

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

Issued under authority of 2017 Public Act 107. 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 2017 Public Act 107. 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, 2017**, (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 <b>City of White Cloud</b>		Local Unit County Name <b>Newaygo</b>	
Local Unit Code <b>62203</b>		Contact E-Mail Address <b>yridge@cityofwhitecloud.org</b>	
Contact Name <b>Yvonne Ridge</b>	Contact Title <b>City Manager</b>	Contact Telephone Number <b>(231) 689-1194</b>	Extension
Website Address, if reports are available online <b>www.cityofwhitecloud.org</b>		Current Fiscal Year End Date	

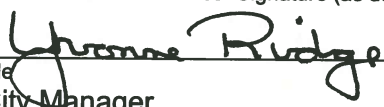
### PART 2: CITIZEN'S GUIDE

Check any of the following that apply:

- ☒ 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.
- ☐ The local unit does not have any unfunded pensions or other post employment benefits (OPEB).

### PART 3: CERTIFICATION

*In accordance with 2017 Public Act 107, 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.*

Chief Administrative Officer Signature (as defined in MCL 141.422b) 	Printed Name of Chief Administrative Officer (as defined in MCL 141.422b) <b>Yvonne Ridge</b>
Title <b>City Manager</b>	Date <b>11/12/2020</b>

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  
Revenue Sharing and Grants Division  
PO Box 30722  
Lansing MI 48909

### TREASURY USE ONLY

CVTRS/CIP Eligible <b>Y N</b>	Certification Received	Citizen's Guide Received
Performance Dashboard Received	Debt Service Report Received	Projected Budget Report Received
Final Certification	CVTRS/CIP Notes	



# **The City of White Cloud**

## **Projected Budget for 2021/22**

The City, Township, Village Revenue Sharing (CTVRS) incentive program sets specific requirements for local governments to qualify to receive future statutory revenue sharing funds.

One of the key requirements of CTVRS is that cities make readily available to the public by December 1 of each year a "Projected Budget".

This Projected Budget is published in accordance with the requirements of CTVRS.

The Projected Budget is intended to enhance the City's transparency and public accountability.

If you have any questions or comments, please call the White Cloud City offices at (231) 689-1194 or contact:

Yvonne Ridge, City Manager  
[yridge@cityofwhitecloud.org](mailto:yridge@cityofwhitecloud.org)

# Projected Budget Report for Fiscal Year 2020/2021

Local Unit Name:  
Local Unit Code:  
Current Fiscal Year End Date:  
Fund Name:

City of White Cloud  
62203  
2019/2020  
101 General Fund

REVENUES	Current Year		Year 2 Budget	Assumptions
	Budget	Percentage Change		
Property Taxes	\$ 308,712	14 %	\$ 354,000	Increase New Business Industrial Park
State Revenue Sharing	\$ 158,303	- %	\$ 158,303	No Anticipated Change
Charges for Services	\$ 7,700	56 %	\$ 12,000	Increase in Building Permits
Fines & Fees	\$ 1,750	- %	\$ 1,750	No Anticipated Change
Licenses & Permits	\$ 30,000	33 %	\$ 40,000	Increase New Business Licenses
Interest Income	\$ 41,600	8 %	\$ 45,130	Increase in Rents
Grant Revenues	\$ -	- %	\$ -	
Other Revenues	\$ 41,555	8 %	\$ 45,000	Increase in Tax Base/ Special Assessments Fire Service
Interfund Transfers (In)	\$ 35,400	(18) %	\$ 29,000	Decrease on DDA Contributions for District
<b>Total Revenues</b>	<b>\$ 625,020</b>		<b>\$ 685,183</b>	
EXPENDITURES				
General Government	\$ 285,782	3 %	\$ 275,000	COA and Personnel Changes
Police and Fire	\$ 212,634	6 %	\$ 225,000	COA and Increase in Special Assessments Fire Service
Roads	\$ -	- %	\$ -	Funding in Street Funds
Other Public Works	\$ 65,441	4 %	\$ 68,000	Increase COA Personnel
Community & Economic Development	\$ 24,045	4 %	\$ 25,000	Additional Funding for Development
Recreation & Culture	\$ 32,162	- %	\$ 32,162	No Anticipated Change
Unallocated	\$ -	100 %	\$ 20,075	Unallocated
Debt Service	\$ 100	100 %	\$ 15,000	Pension Liability Additional
Interfund Transfers (Out)	\$ 24,946	- %	\$ 24,946	No Anticipated Change
<b>Total Expenditures</b>	<b>\$ 625,120</b>		<b>\$ 685,183</b>	
<b>Net Revenues (Expenditures)</b>	<b>\$ (100)</b>		<b>\$ -</b>	
<b>Beginning Fund Balance</b>	<b>\$ 326,318</b>		<b>\$ 326,218</b>	
<b>Ending Fund Balance</b>	<b>\$ 326,218</b>		<b>\$ 326,218</b>	

Commentary: This Projected Budget takes into consideration the known assumption for the future years budget.



# **The City of White Cloud Performance Dashboard 2020-21**

**For Audited FY 2018-19**

The City, Township, Village Revenue Sharing (CTVRS) incentive program sets specific requirements for local governments to qualify to receive future statutory revenue sharing funds.

One of the key requirements of CTVRS is that cities make readily available to the public by December 1 of each year “a Performance Dashboard”. This Performance Dashboard is published in accordance with the requirements of CTVRS.

The Performance Dashboard is intended to enhance the City’s transparency and public accountability.

If you have any questions or comments, please call the White Cloud City offices at (231) 689-1194 or contact:

Yvonne Ridge

City Manager

[yridge@cityofwhitecloud.org](mailto:yridge@cityofwhitecloud.org)



## Performance Dashboard

**Local Unit Name: City of White Cloud**

**Local Unit Code: 62203**

	2018	2019	Trend	Performance
<b>Fiscal Stability</b>				
Annual General Fund expenditures per capita	\$715	\$518	↓ -27.6%	Positive
Fund Balance as % of annual General Fund expenditures	115.2%	123.7%	↑ 7.4%	Positive
Unfunded pension & OPEB liability, as a % of annual General Fund revenue	27%	35%	↑ 31.3%	Positive
Debt burden per capita	\$138	\$193	↑ 39.9%	Negative
Percentage of road funding provided by the General Fund	0.0%	0.0%	→ 0.0%	Neutral
Ratio of pensioners to employees	1.29	1.29	→ 0.0%	Neutral
Number of services delivered via cooperative venture	8	8	→ 0.0%	Neutral
<b>Economic Strength</b>				
% of community with access to high speed broadband	100%	100%	→ 0.0%	Neutral
% of community age 25+ with Bachelor's degree or higher	8%	8%	→ 0.0%	Neutral
Average age of critical infrastructure (years)	47.0	47.0	→ 0.0%	Neutral
<b>Public Safety</b>				
Violent crimes per thousand	27	21	↓ -21.7%	Positive
Property crimes per thousand	51	33	↓ -35.8%	Positive
Traffic injuries or fatalities	2	1	↓ -50.0%	Positive
<b>Quality of Life</b>				
Miles of sidewalks and non-motorized paths/trails as a factor of total miles of local/major roads & streets	0.56	0.62	↑ 10.3%	Positive
Percent of General Fund expenditures committed to arts, culture and recreation	3.6%	14.5%	↑ 302.8%	Neutral
Acres of parks per thousand residents	52.3	51.8	→ -0.9%	Neutral
Percent of community being provided with curbside recycling	100%	100%	→ 0.0%	Neutral

THE CITY OF

**WHITE CLOUD**  
A TRAIL FOR EVERY SEASON

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# The City of White Cloud Debt Service Report

## For FY 2020-21 (Audited FY 2018-19)

The City, Township, Village Revenue Sharing (CTVRS) incentive program sets specific requirements for local governments to qualify to receive future statutory revenue sharing funds.

One of the key requirements of CTVRS is that cities make readily available to the public by December 1st of each year a Debt Service Report. This Debt Service Report is published in accordance with the requirements of CTVRS.

The Debt Service Report is intended to enhance the City's transparency and public accountability.

If you have any questions or comments, please call the White Cloud City offices at (231) 689-1194 or contact Yvonne Ridge, City Manager at [yridge@cityofwhitecloud.org](mailto:yridge@cityofwhitecloud.org)

# Debt Service Report

Local Unit Name:	City of White Cloud
Local Unit Code:	62203
Current Fiscal Year End Date:	6/30/2021
Debt Name:	Industriack Park Loan *
Issuance Date:	Wednesday, June 19, 2013
Issuance Amount:	\$233,815.53
Debt Instrument (or Type):	Corporation
Repayment Source(s):	

Years Ending	Principal	Interest	Total
2013	\$ 18,000	-	\$ 18,000
2014	\$ 18,000	-	\$ 18,000
2015	\$ 18,000	-	\$ 18,000
2016	\$ 18,000	-	\$ 18,000
2017	\$ 18,000	-	\$ 18,000
2018	\$ 18,000	-	\$ 18,000
2019	\$ 18,000	-	\$ 18,000
2020	\$ 18,000	-	\$ 18,000
2021	\$ 18,000	-	\$ 18,000
2022	\$ 18,000	-	\$ 18,000
2023	\$ 18,000	-	\$ 18,000
2024	\$ 18,000	-	\$ 18,000
2025	\$ 17,816	-	\$ 17,816
<b>Totals</b>	<b>\$ 233,816</b>	<b>\$ -</b>	<b>\$ 233,816</b>

This is a principal only, non-interest repayment funding agreement for the White Cloud Industrial Park project.

