655

Average Age Now: 80.8 yrs.

Active Members *

Comparative Schedule

From 1966 – 2000

Valuation Date June 30	Active Members	Valuation Payroll	Average			
			Age	Service	Pay	% Incr.
1966	161	\$1,120,927	N/A yrs.	N/A yrs.	\$ 6,962	0.0 %
1967	154	1,112,452	38.8	12.3	7,224	3.8
1968	189	1,616,594	36.9	10.9	8,553	18.4
1969	171	1,491,991	37.8	11.7	8,725	2.0
1970	184	1,985,341	36.8	10.9	10,790	23.7
1971	181	2,069,097	37.4	11.7	11,431	5.9
1972	182	2,255,898	37.4	11.7	12,395	8.4
1973	172	2,245,755	37.3	11.7	13,057	5.3
1974	155	2,191,456	37.2	11.9	14,138	8.3
1975	153	2,561,103	38.1	12.7	16,739	18.4
1976	141	2,590,482	38.4	13.1	18,372	9.8
1977	124	2,356,400	38.4	13.0	19,003	3.4
1978	114	2,392,124	39.0	13.5	20,984	10.4
1979	110	2,466,966	40.3	14.7	22,427	6.9
1980	103	2,567,220	40.6	15.0	24,924	11.1
1981	90	2,562,461	41.6	16.0	28,472	14.2
1982	82	2,375,269	41.5	16.2	28,967	1.7
1983	73	2,216,742	41.9	16.7	30,366	4.8
1984	67	1,960,418	42.1	17.0	29,260	(3.6)
1985	56	1,680,335	42.1	17.2	30,006	2.5
1986	54	1,683,819	42.8	18.0	31,182	3.9
1987	51	1,652,602	43.6	18.8	32,404	3.9
1988	46	1,639,724	44.2	19.6	35,646	10.0
1989	33	1,285,310	44.9	20.3	38,949	9.3
1990	21	777,999	45.8	21.1	37,048	(4.9)
1991	6	251,480	47.8	22.0	41,913	13.1
1992	5	228,684	48.2	22.8	45,737	9.1
1993	5	237,750	49.2	23.8	47,550	4.0
1994	1	43,230	56.0	24.3	43,230	(9.1)
1995	1	43,139	57.0	25.3	43,139	(0.2)
1996	1	44,875	58.0	26.3	44,875	4.0
1997	1	50,098	59.0	27.3	50,098	11.6
1998	1	49,813	60.0	28.3	49,813	(0.6)
1999	1	51,016	60.8	29.3	51,016	2.4
2000	0	0	N/A	N/A	N/A	N/A

* As of the June 30, 2000 valuation, there are no longer active members.



SECTION C

ACTUARIAL COST METHODS, ACTUARIAL ASSUMPTIONS AND DEFINITIONS OF TECHNICAL TERMS

Actuarial Cost Methods Used for the Valuation

Financing of Unfunded Actuarial Accrued Liabilities: Unfunded actuarial accrued liabilities (if any) are amortized over a level-dollar 2-year amortization period. Administrative expenses are not included in the development of the liabilities and separately funded through an additional contribution amount. Contribution amounts were assumed to be paid midway through the fiscal year.

Previously, the **Actuarial Value of Assets** used for funding purposes was derived as follows: prior year valuation assets are increased by contribution and expected investment income and reduced by refunds, benefit payments and expenses. To this amount is added 25% of the difference between expected and actual investment income for each of the previous four years. Beginning with the June 30, 2008 valuation, Actuarial Value of Assets was restricted to the range of 80% to 120% of market value of assets. **As of the June 30, 2023 valuation, the Actuarial Value of Assets is set equal to the market value of assets.**

Actuarial Assumptions Used for the Valuation

The contribution requirements and actuarial present values of a pension fund are calculated by applying actuarial assumptions to the benefit provisions and people information of the Fund.

The principal areas of risk which require actuarial assumptions about future experiences are:

- (i) Long-term rates of investment return to be generated by the assets of the Fund
- (ii) Patterns of pay increases to members (impacts future cost-of-living-adjustments for this Pension Fund)
- (iii) Rates of mortality among members, retirees, and beneficiaries
- (iv) Rates of withdrawal of active members **(no longer applicable to this Pension Fund)**
- (v) Rates of disability among active members **(no longer applicable to this Pension Fund)**
- (vi) The age patterns of actual retirements **(no longer applicable to this Pension Fund)**

The monetary effect of each assumption is calculated for as long as a present covered person survives – a period of time which can be as long as a century.

Actual experience of the Fund will not coincide exactly with assumed experience, regardless of the wisdom of the assumptions. Each valuation provides a complete recalculation of assumed future experience and takes into account all past differences between assumed and actual experience. The result is a continual series of adjustments to the computed contribution rate.

From time to time one or more of the assumptions are modified to reflect experience trends (but not random or temporary year-to-year fluctuations).

All actuarial assumptions are expectations of future experience, not market measures.

Assumptions were reviewed and updated in conjunction with the 2017-2022 Experience Study for the City of Jackson Act 345 Policemen and Firemen Retirement System. We believe the assumptions adopted by the Board are reasonable for the purposes of this valuation report.

The investment return rate (net of investment expenses) used for valuation calculations was 6.0% per year, compounded annually. No specific price inflation assumption is currently used in the valuation since there are no benefits that are specifically linked to price inflation. However, a price inflation assumption of 2.25% per year was considered in the building block development of the investment rate of return, resulting in a real rate of return of 3.75% per year.

The investment return assumption of 6.00% per year is used to equate the value of payments due at different points in time and was first used for the revised June 30, 2015 valuation supplemental to re-compute the 2017 fiscal year employer contribution. Approximate investment returns, for the purpose of comparisons with assumed returns, have been as follows:

	Year Ended June 30					5-Year Average
	2025	2024	2023	2022	2021	
Nominal rate	9.5%	10.2%	9.5%	(12.5)%	25.8%	7.8%

The nominal rate of return (i.e., Market Value of Assets Rate of Investment Return) was computed using the approximate formula $i = I$ divided by $1/2 (A + B - I)$, where I is actual realized investment income net of expenses plus market value adjustments, A is the beginning of year market asset value, and B is the end of year market asset value.

These rates of return should not be used for measurement of an investment advisor's performance or for comparisons with other pension funds – to do so will mislead.

Assumed Administrative Expenses: Future administrative expenses are projected based upon the reported administrative expenses for the prior fiscal year, increased with inflation (2.25%), and are included in the Computed Annual Employer Contribution.

Assumed rate of pension escalation: 2.75% per annum, compounded annually. This assumption was first used for the June 30, 2023 valuation.

The mortality table used was the Pub-2010 Safety (amount-weighted) Mortality Table adjusted for mortality improvements using projection scale MP-2021 on a fully generational basis. This table was first used for the June 30, 2023 valuation. Sample values for calendar year 2025 follow:

Sample Attained Ages	Probability of Dying Next Year		Future Life Expectancy (Years)	
	Male	Female	Male	Female
60	0.51%	0.45%	25.78	27.74
65	0.87	0.72	21.16	23.07
70	1.43	1.15	16.85	18.66
75	2.46	1.97	12.91	14.57
80	4.46	3.53	9.47	10.94
85	8.22	6.32	6.67	7.90
90	14.64	11.14	4.61	5.55
95	22.15	17.90	3.34	3.90
Ref:	2703 971	2704 972		

No adjustment is made for retirees who were previously designated as disabled upon retirement.

Definitions of Technical Terms

Accrued Service: Service credited under the fund which was rendered before the date of the actuarial valuation.

Actuarial Accrued Liability: The difference between the actuarial present value of future benefit payments and the actuarial present value of future normal costs. Also referred to as “accrued liability” or “past service liability.”

Actuarial Assumptions: Estimates of expected future experience with respect to rates of mortality, disability, turnover, retirement, rate or rates of investment income and salary increases. Decrement assumptions (rates of mortality, disability, turnover and retirement) and generally based on past experience, often modified for projected changes in conditions. Economic assumptions (salary increases and investment income) consist of the underlying rates in an inflation-free environment plus a provision for a long-term average rate of inflation.

Actuarial Cost Method: A mathematical budgeting procedure for allocating the dollar amount of the “actuarial present value of future benefit payments” between future normal costs and actuarial accrued liabilities. Sometimes referred to as the “actuarial valuation cost method.”

Actuarial Equivalent: A single amount or series of amounts of equal actuarial present value to another single amount or series of amounts, computed on the basis of appropriate actuarial assumptions.

Actuarial Present Value: The amount of funds currently required to provide a payment or series of payments in the future. It is determined by discounting future payments at predetermined rates of interest, and by probabilities of payment. Also referred to as “present value.”

Amortization: Paying off an interest-discounted amount with periodic payments of interest and principal – as opposed to paying it off with a lump sum payment.

Experience Gain/(Loss): The difference between actual actuarial costs and assumed actuarial costs – during the period between two valuation dates.

Normal Cost: The actuarial cost allocated to the current year by the actuarial cost method. Sometimes referred to as “current service cost.”

Unfunded Actuarial Accrued Liabilities: The difference between Actuarial Accrued Liabilities and the Actuarial Value of Assets. Sometimes referred to as “unfunded past service liability,” “unfunded accrued liability” or “unfunded supplemental present value.”

Most pension funds have unfunded actuarial accrued liabilities. They arise each time new benefits are added and each time an experience loss is realized.

The existence of unfunded actuarial accrued liabilities is not in itself bad, any more than a mortgage on a house is bad. Unfunded actuarial accrued liabilities do not represent a debt that is payable today. What is important is the ability to control the amount of unfunded actuarial accrued liabilities and the trend in their amount (after due allowance for devaluation of the dollar).





January 30, 2026

Ms. Sue Burt
Finance & Payroll Manager
Finance Department
City of Jackson
161 West Michigan Avenue
Jackson, Michigan 49201

Dear Ms. Burt:

Enclosed, please find eight copies of the report of the annual Actuarial Valuation Report as of June 30, 2025 of the City of Jackson Policemen's and Firemen's Pension Fund.

Sincerely,
Gabriel, Roeder, Smith & Company

A handwritten signature in black ink, appearing to read 'James R. Sparks'. The signature is fluid and cursive, written over a white background.

James R. Sparks, ASA, FCA, MAAA

JRS:dj
Enclosures

cc: Heather Ehnis, Finance Director (City of Jackson)
Jilian Jegla, Assistant Director (City of Jackson)
Amanda Wedgwood (e-mail only, The Rehmann Group)



MEMO TO: Mayor and City Councilmembers
FROM: Jonathan Greene, City Manager
DATE: June 16, 2026
SUBJECT: Resolution - Fiscal Year 2025/26 Budget Amendment

Recommendation:

Approval of the Resolution to amend the fiscal year 2025/26 General Fund budget.

Attached is a memo from Heather Ehnis, Finance Director, regarding the budget amendment requests and resolution.

I recommend your approval of this resolution. Your consideration and concurrence are appreciated.



DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager
FROM: Heather Ehnis, Chief Financial Officer
DATE: June 16, 2026

RECOMMENDATION: Approval of the Resolution to amend the fiscal year 2025/26 General Fund budget.

ISSUE STATEMENT

Various departments in the General Fund and the Ella W. Sharp Park Operating Fund, Cortland Street Redevelopment Projects Fund, 2026 Refunding Bonds Debt Service Fund, and Water Equipment and Replacement Fund require a budget resolution to amend the fiscal year 2025/26 budgeted revenues and expenditures to ensure the funds remain within budget at fiscal year-end.

DESCRIBE THE CONSEQUENCES

The City Council previously approved the fiscal year 2025/26 budget. The budget requires an amendment to reflect increased expenditures to remain in compliance with the Adopted Budget and the State Budget Act.

OWNERSHIP

Each year in May, budgets for the current fiscal year are reviewed to determine if estimated expenditures will exceed budgeted amounts. The current fiscal year's budget is amended annually in May by the City Council through the budget process and resolution. Therefore, it is not possible to include any necessary adjustments found during this review in that resolution.

This is a requested amendment to the fiscal year 2025/26 budget to increase revenue and expenditures. Funding for the increased expenditures in each activity or fund is supported by current year revenue.

SOLUTION

GENERAL FUND

The Purchasing department is requesting a \$10,000 budget increase for software licenses and subscriptions to accommodate an expense that was reclassified following the revision of the fiscal year 2025/26 budget.

The City Treasurer's department experienced increased costs for office supplies and office equipment and is requesting an additional \$5,000 to cover unanticipated expenses that were not included in the revised fiscal year 2025/26 budget.

The Fire department is requesting an additional appropriation of \$225,000 for a contribution to the motor pool fund and increased professional services costs. As part of the efforts to balance the fiscal year 2025/26 budget, a planned \$200,000 contribution to the motor pool fund was removed; however, funds have since been identified to restore this contribution. In addition, the department experienced higher-than-anticipated costs related to fire investigation services and is requesting an additional \$25,000 for professional services to avoid a year-end budget overage.

Expenditures within the Planning budget are projected to exceed the approved fiscal year 2025/26 appropriation due to increased contractual services associated with the City's master plan process. A budget increase of \$10,000 is being requested to prevent a year-end budget overage.

Since opening in fall 2025, the City Center has incurred several unanticipated expenditures. As a result, a budget amendment of \$50,000 is being requested to cover additional kitchen supplies and contractual services necessary for facility operations.

The Diversity, Equity & Inclusion department is requesting a \$175,000 budget increase for contractual services, community promotion expenditures, and software subscriptions in fiscal year 2025/26. The adjustment reflects costs associated with the racial equity audit, as well as community events including Black History Month, the MLK Celebration, the Reduce the Violence Summit, and Juneteenth.

ELLA W. SHARP PARK OPERATING FUND

The Ella W. Sharp Park Operating Fund is requesting a budget increase of \$75,000. The additional funding will support increased Contractual Services expenses related to the park deer harvest and processing, required AEDs for high school sports activities held at the park, and first aid services at all golf course locations. In addition, the fund experienced increased costs for program supplies intended for resale. The requested increase will be funded through an additional contribution from the General Fund.

CORTLAND STREET REDEVELOPMENT PROJECTS FUND

This fund was established for the redevelopment of the properties located at 135 and 145 W. Cortland Street. With both projects now complete, the remaining fund balance will be transferred back to the General Fund. A budget increase of \$8,327 is being requested to facilitate the close-out of the fund.

2026 REFUNDING BONDS DEBT SERVICE FUND

Expenditures in the 2026 Refunding Bonds Debt Service Fund are projected to exceed the currently approved fiscal year 2025/26 budget due to bond closing fees. An increase of \$9,667 is requested to cover these costs, which will be reimbursed from bond escrow funds.

WATER EQUIPMENT AND REPLACEMENT FUND

Expenditures in the Water Equipment & Replacement Fund budget are projected to exceed the currently approved amount for the 2025/26 fiscal year. The increase of \$46,425 is primarily attributable to additional costs associated with the Advanced Metering Infrastructure cloud-based software, including analytics setup, system integration, and annual service fees. These upgrades will support automated data transfer for water and sewer meter readings, improving operational efficiency, data accuracy, and system reliability. The additional expenditures will be funded through the use of available fund balance.

FACILITATE IMPLEMENTATION

I recommend approval of the resolution to amend the fiscal year 2025/26 budget to remain in compliance with the Adopted Budget and State Budget Act.

ATTACHMENTS

1. Budget Resolution_2026-06-16

RESOLUTION

BY THE CITY COUNCIL:

WHEREAS, the City adopted the amended 2025/26 Budget on May 19, 2026; and

WHEREAS, various departments in the General Fund projected expenditures to exceed amounts currently budgeted for the fiscal year 2025/26; and

WHEREAS, the Ella W. Sharp Park Operating Fund, Cortland Street Redevelopment Projects Fund, 2026 Refunding Bonds Debt Service Fund, and Water Equipment and Replacement Fund also anticipate projected expenditures to exceed amounts currently budgeted for fiscal year 2025/26; and

WHEREAS, sufficient funds exist in the General Fund, Ella W. Sharp Park Operating Fund, Cortland Street Redevelopment Projects Fund, 2026 Refunding Bonds Debt Service Fund, and Water Equipment Replacement Fund to offset the increased expenditures.

NOW, THEREFORE, BE IT RESOLVED, that the fiscal year 2025/26 budget be amended as follows:

	Increase	Decrease
<u>GENERAL FUND</u>		
REVENUES:		
101-000-000-699.000 Appropriation from General Fund	\$ 540,000	
101-806-000-675.075 Donations - Junteenth	10,000	
	\$ 550,000	\$ -
EXPENDITURES:		
101-233-000-933.000 Software Licenses and Subscriptions	\$ 10,000	
101-253-000-752.000 Office Supplies	5,000	
101-340-000-801.000 Professional Services	25,000	
101-340-000-995.661 Cont. - Motor Pool & Garage Fund	200,000	
101-701-000-818.000 Contractual Services	10,000	
101-776-000-778.000 Equipment Maintenance Supplies	35,000	
101-776-000-818.000 Contractual Services	15,000	
101-806-000-818.000 Contractual Services	85,000	
101-806-000-880.708 Community Promotion - Events	40,000	
101-806-000-880.709 Community Promotion - Junteenth	50,000	
101-965-000-995.208 Cont. - Sharp Park Operating Fund	75,000	
	\$ 550,000	\$ -
<u>ELLA W. SHARP PARK OPERATING FUND</u>		
REVENUES:		
208-771-000-699.101 Cont. - General Fund	\$ 75,000	
	\$ 75,000	\$ -
EXPENDITURES:		
208-751-000-761.000 Program Supplies - Resale	\$ 40,000	
208-751-000-818.000 Contractual Services	35,000	
	\$ 75,000	\$ -

	<u>Increase</u>	<u>Decrease</u>
<u>CORTLAND STREDEVELOPMENT PROJECTS FUND</u>		
REVENUES:		
246-000-000-699.000 Appropriation from Building Inspection Fund	\$ 8,327	
	<u>\$ 8,327</u>	<u>\$ -</u>
EXPENDITURES:		
246-728-000-995.101 Cont. - General Fund	\$ 8,327	
	<u>\$ 8,327</u>	<u>\$ -</u>

<u>2026 REFUNDING BONDS DEBT SERVICE FUND</u>		
REVENUES:		
388-000-000-699.000 Appropriation from 2026 Capital Imp. Bonds D/S Fur	\$ 9,667	-
	<u>\$ 9,667</u>	<u>\$ -</u>
EXPENDITURES:		
388-906-000-818.000 Contractual Services	\$ 9,667	-
	<u>\$ 9,667</u>	<u>\$ -</u>

<u>WATER EQUIPMENT AND REPLACEMENT FUND</u>		
REVENUES:		
402-000-000-699.000 Appropriation from Water Equip. and Replacement F	\$ 46,425	-
	<u>\$ 46,425</u>	<u>\$ -</u>
EXPENDITURES:		
402-591-000-985.001 Meters	\$ 46,425	-
	<u>\$ 46,425</u>	<u>\$ -</u>

<u>MOTOR POOL & GARAGE FUND</u>		
REVENUES:		
661-000-000-699.101 Cont. - General Fund (Fire Apparatus)	\$ 200,000	
	<u>\$ 200,000</u>	<u>\$ -</u>

IN WITNESS WHEREOF, I have hereunto affixed my signature and the Seal of the City of Jackson, Michigan, on this 16th day of June, 2026.

