

City, Village, and Township Revenue Sharing and County Incentive Program Certification

Issued under authority of 2016 Public Act 268. Filing is mandatory to qualify for payments.

Each city/village/township/county applying for City, Village, and Township Revenue Sharing or County Incentive Program payments must:

1. Certify to the Michigan Department of Treasury (Treasury) that the local unit listed below has produced and made available to the public a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report as required by 2016 Public Act 268. The local unit must include in any mailing of general information to its citizens, the Internet website address or the physical location where all the documents are available for public viewing in the clerk's office.
2. Submit to Treasury a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report.

This certification, along with a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report, **must be received by December 1, 2016**, (or the first day of a payment month) in order to qualify for that month's payment. Postmark dates will not be considered. For questions, call 517-373-2697.

PART 1: LOCAL UNIT INFORMATION			
Local Unit Name CITY OF LUDINGTON		Local Unit County Name MASON	
Local Unit Code 532010		Contact E-Mail Address dlluskin@ci.ludington.mi.us	
Contact Name Deborah L. Luskin	Contact Title City Clerk	Contact Telephone Number (231) 845-6237	Extension
Website Address, if reports are available online www.ludington-mi.gov		Current Fiscal Year End Date 12/31/15	
PART 2: CITIZEN'S GUIDE			
Check any of the following that apply:			
<input checked="" type="checkbox"/> The local unit has elected to use Treasury's online Citizen's Guide to comply with the legislative requirements. Therefore, a copy of the Citizen's Guide will not be submitted to Treasury.			
<input type="checkbox"/> The local unit does not have any unfunded pensions or other post employment benefits (OPEB).			
PART 3: CERTIFICATION			
<i>In accordance with 2016 Public Act 268, the undersigned hereby certifies to Treasury that the above mentioned local unit 1) has produced a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report and 2) will include in any mailing of general information to our citizens, the Internet website address or the physical location where all the documents are available for public viewing in the clerk's office. The Citizen's Guide, Performance Dashboard, Debt Service Report, and Projected Budget Report are attached to this signed certification, unless otherwise noted in Part 2.</i>			
Chief Administrative Officer Signature (as defined in MCL 141.422b) 		Printed Name of Chief Administrative Officer (as defined in MCL 141.422b) JOHN E. SHAY	
Title CITY MANAGER		Date 11/30/2016	

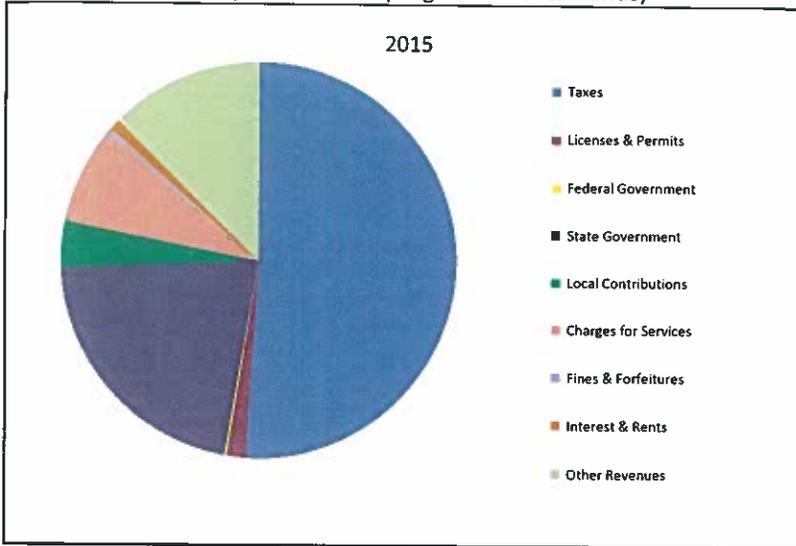
Completed and signed form (including required attachments) should be e-mailed to: TreasRevenueSharing@michigan.gov
If you are unable to submit via e-mail, fax to 517-335-3298 or mail the completed form and required attachments to:

Michigan Department of Treasury
Office of Revenue and Tax Analysis
PO Box 30722
Lansing MI 48909

TREASURY USE ONLY		
CVTRS/CIP Eligible Y N	Certification Received	Citizen's Guide Received
Performance Dashboard Received	Debt Service Report Received	Projected Budget Report Received
Final Certification	CVTRS/CIP Notes	

CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Ludington - Mason

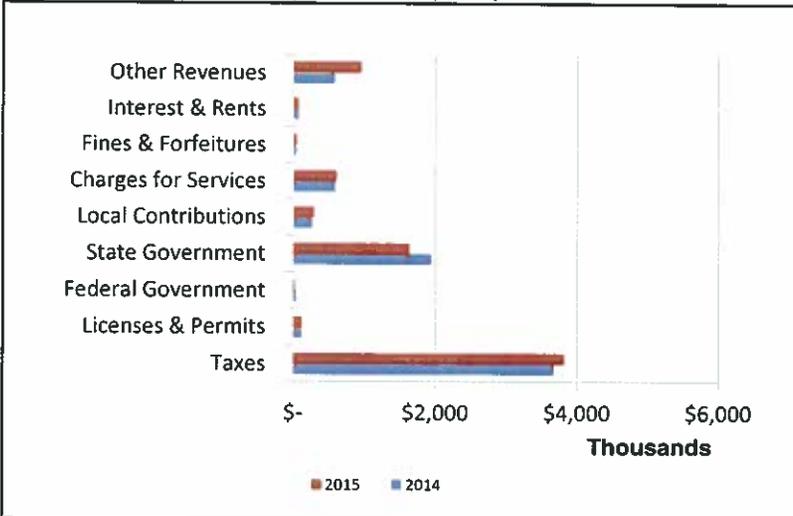
1. Where our money comes from (all governmental funds)