Updated: Nov. 2020

# Debt Service Report

Local Unit Name:	City of White Cloud
Local Unit Code:	62203
Current Fiscal Year End Date:	6/30/2021
Debt Name:	White Cloud Area Fire District Building Authority
Issuance Date:	Monday, August 19, 2013
Issuance Amount:	\$98,800
Debt Instrument (or Type):	Bond - Choice One Bank
Repayment Source(s):	Special Assessment - Annual Taxes

Years Ending	Principal	Interest	Total
2013	\$ 4,940.00	\$ 2,236.00	\$ 7,176.00
2014	\$ 4,940.00	\$ 3,445.00	\$ 8,385.00
2015	\$ 4,940.00	\$ 3,263.00	\$ 8,203.00
2016	\$ 4,940.00	\$ 3,082.00	\$ 8,022.00
2017	\$ 4,940.00	\$ 2,901.00	\$ 7,841.00
2018	\$ 4,940.00	\$ 2,719.00	\$ 7,659.00
2019	\$ 4,940.00	\$ 2,538.00	\$ 7,478.00
2020	\$ 4,940.00	\$ 2,358.00	\$ 7,298.00
2021	\$ 4,940.00	\$ 2,176.00	\$ 7,116.00
2022	\$ 4,940.00	\$ 1,994.00	\$ 6,934.00
2023	\$ 4,940.00	\$ 1,813.00	\$ 6,753.00
2024	\$ 4,940.00	\$ 1,632.00	\$ 6,572.00
2025	\$ 4,940.00	\$ 1,450.00	\$ 6,390.00
2026	\$ 4,940.00	\$ 1,269.00	\$ 6,209.00
2027	\$ 4,940.00	\$ 1,088.00	\$ 6,028.00
2028	\$ 4,940.00	\$ 906.00	\$ 5,846.00
2029	\$ 4,940.00	\$ 725.00	\$ 5,665.00
2030	\$ 4,940.00	\$ 544.00	\$ 5,484.00
2031	\$ 4,940.00	\$ 363.00	\$ 5,303.00
2032	\$ 4,940.00	\$ 181.00	\$ 5,121.00
<b>Totals</b>	<b>\$ 98,800</b>	<b>\$ 36,683</b>	<b>\$ 135,483</b>

Bond - Special Assessment

Updated Nov, 2020



# Debt Service Report

Local Unit Name:	City of White Cloud
Local Unit Code:	62203
Current Fiscal Year End Date:	6/30/2021
Debt Name:	Water Improvement
Issuance Date:	Thursday, September 16, 1999
Issuance Amount:	\$827,162
Debt Instrument (or Type):	Bond - Bank of New York
Repayment Source(s):	Water Fund

Years Ending	Principal	Interest	Total
Previous Payments	\$ 308,662.00	\$ 231,136.00	\$ 539,798.00
2014	\$ 24,500.00	\$ 12,963.00	\$ 37,463.00
2015	\$ 24,500.00	\$ 12,350.00	\$ 36,850.00
2016	\$ 29,500.00	\$ 11,738.00	\$ 41,238.00
2017	\$ 30,000.00	\$ 11,000.00	\$ 41,000.00
2018	\$ 30,000.00	\$ 10,250.00	\$ 40,250.00
2019	\$ 30,000.00	\$ 9,500.00	\$ 39,500.00
2020	\$ 30,000.00	\$ 8,750.00	\$ 38,750.00
2021	\$ 30,000.00	\$ 8,000.00	\$ 38,000.00
2022	\$ 35,000.00	\$ 7,250.00	\$ 42,250.00
2023	\$ 35,000.00	\$ 6,375.00	\$ 41,375.00
2024	\$ 35,000.00	\$ 5,500.00	\$ 40,500.00
2025	\$ 35,000.00	\$ 4,625.00	\$ 39,625.00
2026	\$ 35,000.00	\$ 3,750.00	\$ 38,750.00
2027	\$ 35,000.00	\$ 2,875.00	\$ 37,875.00
2028	\$ 40,000.00	\$ 2,000.00	\$ 42,000.00
2029	\$ 40,000.00	\$ 1,000.00	\$ 41,000.00
<b>Totals</b>	<b>\$ 827,162</b>	<b>\$ 349,062</b>	<b>\$ 1,176,224</b>

Bond - Water Improvement

updated Nov, 2020



## **The City of White Cloud Citizen's Guide to City Finances**

**FY 2020-21**

For Audited FY 2018-19

The City, Township, Village Revenue Sharing (CTVRS) incentive program sets specific requirements for local governments to qualify to receive future statutory revenue sharing funds. One of the key requirements of CTVRS is that cities make readily available to the public by December 1<sup>st</sup> of each year “a Citizen’s Guide of local Finances, including recognition of their unfunded liabilities.”

This Citizen’s Guide is published in accordance with the requirements of CTVRS.

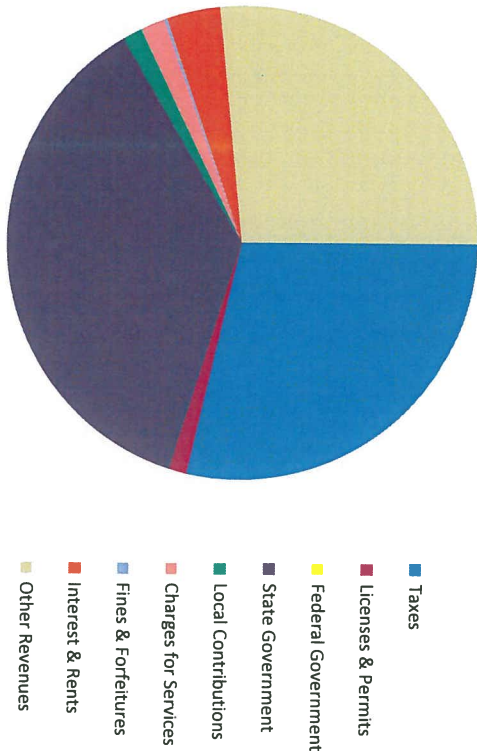
The Citizen’s Guide to Local Finances is intended to enhance the City’s transparency and public accountability.

If you have any questions or comments, please call the White Cloud City offices at (231) 689-1194 or contact:

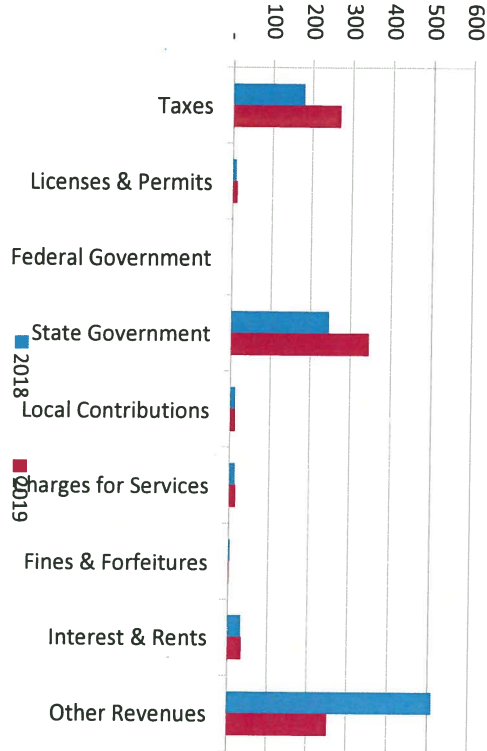
**Yvonne Ridge, City Manager**  
[yridge@cityofwhitecloud.org](mailto:yridge@cityofwhitecloud.org)

# **CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of White Cloud (62230)**

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



## 3. Revenue sources per capita - compared to the prior year



Commentary:

For more information on our unit's finances, contact Yvonne Ridge at 231-689-1194.

## REVENUES

## 2. Compared to the prior year

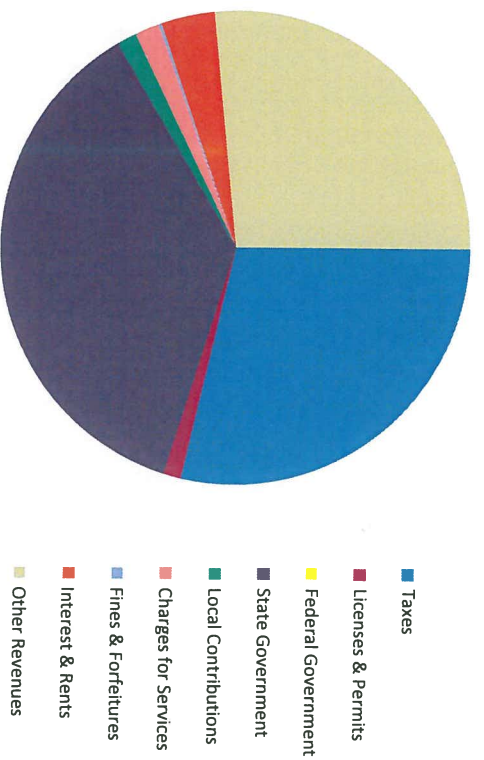
	2018	2019	% change
Taxes	\$ 251,083	\$ 332,545	32.44%
Licenses & Permits	13,288	15,865	19.39%
Federal Government	-	-	N/A
State Government	344,618	484,442	40.57%
Local Contributions	17,940	17,940	0.00%
Charges for Services	19,790	22,348	12.93%
Fines & Forfeitures	5,584	2,629	-52.92%
Interest & Rents	46,235	48,281	4.43%
Other Revenues	717,251	352,692	-50.83%
Total Revenues	\$ 1,415,789	\$ 1,276,742	-9.82%

## 4. Historical trends of individual sources

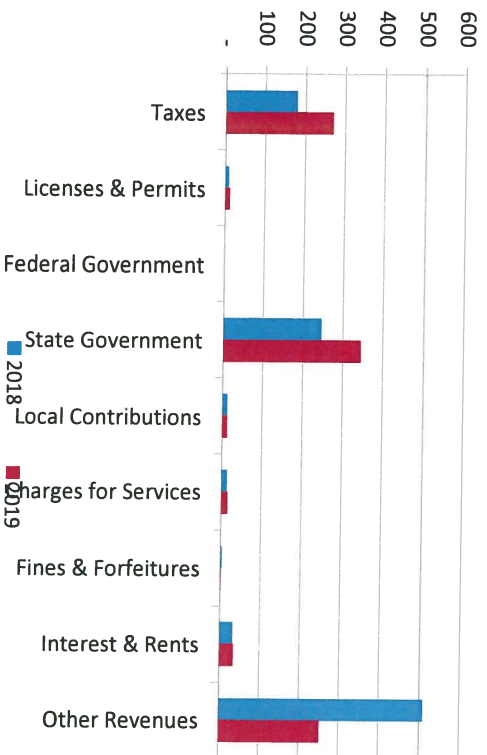


# **CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of White Cloud (62230)**

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## **3. Revenue sources per capita - compared to the prior year**