Andrea Muray, City Clerk

MEMO TO: Mayor and City Councilmembers
FROM: Jonathan Greene, City Manager
DATE: June 16, 2026
SUBJECT: **Resolution to correct the Right of Way Permit fee schedule**

Recommendation:

Approve a resolution for the right-of-way permit fee schedule to reduce the fee for underground installations by utility service providers from \$500 to \$200.

Attached is a memo from Troy White, City Engineer, regarding a resolution to correct the ROW permit fee schedule.

I recommend approval of the resolution. Your consideration and concurrence is appreciated.

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager
FROM: Troy R. White, P.E., City Engineer
DATE: June 16, 2026

RECOMMENDATION: Approve a resolution for the right-of-way permit fee schedule to reduce the fee for underground installations by utility service providers from \$500 to \$200.

ISSUE STATEMENT

On March 10, 2026, City Council approved a fee schedule resolution for permits to work within City-controlled right-of-ways. The schedule that was presented to Council erroneously included a fee of \$500 for underground installations by utility service providers. The intention was for this fee to be \$200. This attached resolution is presented to City Council at this time to correct this error.

DESCRIBE THE CONSEQUENCES

The approval of the attached corrective resolution will align the fee with what is fair and reasonable to cover the cost of administering the permit. It will also provide clarity to permit applicants.

OWNERSHIP

I prepared the previously submitted resolution to set fees for right-of-way permits and the error is mine. I have generated this agenda item and corrective resolution to correct this error.

SOLUTION

The attached resolution will correct the fee for underground installations by utility service providers to \$200. The corrected amount is shown in bold, red italic text on the attached corrective resolution.

FACILITATE IMPLEMENTATION

Approve a resolution for the right-of-way permit fee schedule to reduce the fee for underground installations by utility service providers from \$500 to \$200.

TRW/kmm

RESOLUTION

BY CITY COUNCIL:

WHEREAS, Sections 23-31 and 23-81 of the City of Jackson Code of Ordinances charges the City Engineer with the responsibility of administering a permit program to regulate construction activities within City of Jackson controlled public right-of-ways and other public spaces;

WHEREAS, the permits issued by the City Engineer for work with public right-of-ways and other public spaces are commonly referred to as “Right-of-Way Permits” and/or “ROW permits”;

WHEREAS, as construction activities performed under said permits are for the benefit of the permit holder and/or their client(s), it is appropriate for the cost for administering said permits to be borne by the permit holder;

NOW, THEREFORE, BE IT RESOLVED that the nonrefundable rates for Right-of-Way permits are established as follows:

Permit Description	Fee
Dumpster, Residential (5 day max)	\$20
Sidewalk Repair, Four Flags or Less	\$25
Sidewalk Repair, More than Four Flags	\$75
Residential Drive Approach Replacement (No Curb Work)	\$75
Residential Drive Approach Replacement or New Install with Curb Work	\$150
Non-Residential Drive Approach Replacement or New Install	\$350
Oversize/Overweight Load per Trip	\$150
Excavation for Sewer or Water Service Installation or Repair	\$150
Partial or Full Right-of-Way Closure for Construction or Maintenance Activities, One to Five Days	\$150
Partial or Full Right-of-Way Closure for Construction or Maintenance Activities, More than Five Days	\$250
Earth Disturbance Activity by Utility Service Providers, Single Point Location	\$200
Aerial Utility Installation or Repair by Utility Service Provider, Linier (30K LF max per permit)	\$200
Underground Utility Installation or Repair by Utility Service Provider, Linier (10K LF max per permit)	\$200
Additional charge for commencing work without a permit	\$100
Any projects with descriptions not shown above will be placed into one of the fee schedule areas by the City of Jackson’s Permitting Agent.	

* * * *

State of Michigan)
 County of Jackson)ss
 City of Jackson)

I, Andrea Muray, City Clerk in and for the City of Jackson, County and State aforesaid, do hereby certify that the foregoing is a true and complete copy of a resolution adopted by the Jackson City Council on the 16th day of June, 2026.

IN WITNESS WHEREOF, I have hereto affixed my signature and the Seal of the City of Jackson, Michigan, on this 16th day of June, 2026.

 Andrea Muray, City Clerk



MEMO TO: Mayor and City Councilmembers

FROM: Jonathan Greene, City Manager

DATE: June 16, 2026

SUBJECT: 2026-27 City Insurance Renewal

Recommendation:

Approve the 2026-27 Proposal from the Michigan Municipal League Liability and Property Pool for the City of Jackson's Annual Insurance Renewal

JACKSON

Founded 1829

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager

FROM: Matt Hagerty, City Attorney

DATE: June 16, 2026

RECOMMENDATION:

ISSUE STATEMENT

Attached to this memorandum is the renewal for the City of Jackson's Liability and Property Insurance. The renewal premium for 2026-27 is \$790,358. The increase of \$81,280 from last year's premium (\$709,078) is due to many factors. According to James Newman, our insurance representative with the MML, there were significant challenges in the reinsurance market as the market continues to harden which caused rate increases for property and liability coverages statewide. Based upon all of the coverage information provided by my office to the MML for the renewal, there were city payroll increases; city property values increased by \$1.6M; there are 3 additional law enforcement officers; and 1 additional vehicle on the policy. As in prior years, the City will be receiving a pool dividend again this year. The amount of the dividend is \$23,390, reducing the City's "net premium" to \$766,968. The dividend refunds are sent out approximately 45 days after the MML receives the renewal premium.

DESCRIBE THE CONSEQUENCES

The annual insurance renewal is a legal requirement to ensure the City maintains adequate liability and property coverages.

OWNERSHIP

Approving the renewal prior to the start of the 2026-27 fiscal year on July 1, 2026 will ensure a smooth transition to the new policy coverages.

SOLUTION

Once approved by Council, my office will coordinate payment of the premium with the finance department and ensure the City's coverage is in place and the insurance certificates issued by the MML for the new fiscal year.

FACILITATE IMPLEMENTATION

Approve the 2026-27 Proposal from the Michigan Municipal League Liability and Property Pool for the City of Jackson's Annual Insurance Renewal

ATTACHMENTS

1. Jackson Proposal 2026



michigan municipal league

Liability & Property Pool

Proposal

for the

City of Jackson

Presented By:

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

May 28, 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
<i>YOUR TEAM OF EXPERTS</i>	8
BENEFITS OF POOLING WITH THE MML	9
CITY OF JACKSON 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 Jackson**. 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 Jackson** for an annual premium of **\$790,358**. (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 **\$23,390**. 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.

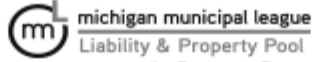
Introduction

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 Jackson

Effective 07-01-2026 to 07-01-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Municipal General Liability (Coverage A)	\$5,000,000	N/A	\$2,500
Nat'l Railroad Passenger Corp.	\$5,000,000	N/A	\$0
Nat'l Railroad Passenger Corp.	\$5,000,000	N/A	\$0
Norfolk Southern Corp.	\$5,000,000	N/A	\$0
Norfolk Southern Corp.	\$5,000,000	N/A	\$0
Norfolk Southern Corp.	\$5,000,000	N/A	\$0
Pollution Extension for Fire Department and Hazardous Team Activities	\$1,000,000	\$1,000,000	\$0
State of Michigan, Michigan Dept. of Transportation, MDOT, Operating Railroads	\$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	\$2,500
Medical Payments (Coverage C)	\$10,000	N/A	N/A
Public Officials Liability (Coverage D)	\$5,000,000	N/A	\$2,500
Law Enforcement Liability (Coverages A, B, and D)	\$5,000,000	N/A	\$2,500
Employee Benefit Liability	\$1,000,000	\$1,000,000	\$2,500
Fire Legal Liability	\$100,000	N/A	N/A
Cyber Liability & Data Breach Response	\$100,000	\$100,000	See Declaration
Dam Liability	No Coverage	N/A	N/A
Marina Operator Liability	No Coverage	N/A	N/A
Uninsured/Underinsured Motorists Coverage	\$100,000	N/A	\$0
Automobile Liability (Coverages A and B)	\$5,000,000	N/A	\$0
# Vehicles	Comp	Coll	
3	NO COV	NO COV	
193	\$1,000	\$1,000	

Agreed Amount, if applicable 30 Vehicles for a total of \$5,415,598

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	\$321,300,234	N/A	\$2,500
Boiler and Machinery	Included	N/A	\$2,500
Building(s)	Included	N/A	\$2,500
Cemetery Property - up to \$500 per headstone	# Plots: 43,387	N/A	\$500
Contents	Included	N/A	\$2,500

Coverage and Cost Summary City of Jackson

Effective 07-01-2026 to 07-01-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Property in the Open	Included	N/A	\$2,500
Protection & Preservation	Included	N/A	N/A
Property - Actual Cash Value	N/A	N/A	N/A
Property - Limited Replacement Cost	N/A	N/A	N/A
Property - No Coverage	N/A	N/A	N/A
Property - Replacement Cost	See Schedule	N/A	\$0
(4) YU2A 2024 Yamaha Golf Cars, each @ \$11,790	\$47,160	N/A	\$250
2021 Inmar Inflatable Rescue Boat w/2021 Genesis Trailer	\$8,385	N/A	\$250
2024 Drone EVO 2, s/n 1748CHN283141010 incl Base Station	\$12,700	N/A	\$250
2024 Kubota Side by Side ATV, Mdl. RTV520-H, s/n A5KA1DGAARG204716, Parks & Rec	\$21,871	N/A	\$250
56 YamaTrack Golf Cars	\$375,000	N/A	\$250
Accounts Receivable	\$100,000	N/A	\$250
Cameras	\$30,970	N/A	\$250
Consequential Damage	\$100,000	N/A	N/A
Contractors Equipment	\$5,781,419	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	\$2,267,523	N/A	\$250
Expediting Expense	\$100,000	N/A	N/A
Extra Expense	\$100,000	N/A	N/A
Fine Arts	\$4,000,000	\$4,000,000	\$250
Fire Equipment	\$613,135	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
Miscellaneous Equipment	\$57,622	N/A	\$250
National Portable Signal Solar Arrow Boards	\$18,000	N/A	\$250
Ornamental Trees, Shrubs, Plants or Lawn	\$100,000	\$100,000	\$250
Personal Effects & Property of Others	\$500	\$2,500	\$250
Police Equipment	\$380,000	N/A	\$250
Police Radio Equipment	\$579,000	N/A	\$250



Coverage and Cost Summary City of Jackson

Effective 07-01-2026 to 07-01-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Police Weapons	\$173,050	N/A	\$250
Portable Light Towers	\$36,000	N/A	\$250
Trailers, mounted equipment	\$184,900	N/A	\$250
Valuable Papers	\$100,000	N/A	\$250
Voting Equipment	\$349,669	N/A	\$250
Water Department Equipment	\$378,152	N/A	\$250
<u>Comprehensive Crime Coverage</u>			
Employee Dishonesty Blanket/Faithful Performance	\$100,000	N/A	N/A
Computer Fraud	\$100,000	N/A	N/A
Depositors Forgery	\$100,000	N/A	N/A
Funds Transfer Fraud	\$100,000	N/A	N/A
Impersonation Fraud	\$100,000	N/A	N/A
Money and Securities Inside	\$100,000	N/A	N/A
Money and Securities Outside	\$100,000	N/A	N/A
Money Orders and Counterfeit Paper	\$100,000	N/A	N/A
<u>Bonds</u>			
Bond #: A Treasurer	\$100,000	N/A	N/A
Bond #: B Clerk	\$100,000	N/A	N/A
Bond #: C Purchasing Director	\$100,000	N/A	N/A
Bond #: D DDA Director	\$100,000	N/A	N/A

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

The Michigan Municipal League Liability and Property Pool is pleased to offer all coverages and services described in this proposal for an annual premium of \$790,358.

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	each Claim
	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 Jackson Has . . .

- ✓ \$119,923,809. Annual Payroll
- ✓ \$321,300,234 of total values for real and personal property
- ✓ 196 Vehicles
- ✓ 48 Law Enforcement Officers

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.

MEMO TO: Mayor and City Councilmembers
FROM: Jonathan Greene, City Manager
DATE: June 16, 2026
SUBJECT: **Contract Amendment 1 for Morrell St Engineering**

Recommendation:

Approve Amendment 1 to the 26-002 Morrell Street Engineering contract with Hubbell, Roth & Clark, Inc. (HRC) of Jackson, MI, at a not-to-exceed cost of \$149,141.00, and authorize the City Manager and City Engineer to sign the appropriate document.

Attached is a report from Troy White, City Engineer regarding the subject contract amendment.

I recommend approval of the amendment. Your consideration and concurrence is appreciated.

JG

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager
FROM: Troy R. White, P.E., City Engineer
DATE: June 16, 2026

RECOMMENDATION: Approve Amendment 1 to the 26-002 Morrell Street Engineering contract with Hubbell, Roth & Clark, Inc. (HRC) of Jackson, MI, at a not-to-exceed cost of \$149,141.00, and authorize the City Manager and City Engineer to sign the appropriate document.

ISSUE STATEMENT

The City of Jackson has been awarded a Michigan Department of Transportation (MDOT) Safety Program grant to replace and modernize the traffic signal at the intersection of Ganson Street and Waterloo Avenue. The grant also provides for improved sidewalk ramps, signing and pavement markings to enhance safety along Ganson Street. A condition of the grant is that the City of Jackson provide engineering services to execute construction in accordance with state and federal requirements.

DESCRIPTION OF CONSEQUENCES

The traffic signal at the intersection of Ganson and Waterloo is antiquated and does not conform to current standards. The controller was last replaced in 2002. The diagonal span wire mounted signals and associated poles were installed several years prior. All components are in need of replacement to meet current standards and assure continued reliability.

Engineering applied for and was awarded a Safety Program grant to implement safety enhancements along Ganson Street that include the replacement of the signal at Waterloo. The estimated construction cost is \$735,000. The grant will pay for \$647,470 of the cost. The City will be responsible to pay the remaining \$87,540.

OWNERSHIP

Engineering proposes the attached contract amendment to add the necessary engineering services for the Ganson Street safety project to HRC's current Morrell Street Engineering contract. The added Ganson Street work is similar in nature to the work in their current contract. Additionally, HRC prepared the original application that secured the grant funding for the Ganson Street work.

SOLUTION

The attached amendment will add the Ganson Street traffic signal and associated sidewalk ramp, signing and pavement work to the 26-002 Morrell Street Engineering contract that was awarded to HRC on March 10, 2026. The Ganson Street engineering services are detailed in the attached letter from HRC dated May 6, 2026.

FACILITATE IMPLEMENTATION

Approve Amendment 1 to the 26-002 Morrell Street Engineering contract with Hubbell, Roth & Clark, Inc. (HRC) of Jackson, MI, at a not-to-exceed cost of \$149,141.00, and authorize the City Manager and City Engineer to sign the appropriate document.

TRW/kmm

ATTACHMENT

**AMENDMENT NO. 1
To Contract for
26-002 Morrell Street Engineering Contract
City of Jackson, Michigan**

Notice is hereby given that the following additional information and changes shall become a part of the Contract Documents of the above-named contract.

ORIGINAL CONTRACT AMOUNT	\$ 442,488.50
AMENDMENT NO. 1	\$ 149,141.00
NEW CONTRACT AMOUNT AS SET BY AMENDMENT NO.1	\$ 591,629.50

REASON FOR AMENDMENT:

To provide engineering services for the replacement of the traffic signal at the intersection of Ganson and Waterloo and accompanying signing and pavement markings as provided for by the MDOT awarded FY27 Safety Program grant as described in the letter from Hubbell, Roth & Clark, Inc. dated May 6, 2026.

Prepared by Troy R. White, P.E.
City Engineer

ACCEPTED BY:

Todd Sneathen, P.E.
Hubbell, Roth & Clark, Inc.

Date:

ACCEPTED BY:

Troy R. White, P.E., City Engineer

Date:

ACCEPTED BY:

Jonathan Greene, City Manager

Date:



May 6, 2026

City of Jackson Engineering
161 W. Michigan Ave, Fourth Floor
Jackson, MI 49201

Attn: Troy White, P.E., City Engineer
Re: ENG 26-002 Morrell St Engineering Amendment 1
Ganson Street Corridor FY27 HSIP Project

HRC Job No. 20260058

Dear Mr. White:

Hubbell, Roth, and Clark, Inc. is pleased to provide this amendment to provide preliminary and construction engineering services for the Ganson Street Corridor Fiscal Year 2027 Highway Safety Improvement Program (HSIP) Project. The City was awarded HSIP funding from MDOT to implement improvements along Ganson Street between Mechanic Street and the eastern City limits. The improvements consist of upgrades of existing sidewalk ramps, crosswalk markings, and signage at various intersections along the corridor. Improvements also include traffic signal modernization at the intersection of Ganson Street at Waterloo Avenue. The project will be let by MDOT and needs to follow LAP requirements. Our proposed scope of services include:

- Complete MDOT Program Application, Environmental Clearance Form, and SHPO consultation
- Conduct topographic survey of the intersection of Ganson Street at Waterloo Avenue. Aerial imagery will be utilized for plans sheets related to sidewalk ramps, crosswalk markings, and signs.
- Provide utility coordination consisting of an on-site meeting with utility companies and follow-up calls and emails.
- Prepare GI and Final submittals consisting of plans, special provisions and estimate and attend the GI meeting.
- Provide construction administration and office technician services.
- Provide full-time construction observation. For this amendment, we have assumed an observer will be required to work an average of 50 hours per week for 8 weeks.
- Provide construction layout.
- Retain Material Testing Consultants, Inc. for a geotechnical investigation. We have assumed one boring to a depth of 25 feet will be required.
- Retain Soils and Materials Engineers, Inc. to conduct fabrication inspection of mast arms and UT testing of the anchor bolts. We have assumed one mobilization to Minesota will be required for fabrication inspection.

HRC can complete the work outlined above for **\$149,141** and can begin immediately upon authorization to proceed.

If you have any questions or require any additional information, please contact the undersigned.

Very truly yours,

HUBBELL, ROTH & CLARK, INC.