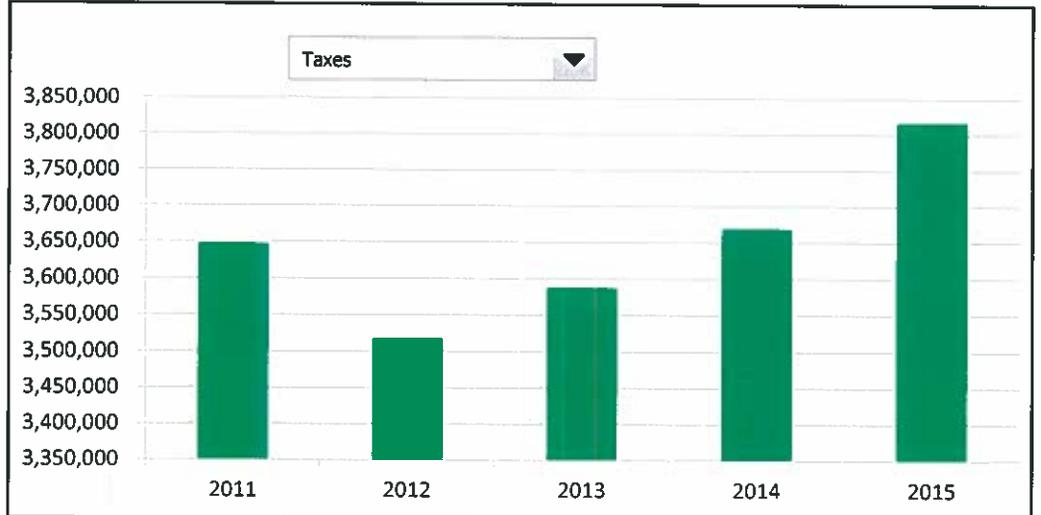
2. Compared to the prior year

	2014	2015	Change
Taxes	\$ 3,669,702	\$ 3,817,838	4.04%
Licenses & Permits	\$ 109,607	\$ 107,753	-1.69%
Federal Government	\$ 37,313	\$ 16,164	-56.68%
State Government	\$ 1,937,900	\$ 1,621,523	-16.33%
Local Contributions	\$ 257,158	\$ 278,953	8.48%
Charges for Services	\$ 579,719	\$ 594,664	2.58%
Fines & Forfeitures	\$ 33,348	\$ 29,855	-10.47%
Interest & Rents	\$ 62,124	\$ 64,220	3.37%
Other Revenues	\$ 566,088	\$ 942,369	66.47%
Total Revenues	\$ 7,252,959	\$ 7,473,339	3.04%

3. Revenue sources - compared to the prior year



4. Historical trends of individual sources

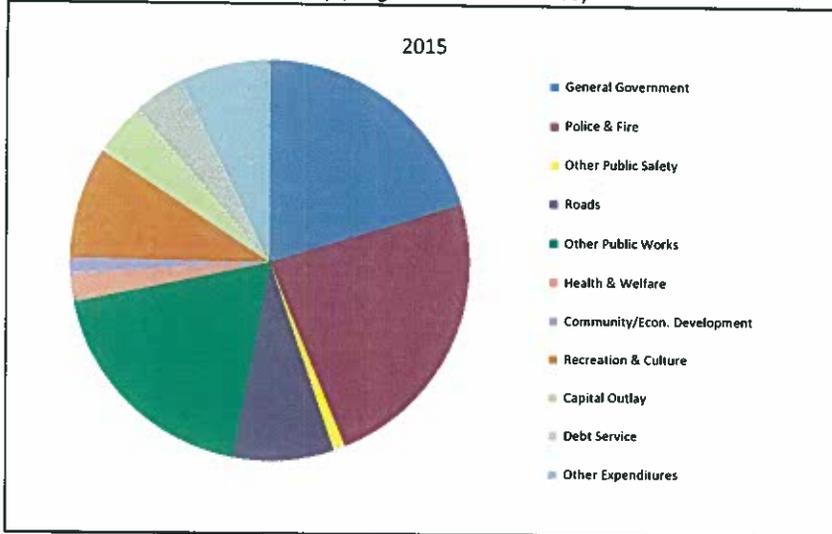


Other Revenue increased in 2015 as City opted to take Distribution of Net Assets from Insurance Carrier.

For more information on our unit's finances, contact John Shay at 231-845-6237.

CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Ludington - Mason

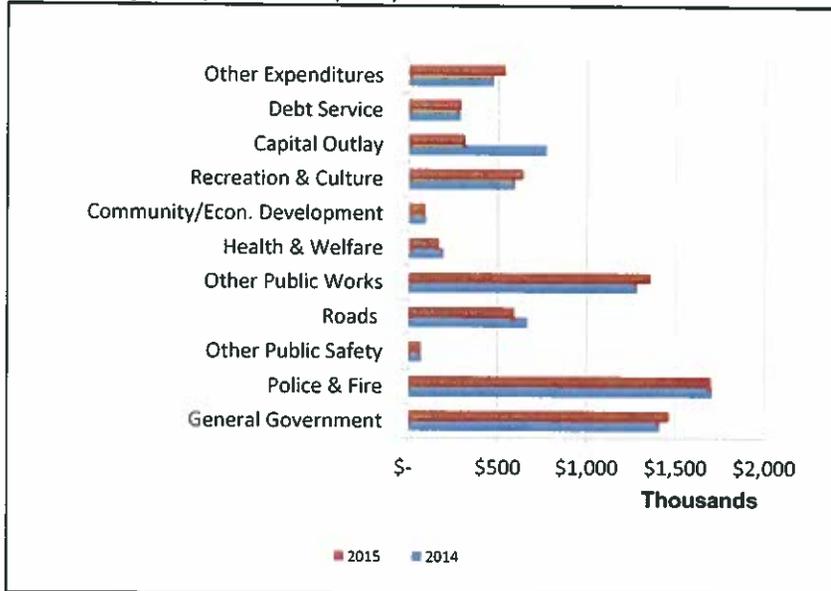
1. Where we spend our money (all governmental funds)