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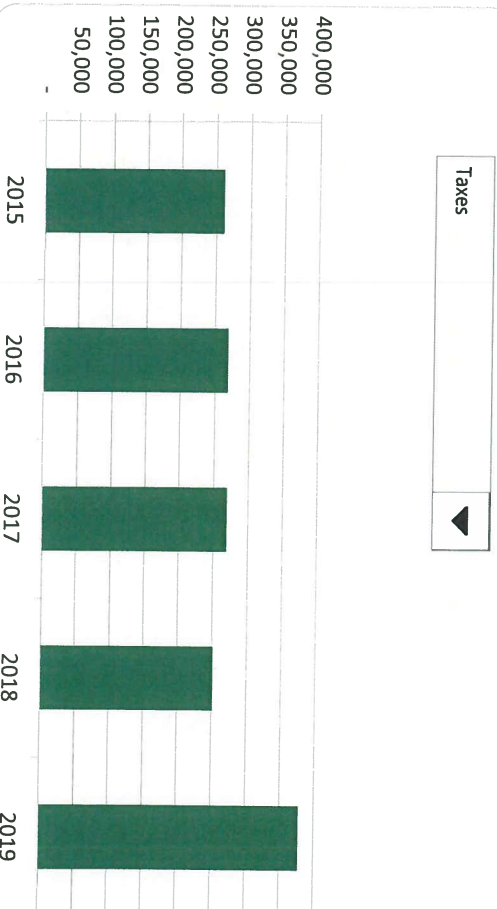
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## **REVENUES**

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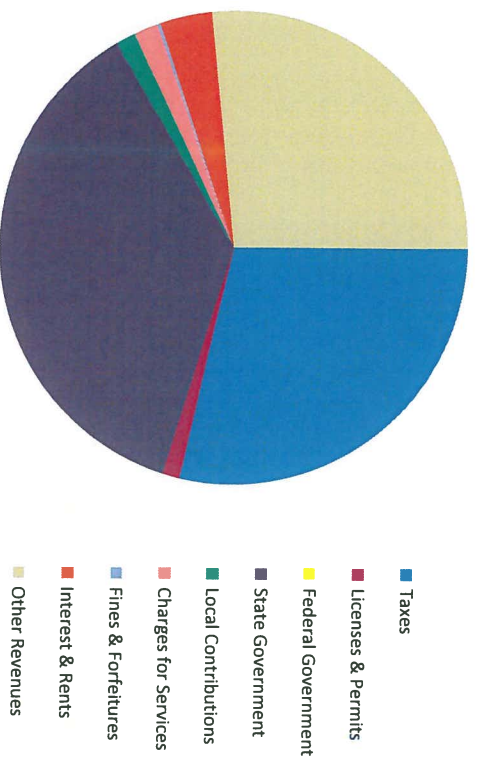




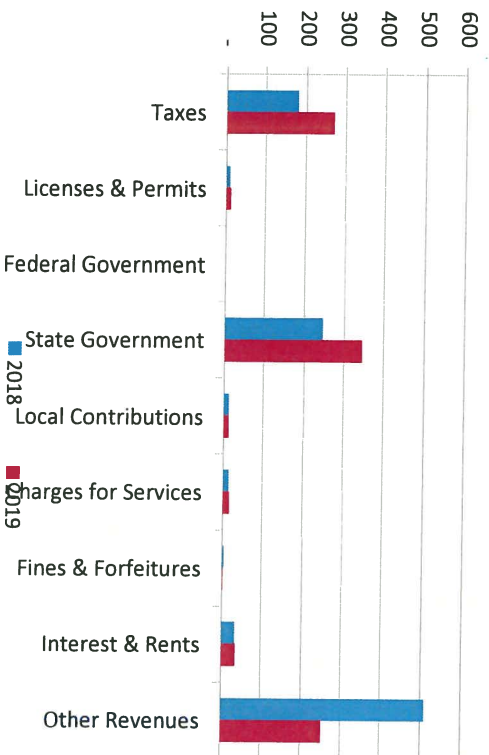
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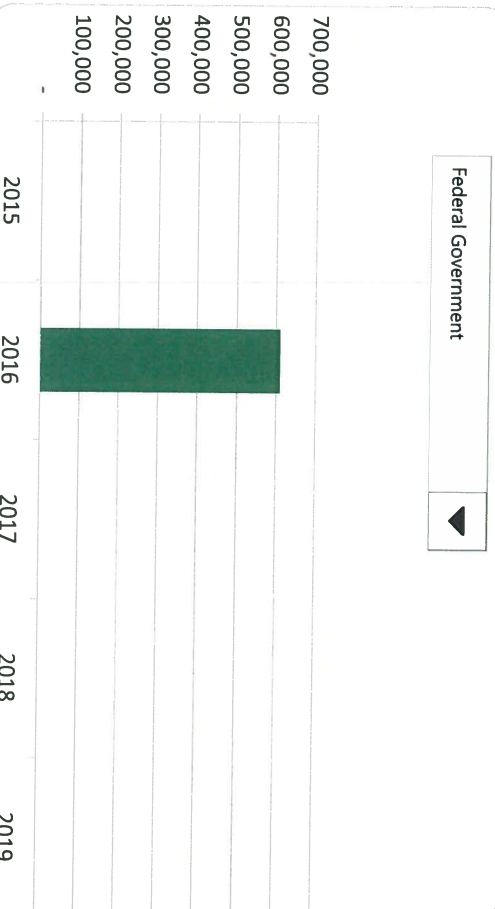
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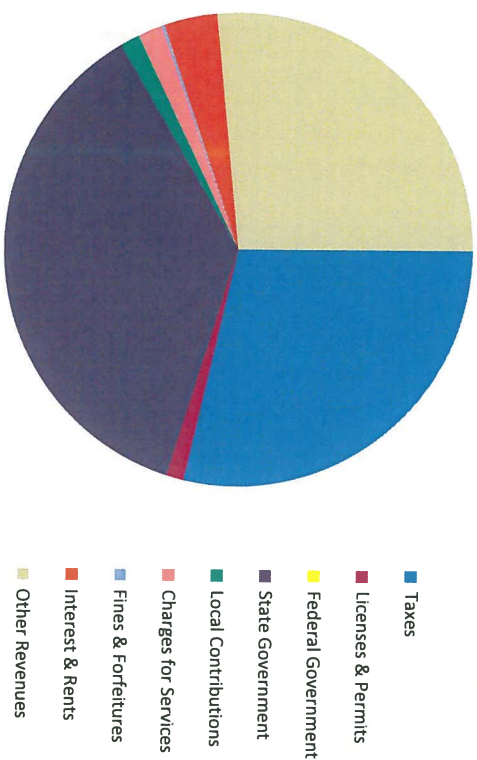
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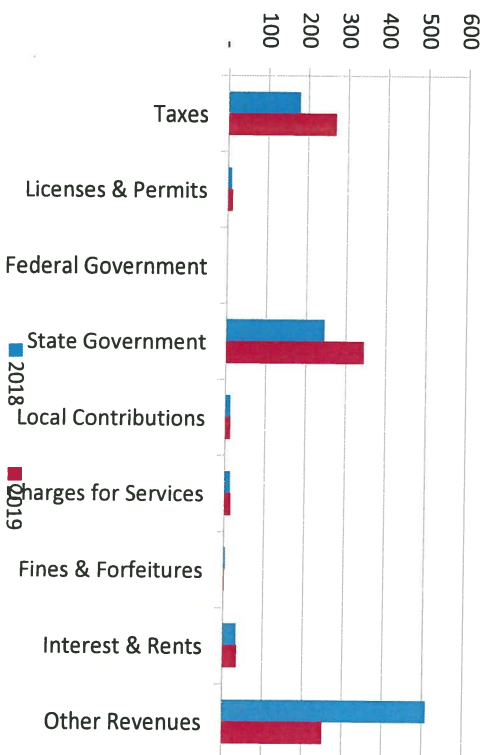