Todd J. Snethen, P.E.
Principal/Exec. Vice President



Mike Romkema, P.E.
Associate

MAR/mar
Attachment

pc: COJ: J. Crow
HRC; File

City of Jackson
 ENG 26-002 Morrell St Engineering Amendment 1
 Ganson Street Corridor FY27 HSIP Project



Hubbell, Roth & Clark, Inc.
 May 6, 2026

Item 1 - Ganson Street Corridor FY27 HSIP Project												
	Principal	Project Manager	Project Engineer	Graduate Engineer I	Project Analyst	Survey Manager	Surveyor Party Chief	Survey Technician	CE Supervisor	Construction Observer	Office Tech	TOTAL
	\$60.00	\$53.50	\$43.00	\$41.50	\$34.50	\$51.50	\$39.50	\$31.00	\$46.50	\$33.00	\$34.00	
	HRS	HRS	HRS	HRS	HRS	HRS	HRS	HRS	HRS	HRS	HRS	HRS
Design Engineering Services												
Topographic Survey						2	10	8				20
NEPA/SHPO			40		80							
Plan Preparation	1	16	40	140								197
QA/QC	2											2
Sub-Total Direct Labor Hours	3	16	80	140	80	2	10	8	0	0	0	339
Sub-Total Direct Labor Cost	\$180.00	\$856.00	\$3,440.00	\$5,810.00	\$2,760.00	\$103.00	\$395.00	\$248.00	\$0.00	\$0.00	\$0.00	\$13,792.00
Construction Engineering Services												
Construction Management and Admin.	1	8	48								60	117
Field Observation									44	344		388
Construction Layout							4	1				5
Project Closeout			8								8	16
Sub-Total Direct Labor Hours	1	8	56	0	0	0	4	1	44	344	68	526
Sub-Total Direct Labor Cost	\$60.00	\$428.00	\$2,408.00	\$0.00	\$0.00	\$0.00	\$158.00	\$31.00	\$2,046.00	\$11,352.00	\$2,312.00	\$18,795.00
Overtime for Construction Engineering												
Overtime Rate										\$49.50		
Overtime Hours										80		80
Sub-Total Direct Labor Cost (OT Rates)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,960.00		\$3,960.00
Total Direct Labor (Hours)	4	24	136	140	80	2	14	9	44	424	68	945
Total Labor Costs	\$240.00	\$1,284.00	\$5,848.00	\$5,810.00	\$2,760.00	\$103.00	\$553.00	\$279.00	\$2,046.00	\$15,312.00	\$2,312.00	\$36,547.00
Services by Others												
Geotechnical Investigation (Material Testing Consultants, Inc.)												\$ 1,500.00
Shop Fabrication (Soils and Materials Engineers, Inc.)												\$ 38,000.00
Total of Services by Others												\$ 39,500.00

Total Labor Cost	\$	36,547.00
Total Labor Cost at 3.0 Multiplier	\$	109,641.00
Total of Services by Others	\$	39,500.00
Total Cost at 3.0 Multiplier	\$	149,141.00

MEMO TO: Mayor and City Councilmembers
FROM: Jonathan Greene, City Manager
DATE: June 16, 2026
SUBJECT: **Approval of the second renewal of the 2024 Pavement Marking contract with PK Contracting, Inc.**

Recommendation:

Approve the second renewal of the 2024 Pavement Marking contract with PK Contracting, Inc. of Troy, Michigan in the estimated amount of \$127,964.70, and authorization for the Mayor and City Clerk to execute the appropriate document(s) in accordance with the Purchasing Agent.

Attached is a report and documentation from Troy R. White, City Engineer, regarding approval of the second renewal of the 2024 Pavement Marking contract with PK Contracting, Inc.

I recommend approval of the renewal. Your consideration and concurrence is appreciated.

JG

Attachments

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager
FROM: Troy R. White, P.E., City Engineer
DATE: June 16, 2026

RECOMMENDATION: Approve the second renewal of the 2024 Pavement Marking contract with PK Contracting, Inc. of Troy, Michigan in the estimated amount of \$127,964.70, and authorization for the Mayor and City Clerk to execute the appropriate document(s) in accordance with the Purchasing Agent.

ISSUE STATEMENT

On April 2, 2024, City Council approved the award of the 2024 Pavement Marking Contract to PK Contracting, Inc. of Troy, Michigan in the amount of \$127,964.70. This contract is subject to three 1-year renewals. PK Contracting, Inc. has submitted the attached letter indicating their desire to renew the contract to provide pavement marking services for the 2026 construction season.

DESCRIBE THE CONSEQUENCES

The City has approximately 55 miles of major streets on which pavement markings must be maintained for the safety of motorists. The paint on the pavement markings wears off over one or two years. If the streets lose their lane lines it becomes a safety issue for motorists and a liability for the City. To minimize the City's liability, Engineering developed a contract for pavement marking.

OWNERSHIP

Engineering is responsible for the maintenance of pavement markings on major City streets.

This project will be paid out of Major Street Traffic Service Funds.

SOLUTION

In concurrence with the Purchasing Agent, it is Engineering's recommendation that the second renewal of the 2024 Pavement Marking contract with PK Contracting, Inc. of Troy, Michigan, in the estimated amount of \$127,964.70 be approved, and the Mayor and City Clerk be authorized to execute the appropriate document(s).

FACILITATE IMPLEMENTATION

Approve of the second renewal of the 2024 Pavement Marking contract with PK Contracting, Inc. of Troy, Michigan, in the estimated amount of \$127,964.70, and authorization for the Mayor and City Clerk to execute the appropriate document(s) in accordance with the Purchasing Agent.



MAIN OFFICE
1965 Barrett Drive
Troy, MI 48084-5372
PHONE 248-362-2130
FAX 248-362-4969

June 1, 2026

To Whom It May Concern,

P.K. Contracting, LLC will honor and renew the existing pricing for the City of Jackson's pavement marking contract from 2024.

Please let me know of any questions or concerns.

Thanks,

A handwritten signature in black ink, appearing to read 'Nicholas C. Shea'.

Nicholas C. Shea
Vice President



MEMO TO: Mayor and City Councilmembers

FROM: Jonathan Greene, City Manager

DATE: June 16, 2026

SUBJECT: Contract — Cross-Connection Control Device Inspection and Compliance

Recommendation:

Approval of the five-year contract with HydroCorp Inc. of Troy, Michigan, in the amount of \$400,798.80 to be paid in yearly installments over 60 months, to perform inspections and compliance with all applicable residential properties required to have an approved cross-connection control device.



DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager
FROM: Mike Osborn, Director of Public Works
DATE: June 16, 2026

RECOMMENDATION: Approval of the five-year contract with HydroCorp Inc. of Troy, Michigan, in the amount of \$400,798.80 to be paid in yearly installments over 60 months, to perform inspections and compliance with all applicable residential properties required to have an approved cross-connection control device.

ISSUE STATEMENT

The City of Jackson is required by the Michigan Department of Environment, Great Lakes, and Energy (EGLE) to inspect all applicable residential buildings served by the City's public water system within a ten-year period to ensure compliance with the Cross Connection Control Rules established by EGLE's Health Division.

DESCRIBE THE CONSEQUENCES

The Cross Connection Control Program ensures that all applicable residential buildings with the potential for water to flow back into the public drinking water system are protected with a state-approved device that prevents backflow into the potable water supply. Failure to conduct the required inspections and maintain this program would place the City in violation of the State Safe Drinking Water Act and could jeopardize public health by allowing contaminants to enter the drinking water system.

OWNERSHIP

The City of Jackson has proudly maintained responsibility for cross-connection inspections since the inception of the Safe Drinking Water Act. Partnering with HydroCorp reflects our continued commitment to safeguarding public health and upholding the highest standards of water quality. This contract reinforces our accountability to ensure that every resident in Jackson and the surrounding communities continues to receive safe, clean drinking water.

SOLUTION

HydroCorp already provides excellent service to the City for commercial buildings and has consistently demonstrated the expertise needed to ensure compliance with all state and federal

regulations. Continuing this partnership will maintain the City's strong record of meeting water quality and safety standards.

FACILITATE IMPLEMENTATION

Approve the five-year contract with HydroCorp Inc., to perform inspections and compliance with all applicable properties required to have an approved cross-connection control device.

ATTACHMENTS

1. Jackson-Blackman sole source letter
2. HydroCorp Residential CCC Program Agreement_2026-05-19 - Updated



May 11th, 2026

City of Jackson/Blackman Township
161 W Michigan Ave
Jackson, Michigan 49201

Subject: Sole Source Justification for Cross-Connection Control Program Management

To Whom it May Concern:

I am writing to recommend that City of Jackson/Blackman Township designate HydroCorp as the sole source provider for the cross-connection control program management services. This recommendation is based on HydroCorp's unmatched expertise, specialized service offerings, and proven track record in safeguarding municipal water systems.

Essential Services for Public Health and Regulatory Compliance

The management of cross-connection control programs is a critical component of City of Jackson/Blackman Township's efforts to continue to protect the public water supply from potential contamination. HydroCorp's services ensure compliance with Michigan Department of Environment, Great Lakes, and Energy (EGLE) and protect its residents by:

- Conducting thorough property inspections and test tracking of backflow prevention devices.
- Maintaining comprehensive compliance records.
- Providing technical support and education to City staff and water system customers.

Unique Qualifications of HydroCorp

HydroCorp brings more than 40 years of experience and a singular focus on municipal cross-connection control programs. Our proprietary tools and methodologies are specifically designed to meet the needs of communities like City of Jackson/Blackman Township. We have successfully implemented programs in communities across Michigan, including the current agreement with Jackson/Blackman as well as Detroit, Independence Township, Inkster, Battle Creek, Livonia and Southfield.

HydroCorp's offering includes:

- Turnkey Program Management: Seamless integration of field inspections, customer outreach, and regulatory reporting.
- Specialized Expertise: Industry-certified staff with extensive knowledge of cross-connection control and backflow prevention. This includes a customer service team answering all water customer and field tester questions.
- Proven Technology: Proprietary software systems that ensure accuracy, efficiency, and compliance tracking.

Sole Source Justification

HydroCorp is the only company that offers a comprehensive suite of services, expertise, and proprietary tools. Our expertise in managing these programs is unparalleled in the industry, and our knowledge and experience are critical in ensuring the safety and integrity of your water supply. Given the specialized nature of these services and the lack of comparable providers, we believe that a sole source procurement is justified.

HydroCorp's designation as the sole source provider will allow City of Jackson/Blackman Township to efficiently and effectively implement a comprehensive cross-connection control program without service interruptions, added administrative burden or risk of noncompliance with Michigan Department of Environment, Great Lakes, and Energy.

Request for Approval

I respectfully request the approval to designate HydroCorp as the sole source provider for these essential services. This designation is necessary to maintain the safety and reliability of your water distribution system and ensure compliance with regulatory standards.

If additional information or clarification is required, please do not hesitate to contact me.

Thank you for your attention to this critical matter.

Sincerely,

Signed by:

749616FF1BBF408...

Christopher Spain
Chief Executive Officer
HydroCorp
CSpain@hydrocorpinc.com

SERVICE AGREEMENT

DEVELOPED FOR

Timothy Pickett
City Of Jackson, MI

161 W Michigan Ave
11th Floor
Jackson, MI, 49201

5/19/2026

PROTECTING PEOPLE, WATER, & CRITICAL PIPING INFRASTRUCTURE

For more than four decades, HydroCorp has been dedicated to advancing drinking water safety, compliance, and sustainability nationwide. Specializing in cross-connection control, backflow prevention, and detailed piping system schematics, HydroCorp integrates technology with deep industry expertise to streamline on-site activities, customer service, and data management.

OUR SERVICES



Cross-Connection Control Programs



Backflow Preventer Test Tracking



Water Meter Replacement & Testing



Piping Schematics



Water Quality Management & Sampling



Corporate Office

5700 Crooks Road, Suite 100
Troy, MI 48098

844-493-7646

info@hydrocorpinc.com

hydrocorpinc.com

SCOPE OF WORK.....3-4

PROFESSIONAL SERVICE AGREEMENT.....5-9

APPENDIX - QUALIFICATIONS.....10

Statement of Work

HydroCorp™ (“Company”) will provide the following services to the City Of Jackson, MI (“Client”). This project is a continued effort for an ongoing Cross-Connection Control Program and will provide the City Of Jackson, MI with the necessary data and information to maintain compliance with the Michigan Department of Environment, Great Lakes, and Energy, Drinking Water and Environmental Health Division Cross Connection Control Regulations. Once this project has been approved and accepted by the City Of Jackson, MI and HydroCorp, you may expect completion of the following elements within a 60 month period. The components of the project include:

1.1. Program Review and Program Start-up Meeting. Company will conduct a Program Startup Meeting for the Cross-Connection Control/Backflow Prevention Program. Items for discussion/review will include the following:

- Review state & local regulations
- Review and/or provide assistance in establishing local Cross-Connection Control Ordinance
- Review/establish wording and timeliness for program notifications including:
 - Inspection Notice, Compliance Notice, Non-Compliance Notices 1-2, and Penalty Notices
 - Testing Notices 1,2, and 3, if applicable
- Special Program Notices and Electronic use of notices/program information
- Obtain updated facility listing, address information and existing program data from Utility.
- Prioritize Inspections (Residential Homes)
- Review/establish procedure for vacant homes.
- Establish facility inspection schedule.
- Review/establish procedures and protocols for addressing specific hazards.
- Review/establish procedures including supplemental information/notification that may be requested from these types of facilities in order to achieve program compliance.
- Review/establish program reporting procedures including electronic reporting tools, educational and public awareness brochures

1.2. Inspections. Company will perform Residential Exterior initial inspections, compliance inspections, and re-inspections at individual industrial, commercial, institutional facilities and miscellaneous water users within the utility served by the public water supply for cross-connections. Inspections will be conducted in accordance with the Michigan Department of Environment, Great Lakes, and Energy, Drinking Water and Environmental Health Division Cross Connection Control Rules.

1.3. Inspection Schedule. Company shall determine and coordinate the inspection schedule. Inspection personnel will check in/out on a daily basis with the Client Contract Manager. The initial check-in will include a list of inspections scheduled. An exit interview will include a list of completed inspections.

1.4. Program Data. Company will generate and document the required program data for the Facility Types listed in the Services using the Company’s Software Data Management Program. Program Data shall remain property of Client; however, Company’s Software Data Management program shall remain the property of Company. View only and report capabilities are granted to Client. Additional Services include:

- (a) Prioritize and schedule inspections
- (b) Notify users of inspections and backflow device installation/testing requirements, if applicable
 - i. If applicable, Qualified Michigan Backflow Preventer Testers will register via HydroCorp Managed Software and be verified for current credentials prior to online test forms being accepted. Credential shall be maintained in HydroCorp Software and updated by HydroCorp staff.
 - ii. All testers are required to register & process results online
 - iii. Company does not accept test forms via fax, mail, or email from testers, water customers, or client
- (c) Monitor inspection compliance using Company’s online software management program
- (d) Maintain the program to comply with all Michigan Department of Environment, Great Lakes, and Energy, Drinking Water and Environmental Health Division regulations
- (e) Provide data management and program notices for all inspection and testing (if applicable) services throughout the term

1.5. Account Listing Information. Client shall provide the following information to Company during initial onboarding. Company will accept updates via standard account template no more often than once per month. **Any development work to enter facility listing in Company database will be charged at the rate of \$80.00 per hour. Incorrect facility addresses will be returned to the Utility contact and corrected address will be requested.** Information to include:

- (a) Account Listing: City Of Jackson, MI to provide accurate account listing of active non-residential water customers with known backflow preventer assemblies.
- (b) Account Listing Format: Account listing to be provided in Excel format only; Required Account Information: Service Name, Service Street Address, Service City, Service State, Service Zip, Mailing Name, Mailing Street Address, Mailing City, Mailing State, Mailing Zip.
- (c) Required Device Information: Last Test Date, size, make, model, and serial number (if applicable)
 - i. All previous test data must be provided in excel format. Company will not accept paper tests for upload.

1.6. Cross Connection Control Plan and Review of Cross-Connection Control Ordinance. Company will review and/or develop a comprehensive cross-connection control policy manual/plan and submit to the appropriate regulatory agency for approval on behalf of Client. Company will review or assist in the development of a cross-connection control ordinance.

1.7. Public Relations Program. Company will assist Client with a community-wide public relations program, including general awareness brochures and website cross-connection control program content. The utility/city will provide HydroCorp with an electronic copy of the utility logo or utility letterhead and all envelopes for the mailing of all official program correspondence only (300 dpi in either .eps, or other high-quality image format).

1.8. Support. Company will provide ongoing support via phone, website, or email for the Term.

1.9. Facility Types. The facility types included in the program are as follows: Single Family and Duplex Homes

1.10. Inspection Terms. Company will perform a maximum of 7,400.00 inspections over the Initial Term. The total inspections include all initial inspections, compliance, and re-inspections. Additional Inspections above the contract terms will be billed separately at a rate of \$54.16. Company Personnel will not enter confined spaces. *Vacant facilities that have been provided to Company, scheduled no show, or refusal of inspection will count as an inspection/site visit for purposes of the contract.*

1.11. Compliance with Michigan Department of Environment, Great Lakes, and Energy, Drinking Water and Environmental Health Division. Company will assist in compliance with Michigan Department of Environment, Great Lakes, and Energy, Drinking Water and Environmental Health Division cross-connection control program requirements for all commercial, industrial, institutional, residential, multifamily, and public authority facilities.

1.12. Inventory. Company shall inventory all accessible (ground level) backflow prevention assemblies and devices. Documentation will include: location, size, make, model, and serial number (if applicable).

1.13. Annual Year-End Review. Company will conduct an on-site annual or year-end review meeting to discuss the overall program status and specific program recommendations.

1.14.

The above services will be provided for:

Year	Annual Amount
Year 1	\$74,000.00
Year 2	\$76,960.00
Year 3	\$80,038.40
Year 4	\$83,235.20
Year 5	\$86,565.20
Contract Total	\$400,798.80

Contract Amount is based upon a 60 Months term and shall renew upon mutual agreement in a mutually agreed upon term. HydroCorp will invoice Annually. Pricing is valid for 90 days from the date of the proposal.

SIGNATURES

IN WITNESS WHEREOF, the parties have duly executed this Agreement effective as of the date of 7/1/2026.

City Of Jackson, MI

HydroCorp



By:
Title:

By: Paul M. Patterson
Its: Senior Vice President

HYDROCORP, LLC
TERMS AND CONDITIONS FOR PROFESSIONAL SERVICES

1. **Applicability.** These terms and conditions (these “**Terms**”) are the only terms which govern the provision of the professional services (“**Services**”) by HydroCorp, LLC, a Michigan limited liability company (“**Company**”) to the customer named on the attached statement of work, order form, proposal, or purchase order (“**Client**”, and together with Company the “**Parties**” and each individually a “**Party**”). The attached statement of work, order form, proposal, or purchase order (the “**Proposal**”) and these Terms (collectively, this “**Agreement**”) comprise the entire agreement between the Parties, and supersede all prior or contemporaneous understandings, agreements, negotiations, representations and warranties, and communications, both written and oral. The Proposal is limited to and conditional upon Client’s acceptance of these Terms exclusively. Any additional or different terms proposed by Client, whether in the Proposal or otherwise, are unacceptable to Company, are expressly rejected by Company, and will not become a part of the Proposal.

2. **Performance of Services; Company Obligations.** Company shall provide to Client the Services described and in accordance with the terms and conditions set forth in this Agreement. Additional Services may be added only by executing a new Proposal. Company shall provide Client with an electronic file copy of the utility logo or utility letterhead and all envelopes for the mailing of all official program correspondence only.

3. **Client Obligations.** Client shall: (a) designate one of its employees or agents to serve as its primary contact with respect to this Agreement and to act as its authorized representative with respect to matters pertaining to this Agreement (the “**Client Contract Manager**”), with such designation to remain in force unless and until a successor Client Contract Manager is appointed; (b) require that the Client Contract Manager respond promptly to any reasonable requests from Company for instructions, information, or approvals required by Company to provide the Services; (c) cooperate with Company in its performance of the Services and provide access to Client’s premises, employees, contractors, and equipment as required to enable Company to provide the Services; (d) take all steps necessary, including obtaining any required licenses or consents, to prevent Client-caused delays in Company’s provision of the Services; (e) comply with all responsibilities listed on the Proposal in connection with Company’s provision of the Services.