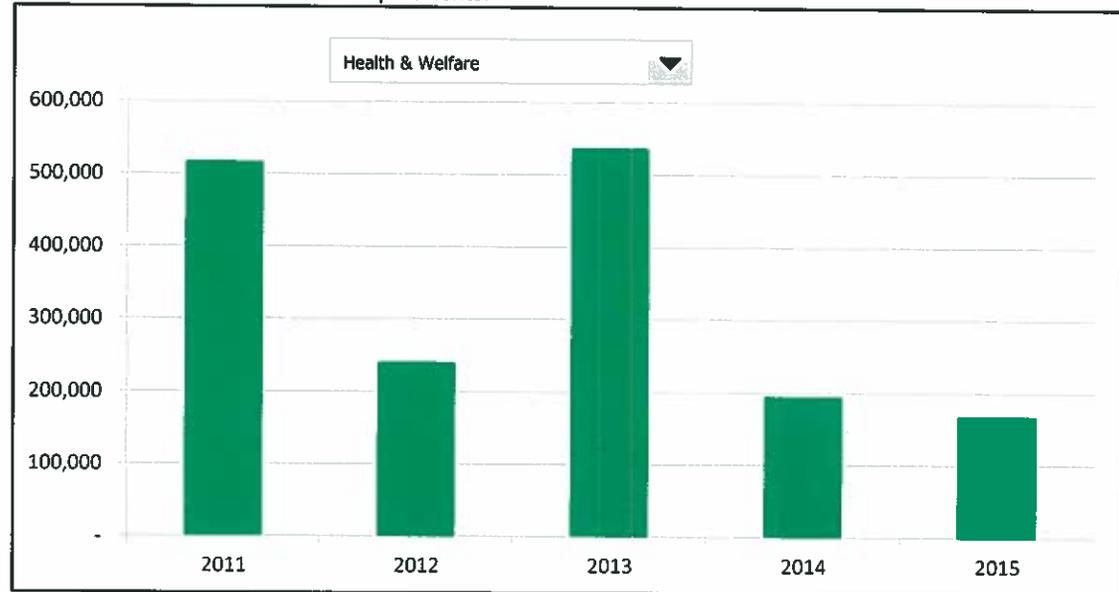
2. Compared to the prior year

	2014	2015	Change
General Government	\$ 1,413,077	\$ 1,460,694	3.37%
Police & Fire	\$ 1,703,446	\$ 1,697,718	-0.34%
Other Public Safety	\$ 71,977	\$ 68,089	-5.40%
Roads	\$ 665,476	\$ 591,397	-11.13%
Other Public Works	\$ 1,280,938	\$ 1,354,303	5.73%
Health & Welfare	\$ 195,448	\$ 168,563	-13.76%
Community/Econ. Development	\$ 93,756	\$ 89,711	-4.31%
Recreation & Culture	\$ 595,038	\$ 639,565	7.48%
Capital Outlay	\$ 771,266	\$ 314,128	-59.27%
Debt Service	\$ 285,305	\$ 291,207	2.07%
Other Expenditures	\$ 472,456	\$ 538,919	14.07%
Total Expenditures	\$ 7,548,183	\$ 7,214,294	-4.42%

3. Spending - compared to the prior year



4. Historical trends of individual departments:

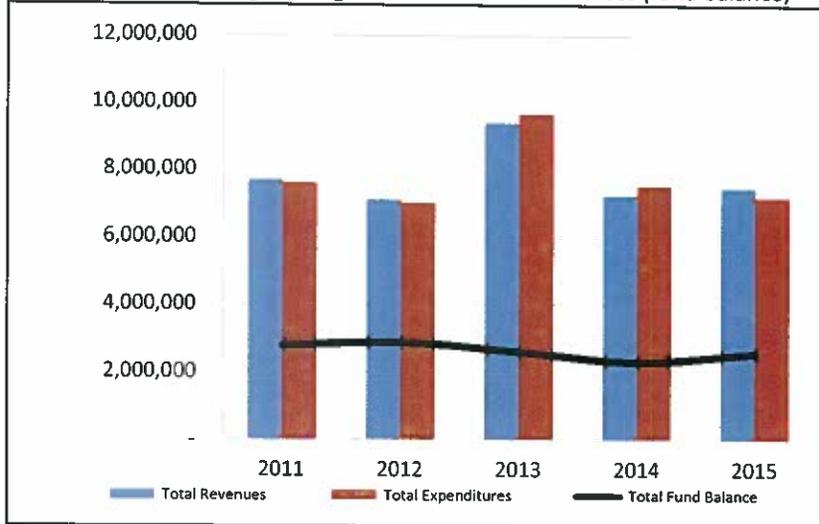


2014 City received Small Urban Grant for Bryant Road reconstruction expense, no grant money spent in 2015. Main entrance to Senior Center repaired in 2014.

For more information on our unit's finances, contact John Shay at 231-845-6237.

CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Ludington - Mason

1. How have we managed our governmental fund resources (fund balance)

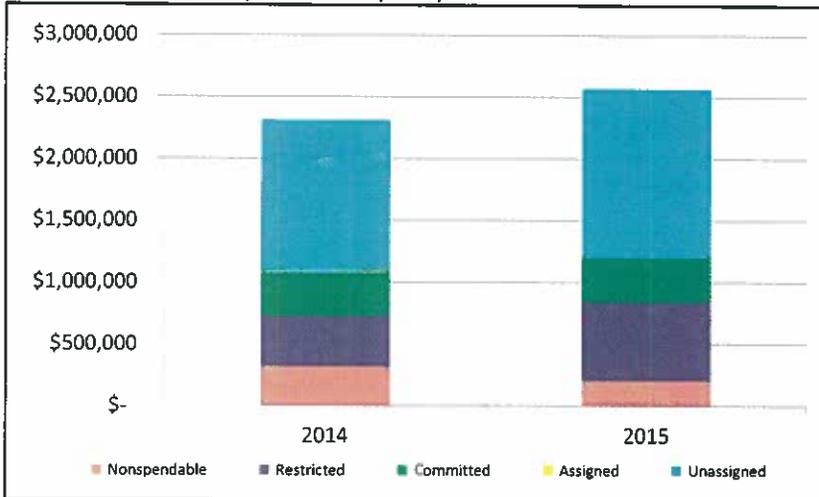


2. Compared to the prior year

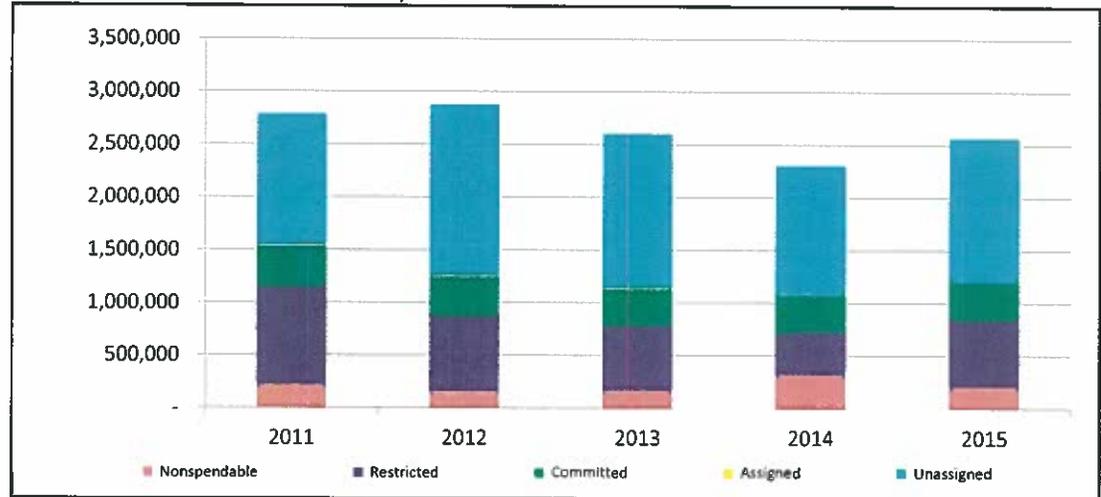
	2014	2015	Change
Revenues	\$ 7,252,959	\$ 7,473,339	3.04%
Expenditures	\$ 7,548,183	\$ 7,214,294	-4.42%
Surplus (Shortfall)	\$ (295,224)	\$ 259,045	-187.75%

Fund balance, by component:	2014	2015	Change
Nonspendable	\$ 320,245	\$ 206,424	-35.54%
Restricted	\$ 410,764	\$ 640,733	55.99%
Committed	\$ 347,848	\$ 358,454	3.05%
Assigned	\$ 3,544	\$ -	-100.00%
Unassigned	\$ 1,227,340	\$ 1,363,175	11.07%
Total Fund Balance	\$ 2,309,741	\$ 2,568,786	11.22%

3. Fund balance - compared to the prior year



4. Historical trends of individual components

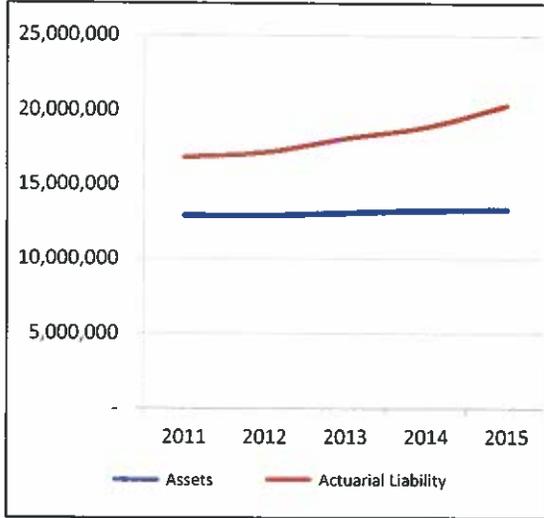


Restricted Fund Balance increased over 2014 as there were no major road construction projects in 2015.

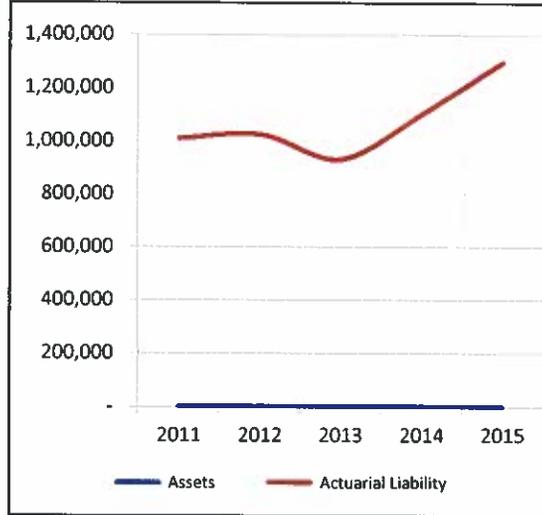
For more information on our unit's finances, contact John Shay at 231-845-6237.

CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Ludington - Mason

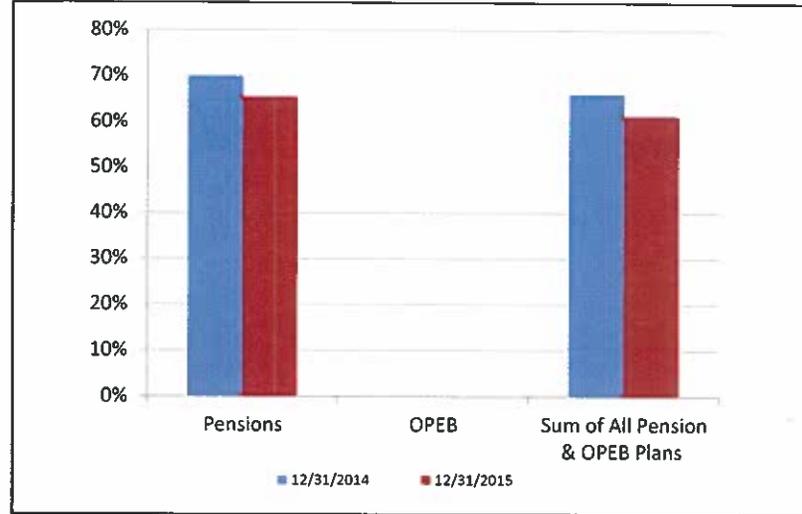
1. Pension funding status



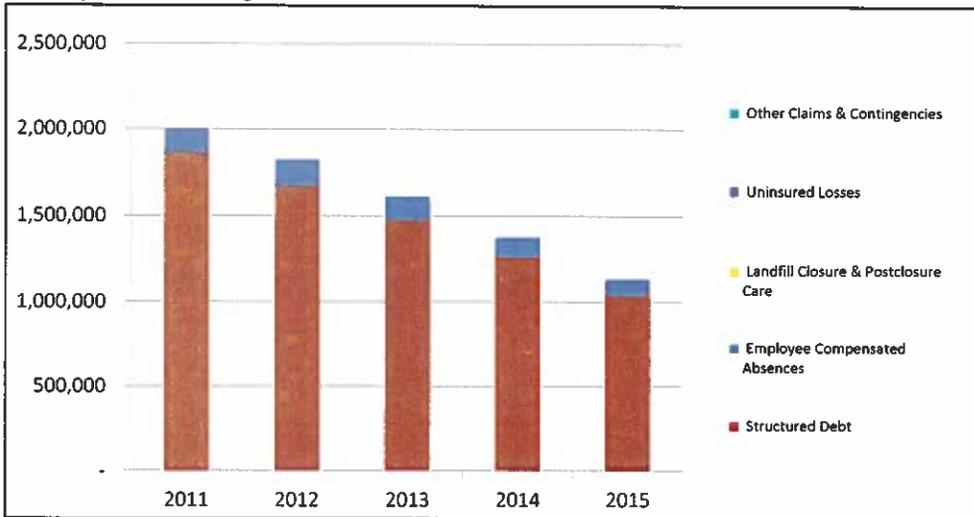
2. Retiree Health care funding status



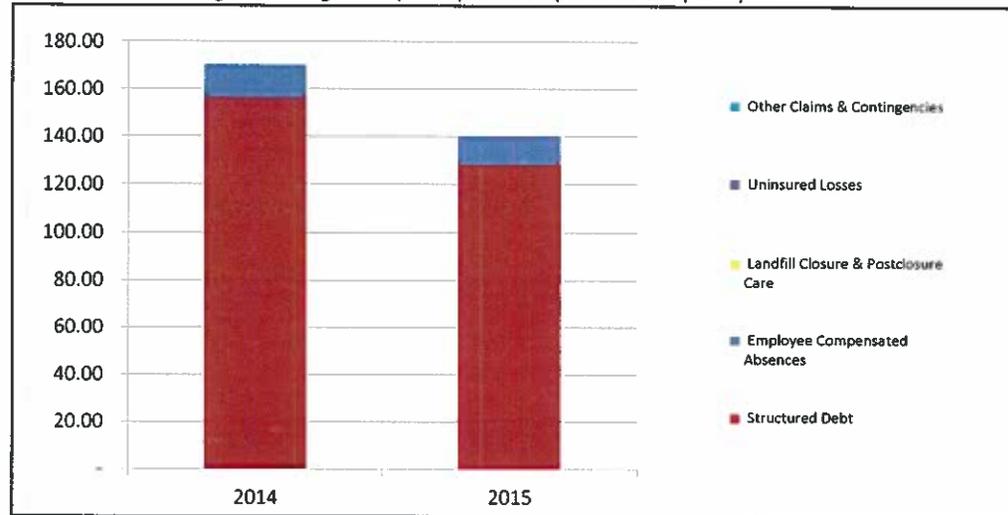
3. Percent funded - compared to the prior year



4. Long Term Debt obligations:



5. Debt & other long term obligations per capita - compared to the prior year



Retiree Health Care funding is not funded. The City uses the "Pay As You Go" Method of funding the OPEB. Changes to MERS Actuarial Assumptions resulted in lower funded % for 2015.