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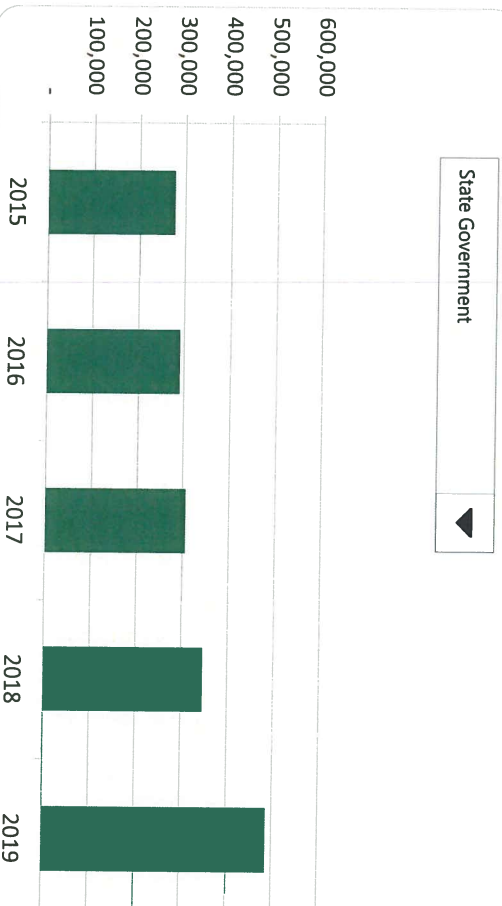
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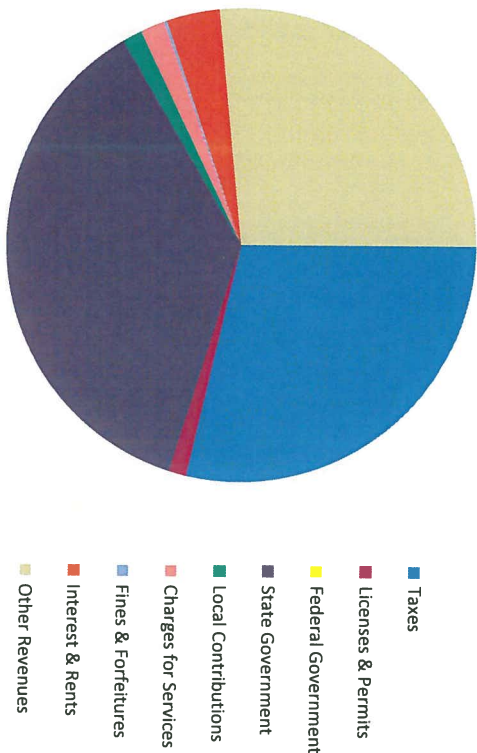
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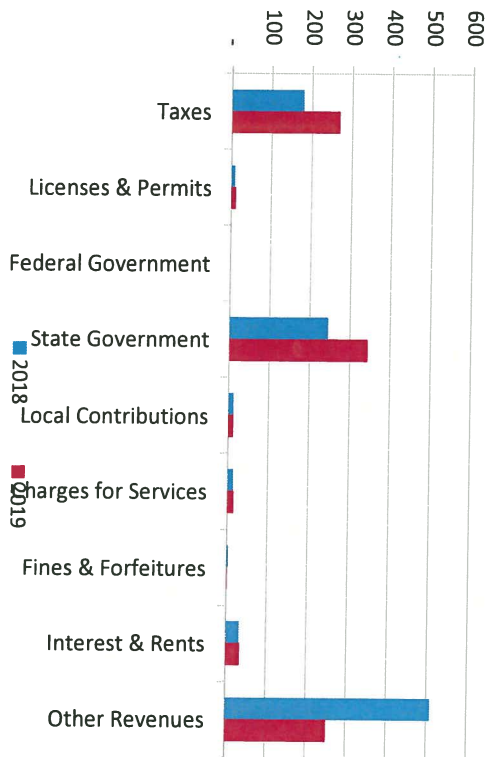
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**REVENUES**

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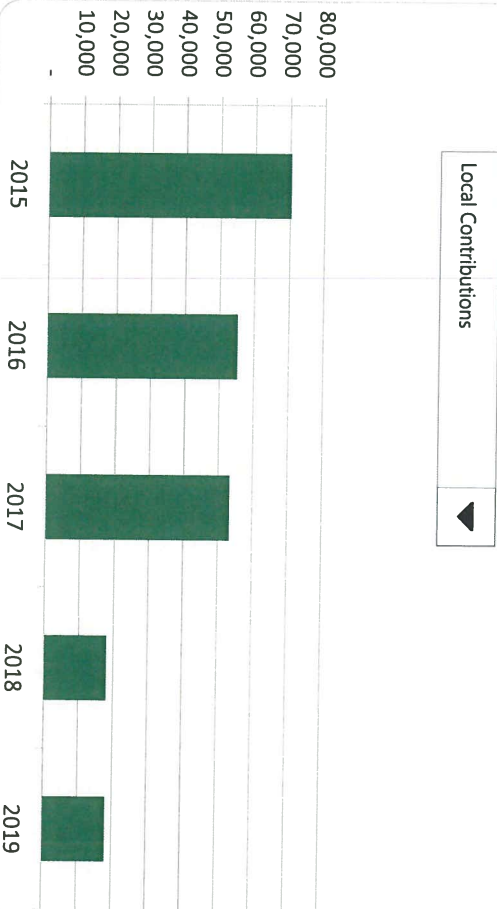
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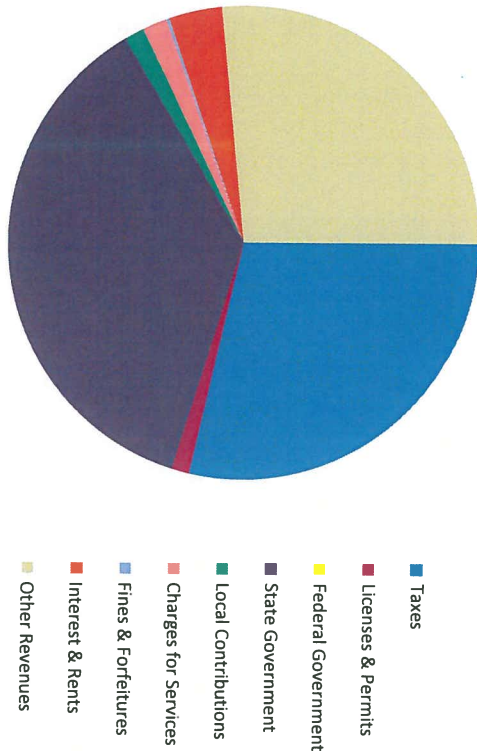


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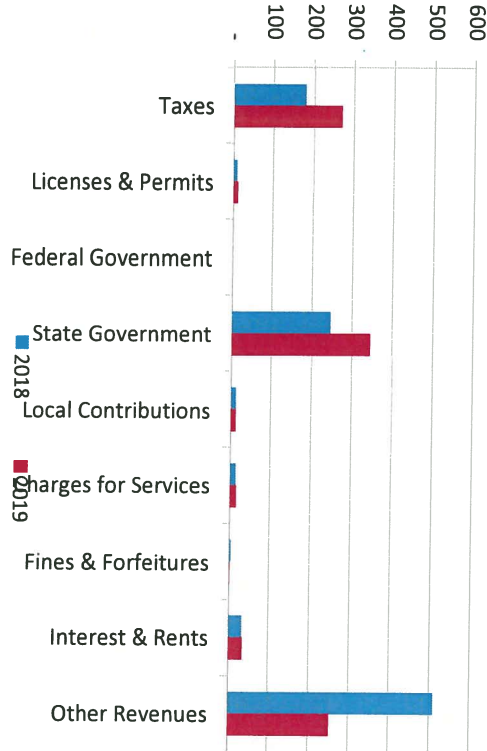
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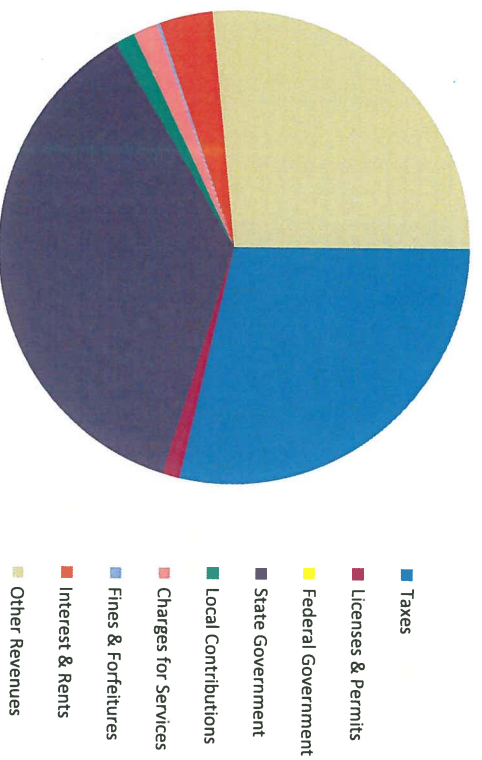




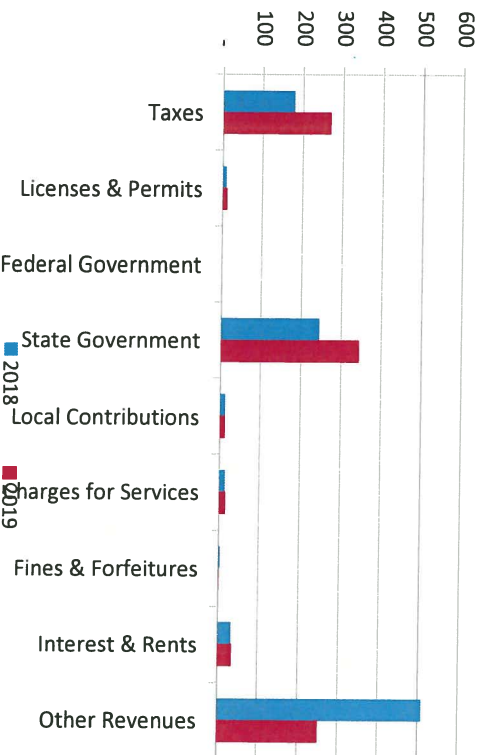
# CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of White Cloud (62230)

## REVENUES

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



### 3. Revenue sources per capita - compared to the prior year



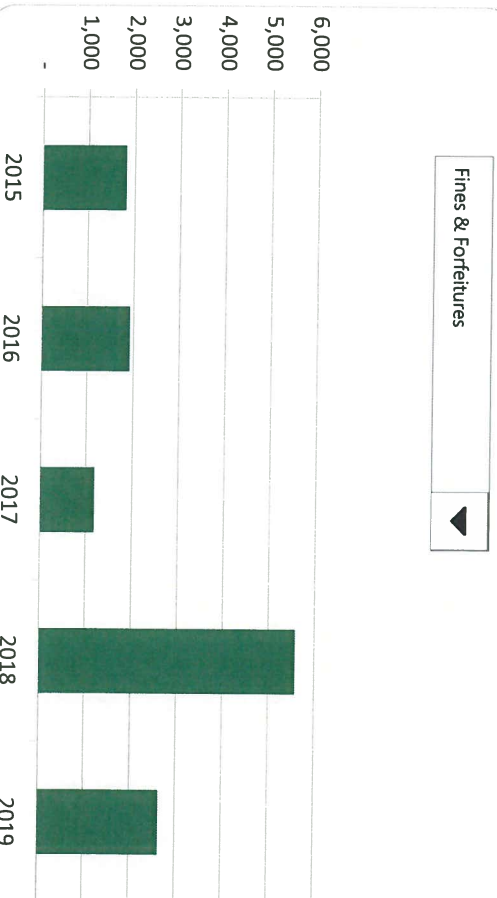
Commentary:

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### 2. Compared to the prior year

	2018	2019	% change
Taxes	\$ 251,083	\$ 332,545	32.44%
Licenses & Permits	13,288	15,865	19.39%
Federal Government	-	-	N/A
State Government	344,618	484,442	40.57%
Local Contributions	17,940	17,940	0.00%
Charges for Services	19,790	22,348	12.93%
Fines & Forfeitures	5,584	2,629	-52.92%
Interest & Rents	46,235	48,281	4.43%
Other Revenues	717,251	352,692	-50.83%
Total Revenues	\$ 1,415,789	\$ 1,276,742	-9.82%

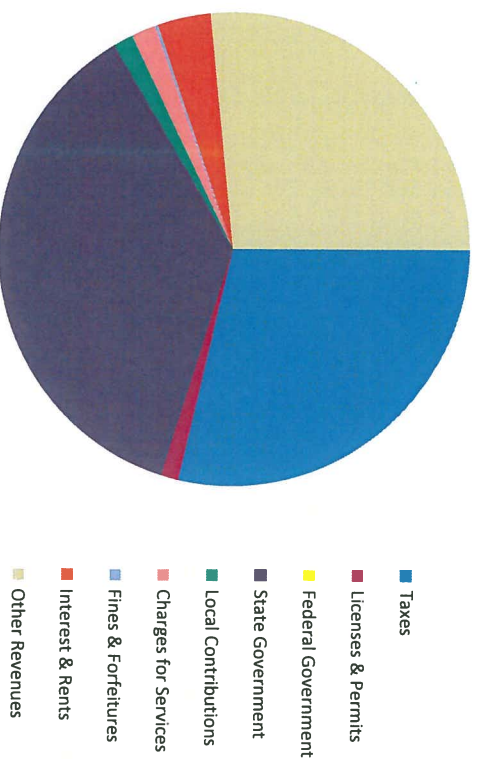
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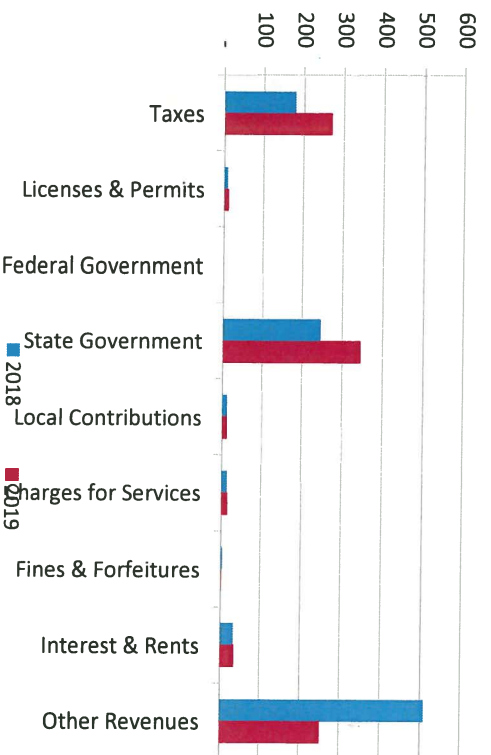
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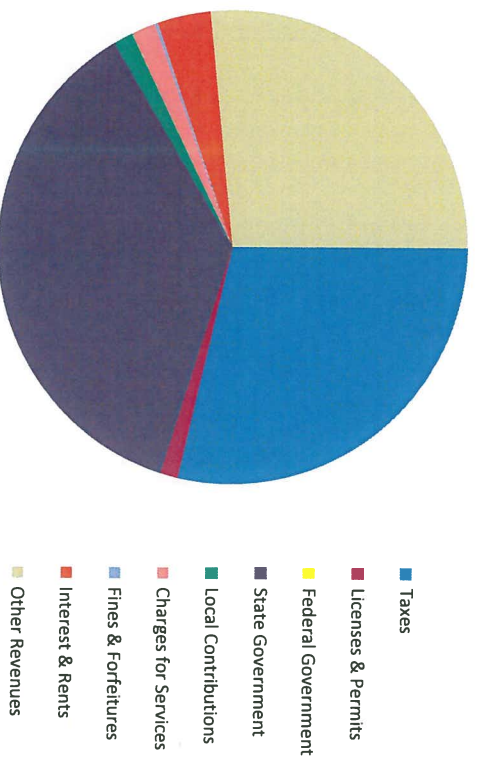
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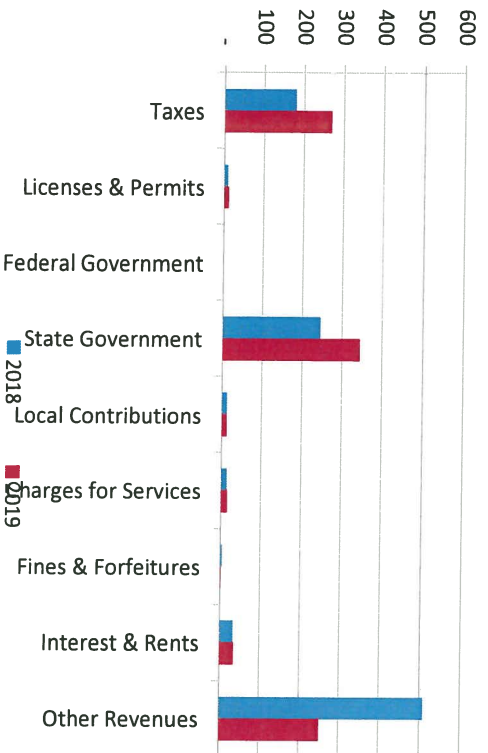
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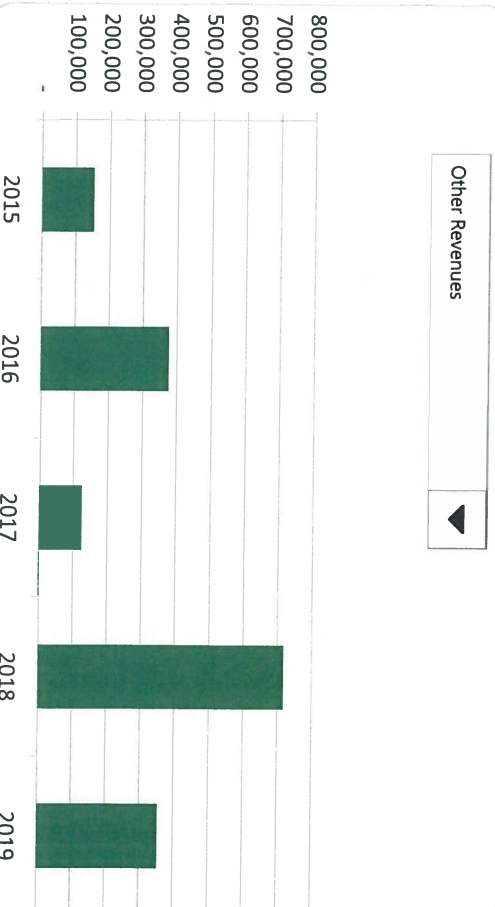
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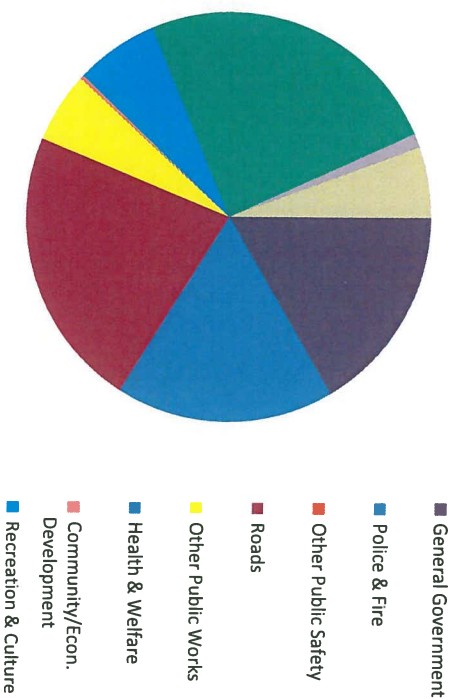


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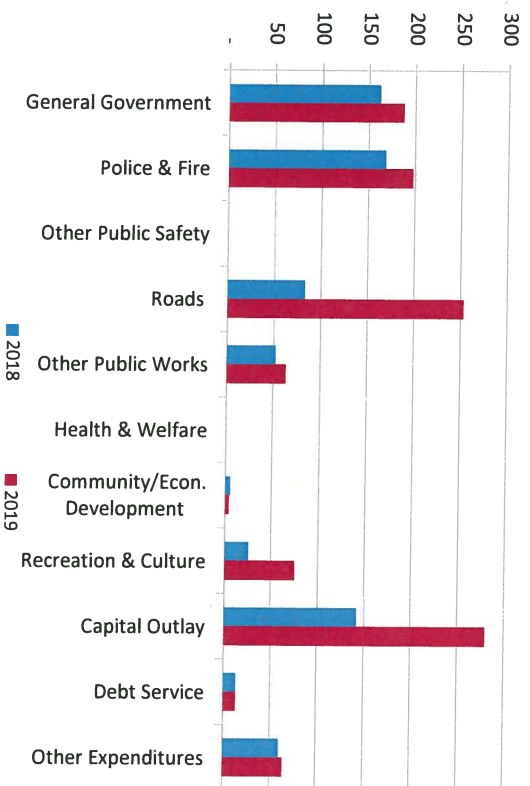
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# CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of White Cloud (62230)