4. **Fees and Expenses.** In consideration of the provision of the Services by Company and the rights granted to Client under this Agreement, Client shall pay the fees set out in the applicable Proposal. Payment to Company of such fees and the reimbursement of expenses pursuant to this **Section 4** shall constitute payment in full for the performance of the Services. Unless otherwise provided in the applicable Proposal, all payments shall be due and payable within thirty (30) days of the date set forth on an invoice. Client shall reimburse Company for all reasonable expenses incurred in accordance with the Proposal if such expenses have been pre-approved, in writing by the Client Contract Manager, within thirty (30) days of receipt by Client of an invoice from Company accompanied by receipts and reasonable supporting documentation. Client shall be responsible for all sales, use and excise taxes, and any other similar taxes, duties and charges of any kind imposed by any federal, state or local governmental entity on any amounts payable by Client hereunder; and to the extent Company is required to pay any such sales, use, excise, or other taxes or other duties or charges, Client shall reimburse Company in connection with its payment of fees and expenses as set forth in this **Section 4**. Notwithstanding the previous sentence, in no event shall Client pay or be responsible for any taxes imposed on, or regarding, Company’s income, revenues, gross receipts, personnel, or real or personal property or other assets.

5. **Intellectual Property; Ownership.**

(a) Except as set forth in **Section 5(c)**, Client is, and shall be, the sole and exclusive owner of all right, title, and interest in and to the Deliverables (as defined herein) upon full payment of any fees owed to Company, including all Intellectual Property Rights (as defined herein) therein. Company agrees, and will cause its employees or contractors (the “**Company Representatives**”) to agree, that with respect to any Deliverables that may qualify as “work made for hire” as defined in 17 U.S.C. § 101, such Deliverables are hereby deemed a “work made for hire” for Client. To the extent that any of the Deliverables do not constitute a “work made for hire”, Company hereby irrevocably assigns, and shall cause the Company Representatives to irrevocably assign to Client, in each case without additional consideration, all right, title, and interest throughout the world in and to the Deliverables, including all Intellectual Property Rights therein. Company shall cause the Company Representatives to irrevocably waive, to the extent permitted by applicable law, any and all claims such Company Representatives may now or hereafter have in any jurisdiction to so-called “moral rights” or rights of droit moral with respect to the Deliverables. As used herein: (a) “**Deliverables**” mean all documents, work product, and other materials that are delivered to Client hereunder or prepared by or on behalf of Company in the course of performing the Services; and (b) “**Intellectual Property Rights**” means all (i) patents, patent disclosures, and inventions (whether patentable or not), (ii) trademarks, service marks, trade dress, trade names, logos, corporate names, and domain names, together with all of the goodwill associated therewith, (iii) copyrights and copyrightable works (including computer programs), and rights in data and databases, (iv) trade secrets, know-how, and other confidential information, and (v) all other intellectual property rights, in each case whether registered or unregistered and including all applications for, and renewals or extensions of, such rights, and all similar or equivalent rights or forms of protection in any part of the world.

(b) Upon Client’s reasonable request, Company shall, and shall cause the Company Representatives to, promptly take such further actions, including execution and delivery of all appropriate instruments of conveyance, as may be necessary to assist Client to prosecute, register, perfect, or record its rights in or to any Deliverables.

(c) Company and its licensors are, and shall remain, the sole and exclusive owners of all right, title, and interest in and to the Pre-Existing Materials (as defined herein), including all Intellectual Property Rights therein. Company hereby grants Client a limited, irrevocable, perpetual, fully paid-up, royalty-free, non-transferable, non-sublicenseable, worldwide license to use, perform, display, execute, reproduce, distribute, transmit, modify (including to create derivative works), import, make, have made, sell, offer to sell, and otherwise exploit any Pre-Existing Materials to the extent incorporated in, combined with or otherwise necessary for the use of the Deliverables solely to the extent reasonably required in connection with Client’s receipt or use of the Services and Deliverables. All other rights in and to the Pre-Existing Materials are expressly reserved by Company. As used herein, “**Pre-Existing Materials**” means all documents, data, know-how, methodologies, software, and other materials, including computer programs, reports, and specifications, provided by or used by Company in connection with performing the Services, in each case developed or acquired by Company prior to the commencement or independently of this Agreement.

(d) Client and its licensors are, and shall remain, the sole and exclusive owner of all right, title, and interest in and to the Client Materials (as defined herein), including all Intellectual Property Rights therein. Company shall have no right or license to use any Client Materials except solely during the Term to the extent necessary to provide the Services to Client. All other rights in and to the Client Materials are expressly reserved by Client. As used herein, “**Client Materials**” means any documents, data, know-how, methodologies, software, and other materials provided to Company by Client.

6. Access to Company's Software Data Management Program; Management Reports.

(a) Subject to the terms and conditions in this Section 6, Client may, at Client's option, elect to access and use Company's Software Data Management Program (the "**Software**") during the Term. Company will generate and document the required program data for the facility types listed in the Proposal using the Software. Any Client Materials inserted into the Software by or on behalf of Client, or any Deliverables produced as a result of the Software, shall remain property of Client; however, the Software shall remain the property of HydroCorp.

(b) Client agrees to not (i) copy, modify, or create derivative works of the Software, in whole or in part; (ii) rent, lease, lend, sell, sublicense, assign, distribute, publish, transfer, or otherwise make available the Software; (iii) reverse engineer, disassemble, decompile, decode, adapt or otherwise attempt to derive the source code of the Software, in whole or in part; (iv) remove any proprietary notices from the Software; or (v) use the Software in any manner or for any purpose that infringes, misappropriates, or otherwise violates any intellectual property rights of Company.

(c) Client acknowledges that, as between Client and Company, Company owns all right, title and interest, including all intellectual property rights in and to the Software and any derivative works thereof, including all changes, modification, improvements, updates, version, and new releases or any information or data generated by the Software.

(d) Company warrants as of the date of the Proposal, the Software is in functioning condition and is not delivered with viruses or malicious code. EXCEPT FOR THE WARRANTY SET FORTH ABOVE, THE SOFTWARE IS PROVIDED "AS IS" AND COMPANY DISCLAIMS ALL WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING BUT NOT LIMITED TO ALL IMPLIED WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT, OR FITNESS FOR A PARTICULAR PURPOSE. COMPANY MAKES NO WARRANTY (i) THAT CLIENT'S USE OF THE SOFTWARE WILL MEET CLIENT'S REQUIREMENTS, BE ACCURATE, OR BE ERROR FREE, (ii) THAT THE SOFTWARE WILL BE AVAILABLE AT ANY PARTICULAR TIME OR LOCATION; (iii) THAT ANY DEFECTS OR ERRORS WILL BE CORRECTED; (iv) THAT CLIENT MAY RELY ON THE SOFTWARE FOR COMPLIANCE WITH ANY STATUTORY OR REGULATORY REQUIREMENTS AND/OR REPORTING OBLIGATIONS; OR (v) THAT THE SOFTWARE WILL BE COMPATIBLE WITH ANY HARDWARE OR SYSTEMS SOFTWARE CONFIGURATION.

(e) Comprehensive management reports in electronic, downloadable format on a, as applicable to Client, monthly, quarterly, and/or annual basis shall be available for access by Client. Reports to include the following information: (i) name, location, and date of inspections; (ii) number of facilities inspected/surveyed; and (iii) number of facilities compliant/non-compliant.

7. Confidentiality. From time to time during the Term, either Party (as the "**Disclosing Party**") may disclose or make available to the other Party (as the "**Receiving Party**"), non-public, proprietary, and confidential information of Disclosing Party, whether disclosed in writing or orally, and whether or not labeled as "confidential" ("**Confidential Information**"); provided, however, that Confidential Information does not include any information that: (a) is or becomes generally available to the public other than as a result of Receiving Party's breach of this Section 7; (b) is or becomes available to the Receiving Party on a non-confidential basis from a third-party source that was not legally or contractually restricted from disclosing such information; (c) the Receiving Party establishes by documentary evidence, was in Receiving Party's possession prior to Disclosing Party's disclosure hereunder; or (d) the Receiving Party establishes by documentary evidence, was or is independently developed by Receiving Party or its personnel without using any of the Disclosing Party's Confidential Information. The Receiving Party shall: (i) protect and safeguard the confidentiality of the Disclosing Party's Confidential

Information with at least the same degree of care as the Receiving Party would protect its own Confidential Information, but in no event with less than a commercially reasonable degree of care; (ii) not use the Disclosing Party's Confidential Information, or permit it to be accessed or used, for any purpose other than to exercise its rights or perform its obligations under this Agreement; and (iii) not disclose any such Confidential Information to any person or entity, except to the Receiving Party's Representatives (as hereinafter defined) who need to know the Confidential Information to assist the Receiving Party, or act on its behalf, to exercise its rights or perform its obligations under this Agreement. If the Receiving Party becomes legally compelled to disclose any Confidential Information, the Receiving Party shall provide: (A) prompt written notice of such requirement so that the Disclosing Party may seek, at its sole cost and expense, a protective order or other remedy; and (B) reasonable assistance, at the Disclosing Party's sole cost and expense, in opposing such disclosure or seeking a protective order or other limitations on disclosure. If, after providing such notice and assistance as required herein, the Receiving Party remains required by applicable law to disclose any Confidential Information, the Receiving Party shall disclose no more than that portion of the Confidential Information which, on the advice of the Receiving Party's legal counsel, the Receiving Party is legally required to disclose and, upon the Disclosing Party's request, shall use commercially reasonable efforts to obtain assurances from the applicable court or agency that such Confidential Information will be afforded confidential treatment. As used herein, "**Representatives**" mean a Party's affiliates and each of their respective employees, agents, contractors, subcontractors, officers, directors, partners, shareholders, attorneys, third-party advisors, successors and permitted assigns.

8. Indemnification. Client shall defend, indemnify, and hold harmless Company and its affiliates and its and their respective members, managers, officers, directors, employees, agents, successors, and permitted assigns from and against all Losses (as defined herein) arising out of or resulting from any third-party claim arising out of or resulting from: (a) bodily injury, death of any person, or damage to real or tangible, personal property resulting from the grossly negligent or willful acts or omissions of Client; or (b) Client's breach of any representation, warranty, or obligation of Client in this Agreement. As used herein, "**Losses**" mean all losses, damages, liabilities, deficiencies, actions, judgments, interest, awards, penalties, fines, costs, or expenses of whatever kind, including reasonable attorneys' fees and the cost of enforcing any right to indemnification hereunder and the cost of pursuing any insurance providers.

9. Representations and Warranties. Each Party represents and warrants to the other Party that: (a) if an entity, it is duly organized, validly existing and in good standing as a corporation or other entity as represented herein under the laws and regulations of its jurisdiction of incorporation, organization, or chartering, or, if a municipal agency, it has the authority under the laws of its state of jurisdiction; (b) it has the full right, power, and authority to enter into this Agreement, to grant the rights and licenses granted hereunder, and to perform its obligations hereunder; (c) the execution of this Agreement by its representative whose signature is set forth at the end hereof has been duly authorized by all necessary corporate action of the Party; and (d) when executed and delivered by such Party, this Agreement will constitute the legal, valid, and binding obligation of such Party, enforceable against such Party in accordance with its terms.

10. Limited Warranty.

(a) Company warrants that it shall perform the Services: (i) in accordance with the terms and subject to the conditions set out in the respective Proposal and this Agreement; (ii) using personnel of industry standard skill, experience, and qualifications; and (iii) in a timely,

workmanlike, and professional manner in accordance with generally recognized industry standards for similar services.

(b) Company's sole and exclusive liability and Client's sole and exclusive remedy for breach of this warranty shall be as follows:

i. Company shall use commercially reasonable efforts to promptly cure any such breach; provided, that if Company cannot cure such breach within a reasonable time (but no more than thirty (30) days) after Client's written notice of such breach, Client may, at its option, terminate the Agreement by serving written notice of termination in accordance with Section 12.

ii. In the event the Agreement is terminated pursuant to Section 10(b)(i) above, Company shall within thirty (30) days after the effective date of termination, refund to Client any fees paid by Client as of the date of termination for the Service or Deliverables, less a deduction equal to the fees for receipt or use of such Deliverables or Service up to and including the date of termination on a pro-rated basis.

iii. The foregoing remedy shall not be available unless Client provides written notice of such breach within thirty (30) days after delivery of such Service or Deliverable to Client.

iv. COMPANY MAKES NO WARRANTIES EXCEPT FOR THAT PROVIDED IN SECTION 10(a) ABOVE. ALL OTHER WARRANTIES, EXPRESS AND IMPLIED, ARE EXPRESSLY DISCLAIMED.

11. Limitation of Liability. IN NO EVENT SHALL COMPANY BE LIABLE TO CLIENT OR TO ANY THIRD PARTY FOR ANY LOSS OF USE, REVENUE, OR PROFIT OR LOSS OF DATA OR DIMINUTION IN VALUE, OR FOR ANY CONSEQUENTIAL, INCIDENTAL, INDIRECT, EXEMPLARY, SPECIAL, OR PUNITIVE DAMAGES WHETHER ARISING OUT OF BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE), OR OTHERWISE, REGARDLESS OF WHETHER SUCH DAMAGE WAS FORESEEABLE AND WHETHER OR NOT COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND NOTWITHSTANDING THE FAILURE OF ANY AGREED OR OTHER REMEDY OF ITS ESSENTIAL PURPOSE. IN NO EVENT SHALL COMPANY'S AGGREGATE LIABILITY ARISING OUT OF OR RELATED TO THIS AGREEMENT, WHETHER ARISING OUT OF OR RELATED TO BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE), OR OTHERWISE, EXCEED THE AGGREGATE AMOUNTS PAID TO COMPANY PURSUANT TO THE APPLICABLE PROPOSAL GIVING RISE TO THE CLAIM.

12. Term and Termination. This Agreement shall commence on the effective date of the Proposal and shall continue thereafter (a) for the term set forth in the Proposal or (b) if the term is silent, until the Services are completed by Company, unless, in either case, earlier terminated by either Party as set forth herein (the "**Term**"). Upon commencement of each Proposal, Client acknowledges and agrees that the fees owed by Client to Company shall be subject to an annual increase equal to the Consumer Price Index for All Urban Consumers (CPI-U); U.S. City Average; All items, not seasonally adjusted, 1982-1984=100 reference base, as of such annual fee increase date, or 4%, whichever is greater. Either Party may terminate this Agreement, effective upon written notice to the other Party (the "**Defaulting Party**"), if the Defaulting Party: (i) breaches this Agreement, and such breach is incapable of cure, or with respect to a breach capable of cure, the Defaulting Party does not cure such breach within thirty (30) days after receipt of written notice of such breach; (ii) becomes insolvent or admits its inability to pay its debts generally as they become due; (iii) becomes subject, voluntarily or involuntarily, to any proceeding under any domestic or foreign bankruptcy or insolvency law, which is not fully stayed within seven (7) business days or is not dismissed or vacated within forty-five (45) days after filing; (iv) is dissolved or liquidated or takes any corporate action for such purpose; (v) makes a general assignment for the benefit of creditors; or (vi) has a receiver, trustee, custodian, or similar agent appointed by order of any court of competent jurisdiction to take charge of or sell any material portion of its property or business. Termination of this Agreement will not automatically terminate any outstanding Proposal, and the applicable

Proposal shall continue in full force and effect until (A) completion of the Services set forth in the applicable outstanding Proposal (B) termination of the applicable Proposal pursuant to additional terms set forth therein, or (C) termination of the Proposal by the non-Defaulting Party.

13. Insurance.

(a) During the term of this Agreement, Client shall, at its own expense, maintain and carry insurance with financially sound and reputable insurers, in full force and effect that includes, but is not limited to, commercial general liability on an all-risk basis and including extended coverage for matters set forth in this Agreement with financially sound and reputable insurers. Upon Company's request, Client shall provide Company with a certificate of insurance from Client's insurer evidencing the insurance coverage specified in this Agreement. The certificate of insurance shall name Company as an additional insured. Client shall provide Company with thirty (30) days' advance written notice in the event of a cancellation or material change in Client's insurance policy. Except where prohibited by law, Client shall require its insurer to waive all rights of subrogation against Company's insurers and Company.

(b) During the term of this Agreement, Company shall, at its own expense, maintain and carry the following types of insurance: (i) Comprehensive General Liability with limits no less than one million dollars (\$1,000,000) per occurrence and two million dollars (\$2,000,000) in the aggregate; (ii) Excess Umbrella Liability with limits no less than five million dollars (\$5,000,000) per occurrence and five million dollars (\$5,000,000) in the aggregate; (iii) Automobile Liability with limits no less than one million dollars (\$1,000,000), combined single limit; (iv) Worker's Compensation with limits no less than one million dollars (\$1,000,000) per occurrence; and (v) Errors and Omissions Liability with limits no less than two million dollars (\$2,000,000) per occurrence and two million dollars (\$2,000,000) in the aggregate. Upon Client's request, Company shall provide Client with a certificate of insurance from Company's insurer evidencing the insurance coverage specified in this Agreement. The certificate of insurance for the Comprehensive General Liability policy shall name Client as an additional insured. Company shall provide Client with thirty (30) days' advance written notice in the event of a cancellation or material change in Client's insurance policy.

14. Entire Agreement. This Agreement, including and together with any related Proposals, exhibits, schedules, attachments, and appendices, constitutes the sole and entire agreement of the Parties with respect to the subject matter contained herein, and supersedes all prior and contemporaneous understandings, agreements, representations, and warranties, both written and oral, regarding such subject matter.

15. Notices. All notices, requests, consents, claims, demands, waivers, and other communications under this Agreement (each, a "**Notice**") must be in writing and addressed to the other Party at its address set forth on the Proposal (or to such other address that the receiving Party may designate from time to time in accordance with this Section 15). Unless otherwise agreed herein, all Notices must be delivered by personal delivery, nationally recognized overnight courier or certified or registered mail (in each case, return receipt requested, postage prepaid). Except as otherwise provided in this Agreement, a Notice is effective only (a) on receipt by the receiving Party; and (b) if the Party giving the Notice has complied with the requirements of this Section 15.

16. Severability. If any term or provision of this Agreement is found by a court of competent jurisdiction to be invalid, illegal, or unenforceable in any jurisdiction, such invalidity, illegality, or unenforceability shall not affect any other term or provision of this Agreement or invalidate or render unenforceable such term or provision in any other jurisdiction.

17. Waiver. No waiver by any Party of any of the provisions of this Agreement shall be effective unless explicitly set forth in writing and

signed by the Party so waiving. Except as otherwise set forth in this Agreement, no failure to exercise, or delay in exercising, any right, remedy, power, or privilege arising from this Agreement shall operate or be construed as a waiver thereof, nor shall any single or partial exercise of any right, remedy, power, or privilege hereunder preclude any other or further exercise thereof or the exercise of any other right, remedy, power, or privilege.

18. Assignment; Successors and Assigns. Client shall not assign, transfer, delegate, or subcontract any of its rights or delegate any of its obligations under this Agreement without the prior written consent of Company. Any purported assignment or delegation in violation of this Section 18 shall be null and void. No assignment or delegation shall relieve Client of any of its obligations under this Agreement. Company may assign any of its rights or delegate any of its obligations to any affiliate or to any person acquiring all or substantially all of Company's assets without Client's consent. This Agreement is binding on and inures to the benefit of the Parties to this Agreement and their respective permitted successors and permitted assigns.