For more information on our unit's finances, contact John Shay at 231-845-6237.

Ludington Dashboard



Fiscal Stability	Prior 2014	Current 2015	Progress
Annual General Fund property tax revenue per capita	\$464	\$480	↑
Fund balance as % of annual General Fund expenditures	27%	26%	↓
Unfunded OPEB liability as a % of annual General Fund revenues	3%	3%	↔
Debt burden per capita	\$319	\$253	↑
% funding of MERS pension system	70%	66%	↓
% funding of Police pension system	73%	75%	↑
Number of services delivered via cooperative venture	45	45	↔

Public Safety	Prior 2014	Current 2015	Progress
Violent crimes	166	148	↑
Property crimes	438	364	↑
Traffic injuries or fatalities	13	19	↓
Structure fires	3	3	↔

Economic Strength	Prior 2014	Current 2015	Progress
% of community with access to high speed broadband	100%	100%	↔
Investment in streets, water and wastewater infrastructure per capita	\$3,945.43	\$4,017.99	↑
Average age of critical infrastructure (years)	14.85	15.22	↓

Quality of Life	Prior 2014	Current 2015	Progress
Percent of General Fund budget committed to arts, culture and recreation	10%	10%	↔
% of drinking water standards met	100%	100%	↔

Performance Improving

Performance staying about the same

Performance Declining



GENERAL FUND 101
REVENUES BUDGET
FISCAL YEAR ENDING - DECEMBER 31, 2015, 2016, 2017
DEPARTMENT - GENERAL FUND CODE - 101-000

CODE	REVENUES	2015 ACTUAL	2016 ACTUAL THROUGH 10/31	2016 BUDGET	2017 PRELIM BUDGET	ASSUMPTIONS
403	Current Real & Pers Prop Taxes	3,749,999	3,802,004	3,776,400	3,839,200	Property tax revenue increase is 1.2% due to loss in personal property tax and uncertainty of replacement income
425	Payment in Lieu of Taxes	78,139	80,961	78,900	79,600	No change anticipated
437	Industrial Facility Tax	21,062	26,305	26,300	15,900	Reduction in tax collected on IFTs
445	Penalties, Interest & Fees	30,873	15,670	22,200	25,000	Reduced interest rates
447	Property Tax Administration Fee	15,904	7,706	15,800	7,800	No change anticipated
	TOTAL TAXES	3,895,976	3,932,645	3,919,600	3,967,500	
452	Charter Comm Franchise Fees	83,677	41,974	82,000	84,000	Assume 2.4% increase in fee income
452-100	Charter Comm Peg Channel	4,500	2,250	4,500	4,500	Peg channel revenue expected to remain the same per agreement
476	NonBusiness Lic. & Bldg Permits	19,576	23,257	13,000	22,600	New developments in Ludington planned for 2017
	TOTAL LICENSES & PERMITS	107,753	67,480	99,500	111,100	
502	Federal Grant - Police	5,205	0	0	9,500	Port Security Grant
539	State Grant	870	842	0	0	No grant revenue expected
543	MMRMA Grant	4,000	3,118	0	1,000	Minimal grant revenue expected
565	Act 302-Training Funds	2,992	2,840	2,800	2,900	No change anticipated: based on funds available by government
574-100	Sales Tax - Constitutional	604,652	404,979	619,300	600,000	Sales tax projection for 2017 lower
574-200	Sales Tax - EVIP	132,676	88,452	132,600	132,600	Revenue based on EVIP projections
576	Liquor Licenses	10,705	10,541	10,500	10,500	No change anticipated
580	Resource - LAS	25,000	25,000	22,800	25,000	25% of one officer's wages and fringes
586-000	Contrib from Other Units	12,357	9,998	2,400	2,400	No change anticipated
	TOTAL INT'GOV'T REVENUES	798,457	545,770	790,400	783,900	
608	Appeal Fees (Sp Land Use Appl)	1,610	1,450	900	1,000	No change anticipated
626	Charges for Services Rendered	7,983	18,717	5,200	17,000	City initiated special events fee policy in 2016
632	Fire Protection	28,169	27,885	28,000	27,800	No change anticipated
634	Grave Openings	31,900	28,400	28,700	28,700	No change anticipated
636	Foundations	8,390	8,930	6,000	7,000	Foundation revenue remains unchanged
638	Services Rendered - Police Dept.	14,000	31,046	14,500	19,000	SSCENT Accounting & Rent \$6,000: Bryne Grant \$11,000
643	Sale of Cemetery Lots	32,750	18,100	20,000	20,000	No change anticipated
647-100	Sale of Columbarium Plaques, Niches	375	450	0	0	Plaque revenue reduced as no more niches in Block 25
650	Miscellaneous Sales	1,520	1,362	300	300	No change anticipated
650-200	Contribution - Police Dept	0	40,089	0	0	No change anticipated
650-300	Sale of Refuse Stickers	53,141	54,259	50,000	53,000	Refuse Stickers expected to be in line with 2016 revenue
651	Boat Ramp - Seasonal	21,352	16,540	21,300	18,000	Boat Ramp stickers lower due to downtown in fishing
651-300	Boat Ramps - Loomis Street	19,422	17,827	19,200	17,200	No change anticipated
651-400	Boat Ramps - Copeyon Park	4,843	5,161	4,800	4,900	No change anticipated
	TOTAL CHGS FOR SERVICES	225,455	270,216	198,900	213,900	
658	Ordinances, Fines/Costs-Police	16,045	13,895	17,000	17,000	No change anticipated
659	Parking Fines-Police	13,810	13,180	14,000	13,500	No change anticipated
	TOTAL FINES & FORFEITS	29,855	27,075	31,000	30,500	
665	Interest Earned-Perpetual Care	1,233	1,029	900	900	Very slight trend up in interest; projected only 0.45% return
666	Interest Earned on Investments	20,282	16,701	16,300	16,600	Very slight trend up in interest; projected only 0.4% return
668	Harbor View Lease	1,800	1,800	1,800	1,800	No change anticipated
669	Facility Rental	1,775	1,450	1,500	1,700	No change anticipated
673	Sidewalk Construction	45,727	43,168	50,000	50,000	No change anticipated
674	Commissions-Telescopes	526	484	400	400	No change anticipated
675-100	Special Assessments - Interest	73	0	0	0	N/A
	TOTAL OTHER REVENUES	71,416	64,632	70,900	71,400	