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



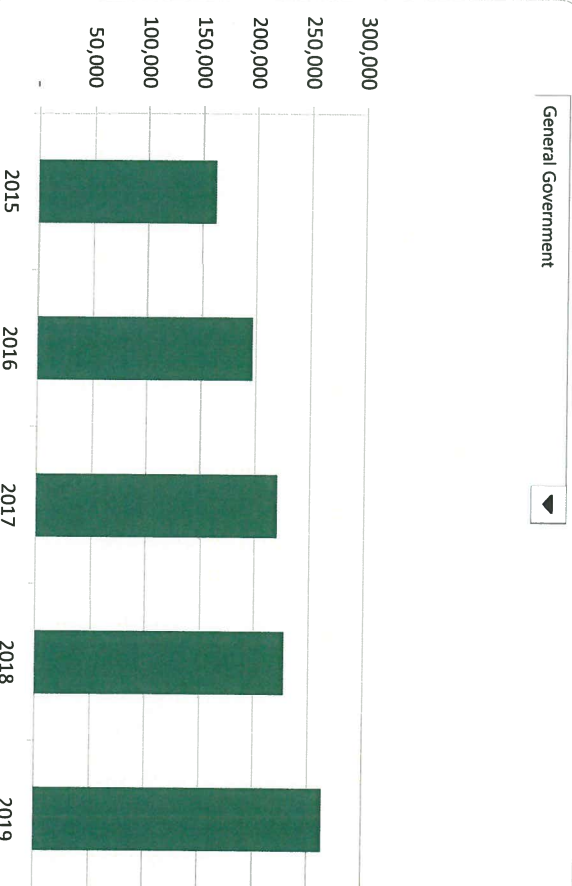
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## 2. Compared to the prior year

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General Government	\$ 227,554	\$ 263,387	15.75%
Police & Fire	236,943	277,315	17.04%
Other Public Safety	-	-	N/A
Roads	116,797	355,615	204.47%
Other Public Works	73,034	88,731	21.49%
Health & Welfare	-	-	N/A
Community/Econ. Development	7,231	5,121	-29.18%
Recreation & Culture	35,463	105,337	197.03%
Capital Outlay	199,390	393,233	97.22%
Debt Service	18,000	18,000	0.00%
Other Expenditures	83,795	89,362	6.64%
<b>Total Expenditures</b>	<b>\$ 998,207</b>	<b>\$ 1,596,101</b>	<b>59.90%</b>

## 4. Historical trends of individual departments:



Commentary:

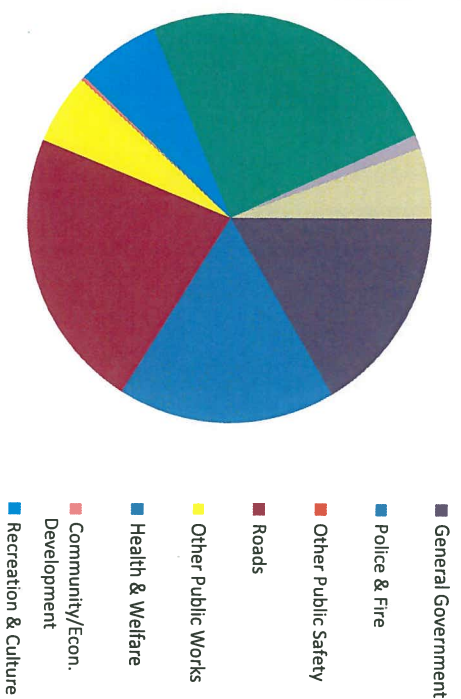
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EXPENDITURES

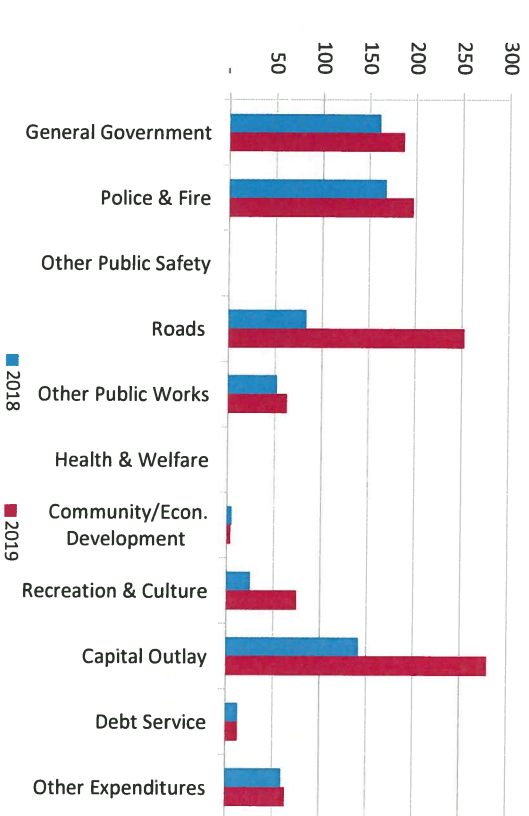


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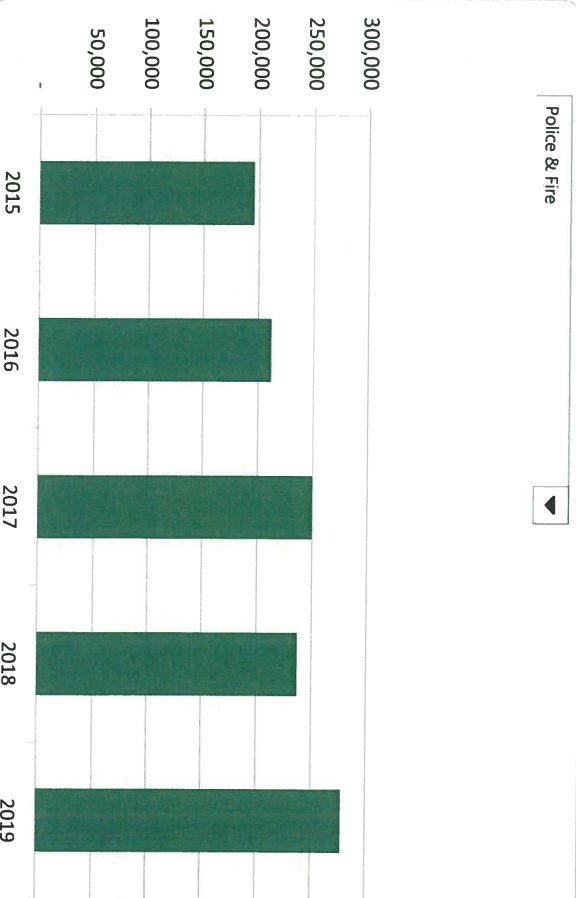
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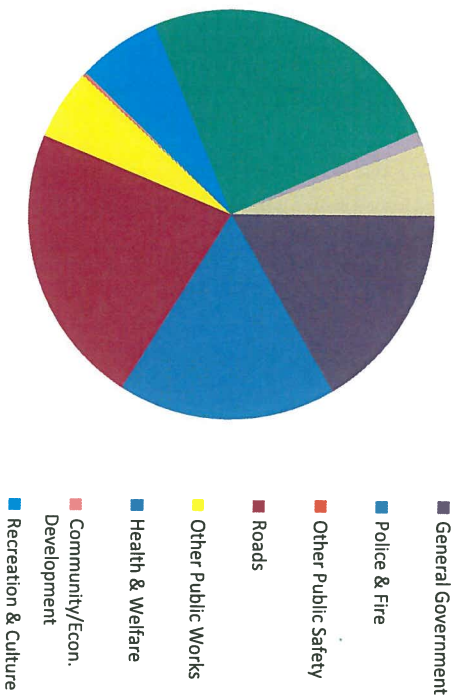
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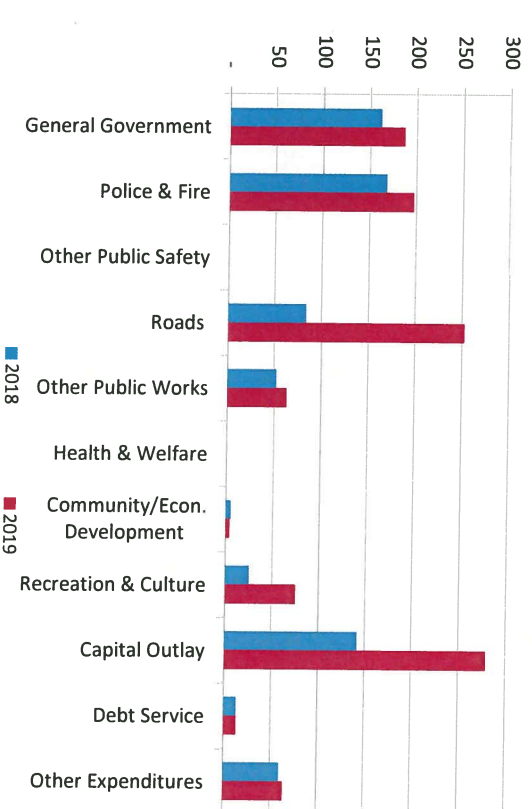
EXPENDITURES