19. Relationship of the Parties. The relationship between the Parties is that of independent contractors. The details of the method and manner for performance of the Services by Company be under its own control, Client being interested only in the results thereof. Company shall be solely responsible for supervising, controlling, and directing the details and manner of the completion of the Services. Nothing in this Agreement shall give Client the right to instruct, supervise, control, or direct the details and manner of the completion of the Services. The Services must meet Client's final approval and shall be subject to Client's general right of inspection throughout the performance of the Services and to secure satisfactory final completion. Nothing contained in this Agreement shall be construed as creating any agency, partnership, joint venture, or other form of joint enterprise, employment, or fiduciary relationship between the Parties, and neither Party shall have authority to contract for or bind the other Party in any manner whatsoever.

20. No Third-Party Beneficiaries. This Agreement benefits solely the Parties to this Agreement and their respective permitted successors and assigns and nothing in this Agreement, express or implied, confers on any other person or entity any legal or equitable right, benefit, or remedy of any nature whatsoever under or by reason of this Agreement.

21. Choice of Law. This Agreement and all related documents including all exhibits attached hereto and all matters arising out of or relating to this Agreement, whether sounding in contract, tort, or statute are governed by, and construed in accordance with, the laws of the State in which Client's principal place of business is located, without giving effect to the conflict of laws provisions thereof to the extent such principles or rules would require or permit the application of the laws of any jurisdiction other than those of the State in which Client's principal place of business is located.

22. Waiver of Jury Trial. EACH PARTY ACKNOWLEDGES THAT ANY CONTROVERSY THAT MAY ARISE UNDER THIS AGREEMENT, INCLUDING EXHIBITS, SCHEDULES, ATTACHMENTS, AND APPENDICES ATTACHED TO THIS AGREEMENT, IS LIKELY TO INVOLVE COMPLICATED AND DIFFICULT ISSUES AND, THEREFORE, EACH SUCH PARTY IRREVOCABLY AND UNCONDITIONALLY WAIVES ANY RIGHT IT MAY HAVE TO A TRIAL BY JURY IN RESPECT OF ANY LEGAL ACTION ARISING OUT OF OR RELATING TO THIS AGREEMENT, INCLUDING ANY EXHIBITS, SCHEDULES, ATTACHMENTS, OR APPENDICES ATTACHED TO THIS AGREEMENT, OR THE TRANSACTIONS CONTEMPLATED HEREBY.

23. Force Majeure. No Party shall be liable or responsible to the other Party, or be deemed to have defaulted under or breached this Agreement, for any failure or delay in fulfilling or performing any term of this Agreement (except for any obligations of Client to make payments to Company hereunder), when and to the extent such failure or delay is caused by or results from acts beyond the impacted Party's ("**Impacted Party**") reasonable control, including, without limitation, the following force majeure events ("**Force Majeure Event(s)**"): (a) acts of God; (b) flood, fire, earthquake, pandemics, epidemics, or explosion; (c) war, invasion, hostilities (whether war is declared or not), terrorist threats or acts, riot, or other civil unrest; (d) government order, law, or actions; (e) embargoes or blockades in effect on or after the date of this Agreement; (f) national or regional emergency; (g) strikes, labor stoppages, or slowdowns, or other industrial disturbances; (h) telecommunication breakdowns, power outages or shortages, lack of warehouse or storage space, inadequate transportation services, or inability or delay in obtaining supplies of adequate or suitable materials; and (i) other similar events beyond the reasonable control of the Impacted Party. The Impacted Party shall give notice within ten (10) days of the Force Majeure Event to the other Party, stating the period of time the occurrence is expected to continue. The Impacted Party shall use diligent efforts to end the failure or delay and ensure the effects of such Force Majeure Event are minimized. The Impacted Party shall resume the performance of its obligations as soon as reasonably practicable after the removal of the cause. In the event that the Impacted Party's failure or delay remains uncured for a period of fifteen (15) days following written notice given by it under this Section 23, the other Party may thereafter terminate this Agreement upon fifteen (15) days' written notice.

24. Publicity. Unless the a Party provides the other Party with written notice to the contrary or of any reasonable restrictions or requirements, such Party acknowledges and agrees that the other Party shall have the right to use such Party's name, likeness, and logos in any digital, online, and printed publicity or marketing materials prepared by the other Party and in presentations to current or prospective clients and others.

Appendix

Specific Qualifications & Experience

HydroCorp™ is a professional service organization that specializes in Cross Connection Control Programs. Cross Connection Control Program Management & Training is the main core and focus of our business. We are committed to providing water utilities and local communities with a cost-effective and professionally managed cross-connection control program in order to assist in protecting the public water supply.

- HydroCorp conducts over 110,000 Cross Connection Control Inspections **annually**.
- HydroCorp tracks and manages over 135,000+ backflow prevention assemblies for our Municipal client base.
- Our highly trained staff works in an efficient manner in order to achieve maximum productivity and keep program costs affordable. We have a detailed **system** and **process** that each of our field inspectors follow in order to meet productivity and quality assurance goals.
- Our municipal inspection team is committed to providing outstanding customer service to the water users in each of the communities we serve. We teach and train customer service skills in addition to the technical skills since our team members act as representatives of the community that we service.
- Our municipal inspection team has attended training classes and received certification from the following recognized Cross Connection Control Programs: UF TREEO, UW-Madison, and USC – Foundation for Cross Connection Control and Hydraulic Research, American Backflow Prevention Association (ABPA), American Society for Sanitary Engineering (ASSE). HydroCorp recognizes the importance of Professional Development and Learning. We invest heavily in internal and external training with our team members to ensure that each Field Service and Administrative team member has the skills and abilities to meet the needs of our clients.
- We have a trained administrative staff to handle client needs, water user questions and answer telephone calls in a professional, timely, and courteous manner. Our administrative staff can answer most technical calls related to the cross-connection control program and have attended basic cross-connection control training classes.
- HydroCorp currently serves over 550 communities in Michigan, Wisconsin, Minnesota, Maryland, Delaware, Virginia, California, Idaho, Utah & Florida. We still have our first customer!
- HydroCorp and its' staff are active members in many water industry associations including: National Rural Water Association, State Rural Water Associations, National AWWA, State AWWA Groups, HydroCorp is committed to assisting these organizations by providing training classes, seminars, and assistance in the area of Cross Connection Control.
- Several Fortune 500 companies have relied on HydroCorp to provide Cross Connection Control Surveys, Program Management & Reporting to assist in meeting state/local regulations as well as internal company guidelines.

MEMO TO: Mayor and City Councilmembers
FROM: Jonathan Greene, City Manager
DATE: June 16, 2026
SUBJECT: **Approval of the award for Major Street HMA Patching contract to Michigan Paving and Materials, Co.**

Recommendation:

Approve the award for Major Street HMA Patching contract to Michigan Paving and Materials, Co., of Grand Rapids, Michigan at a cost of \$234,076.20 and authorize the Mayor and City Clerk to execute the appropriate documents.

Attached is a report and documentation from Troy White, City Engineer, regarding approval of the contract award. I recommend approval of the contract award. Your consideration and concurrence is appreciated.

JG

Attachments

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager
FROM: Troy R. White, P.E., City Engineer
DATE: June 16, 2026

RECOMMENDATION: Approve the award for Major Street HMA Patching contract to Michigan Paving and Materials, Co., of Grand Rapids, Michigan at a cost of \$234,076.20 and authorize the Mayor and City Clerk to execute the appropriate documents.

ISSUE STATEMENT

On May 20, 2026, bids were received and opened for the annual Major Street HMA Patching contract. This an annual project to mill and repave asphalt pavement at segmented locations of surface failure. For 2026, this patching work will be performed on High Street between Losey Avenue and Executive Drive.

DESCRIPTION OF CONSEQUENCES

If the contract is not awarded, the maintenance work will not be performed and the pavement surface on East High Street between Losey Avenue and Executive Drive will continue to deteriorate.

The results for the sealed bids are shown on the table below:

Name	Bid	Over/Under Est	% of Est
Engineer's Estimate	\$ 256,103.50	\$ 0.00	100 %
Michigan Paving & Materials Co., Grand Rapids, MI	\$ 234,076.20	- \$ 22,027.30	91 %
Rieth-Riley Construction Co., Inc., Lansing, MI	\$ 355,062.00	+ \$ 98,958.50	139 %

This project will be paid for using Major Street Funds. This contract is subject to two (2) one-year renewals contingent upon the approval of both the City and the contractor.

OWNERSHIP

The bid's costs and associated submittals were reviewed and scored in accordance with the Responsible Contractor Ordinance for the following categories:

- A) Corporate Accountability (25%)
- B) Workplace Safety (25%)
- C) Workforce Development (15%)
- D) Social Equity (10%)
- E) Price (25%)

The scoring results are shown in the table below.

Name	A	B	C	D	E	Total
Michigan Paving & Materials Co., Grand Rapids, MI	25	5	10	5	15	60
Rieth-Riley Construction Co., Inc., Lansing, MI	20	10	10	4	10	54

SOLUTION

It is recommended that the contract be awarded to Michigan Paving & Materials Co., Grand Rapids, MI as their bid cost is the lowest and their Responsible Contractor scoring the highest.

FACILITE IMPLEMENTATION

Approve the award for Major Street HMA Patching contract to Michigan Paving and Materials, Co., of Grand Rapids, Michigan at a cost of \$234,076.20 and authorize the Mayor and City Clerk to execute the appropriate documents.

TRW/kmm

RESPONSIBLE CONTRACTOR EVALUATION

ENG 26-10 Major Street HMA Patching

05-26-26, trw

CRITERIA CATEGORY	CRITERIA NO.	PNT SHARE	EARNED PNTS				
			MICH PAVING	RIETH-RILEY			
CORPORATE ACCOUNTABILITY							
MANAGEMENT QUALIFICATIONS	1-18	5	5	5			
REFERENCES	19	5	5	5			
QUALITY ASSURANCE PROGRAM	20	5	5	3			
WORK PROGRESS	21	5	5	5			
PAST PROJECTS	22	5	5	2			
SUBTOTAL		25	25	20	0	0	
WORKPLACE SAFETY							
APPRENTICE RATIO	23	5	5	0			
EMR (EXP MODIFICATION RATING)	24	5	0	5			
OSHA TRAINING	25	5	0	5			
MASTER/JOURNEYMAN CERT	26	5	0	0			
SUBTOTAL		20	5	10	0	0	
WORKFORCE DEVELOPMENT							
PAY RATES & BENEFITS	15	5	5	5			
APPRENTICESHIP PROGRAMS	ATTACH	5	0	0			
SKILL/QUAL ASSESSMENT DOCS	23	5	5	5			
SUBTOTAL		15	10	10	0	0	
SOCIAL EQUITY							
LOCAL RESIDENTS	27	3	1	0			
EEO PROGRAM	28	3	0	0			
NON-DISCRIMINATION POLICY	29	4	4	4			
SUBTOTAL		10	5	4	0	0	
PRICE							
CHANGE ORDER STATEMENT	--	5	0	0			
TOTAL BID COST	--	15	15	10			
LABOR/MATERIAL/EQUIP DETAIL	--	5	0	0			
SUBTOTAL		25	15	10	0	0	
TOTAL RATING		95	60	54	0	0	

	TOTAL BID	APPRE-NTICES	EMR RATING	CITY RES STAFF
MICH PAVING	\$ 234,076.20	0.25	not provided	0.00
RIETH-RILEY	\$ 355,062.00	not provided	0.65	0.00
\$ -	\$ -			0.00
\$ -	\$ -			0.00

MEMO TO: Mayor and City Councilmembers
FROM: Jonathan Greene, City Manager
DATE: June 16, 2026
SUBJECT: **Approval of the award for M-106 Cooper Street Maintenance Paving contract**

Recommendation:

Approve the award for M-106 Cooper Street Maintenance Paving contract to Michigan Paving and Materials, Co., of Grand Rapids, Michigan at a cost of \$136,411.50 and authorize the Mayor and City Clerk to execute the appropriate documents.

Attached is a report and documentation from Troy White, City Engineer, regarding approval of the contract award. I recommend approval of the contract award. Your consideration and concurrence is appreciated.

JG

Attachments

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager
FROM: Troy R. White, P.E., City Engineer
DATE: June 16, 2026

RECOMMENDATION: Approve the award for M-106 Cooper Street Maintenance Paving contract to Michigan Paving and Materials, Co., of Grand Rapids, Michigan at a cost of \$136,411.50 and authorize the Mayor and City Clerk to execute the appropriate documents.

ISSUE STATEMENT

On June 2, 2026, bids were received and opened for the M-106 Cooper Street Maintenance Paving contract to perform patching work on Cooper Street between North Street and the north City Limits.

DESCRIPTION OF CONSEQUENCES

If the contract is not awarded, the maintenance work will not be performed and the pavement surface on Cooper Street will continue to deteriorate.

The results for the sealed bids are shown on the table below:

Name	Bid	Over/Under Est	% of Est
Engineer's Estimate	\$ 103,416.00	\$ 0.00	100 %
Michigan Paving & Materials Co., Grand Rapids, MI	\$ 136,411.50	+ \$ 32,995.00	132 %

This project will be paid for using Major Street Funds which will be reimbursed by MDOT Maintenance Funds.

OWNERSHIP

The bid's costs and associated submittals were reviewed and scored in accordance with the Responsible Contractor Ordinance for the following categories:

- A) Corporate Accountability (25%)
- B) Workplace Safety (25%)
- C) Workforce Development (15%)
- D) Social Equity (10%)
- E) Price (25%)

The scoring results are shown in the table below.

Name	A	B	C	D	E	Total
Michigan Paving & Materials Co., Grand Rapids, MI	25	5	10	5	15	60

SOLUTION

It is recommended that the contract be awarded to Michigan Paving & Materials Co., Grand Rapids, MI as their bid cost is the lowest and their Responsible Contractor scoring the highest.

FACILIAE IMPLEMENTATION

Approve the award for M-106 Cooper Street Maintenance Paving contract to Michigan Paving and Materials, Co., of Grand Rapids, Michigan at a cost of \$136,411.50 and authorize the Mayor and City Clerk to execute the appropriate documents.

TRW/kmm

RESPONSIBLE CONTRACTOR EVALUATION

ENG 26-11 M-106 COOPER STREET PATCHING

06-03-26, TRW

CRITERIA CATEGORY	CRITERIA NO.	PNT SHARE	MICH PAVING	EARNED PNTS					
CORPORATE ACCOUNTABILITY									
MANAGEMENT QUALIFICATIONS	1-18	5	5						
REFERENCES	19	5	5						
QUALITY ASSURANCE PROGRAM	20	5	5						
WORK PROGRESS	21	5	5						
PAST PROJECTS	22	5	5						
SUBTOTAL		25	25	0	0	0			
WORKPLACE SAFETY									
APPRENTICE RATIO	23	5	5						
EMR (EXP MODIFICATION RATING)	24	5	0						
OSHA TRAINING	25	5	0						
MASTER/JOURNEYMAN CERT	26	5	0						
SUBTOTAL		20	5	0	0	0			
WORKFORCE DEVELOPMENT									
PAY RATES & BENEFITS	15	5	5						
APPRENTICESHIP PROGRAMS	ATTACH	5	0						
SKILL/QUAL ASSESSMENT DOCS	23	5	5						
SUBTOTAL		15	10	0	0	0			
SOCIAL EQUITY									
LOCAL RESIDENTS	27	3	1						
EEO PROGRAM	28	3	0						
NON-DISCRIMINATION POLICY	29	4	4						
SUBTOTAL		10	5	0	0	0			
PRICE									
CHANGE ORDER STATEMENT	--	5	0						
TOTAL BID COST	--	15	15						
LABOR/MATERIAL/EQUIP DETAIL	--	5	0						
SUBTOTAL		25	15	0	0	0			
TOTAL RATING		95	60	0	0	0			

	TOTAL BID	APPRE-NTICES	EMR RATING	CITY RES STAFF
MICH PAVING	\$ 234,076.20	0.25	not provided	0.00
\$ -	\$ -			0.00
\$ -	\$ -			0.00
\$ -	\$ -			0.00



MEMO TO: Mayor and City Councilmembers

FROM: Jonathan Greene, City Manager

DATE: June 16, 2026

SUBJECT: Water and Wastewater Treatment Chemicals — Fiscal Year 2026/27 Purchase

Recommendation:

Award Contracts for the Fiscal Year 2026/2027 purchase of Water and Wastewater Treatment chemicals.



DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager
FROM: Mike Osborn, Director of Public Works
DATE: June 16, 2026

RECOMMENDATION: Award Contracts for the Fiscal Year 2026/2027 purchase of Water and Wastewater Treatment chemicals.

ISSUE STATEMENT

The City of Jackson, through the Mid-Michigan Bulk Water Chemical Consortium, and a City of Jackson Request for Proposal (RFP) issued on 4/29/2026, issued requests for chemical bids. These chemicals are utilized in the treatment processes at both the Water and Wastewater Treatment Plants over the next fiscal year. Hydrofluosilic Acid was not bid on by any supplier in the Mid-Michigan Bulk Water Chemical Consortium or the City of Jackson RFP. Hydrofluosilic Acid is a byproduct of making Phosphate fertilizer and Quartz rock processing. Both of which are currently compromised markets.

DESCRIBE THE CONSEQUENCES

Without the purchase of these chemicals, our drinking water and wastewater processes would not be safe for their respective environments, which could lead to pollution of rivers, streams and lakes or cause damage to our drinking water system. These chemicals help insure safe and clean water for the City of Jackson and surrounding constituents. Lastly, with a no-bid situation on Hydrofluosilic Acid we will have to look at spot purchases until the market's balance, or someone starts producing Hydrofluosilic Acid as a stand-alone chemical.

OWNERSHIP

The City Staff has done its due diligence to obtain the best pricing on the necessary chemicals to ensure that the Water Treatment Plant and the Wastewater Treatment Plants can safeguard these necessary services to the residents of Jackson and its surrounding constituents.

SOLUTION

The annual treatment chemical purchases are included in the approved 2026-2027 water and wastewater treatment budgets.

Chemical	Company	Cost	Unit	Quantity	Unit	Total Cost
Lime	Graymont Western Lime	\$ 210.00	per ton	x 3,000	tons	\$ 630,000
Ferric Chloride	PVS Technologies	\$ 1138.00	per ton	x 335	tons	\$381,230
Hydrofluosilic Acid	No bid	\$	per ton	x 25	tons	
Liquid Caustic Soda	Alexander Chemical Corp.	\$ 824.00	per ton	x 60	tons	\$ 49,440
Chlorine	JCI Jones Chemicals, Inc.	\$1,330.00	per ton	x 50	tons	\$ 66,500
Soda Ash	DuBois Chemicals, Inc.	\$ 395.00	per ton	x 70	tons	\$ 27,650
Phosphate	Shannon Chemical Corp.	\$ 174.00	per CWT	x 240	CWT	\$ 41,760

FACILITATE IMPLEMENTATION

Approve the purchase of these chemicals and providers listed above. The lime, ferric chloride, and soda ash were bid through our consortium with the Lansing Board of Water and Light, the City of Lansing, East Lansing, and various other communities. The remaining chemicals were bid through the City of Jackson's Purchasing Department. We will get quotes to spot purchase Hydrofluosilic Acid as we need it until we can bid it out again next year.