GENERAL FUND 101
REVENUES BUDGET
FISCAL YEAR ENDING - DECEMBER 31, 2015, 2016, 2017
DEPARTMENT - GENERAL FUND CODE - 101-000

CODE	REVENUES	2015 ACTUAL	2016 ACTUAL THROUGH 10/31	2016 BUDGET	2017 PRELIM BUDGET	ASSUMPTIONS
677	Reimbursements	122,046	93,041	500	3,500	Lower expected reimbursements
677-600	Shop With a Cop	8,573	781	4,500	8,500	Donations for program; expenses budgeted to equal revenue
677-650	Water Safety Day - Police Dept	1,450	1,000	1,300	1,000	No change anticipated
677-800	Private Contributions-Fire Dept	1,600	2,018	0	0	No change anticipated
678-100	Admin.- Cont. From Major Sts.	28,500	24,333	29,200	29,900	2% annual increase
678-200	Admin.- Cont. From Local Sts.	17,700	15,083	18,100	18,500	2% annual increase
679	Admin.- Cont. From Motor Pool	59,000	50,167	60,200	61,500	2% annual increase
680	Admin. Expenses - Marina	45,800	39,000	46,800	47,800	2% annual increase
681	Admin. Expenses - Water	78,800	67,000	80,400	82,100	2% annual increase
681-100	Admin. Expenses - Sewage	78,800	67,000	80,400	82,100	2% annual increase
681-200	Admin. Expenses - DDA	33,200	28,250	33,900	34,600	2% annual increase
681-300	Admin. Expenses - Bldg Rehab	0	0	0	0	Administrative expenses based on rental rehab grant funds
682	Admin Expenses - Cartier Park	39,100	33,417	40,100	41,000	2% annual increase
684	Contribution from Marina	0	0	0	0	No change gas contributed to police/fire boat per agreement
684-400	Contribution from DDA	11,200	11,200	11,200	11,200	No change anticipated
684-600	Contribution from Perpetual Care	0	0	0	0	No projects in 2015
685	Ins. & Bond Reim - Sr. Center	1,200	1,000	1,200	1,200	No change anticipated
694	Donated Revenue	0	0	0	0	Assume no donated revenue
694-100	Movies in the Park	0	1,508	1,300	1,500	Revenue budgeted to equal cost of the movies
695-100	Sale of Equipment	0	0	0	530,000	Sale of Land to offset cost of new fire station
698	Proceeds from Bond Sale	0	0	0	1,200,000	USDA Rural Development Loan for new fire station
	TOTAL REIMB. & REFUNDS	526,968	434,799	409,100	2,154,400	
	TOTAL REVENUES:	5,655,880	5,342,617	5,519,400	7,332,700	
	Prior Year Fund Balance:	1,387		154,200	(9,100)	
	10 Months 2016		(944,569)			
	TOTAL GENERAL FUND REVENUES:	5,657,268	4,398,048	5,673,600	7,323,600	

GENERAL FUND 101
EXPENDITURES BUDGET
FISCAL YEAR ENDING - DECEMBER 31, 2015, 2016, 2017
DEPARTMENT - GENERAL FUND CODE - 101