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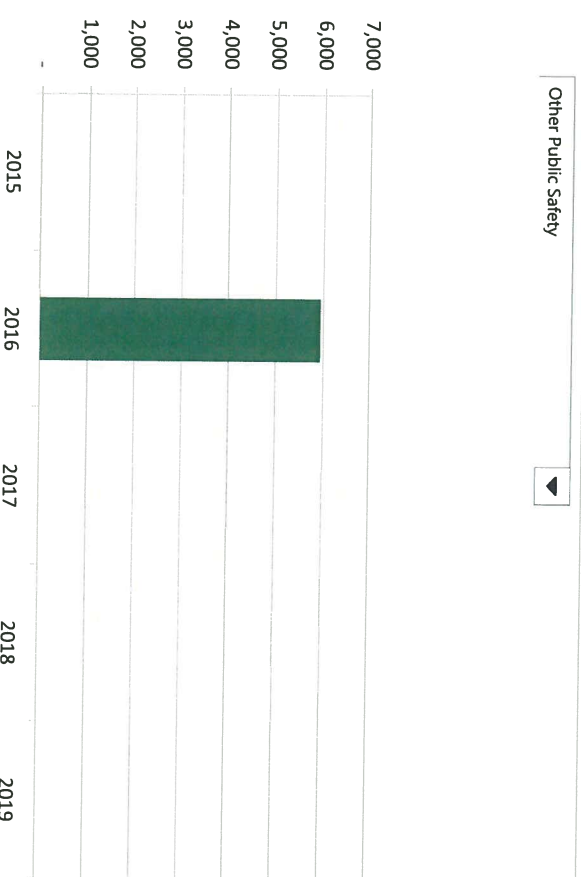
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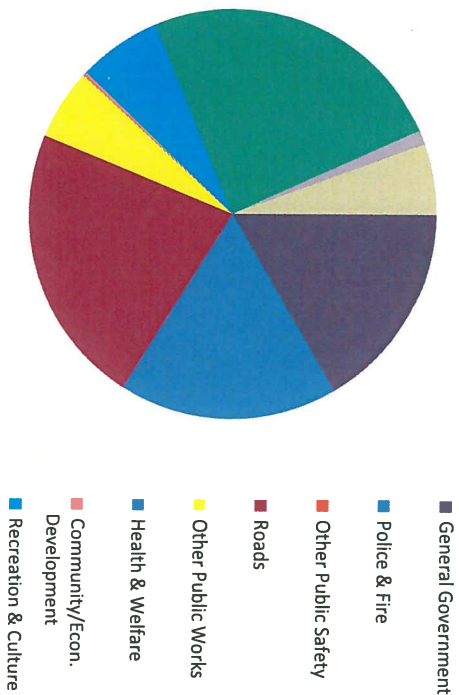


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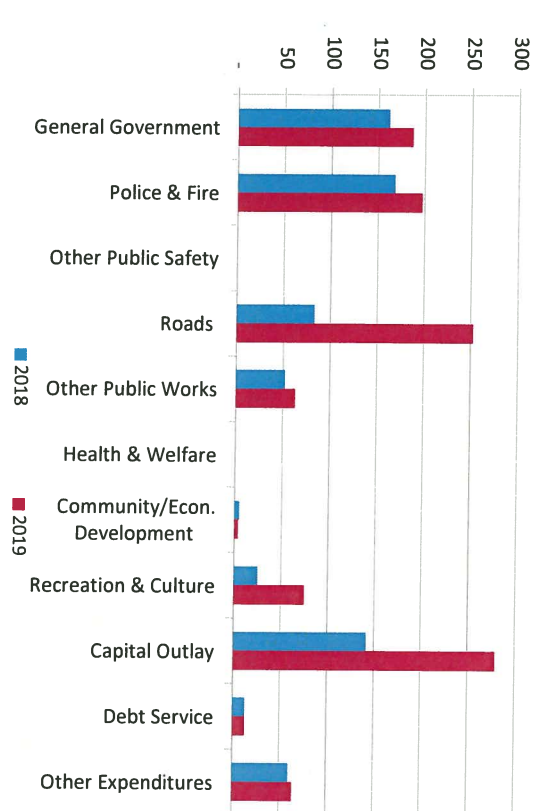
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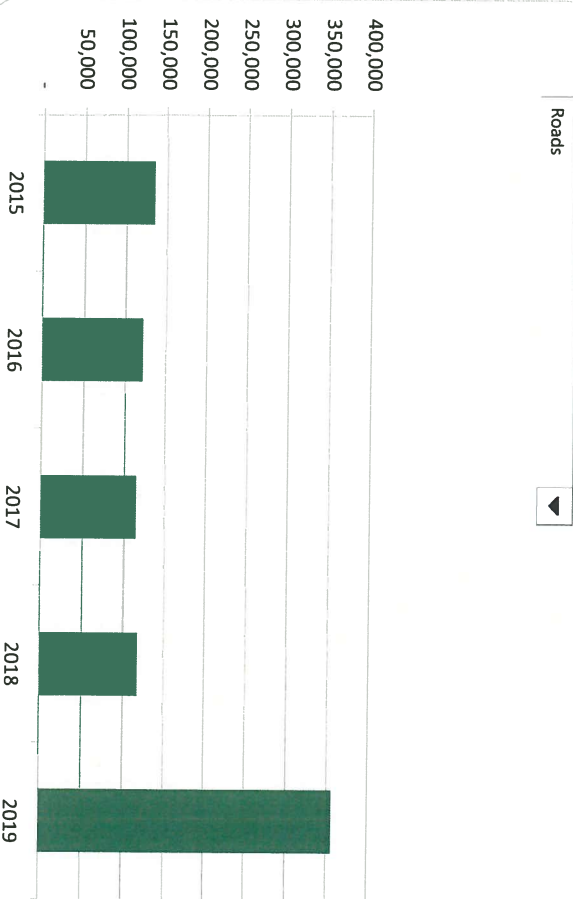
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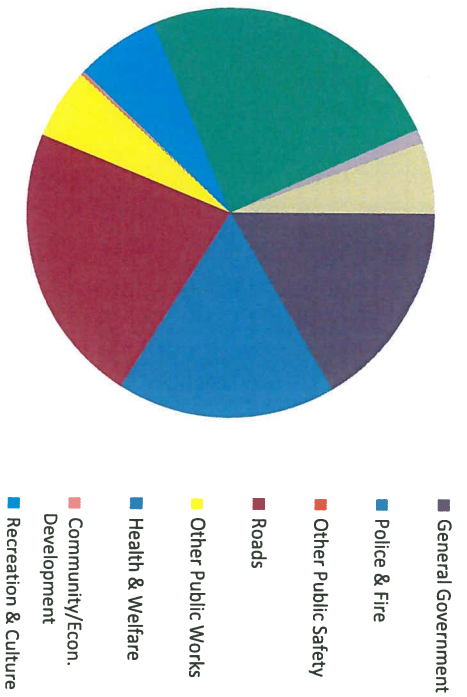


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# CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of White Cloud (62230)

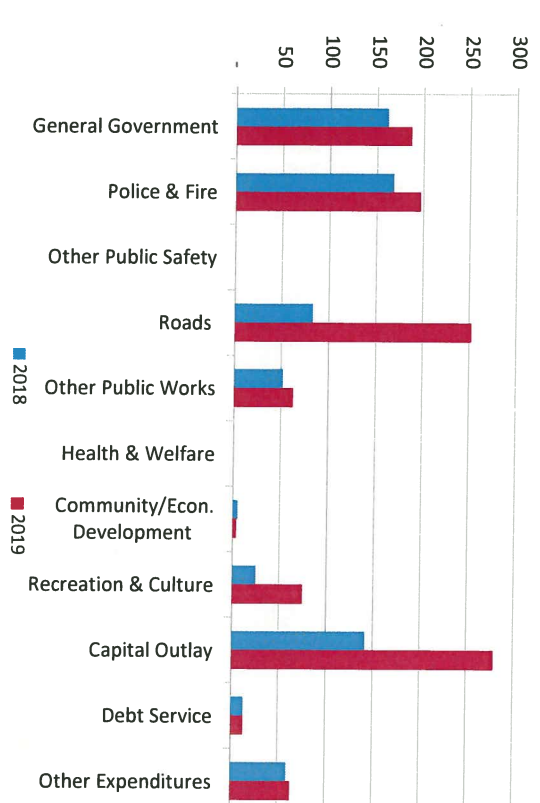
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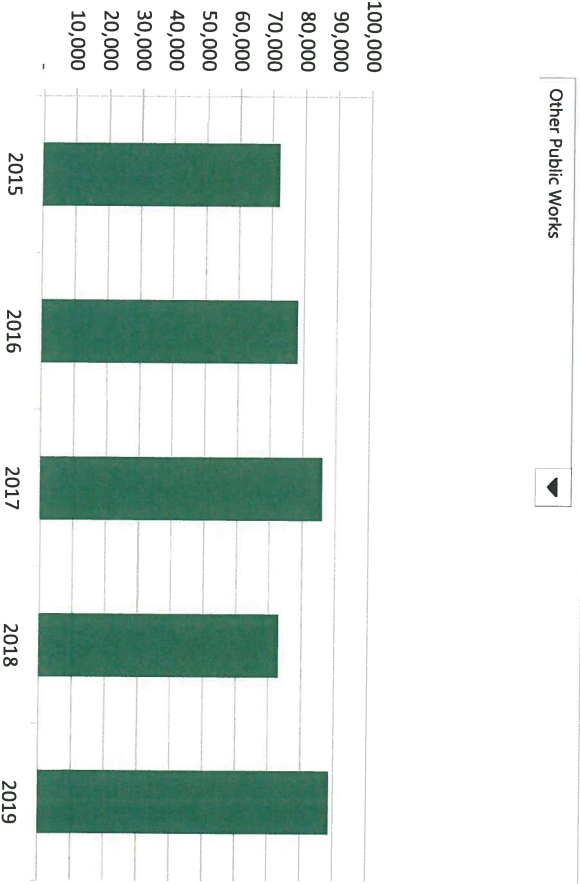
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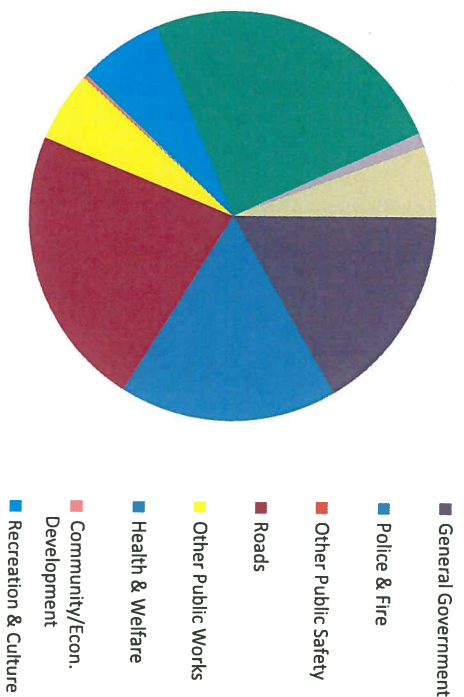
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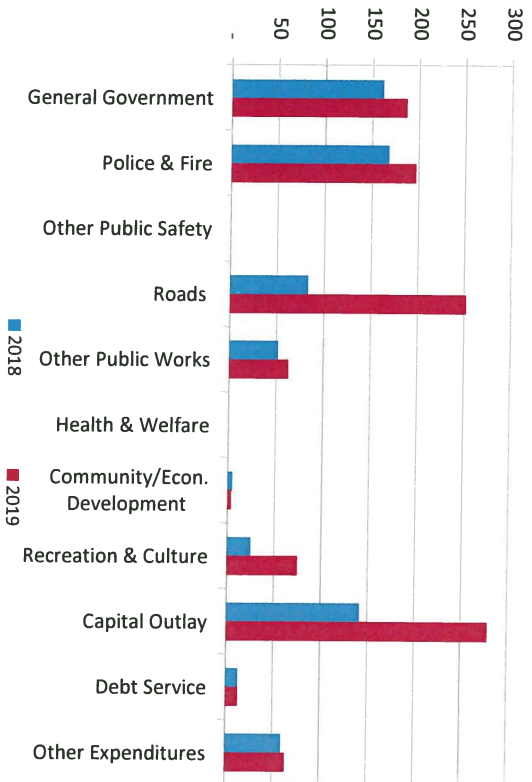