Restate the recommendation

ATTACHMENTS

1. Bid Tabulation - 2026 CHEMICALS - WTP
2. FW_ 2026-2027 Chemical Consortium_NO BID INQUIRY - HFS ACID
3. Table of bid tabulation
4. Re_ 2026-2027 Chemical Consortium_NO BID INQUIRY

BID TABULATION - 2026 CHEMICALS - WTP MAY 27, 2026				Alexander Chemical Corporation 7593 S. First Road LaPorte, IN 46350	Carus LLC 315 Fifth Street Peru, IL 61354	Chemrite, Inc. 5202 Belle Wood Ct Ste 104 Buford, GA 30518	JCI Jones Chemicals Inc 1765 Ringling Blvd. Sarasota, FL 34236	Shannon Chemical PO Box 376 Malvern, PA 19355
Line Item	Description	Est. Quantity	Unit of Measure	Unit Cost	Unit Cost	Unit Cost	Unit Cost	Unit Cost
1	CHLORINE	50	TON	\$1,624.00	No Bid	No Bid	\$1,330.00	No Bid
2	FREIGHT - CHLORINE (IF APPLICABLE)	1	LOAD	No Bid	No Bid	No Bid	No Bid	No Bid
3	LIQUID CAUSTIC SODA (DRY TON) FREIGHT - LIQUID CAUSTIC SODA (IF APPLICABLE)	60	DRY TON	\$824.00	No Bid	No Bid	\$835.00	No Bid
4	PHOSPHATE	1	LOAD	No Bid	No Bid	No Bid	No Bid	No Bid
5	FREIGHT - PHOSPHATE (IF APPLICABLE)	240	CWT	No Bid	\$217.00	\$181.60	No Bid	\$174.00
6	SODIUM HYPOCHLORITE LIQUID FREIGHT - SODIUM HYPOCHLORITE	2400	GAL	No Bid	No Bid	No Bid	No Bid	No Bid
7	LIQUID (IF APPLICABLE)	1	LOAD	No Bid	No Bid	No Bid	No Bid	No Bid
8	HYDROFLUOSILICIC ACID DEMURRAGE (FIRST 4 HOURS FREE) -	25	TON	No Bid	No Bid	No Bid	No Bid	No Bid
9	HYDROFLUOSILICIC ACID FREIGHT - HYDROFLUOSILICIC ACID (IF APPLICABLE)	1	LOAD	No Bid	No Bid	No Bid	No Bid	No Bid
10	HYDROFLUOSILICIC ACID FREIGHT - HYDROFLUOSILICIC ACID (IF APPLICABLE)	1	LOAD	No Bid	No Bid	No Bid	No Bid	No Bid
11								

From: [Shelley Riggle](#)
To: [Monica Clark](#)
Cc: [Shelley Riggle](#)
Subject: FW: 2026-2027 Chemical Consortium/NO BID INQUIRY - HFS ACID
Date: Monday, April 6, 2026 11:43:42 AM
Attachments: [image002.png](#)
[image003.png](#)

[EXTERNAL] This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

- ITD

Good Morning Monica,

I hope things are well for you, And No we are not saying we cannot provide at all but as previously mentioned below, Hydrofluorosilicic acid is recovered as a byproduct of phosphate fertilizer production. Reduced operating rates and maintenance outages at phosphate facilities have lowered byproduct recovery, tightening available supply across the market.

This product is not typically manufactured independently. Availability is directly linked to phosphate / Quartz rock processing volumes, which are driven by fertilizer market conditions rather than municipal water treatment demand.

Alternative sources are limited, and substitute products are not always approved or technically interchangeable for municipal water treatment applications. This increases reliance on existing Hydrofluorosilicic Acid supply chains.

Producers are prioritizing contracted municipal volumes . While every effort is being made to maintain continuity, some systems may experience longer lead times or allocation controls during periods of tight supply.

With supply conditions expected to remain constrained as long as phosphate fertilizer or Quartz production remains below historical levels. The situation is monitored continuously and at this time (after the current contract ends 06/30/2026) LBWL is welcome to buy off contract/no firm pricing/pricing is per order/no guarantee for product or lead time.

Thank you,

Shelley Riggle
Municipal Specialist
Univar Solutions

M: 513-969-7393

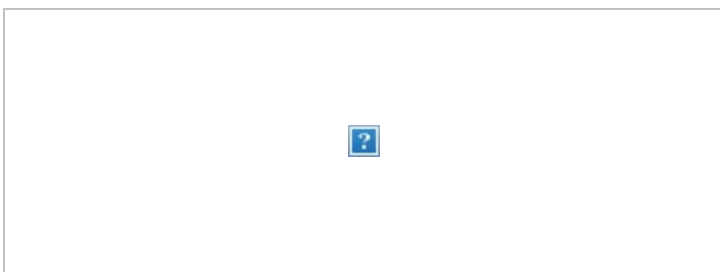
shelley.riggle@univarsolutions.com
UnivarSolutions.com



From: Monica Clark <Monica.Clark@LBWL.COM>
Sent: Monday, April 6, 2026 11:00 AM
To: Shelley Riggle <shelley.riggle@UnivarSolutions.com>
Cc: Monica Clark <Monica.Clark@LBWL.COM>
Subject: RE: 2026-2027 Chemical Consortium/NO BID INQUIRY - HFS ACID

CAUTION: EXTERNAL EMAIL - Do not click links or open attachments unless you recognize the sender and know the content is safe.

Are you saying your company cannot provide this chemical at all? This puts BWL and other municipalities at risk, as it is a key chemical we use in water treatment. I am checking all avenues and options at this time. Please advise.



From: Shelley Riggle <shelley.riggle@UnivarSolutions.com>
Sent: Thursday, March 12, 2026 2:24 PM
To: Monica Clark <Monica.Clark@LBWL.COM>
Cc: Shelley Riggle <shelley.riggle@UnivarSolutions.com>
Subject: 2026-2027 Chemical Consortium/NO BID INQUIRY - HFS ACID

[EXTERNAL] This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

- ITD

Good Afternoon Monica,

I hope things are well for you. You had emailed inquiring why there was no submission for chemicals that our company bid on last year (Hydrofluosilicic Acid).

Hydrofluorosilicic Acid supply is tight currently because Hydrofluorosilicic Acid is recovered as a byproduct of phosphate fertilizer production. Reduced operating rates and maintenance outages at phosphate facilities have lowered by product recovery, tightening available supply across the market.

This product is not typically manufactured independently. Availability is directly linked to Phosphate / Quartz rock processing volumes, which are driven by fertilizer market conditions rather than municipal water treatment demand.

Supply conditions are expected to remain constrained as long as phosphate fertilizer or Quartz production remains below historical levels.

Thanks,

Shelley Riggle
Municipal Specialist
Univar Solutions

M: 513-969-7393

shelley.riggle@univarsolutions.com

UnivarSolutions.com



1	Sodium Hypochlorite (per gallon)				
	Supplier	QTY	UOM	Estimated	Price
	JCI Jones Chemicals, Inc.	1	GAL		\$1.45
	Alexander Chemical Corporation	1	GAL		\$1.695
	PVS Nolwood Chemicals, Inc.	1	GAL		\$1.90
	Rowell Chemical	1	GAL		\$1.99
	DuBois Chemicals, Inc.	1	GAL		No Bid
	Graymont Western Lime Inc	1	GAL		No Bid
	Carmeuse Lime & Stone, Inc.	1	GAL		No Bid
	PVS Technologies, Inc.	1	GAL		No Bid
	Kemira Water Solutions, Inc.	1	GAL		No Bid

2	Sodium Hypochlorite Demurrage (first 4 hours free)				
	Supplier	QTY	UOM	Estimated	Price
	JCI Jones Chemicals, Inc.	1	HR		\$75.00
	Rowell Chemical	1	HR		\$75.00
	Alexander Chemical Corporation	1	HR		\$100.00
	PVS Nolwood Chemicals, Inc.	1	HR		\$150.00
	PVS Technologies, Inc.	1	HR		No Bid
	Kemira Water Solutions, Inc.	1	HR		No Bid
	DuBois Chemicals, Inc.	1	HR		No Bid
	Graymont Western Lime Inc	1	HR		No Bid
	Carmeuse Lime & Stone, Inc.	1	HR		No Bid

3	Hydrofluosilic Acid- 40,000 lbs. minimum shipments				
	Supplier	QTY	UOM	Estimated	Price
	Alexander Chemical Corporation	1	TON		No Bid
	JCI Jones Chemicals, Inc.	1	TON		No Bid
	Graymont Western Lime Inc	1	TON		No Bid
	Carmeuse Lime & Stone, Inc.	1	TON		No Bid
	Rowell Chemical	1	TON		No Bid
	DuBois Chemicals, Inc.	1	TON		No Bid
	PVS Nolwood Chemicals, Inc.	1	TON		No Bid
	PVS Technologies, Inc.	1	TON		No Bid
	Kemira Water Solutions, Inc.	1	TON		No Bid

4	Hydrofluosilic Acid- 30,000 lbs. minimum shipments				
	Supplier	QTY	UOM	Estimated	Price
	Alexander Chemical Corporation	1	TON		No Bid
	JCI Jones Chemicals, Inc.	1	TON		No Bid
	Graymont Western Lime Inc	1	TON		No Bid
	Carmeuse Lime & Stone, Inc.	1	TON		No Bid
	Rowell Chemical	1	TON		No Bid
	DuBois Chemicals, Inc.	1	TON		No Bid
	PVS Nolwood Chemicals, Inc.	1	TON		No Bid
	PVS Technologies, Inc.	1	TON		No Bid

Kemira Water Solutions, Inc.	1	TON	No Bid
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5 Hydrofluosilic Acid- multiple locations in 40,000 lbs. minimum shipments			
Supplier	QTY	UOM	Price
Alexander Chemical Corporation	1	TON	No Bid
JCI Jones Chemicals, Inc.	1	TON	No Bid
Graymont Western Lime Inc	1	TON	No Bid
Carmeuse Lime & Stone, Inc.	1	TON	No Bid
Rowell Chemical	1	TON	No Bid
DuBois Chemicals, Inc.	1	TON	No Bid
PVS Nolwood Chemicals, Inc.	1	TON	No Bid
PVS Technologies, Inc.	1	TON	No Bid
Kemira Water Solutions, Inc.	1	TON	No Bid

6 Hydrofluosilic Acid- Demurrage (first 4 hours free)			
Supplier	QTY	UOM	Price
Alexander Chemical Corporation	1	HR	No Bid
JCI Jones Chemicals, Inc.	1	HR	No Bid
Graymont Western Lime Inc	1	HR	No Bid
Carmeuse Lime & Stone, Inc.	1	HR	No Bid
Rowell Chemical	1	HR	No Bid
DuBois Chemicals, Inc.	1	HR	No Bid
PVS Nolwood Chemicals, Inc.	1	HR	No Bid
PVS Technologies, Inc.	1	HR	No Bid
Kemira Water Solutions, Inc.	1	HR	No Bid

7 Ferric Chloride- Dry Tons			
Supplier	QTY	UOM	Price
PVS Technologies, Inc.	1	TON	\$1,138.00
Kemira Water Solutions, Inc.	1	TON	\$1,257.00
Alexander Chemical Corporation	1	TON	No Bid
JCI Jones Chemicals, Inc.	1	TON	No Bid
Graymont Western Lime Inc	1	TON	No Bid
Carmeuse Lime & Stone, Inc.	1	TON	No Bid
Rowell Chemical	1	TON	No Bid
DuBois Chemicals, Inc.	1	TON	No Bid
PVS Nolwood Chemicals, Inc.	1	TON	No Bid

8 Ferric Chloride-Demurrage (first 4 hours free)			
Supplier	QTY	UOM	Price
PVS Technologies, Inc.	1	EA	\$125.00
Kemira Water Solutions, Inc.	1	EA	\$150.00
Alexander Chemical Corporation	1	EA	No Bid
JCI Jones Chemicals, Inc.	1	EA	No Bid
Graymont Western Lime Inc	1	EA	No Bid
Carmeuse Lime & Stone, Inc.	1	EA	No Bid
Rowell Chemical	1	EA	No Bid

DuBois Chemicals, Inc.	1	EA	No Bid
PVS Nolwood Chemicals, Inc.	1	EA	No Bid

9	Pebble Quicklime			
Supplier	QTY	UOM	Estimated	Price
Graymont Western Lime Inc	1	TON		\$210.00
Carmeuse Lime & Stone, Inc.	1	TON		\$576.90
Rowell Chemical	1	TON		No Bid
DuBois Chemicals, Inc.	1	TON		No Bid
PVS Nolwood Chemicals, Inc.	1	TON		No Bid
PVS Technologies, Inc.	1	TON		No Bid
Kemira Water Solutions, Inc.	1	TON		No Bid
Alexander Chemical Corporation	1	TON		No Bid
JCI Jones Chemicals, Inc.	1	TON		No Bid

10	Pebble Quicklime- Demurrage (first 4 hours free)			
Supplier	QTY	UOM	Estimated	Price
Graymont Western Lime Inc	1	HR		\$125.00
Carmeuse Lime & Stone, Inc.	1	HR		\$150.00
Rowell Chemical	1	HR		No Bid
DuBois Chemicals, Inc.	1	HR		No Bid
PVS Nolwood Chemicals, Inc.	1	HR		No Bid
PVS Technologies, Inc.	1	HR		No Bid
Kemira Water Solutions, Inc.	1	HR		No Bid
Alexander Chemical Corporation	1	HR		No Bid
JCI Jones Chemicals, Inc.	1	HR		No Bid

11	Soda Ash			
Supplier	QTY	UOM	Estimated	Price
DuBois Chemicals, Inc.	1	TON		\$395.00
PVS Nolwood Chemicals, Inc.	1	TON		No Bid
PVS Technologies, Inc.	1	TON		No Bid
Kemira Water Solutions, Inc.	1	TON		No Bid
Alexander Chemical Corporation	1	TON		No Bid
JCI Jones Chemicals, Inc.	1	TON		No Bid
Graymont Western Lime Inc	1	TON		No Bid
Carmeuse Lime & Stone, Inc.	1	TON		No Bid
Rowell Chemical	1	TON		No Bid

12	Soda Ash- Demurrage (first 4 hours free)			
Supplier	QTY	UOM	Estimated	Price
DuBois Chemicals, Inc.	1	HR		\$0.00
Alexander Chemical Corporation	1	HR		No Bid
JCI Jones Chemicals, Inc.	1	HR		No Bid
Graymont Western Lime Inc	1	HR		No Bid
Carmeuse Lime & Stone, Inc.	1	HR		No Bid
Rowell Chemical	1	HR		No Bid

PVS Nolwood Chemicals, Inc.	1	HR	No Bid
PVS Technologies, Inc.	1	HR	No Bid
Kemira Water Solutions, Inc.	1	HR	No Bid

Extended	Supplier Notes	Manufacturer	Manufacturer #
\$1.45	\$2.70 for 1,000-1,999 gals/del	JCI JONES CHEMICAL	1201001
\$1.70		Alexander Chemical	63300-10201000
\$1.90	Pricing is based on full truckload and the Own	Olin	100090
\$1.99		Rowell Chemical	hypo-15-rc-b

Extended	Supplier Notes	Manufacturer	Manufacturer #
\$75.00		JCI JONES CHEMICAL	N/A
\$75.00		Rowell Chemical	demurrage
\$100.00	Demurrage fee starts after 2 hours.	Alexander Chemical	63300-102010000
\$150.00	After 2 hours: Demurrage \$150.00/hour bill	Olin	100090

Extended	Supplier Notes	Manufacturer	Manufacturer #

Extended	Supplier Notes	Manufacturer	Manufacturer #

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Extended	Supplier Notes	Manufacturer	Manufacturer #

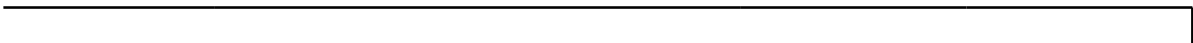
Extended	Supplier Notes	Manufacturer	Manufacturer #

Extended	Supplier Notes	Manufacturer	Manufacturer #
\$1,138.00		PVS Technologies,	No Alternative
\$1,257.00	price per dry ton	Kemira Water Solu	Kemira PIX-311

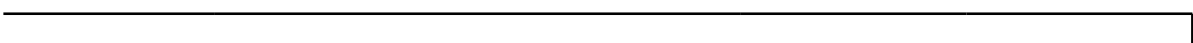
Extended	Supplier Notes	Manufacturer	Manufacturer #
\$125.00	\$125.00 an hour. After first 4 hours	PVS Technologies,	No Alternative
\$150.00	rate per hour	Kemira Water Solu	Demurrage



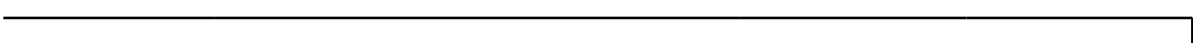
Extended	Supplier Notes	Manufacturer	Manufacturer #
\$210.00		Graymont	1100
\$576.90		CARMEUSE LIME, I CARMEUSE LIME, INC.	



Extended	Supplier Notes	Manufacturer	Manufacturer #
\$125.00		Graymont	1100
\$150.00		CARMEUSE LIME, I CARMEUSE LIME, INC.	



Extended	Supplier Notes	Manufacturer	Manufacturer #
\$395.00		Sisecam Wyoming	Sisecam Soda Ash / Sodium Ca



Extended	Supplier Notes	Manufacturer	Manufacturer #
\$0.00	No Charge	Sisecam Wyoming	Sisecam Soda Ash / Sodium Ca





arbonate

arbonate

From: [Haney, Cheyenne](#)
To: [Monica Clark](#)
Subject: Re: 2026-2027 Chemical Consortium/NO BID INQUIRY
Date: Thursday, March 12, 2026 2:16:36 PM
Attachments: [image001.png](#)
[Outlook-qk2af45v.png](#)
[Outlook-ran5hjre](#)

[EXTERNAL] This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

- ITD

Hi Monica,

We didn't have the volume to be able to support this bid for HFS this year. We hope to be able to bid it next year.

For Soda Ash, we didn't bid on this one last year, and couldn't get support this year.

I hope this helps!

Regards,

Cheyenne Haney



Inside Sales & Bid Specialist
7593 S. First Road
LaPorte, IN 46350
Office: (219) 402-0592
Fax: (219) 393-5364
www.alexanderchemical.com



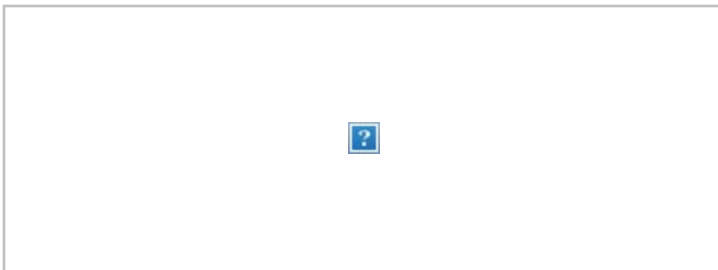
From: Monica Clark <Monica.Clark@LBWL.COM>

Sent: Thursday, March 12, 2026 1:11 PM
Cc: Monica Clark <Monica.Clark@LBWL.COM>
Subject: 2026-2027 Chemical Consortium/NO BID INQUIRY

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click links or open attachments unless you know the content is safe.

Good afternoon,

We just closed out this year's 2026-2027 Chemical Consortium and noticed that there was no submission for chemicals that your company bid on last year (Hydrofluosilic acid or Soda Ash). Could you please advise as to why, as this will help me understand how we need to proceed?