CODE	EXPENDITURES	2015 ACTUAL	2016 ACTUAL THROUGH 10/31	2016 BUDGET	2017 PRELIM BUDGET	ASSUMPTIONS
101	City Council & Mayor	40,900	28,860	41,100	41,700	No change anticipated
172	Manager's Office	269,857	202,935	267,600	273,700	1-1/2% increase in salaries & wages, increase in fringe benefits & technology costs
215	City Clerk's Office	277,456	234,324	279,100	282,300	1-1/2% increase in salaries & wages, increase in fringe benefits & technology costs
247	Board of Review	2,542	2,406	3,400	3,400	No change anticipated
253	City Treasurer's Office	120,750	99,933	124,400	126,300	1-1/2% increase in salaries & wages, increase in fringe benefits & technology costs
257	City Assessor's Office	199,004	158,778	181,200	200,700	1-1/2% increase in salaries & wages; increase in fringe benefits; updated software purchase for assessing
262	Elections	13,022	22,850	34,000	31,100	No elections expected in 2017; new election equipment in 2017
265	City Hall & Grounds	108,823	92,213	120,500	117,200	1-1/2% increase in salaries & wages; increase in fringe benefits; no longer allocating truck to maintenance
266	City Attorney	89,460	59,934	93,000	93,000	No change anticipated
268	City Property-Downtown	170,163	115,595	181,100	182,600	1-1/2% increase in salaries & wages; reduced sidewalk work in downtown
269	City Property-Other	7,220	11,423	13,000	14,200	1-1/2% increase in salaries & wages; budget increase to reflect repairs to salt barn
276	Cemetery	200,631	164,500	221,500	230,400	1-1/2% increase in salaries & wages; increase in fringe benefits; new siding on cemetery building
290	Board of Ethics	0	0	200	200	No change anticipated
301	Police Department	1,433,338	1,100,076	1,427,000	1,486,000	1-1/2% increase in salaries & wages; increase in fringe benefits; new modems in police vehicles and police vests
302	Police Clerical/Spec Police	68,372	63,129	78,300	79,000	1-1/2% increase in salaries & wages; increase in fringe benefits
303	Police Reserves	185	769	1,300	7,300	Police vests will be purchased in 2017 with grant and reserve funds
336	Fire Department	195,824	157,780	212,400	1,865,500	New fire station costing \$1.7 million; USDA Rural Development Loan and sale of City property
441	Department of Public Works	388,373	351,552	352,500	362,200	1-1/2% increase in salaries & wages; increase in fringe benefits
444	Sidewalk Construction	107,620	99,835	109,000	109,100	No change anticipated
448	Street Lighting	138,631	72,179	113,400	97,900	No change anticipated
528	Garbage & Rubbish	719,676	488,416	724,400	741,500	Refuse contract not to exceed CPI no more than 3%
721	Planning Commission/Board of Appeals	1,175	4,815	3,600	3,600	No change anticipated
728	Economic & Community Development	88,536	82,883	93,700	99,500	1-1/2% increase in salaries & wages; increase in fringe benefits
751	Parks Department	357,886	326,026	386,100	389,500	1-1/2% increase in salaries & wages; increase in fringe benefits
753	Beach Safety	28,951	18,180	30,000	29,600	No change anticipated
756	Launching Ramps	71,632	61,282	89,100	77,700	1-1/2% increase in salaries & wages; increase in fringe benefits; repair docks 2 & 3
851	Insurance and Bonds	37,337	37,681	39,700	37,200	No change anticipated
906	Contract Payable Principal Payments	17,092	17,577	18,200	17,900	Copiers/Printers lease payments over 60 months; additional copiers added to lease
960	Contributions	502,815	322,115	322,200	323,300	Contribution to Building Authority & Senior Center
961	Miscellaneous	0	0	0	0	
TOTAL GENERAL FUND EXPENDITURES		5,657,268	4,398,048	5,561,000	7,323,600	

**CITY OF LUDINGTON
DEBT SERVICE REQUIREMENTS**

2005 BUILDING AUTHORITY REFUNDING BONDS

Initial Refunding Date August 2, 2005

Amount of Refunding \$2,135,000

Funding Source General Fund contributes to Building Authority Fund

Building Authority Fund pays the bond payments

**(Initial Building Authority Bonds, Series 2000 issued February 3, 2000
in the amount of \$2,700,000; General Obligation Bonds)**

Construction of Police Department Building and City Hall

Balance Payable at 12/31/2015 \$ 1,040,000

Balance Payable as follows:

Fiscal Year Ended	Interest Rate	Interest Due February 1	Interest Due August 1	Principal due August 1	Total Annual Requirement
2016	3.70%	20,057	20,058	240,000	280,115
2017	3.80%	15,618	15,617	250,000	281,235
2018	3.90%	10,867	10,868	265,000	286,735
2019	4.00%	5,700	5,700	285,000	296,400
		<u>\$ 52,242</u>	<u>\$ 52,243</u>	<u>\$ 1,040,000</u>	<u>\$ 1,144,485</u>

2007 SEWAGE DISPOSAL SYSTEM JUNIOR LIEN REVENUE BONDS

Initial Issuance Date June 21, 2007

Amount of Issuance \$1,500,000

Funding Source Paid out of the net revenues of the Sewer System

**Purpose to Defray Cost of acquisition and construction of a lift station
to replace the Lavinia Street lift station and acquisition and construction
of sanitary sewer mains to replace existing sanitary sewer mains in the City**

Balance Payable at 12/31/2015 \$ 960,000

Balance Payable as follows:

Fiscal Year Ended	Interest Rate	Interest Due April 1	Interest Due October 1	Principal due October 1	Total Annual Requirement
2016	1.625%	7,800	7,800	75,000	90,600
2017	1.625%	7,191	7,191	75,000	89,382
2018	1.625%	6,581	6,581	75,000	88,162
2019	1.625%	5,972	5,972	75,000	86,944
2020	1.625%	5,363	5,363	80,000	90,726
2021	1.625%	4,712	4,712	80,000	89,424
2022	1.625%	4,063	4,063	80,000	88,126
2023	1.625%	3,412	3,412	80,000	86,824
2024	1.625%	2,763	2,763	85,000	90,526
2025	1.625%	2,072	2,072	85,000	89,144
2026	1.625%	1,381	1,381	85,000	87,762
2027	1.625%	691	691	85,000	86,382
		<u>52,001</u>	<u>52,001</u>	<u>960,000</u>	<u>1,064,002</u>

2013 COPIER/PRINTER CONTRACT PAYABLE

Initial Issuance Dated 9/1/2013

Amount of Principal \$89,160

Funding Source Paid out of the net revenues of the General Fund

Acquire Copy Machines with scanning powers and printers for the City.

Balance Payable at 12/31/15 \$ 45,523.00

Balance Payable as follows:

Fiscal Year Ended	Interest Rate	Interest Due April 1	Interest Due October 1	Principal due October 1	Total Annual Requirement
2016	0.00%	-	-	17,832.00	17,832.00
2017	0.00%	-	-	17,832.00	17,832.00
2018	0.00%	-	-	9,859.00	9,859.00
		<u>-</u>	<u>-</u>	<u>45,523.00</u>	<u>45,523.00</u>