MEMO TO: Mayor and City Councilmembers

FROM: Jonathan Greene, City Manager

DATE: June 16, 2026

SUBJECT: Lot Purchase Agreement — Cooper & Biddle Street Development (Communities First, Inc.)

Recommendation:

Approve the Lot Purchase Agreement between the City of Jackson and Communities First, Inc. for the vacant commercial property located at Cooper and Biddle Streets and authorize the City Manager to execute the agreement on behalf of the City.

The MLKCIA recommends approval of this land disposition to advance the South Jackson Grocery Store and Mixed-Use Development — a long-identified community priority. The \$1.00 transfer to Communities First, Inc. activates a structured development partnership with investigation, environmental review, and option periods built into the agreement. Council approval is required per the agreement's terms.



DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager
FROM: John Willis, Director of Diversity, Equity & Inclusion
DATE: June 16, 2026

RECOMMENDATION: Execute the Lot Purchase Agreement with Communities First, Inc. for the Cooper and Biddle Street property and forward to City Council for approval at the next regularly scheduled public meeting.

ISSUE STATEMENT

What is the real problem you are trThe Southside of Jackson has lacked access to a full-service grocery store for more than 50 years. The Cooper and Biddle Street site represents the City's best — and currently only — positioned opportunity to address this food access gap through a viable, community-aligned development partnership.

DESCRIBE THE CONSEQUENCES

Without action, the site remains vacant and the development partnership stalls. Continued delay deepens the food access disparity affecting Southside residents, forfeits grant and funding opportunities with time-sensitive compliance requirements, and signals to the community that documented inequities will go unaddressed despite public commitments to the contrary.

OWNERSHIP

The conditions driving this initiative — decades of disinvestment, redlining, and the deliberate removal of economic infrastructure from the Southside — predate this administration. However, the Office of Diversity, Equity & Inclusion exists precisely because this City acknowledged that those harms were real and that someone must be accountable for addressing them. This problem found its way to this office because no one else was positioned — or charged — to connect the dots between documented racial equity gaps and actionable economic solutions. The MLKCIA, staffed through this office, was the mechanism the City created to do exactly this work. From land identification and acquisition strategy to developer selection, environmental grant pursuit, and agreement negotiation, this office has driven every step of this project forward. We are not bystanders to this problem — we are the designated response.

SOLUTION

The immediate fix is execution of the Lot Purchase Agreement, which formally activates the development partnership and triggers the investigation period. Long-term, this agreement is the foundation for a full-service grocery store and mixed-use development that will generate tax increment revenue, create employment, and deliver lasting food access infrastructure to a community the market has chronically underserved.

FACILITATE IMPLEMENTATION

Approve the Lot Purchase Agreement between the City of Jackson and Communities First, Inc. for the vacant commercial property located at Cooper and Biddle Streets and authorize the City Manager to execute the agreement on behalf of the City.

ATTACHMENTS

1. LOT PURCHASE-DEVELOPMENT AGREEMENT v2 FINAL
2. Departmental Memo - Cooper - Biddle Street Lot Dev Agreement 2026

LOT PURCHASE AGREEMENT

This LOT PURCHASE AGREEMENT (this “Agreement”) is made on _____, 2026, by and between _____, a Michigan _____ of _____, _____, MI _____ (“Purchaser”) and CITY OF JACKSON, a Michigan municipal corporation, of 161 W. Michigan Avenue, Jackson, MI 49201 (“Seller” or the “City”) as follows:

BACKGROUND

Seller agrees to provide an exclusive right to purchase, and Purchaser desires to purchase a vacant commercial parcel located in the City of Jackson, Jackson County, Michigan, (the “Lot”), as described on the attached **Exhibit A**.

AGREEMENT

NOW, THEREFORE, IN CONSIDERATION OF THE MUTUAL COVENANTS AND CONDITIONS SET FORTH HEREIN THE PARTIES AGREE AS FOLLOWS:

1. Lot. Seller agrees to provide an exclusive right to purchase, and Purchaser desires to purchase a commercial lot located in the City of Jackson, Jackson County, Michigan, as described on **Exhibit A** (the “Lot”).

2. Purchase Price. The Purchase Price for the Lot shall be One Dollar and 0/100 (\$1.00).

The Purchase Price shall be delivered at each closing in immediately available funds subject to the terms and conditions stated in this Agreement and consistent with the schedule in Section 5 of this Agreement.

3. Investigation Period; Right to Terminate. The “Investigation Period” shall expire twelve (12) months following the date this Lot Purchase Agreement has been executed by both parties (the “effective date”). During the Investigation Period, Purchaser shall have the right to have the Lot inspected, surveyed, evaluated, analyzed, tested, appraised and/or assessed for any matter whatsoever, including but not limited to, market value; soil conditions; location of flood plains; presence of wetlands and necessary mitigation, if any; storm water drainage systems; presence of environmental contamination; health and safety conditions; access to utilities; access to public roads; zoning; compliance with laws, codes and ordinances and any other matter desired by Purchaser. Seller hereby grants Purchaser and Purchaser’s agents, employees, representatives, consultants, and contractors a nonexclusive license during the term of this Agreement, to enter and have access to the Lot for purposes of having such investigations performed and the right to discuss the Lot and the conditions related thereto with governmental authorities. Purchaser may choose to have Contractors perform site investigation work on site. During the Investigation Period, and any extensions thereof, Purchaser has sole discretion to terminate this Agreement.

4. Payment of Property Taxes. Property taxes shall be pro-rated as of the date of closing on a calendar basis.

5. Closing Deadline; Purchase Schedule. The Purchase Price shall be paid, and the Closing shall occur, as follows:

A. Purchaser shall, subject to paragraph 5(B), retain an exclusive right to purchase the Lot over the period outlined in this Section 5. The parties agree to schedule a Closing on the Lot to occur within ten (10) days of the latter of the expiration of the Investigation Period, or any extensions thereof.

B. During the twelve (12) month investigation period, Purchaser shall retain the right to purchase the Lot (the "Option Purchase Period") under a right of first refusal ("ROFR"). In the event a purchase offer is made to the City for the Lot from a person/entity other than Purchaser, then Purchaser shall have the right to exercise their option to purchase the Lot for \$1.00. Such option must be exercised within thirty (30) days of Purchaser's written receipt of the purchase offer. If the right of first refusal is not so exercised, in writing, the Lot may be sold to the other buyer.

C. Purchaser shall have the option to extend the Option Purchase Period and Investigation Period for one (1) twelve (12) month period and two (2) six (6) month periods. Purchase must provide written notice for each extension request with ten (10) calendar days of any Option Purchase Period expiration to exercise the option extension.

D. Option Purchase Period. During the Option Purchase Period, Purchaser shall have access to the Lot and investigation rights consistent with Section 3 hereof to evaluate the Lot for suitability.

6. Seller's Closing Deliveries. At Closing, Seller shall deliver to the Purchaser, the following items, which shall be in a form and substance satisfactory to Purchaser:

A. A Warranty Deed conveying to Purchaser title to the Lot, executed and acknowledged by Seller in recordable form;

B. An ALTA fee owner's policy of title insurance or equivalent coverage from American Title Company of Jackson, MI (the "Title Policy") in an amount not less than the Purchase Price insuring Purchaser as owner of fee simple, indefeasible title to the Lot without standard exceptions, and subject only to the following permitted exceptions (the "Permitted Exceptions"): (1) the lien prorated property taxes not yet due and payable, (2) utility easements serving the Lot, (3) other matters described in Section 9 and 10, (4) any matter arising as a result of any act or omission of Purchaser; and (5) such other matters that are not objected to by Purchaser.

C. Such other documents, including a signed Closing Statement, as are necessary and appropriate for the consummation of this transaction by Seller.

7. Purchaser's Closing Deliveries. At Closing, Purchaser shall deliver to Seller, the Purchase Price and such other documents, including a signed Closing Statement, as are necessary and appropriate for the consummation of this transaction by Purchaser.

8. Closing Costs and Prorations. Seller shall pay or reimburse Purchaser for (i) all transfer and/or conveyance taxes, if any, assessed in connection with each Closing, (ii) the premium for the Title Policy, (iii) one half (1/2) of any closing fee charged by the title company in connection with this transaction, and (iv) any special assessments that currently exist against the Lot. Seller shall be responsible for and pay all past due real estate taxes and assessments at or prior to Closing. This obligation shall survive the Closing. Other regular and customary costs and expenses related to the Lot shall also be prorated based on the date of Closing.

9. Title. Purchaser may order a commitment for an owner's policy of title insurance from American Title Company of Jackson, MI (the "Title Policy"). After Purchaser has received both the title commitment and the Survey described in Section 10 below (if obtained), both in a form satisfactory to Purchaser, the Purchaser shall deliver written notice of any objections Purchaser has to the title commitment. Seller shall have ten (10) days from receipt of such notice of objections to provide written notice to Purchaser as to whether Seller will cure such objections at or before Closing. If Purchaser notifies Seller of the existence of defects rendering title unmarketable and should Seller fail to effect cure of such defects by each Closing, Purchaser may, at its option: (1) extend the time for Seller's performance hereunder only if Seller so requests, (2) waive such objections, or (3) terminate this Agreement.

10. Survey. Purchaser may order at its expense, a new ALTA survey (the "Survey") of the Lot, showing the legal description of the Lot, any boundary encroachments that may impact the Lot, all easements affecting the Lot and such other matters desired by Purchaser.

11. Environmental Matters. Purchaser may, at its expense, conduct such environmental site evaluations of the Lot as it deems appropriate including, without limitation, a Phase I and Phase II environmental site assessment and/or a Baseline Environmental Assessment (collectively, the "Site Investigation Reports").

12. Representations and Warranties of Seller. Seller hereby represents and warrants to Purchaser that to the best of Seller's knowledge, as of the date hereof and on the date of Closing, which representations and warranties shall survive Closing, but without additional investigation by Seller:

A. Seller has the right, power and authority to enter into this Agreement and to sell the Lot in accordance with the terms hereof, and Seller has granted no option or right of first refusal to any other person or entity to purchase the Lot and has not entered into any contract to sell the Lot as of the date of the Agreement. The individuals signing this Agreement and all other documents executed or to be executed pursuant hereto on behalf of Seller are and shall be duly authorized to sign the same on Seller's behalf and to bind Seller thereto.

B. Seller has not received any notice of, and has no knowledge of, existing violations on the Lot or any portion thereof of any zoning, building, fire, health, pollution, environmental protection, hazardous or toxic substance or waste disposal law or ordinance.

C. At Closing, there will be no parties in possession of the Lot or entitled to possession thereof other than Seller. There will be no leases, agreements, options or other instruments or agreements in effect with respect to the Lot.

D. There are no existing or pending condemnations or sales in lieu thereof with respect to the Lot, or any part thereof, nor have any such actions, suits, proceedings or claims been threatened or asserted.

E. Seller has the right to, and will convey to, Purchaser the Lot pursuant to the Warranty Deed.

F. All general real estate related property taxes and assessments shall have been paid when due. There are no delinquent assessments. Except for any ordinary accruals of dues, no future assessments against the Lot have been announced.

G. There is no litigation, proceeding or investigation pending or, to Seller's knowledge, threatened against or involving Seller or the Lot, and Seller does not know or have reason to know of any grounds for any such litigation, proceeding or investigation, which could have an adverse impact on Purchaser or Purchaser's title to or use of the Lot, either before or after each Closing.

H. All federal, state and local real estate, personal property and other taxes relating to the Lot (other than those not currently due and payable) shall be properly paid on or before Closing. Seller has not received any notice of assessment or proposed assessment in connection with the Lot.

I. Seller is not a "foreign person" as that term is defined in section 1445 of the Internal Revenue Code of 1986, as amended.

J. The Lot and Seller are in full compliance with all requirements of federal, state and local environmental, health or safety laws, regulations and administrative or judicial decrees, as amended (the "Environmental Laws").

K. With the exception of the documents provided by Seller to the Purchaser, there are no reports, studies, appraisals, engineering reports, correspondence, agreements with governmental authorities, wetland studies or reports, flood plain studies or reports and/or other written information related to the Lot of which Seller is aware or that are in Seller's possession or control.

13. Representations and Warranties of Purchaser. Purchaser hereby represents and warrants to Seller, which representations and warranties shall survive Closing, that as of the date hereof, and on the date of each Closing:

A. Purchaser has the full power and authority to execute, deliver and perform this Agreement and all of Purchaser's obligations under this Agreement; and

B. The individuals signing this Agreement and all other documents executed or to be executed pursuant hereto on behalf of Purchaser are and shall be duly authorized to sign the same on Purchaser's behalf and to bind Purchaser thereto.

14. Indemnification. Only to the extent authorized under Michigan law, Seller agrees to indemnify and hold Purchaser and its managers, members, and successors and assigns and their members, managers and representatives (the "Purchaser Group") harmless from and against any and all liabilities, claims, demands, and expenses, of any kind or nature, including but not limited to, all expenses related thereto, including, without limitation, court costs and attorney's fees for matters (i) arising or accruing prior to the Closing and which are in any way related to the ownership, maintenance, or operation of the Lot; and/or (ii) arising from or related to the inaccuracy or breach of any of Seller's representations and warranties. Purchaser agrees to indemnify and hold Seller and its managers, members, and successors and assigns and their members, managers and representatives (the "Seller Group") harmless from and against any and all liabilities, claims, demands, and expenses, of any kind or nature, including but not limited to, all expenses related thereto, including, without limitation, court costs and attorney's fees for matters (i) arising or accruing after the Closing and which are in any way related to Purchaser's ownership, maintenance, or operation of the Lot; and/or (ii) arising from or related to the inaccuracy or breach of any of Purchaser's representations and warranties. It is expressly stipulated and agreed that the provisions of this Section shall survive the Closing.

15. Default and Remedies.

A. Purchaser's Default; Seller's Remedy. If the Purchaser fails to close on the purchase of the Lot, Seller may, as its sole and exclusive remedy terminate this Agreement by giving an appropriate Notice of Default as provided below.

B. Seller's Default; Purchaser's Remedies. In the event Seller fails to timely perform any material act, or provide any material document or information required to be provided by Seller, or in the event any Representation and Warranty made by Seller pursuant to this Agreement is untrue when made, then Purchaser shall be entitled to either (i) terminate this Agreement, and seek Purchaser's actual damages arising from Seller's breach; or (ii) seek specific performance of this Agreement, and seek Purchaser's actual damages provided, however, there will be no specific performance if Seller's failure to close is caused by its inability to clear a title exception, and in such event Purchaser's damages will be limited to its direct out-of-pocket costs for entering into this Agreement.

C. Notice of Default. In the event either party declares the other to be in default, such declaration shall be in writing, with an outline of the actions required to cure such default. The recipient of such notice of default shall have 30 days to cure the alleged default.

16. Attorneys' Fees. The prevailing party in any legal proceeding brought under or with relation to this Agreement or transaction shall be entitled to recover court costs, reasonable attorneys' fees and all other litigation expenses from the non-prevailing party.

17. Sale and Assignment of Agreement. Purchaser shall have the right to assign all of its rights and delegate all of its obligations under this Agreement to either an existing or a newly created LLC owned by affiliates or principals of Purchaser and others, and managed by principals of Purchaser, provided however, that no assignment shall operate as a release of the Purchaser. Except as otherwise set forth above, neither party may assign its rights or delegate its obligations under this Agreement without the consent of the other party, which consent may be withheld in such other party's sole discretion.

18. Confidentiality. Subject to the requirements of the Open Meetings and Freedom of Information Acts, the parties hereto agree to keep the terms and provisions of this Agreement strictly confidential with the exception of disclosures to their respective attorneys, financial consultants, lenders, investors and other persons or entities necessary for consummation of this Agreement and for Purchaser's purposes as provided above.

19. Miscellaneous.

A. TIME IS OF THE ESSENCE OF THIS AGREEMENT.

B. This Agreement shall be governed by and construed under the laws of the state of Michigan.

C. This Agreement supersedes all prior discussions and agreements between Seller and Purchaser with respect to the conveyance of the Lot and all other matters contained herein and constitutes the sole and entire agreement between Seller and Purchaser with respect thereto. This Agreement may not be modified or amended unless such amendment is set forth in writing and signed by both Seller and Purchaser.

D. All notices, payments, demands or requests required or permitted to be given pursuant to this Agreement shall be in writing and shall be deemed to have been properly given or served effective on the second (2nd) business day after being deposited in the United States mail, postpaid and registered or certified with return receipt requested; or when sent by private courier service for same-day delivery or one day after being sent by private courier service for next-day delivery. Notices shall be sent via e-mail and also to the respective addresses set forth below:

To Seller: CITY OF JACKSON
ATTN: Jonathan Greene, City Manager
161 W. Michigan Avenue

Jackson, MI 49201
E-mail: jgreene@cityofjackson.org

With a copy to: Matthew Hagerty, City Attorney

161 W. Michigan Avenue
Jackson, Michigan 49201
mhagerty@cityofjackson.org

To Purchaser: Communities First, Inc.
ATTN: Glenn Wilson, President/CEO
1112 W. Bristol Rd.
Flint, Michigan 48507

E. This Agreement shall inure to the benefit of and bind the parties hereto and their respective heirs, legal representatives, successors and permitted assigns.

F. Purchaser is unrepresented and waives any buyer-side commission.

G. This Agreement is expressly subject to the approval of the Jackson City Council at a regularly scheduled public meeting.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date first above written.

SELLER:
CITY OF JACKSON

By: Jonathan Greene
Its: City Manager

PURCHASER:
Communities First, Inc., a Michigan nonprofit
Corporation

By: _____
Glenn Wilson
Its: President/CEO

EXHIBIT A

Property located in the City of Jackson, County of Jackson, State of Michigan, more particularly described as follows:

Vacant Cooper Street:

LOT 72 EX BEG AT SW COR OF LOT 72 (BEING INTERS OF N LN OF BIDDLE ST & C/L OF VACATED NEW YORK ST) TH N 0 DEG 47' E 134 FT TH S 89 DEG 3' E 121 FT TH S 0 DEG 56' W 2 FT TH S 89 DEG 3' E 53 FT TH N 0 DEG 56' E 28.2 FT TH N 89 DEG 3' W 9 FT TH N 0 DEG 56' E 103.9 FT TH S 89 DEG 3' E 40 FT TH S 0 DEG 56' W 264 FT M/L TO N LN OF BIDDLE ST TH N 89 DEG 13' W 205 FT TO POB ALSO EX BEG AT NE COR OF LOT 72 TH SELY ALG E LN OF SD LOT 271.41 FT TH S 57 DEG 10' W 157.19 FT TH N 30 DEG 12' W 128.94 FT TH N 15 DEG 30' W 252.15 FT TH S 89 DEG 10' E 214.08 FT ALG N LN OF SD LOT TO BEG BEING PART OF LOT 72 JACKSON URBAN RENEWAL REPLAT #4

Tax Parcel ID No.: 5-228800000

And:

PART OF LOT 72 JACKSON URBAN RENEWAL REPLAT #4 DESC AS BEG AT NE COR OF LOT 72 TH SLY ALG E LN OF SD LOT 271.41 FT TH S 57 DEG 10' W 157.19 FT TH N 30 DEG 12' W 128.94 FT TH N 15 DEG 30' W 252.15 FT TH S 89 DEG 10' E 214.08 FT ALG N LN OF SD LOT TO BEG

Tax Parcel ID No.: 5-2288.2000

DEPARTMENTAL REPORT

MEMO TO: Jonathan Greene, City Manager

FROM: John Willis, Chief Equity Officer

DATE: Friday, June 5, 2026

RECOMMENDATION: Authorize the City Manager to execute the Lot Purchase Agreement with Communities First, Inc. for property located at Cooper and Biddle Streets and forward to City Council for approval

SUMMARY

The Martin Luther King Corridor Improvement Authority (MLKCIA) recommends that the City Manager execute the attached Lot Purchase Agreement with Communities First, Inc. (Glenn Wilson, President/CEO) for the vacant commercial property located at Cooper and Biddle Streets in Jackson, Michigan, and that the agreement be forwarded to City Council for formal approval. This transaction is the critical next step in advancing the South Jackson Grocery Store and Mixed-Use Development — the most transformative economic development initiative currently underway in the MLK Corridor.

The property will be conveyed to Communities First, Inc. for \$1.00 in consideration, consistent with the MLKCIA's mission to catalyze equitable economic development in an area that has experienced documented disinvestment for more than five decades. The Purchase Agreement includes structured investigation and option periods, a right of first refusal, and seller protections ensuring the development proceeds as intended.

BUDGETARY CONSIDERATIONS

The lot transfer price of \$1 is consistent with land disposition policies used by Michigan municipalities in brownfield and community economic development contexts. This nominal consideration reflects the public benefit nature of the transaction and the developer's corresponding obligation to advance a qualifying mixed-use development serving the Southside community.

The execution of this Agreement does not create a direct general fund obligation. The City's role in this phase is land disposition. Associated environmental remediation, site preparation, and development costs will be addressed through a combination of MLKCIA-administered public funding sources, state and federal grant programs for which applications are pending or have been submitted, and developer-side financing — the specifics of which will be brought forward through the appropriate budget and authorization processes as the project advances through its investigation and development phases.

Closing costs, title insurance premiums, transfer taxes, and any special assessments are borne by the Seller (City of Jackson) per the terms of the Agreement. These represent standard and routine transactional costs associated with any land conveyance of this nature. All predevelopment, construction, and long-term development financing costs are the sole responsibility of Communities First, Inc., consistent with the land development partnership structure approved by the MLKCIA Board.

A more detailed financial framework, including project cost estimates and identified funding sources, will be presented to the City Manager and City Council as appropriate authorizations and agreements are finalized during the investigation period.

HISTORY, BACKGROUND and DISCUSSION

The Cooper and Biddle Street site is a 5.1-acre vacant commercial parcel on the Southside of Jackson (Tax Parcel IDs 5-228800000 and 5-2288.2000). The City of Jackson acquired this property for approximately \$90,000 in October 2025 through the MLKCIA's land assembly strategy, with the express purpose of making it available to a mission-aligned developer for a full-service grocery store and mixed-use development.

The Southside and adjacent MLK Corridor communities have been without a quality full-service grocery store for more than 50 years. MLKCIA research has documented approximately \$42 million in historical equity losses from redlining, urban renewal policies, and sustained disinvestment in this area — losses that have contributed to persistent poverty, poor health outcomes, and limited economic mobility for residents. The development of a grocery store at Cooper and Biddle Streets is a direct, tangible response to that documented harm.

The site sits at a high-visibility, high-access location along the city's primary transit corridor and adjacent to the Jackson walking and biking path. It benefits from direct service by the bus and train route, making it accessible to residents who are most dependent on public transportation. Meijer and Polly's, both already present in the county, have indicated they do not plan to serve this location; this underscores the need for a developer with a community-development mission rather than a conventional retail-first model.

Communities First, Inc. is a Michigan-based nonprofit Community Development Corporation headquartered in Flint, Michigan, with a track record of developing mixed-use projects in underserved communities. Glenn Wilson, President/CEO, has been engaged in the predevelopment process since early 2025. The MLKCIA Board has previously approved the Land Development Contract and predevelopment budget framework supporting this partnership.

An environmental remediation grant application has been prepared and submitted to the Michigan Department of Environment, Great Lakes, and Energy (EGLE) through the MLKCIA's environmental consultant, Fishbeck, to address brownfield conditions on the site. Remediation funding, once secured, will be a prerequisite for advancing site preparation and construction. The MLKCIA has also positioned ARPA resources within its adopted strategic plan to support site readiness activities, subject to applicable federal compliance timelines.

DISCUSSION OF THE ISSUE

The attached Lot Purchase Agreement formalizes the land disposition from the City to Communities First, Inc. under the following structure:

- **Purchase Price:** \$1.00 — reflecting the community benefit nature of the transaction and the developer's corresponding obligation to undertake a qualifying grocery and mixed-use development.
- **Investigation Period:** 12 months from execution, during which Communities First, Inc. may conduct environmental, survey, engineering, zoning, and market evaluations at its discretion.
- **Option Extensions:** One (1) additional 12-month extension and two (2) six-month extensions are available to the Purchaser, providing development runway consistent with the complexity of a mixed-use brownfield project of this scale.
- **Right of First Refusal:** During the Option Purchase Period, if the City receives a competing purchase offer, Communities First, Inc. has 30 days to exercise its option at \$1.00 — protecting the integrity of the development commitment.
- **Closing Deliverables:** The City will deliver a Warranty Deed and ALTA title insurance policy at closing; Communities First, Inc. will deliver the purchase price and required closing documents.
- **Environmental and Survey Rights:** Communities First, Inc. has full rights to conduct Phase I/II environmental site assessments, Baseline Environmental Assessments, and ALTA surveys at its expense.
- **Seller Protections:** The City's representations and warranties survive closing and address zoning compliance, title, tax status, and environmental conditions. Standard indemnification provisions protect both parties consistent with Michigan law.
- **City Council Approval Required:** Per Section 19(G) of the Agreement, this transaction is expressly subject to approval by the Jackson City Council at a regularly scheduled public meeting.

The \$1.00 land disposition is not a giveaway — it is a strategic public investment. The City and MLKCIA have committed resources toward site acquisition, environmental remediation, and grant leveraging, all structured to unlock a multi-million dollar mixed-use development that will create jobs, generate long-term tax increment revenue, and deliver a critical community amenity. This structure is consistent with how Michigan municipalities have successfully deployed land as an incentive in brownfield and food access development contexts.

The MLKCIA has also engaged an experienced fundraising partner in a capital campaign currently underway, with anchor commitments being solicited from major regional corporate partners. Federal and state grant applications are pending through Congressman Walberg's office and Senator Shink's office respectively, and are expected to significantly strengthen the overall project financing structure.

POSITIONS

MLKCIA Board Position:

The MLKCIA Board of Directors, chaired by Anthony Parker, has consistently supported the advancement of the Cooper and Biddle Street Grocery Store Development as the Authority's highest-priority capital project. The Board has approved the Land Development Contract framework, predevelopment budget, and ARPA mitigation allocation that collectively lay the foundation for this Lot Purchase Agreement.

Recommended Action: The MLKCIA and the Office of Diversity, Equity & Inclusion recommend that the City Manager execute the attached Lot Purchase Agreement with Communities First, Inc. and forward the Agreement to the Jackson City Council for approval at its next regularly scheduled public meeting. This action will formally activate the development partnership, trigger the investigation period, and enable site mitigation and predevelopment work to commence in Q4 2026 — consistent with ARPA statutory deadlines and the MLKCIA's adopted strategic plan.



MEMO TO: Mayor and City Councilmembers

FROM: Jonathan Greene, City Manager

DATE: June 16, 2026

SUBJECT: Resolution - Downtown Development Authority Budget, Fiscal Year 2026-2027

Recommendation:

Approve the Jackson Downtown Development Authority budget for the fiscal year 2026-2027.

Attached are memos from Beth Kuiper regarding the Jackson Downtown Development Authority budget for fiscal year 2026-2027.

I recommend approval of the Downtown Development Authority's budget for the fiscal year 2026-2027.

Your consideration and concurrence is appreciated



MEMO TO: Honorable Mayor and City Councilmembers

FROM: Kelly Sharrer, Vice-Chairperson; Beth Kuiper, Executive Director

DATE: June 11, 2026

RECOMMENDATION: Approve a resolution authorizing the levy of a millage in the amount of 1.9996 mills on parcels in the DDA District for the fiscal year 2026-27.

Recommendation: Approve the Downtown Development Authority 2026-2027 budget.

Attached are memos from Beth Kuiper regarding the Jackson Downtown Development Authority budget for the fiscal year 2026-2027.

I recommend approval of the Downtown Development Authority's budget for the fiscal year 2026-2027. Your consideration and concurrence is appreciated.

KS; BK



Jackson Downtown Development Authority

Board Meeting

Minutes

Thursday, April 9, 2026

8am, City Hall–10th Floor, Jackson, MI

“Empower the DDA District by encouraging a vibrant and diverse environment and creating memorable experiences that strengthen our local economy, support businesses and engage residents.”

I. Call to order, notation of members present

The meeting was called to order at 8:05 a.m. by B. Kuiper

Members Present: T. Loveberry, T. Christoff, D. Roof, J. Butterfield, B. Johncox, F. Dancy, M. Moore, S. Pienta

Members Absent: S. Toler, K. Sharrer

Staff Present:

B. Kuiper – DDA Executive Director

M. Evans – Event & Economic Sustainability Specialist

City Manager: J. Greene

Others Present: Brad LaFollette from Blue Fig Artisan

II. Public Comments: No comments

III. Presentation: None

IV. Regular Business

A. DDA Board Meeting Minutes, February 12, 2026 Meeting

Motion to approve: J. Butterfield

Second: D. Roof

All ayes. Motion carried.

B. Acceptance of January and February Financials

Motion to approve: J. Butterfield

Second: T. Loveberry

All ayes. Motion carried.

C. City of Jackson Update— J. Greene: Hayes Hotel redevelopment is progressing with support from the State of Michigan, Senator Sue Shink, and State Representative Kathy Schmaltz. Meetings regarding East Side development are anticipated next quarter, with potential involvement from the Board. Henry Ford Health has expressed interest in contributing resources to the East Side, working to identify community needs and support ongoing infrastructure and housing efforts.

There was discussion regarding homelessness in the downtown area. It was noted that this is a broader community issue, not illegal, and reflects larger systemic challenges. Conversations

are ongoing to better understand needs, communicate with business owners, and encourage patience as the situation continues to be addressed.

City of Jackson 10-Year Master Plan: Participation from community members is encouraged to ensure diverse input. Being part of the process is critical. Community feedback is valuable and will help shape the long-term plan, recognizing that progress will take time.

V. New Business

- A. Cruise-In & Concert volunteer sign-up & thank you cards passed around
- B. 2026/27 FY DDA Proposed Budget: B. Johncox presented the February financial report, including a three-year outlook. The 2026/27 proposed budget aligns with that report and prior discussions, with minor adjustments based on current trends. Revenue reflects a slight increase outside of sponsorships, consistent with the 15% growth target, and includes approximately \$40,000 in unredeemed gift certificates. Expenses also show a slight increase, with staffing adjustments reflecting changes in wages, including the removal of Dodi's salary.

Motion to approve the 2026/27 proposed budget as presented

Motion to approve: J. Butterfield

Second: S. Pienta

All ayes. Motion carried.

- C. MLCC —Special Event License: Motion to approve the Special Event License for May 14, 4:00–8:00 PM.

Motion to approve: T. Loveberry

Second: J. Butterfield

All ayes. Motion carried.

- D. Facade Loan/Grant Program Application—Blue Fig Artisan: Brad LaFollette, owner of Blue Fig Artisan, a high-end cabinetry company located in the former Howard's Feed Store (est. 1886), presented the project. The building has served multiple uses over time, including a Coca-Cola presence, hotel extension, and auto mechanic shop. Proposed improvements include exterior updates to unify the façade, relocation of the entrance for ADA compliance, and installation of additional windows to enhance visibility and create a more inviting, customer-focused retail environment. The project aims to establish a stronger point of entry and draw more people into the space.

Motion to approve \$1,000 rendering grant: T. Loveberry

Second: S. Pienta

All ayes. Motion carried.

Motion to approve the facade grant application for \$15,000 through the Facade

Load/Grant Program for Blue Fig Artisan: S. Pienta

Second: M. Moore

All ayes. Motion carried.

Facade Evaluations Matrix: The Board discussed use of the evaluation matrix as a reference for the review and alignment with program goals, including preservation of historical elements.

- E. DDA additional staff member request -

Motion to authorize a new employee; not to exceed the current budget for salaries: S.

Pienta

Second: M. Moore

All ayes. Motion carried.

- F. DDA scorecard -

Staff are catching up on outstanding story content with community input. Updated maps, including parking, are in progress. A grant application has been submitted for speaker system improvements.

VI. Staff Report

- A. Director Report—B. Kuiper (Report attached) - Staff will attend training in Tulsa next week and will prepare a presentation following. Events are progressing as planned; the first event was well received, with subsequent events showing varied engagement. Board suggestions for expansion included introducing a late-afternoon happy hour, noting that early-month timing presents increased competition. Additional considerations include extending event offerings and exploring billboard promotion.

VII. Board Member Announcements

- A. Member Announcements—None

VIII. Future DDA Board Meetings

- A. Board Meeting: June 11, 2026 (8a., City Hall – 10th Floor Conference Room)
- B. Executive Committee Meeting: April 28 and May 26, 2026 (10a, City Hall – 6th Floor)

IX. Adjournment: Motion to adjourn the meeting at 9:19 a.m.

Motion: T. Loveberry

Second: D. Roof



DEPARTMENTAL REPORT

MEMO TO: Kelly Sharrer, Vice-Chair of the Downtown Development Authority Board of Directors; Jonathan Greene, City Manager of the City of Jackson

FROM: Beth Kuiper, Executive Director, Downtown Development Authority

DATE: June 11, 2026

RECOMMENDATION: **Approve the Downtown Development Authority Budget for the fiscal year 2026-2027**

SUMMARY

The DDA Budget for fiscal year 2026-2027 is attached for your consideration. Per MCL 125.1678 section 28, “Budget; cost of handling and auditing funds,” Downtown Development Authorities must have their budgets approved by the municipalities’ governing body (City Council).

DISCUSSION OF THE ISSUE

The Downtown Development Authority (DDA) presents its proposed budget for fiscal year 2026-2027 for City Council review and approval, as required under MCL 125.1678 Section 28.

The DDA Board began developing this budget in April 2026, ensuring alignment with policy priorities and the evolving needs of Downtown Jackson. This budget is the result of careful deliberation, incorporating input from staff and DDA committees, which include both Board members and engaged members of the public. This inclusive approach ensures that our financial plan reflects the best interests of the community and supports initiatives that strengthen the downtown district. A balanced financial plan, achieved through two primary factors:

1. Increased sponsorships to fund community-driven events.

This budget proposal was unanimously approved at the April 9, 2026 DDA board meeting.

POSITION

I recommend approval of the Downtown Development Authority’s Fiscal Year 2026-2027 budget.

ATTACHMENTS: Downtown Development Authority budget for fiscal year 2026-2027

**Jackson Downtown Development
Authority**
2026 - 2027 Budget

Revenue	Budget	Forecast	Budget
	2025 - 2026	2025 - 2026	2026 - 2027
<u>Revenue</u>			
Property Taxes	85,800.00	86,800.00	89,000.00
Administrative Fees	4,200.00	5,000.00	5,000.00
Improvement Programs	5,900.00	5,300.00	5,000.00
Interest	5,900.00	3,200.00	2,500.00
General Contributions	40,000.00	28,300.00	15,000.00
Cruise Nights	27,600.00	27,600.00	31,800.00
Summer Events	6,200.00	6,200.00	7,200.00
Winter Events	900.00	4,500.00	5,200.00
Other Events	4,000.00	6,250.00	7,200.00
Ticketed Events	14,000.00	10,200.00	11,800.00
Gift Certificates	15,000.00	15,000.00	15,000.00
Revenue from Unclaimed Gift Certificates	40,000.00	21,500.00	40,000.00
Farmers Market- Senior Project Fresh	1,100.00	0.00	0.00
Farmers Market- WIC Project Fresh	0.00	0.00	0.00
Farmers Market- Vendor Fees	12,300.00	4,394.00	0.00
Farmers Market Electronic Activity	15,000.00	1,150.00	0.00
Miscellaneous GRFM Sponsorships	10,000.00	0.00	0.00
Gross Revenues	\$ 287,900.00	\$ 225,394.00	\$ 234,700.00

Expenses

Personal Services:

Salaries & Wages	67,000.00	67,000.00	70,000.00
Wages- Temporary	62,400.00	40,500.00	30,000.00
Unemployment	300.00	200.00	200.00
Employers FICA (.0765)	9,900.00	8,250.00	7,650.00
Retirement- Contractual - IMCA (457)(9%)	6,000.00	6,000.00	6,300.00
Health Insurance	28,000.00	28,000.00	30,800.00
Workers Compensation	700.00	700.00	700.00
Other Fringe Benefits	1,100.00	900.00	950.00
Total Personal Services	175,400.00	151,550.00	146,600.00

Material and Supplies:

Office Supplies	200.00	600.00	700.00
Program Supplies	600.00	600.00	600.00
Prog. Supp. - Cruise Nights	13,500.00	13,500.00	14,000.00
Prog. Supp. - Christmas Parade	900.00	0.00	0.00
Prog. Supp. - Summer Events	4,000.00	4,000.00	4,200.00
Prog. Supp. - Winter Events	1,300.00	1,300.00	1,400.00
Prog. Supp. - Holiday Shopping Activities	1,200.00	0.00	0.00
Prog. Supp. - Summer Planting	5,800.00	0.00	0.00
Prog. Supp. - FM - Senior Project Fresh	800.00	332.00	0.00
Prog. Supp. - FM - WIC Project Fresh	1,100.00	0.00	0.00
Prog. Supp. - Farmers Market	2,200.00	1,375.00	0.00
Prog. Supp. - Farmers Market Electronic Activity	15,000.00	9,842.00	0.00
Prog. Supp. - JYP Sponsorship	1,500.00	0.00	0.00
Prog. Supp- Retailers Events	200.00	200.00	300.00
Prog. Supp- Other Events	0.00	3,000.00	2,700.00
Prog. Supp- Ticketed Tours	7,300.00	5,500.00	5,700.00
Special Projects- Gift Certificates	13,700.00	15,000.00	15,000.00
Special Projects- DDA - Website	4,500.00	4,500.00	1,000.00
Prog. Supp. - Loan / Grant Programs	15,000.00	16,000.00	16,000.00
Prog. Supp. - Sign Improve. Pro.	1,000.00	1,000.00	1,000.00
Total Material and Supplies	89,800.00	76,749.00	62,600.00

Contractual and Other:

Contractual Services	5,400.00	5,600.00	5,800.00
Telephone	800.00	600.00	700.00
Banking Costs EPAY	1,700.00	1,500.00	1,500.00
Education & Training	1,700.00	6,000.00	3,000.00
Membership & Dues	300.00	350.00	350.00
Purchase Card Clearing	4,900.00	6,500.00	5,000.00
Office Equipment	200.00	3,000.00	1,000.00
Outreach & Support	3,500.00	3,000.00	3,000.00
Total Contractual and Other:	18,500.00	26,550.00	20,350.00

Total Expenses	\$ 283,700.00	\$ 254,849.00	\$ 229,550.00
Net Excess (Deficit)	\$ 4,200.00	-\$ 29,455.00	\$ 5,150.00