# **CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of White Cloud (62230)**

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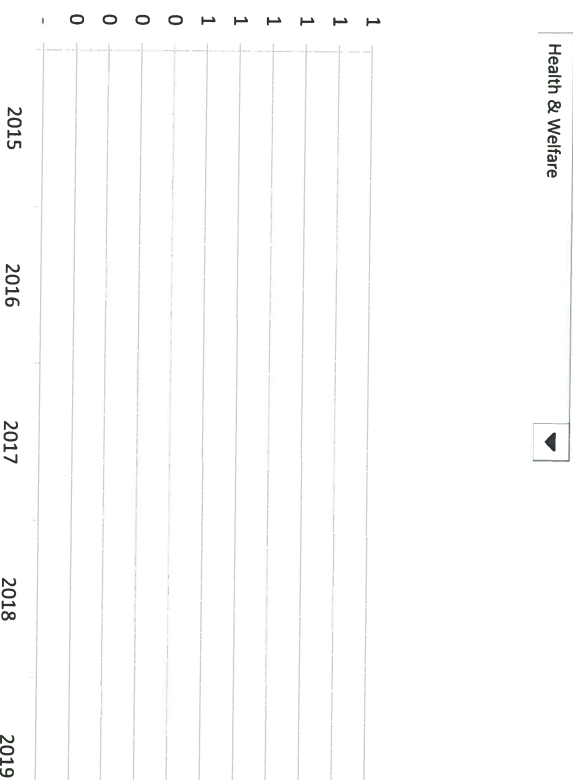
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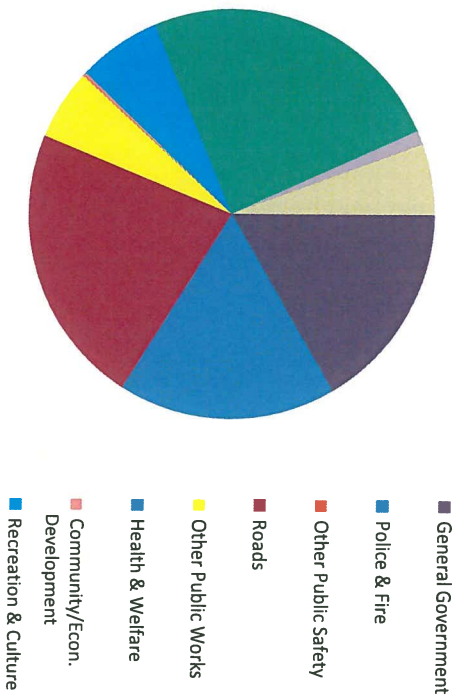


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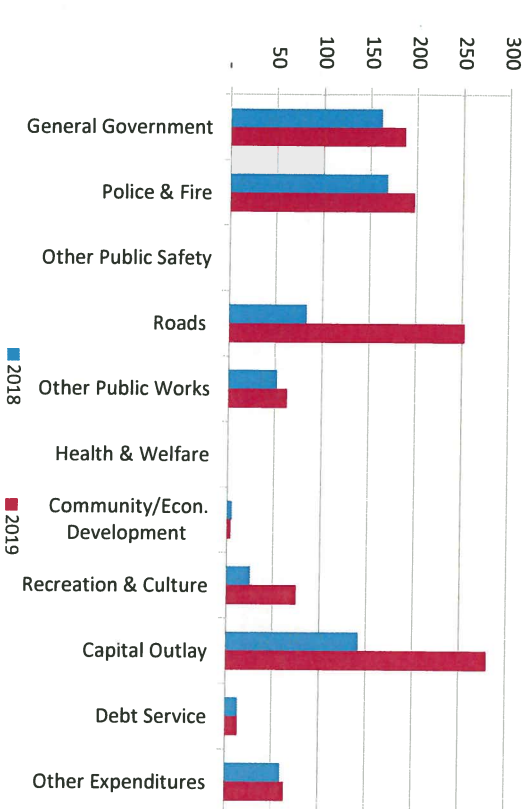
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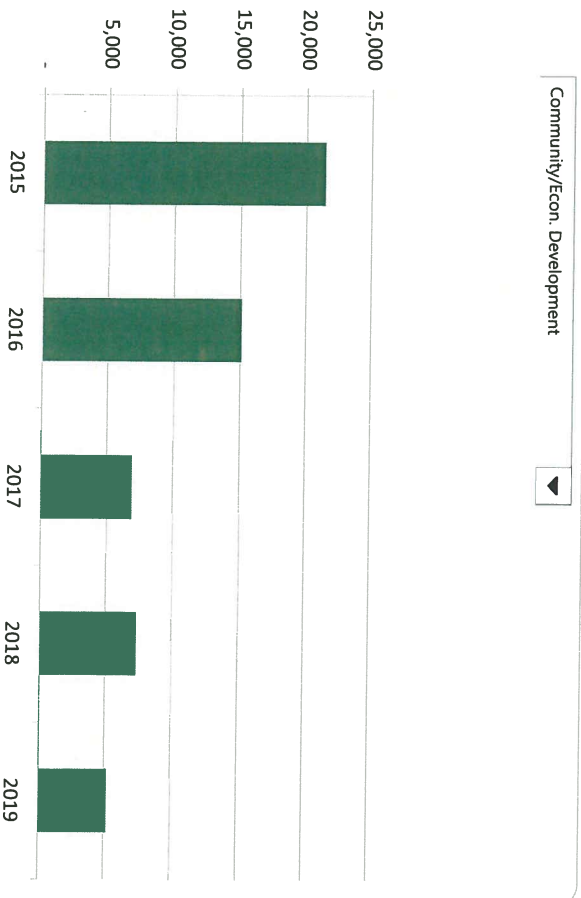
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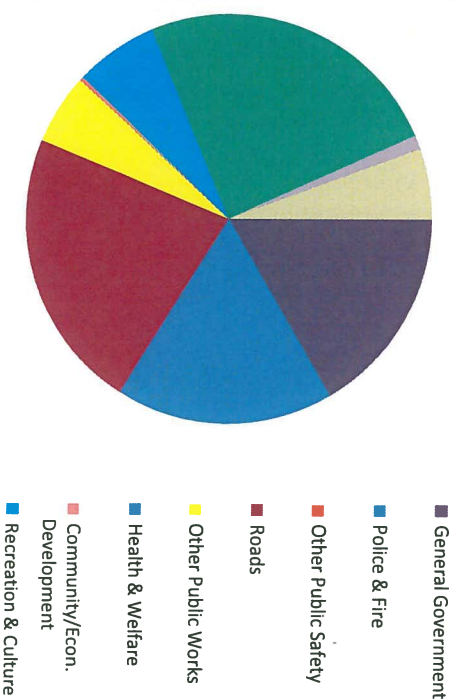


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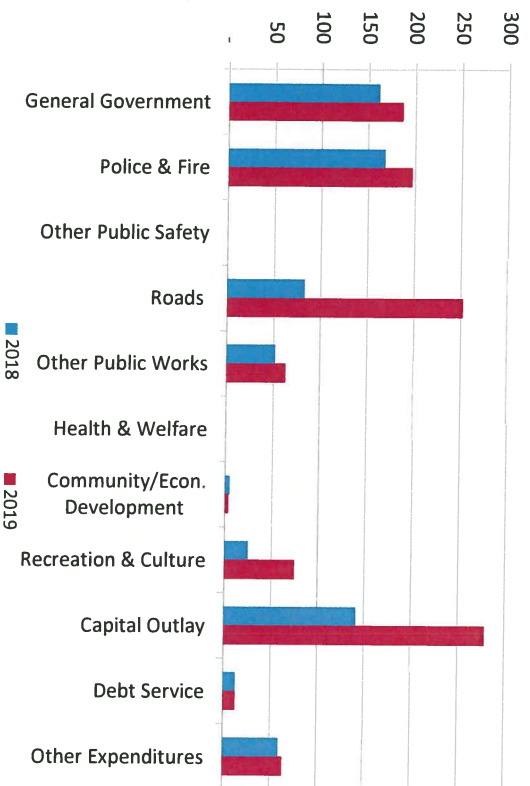
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# **CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of White Cloud (62230)**

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## **EXPENDITURES**

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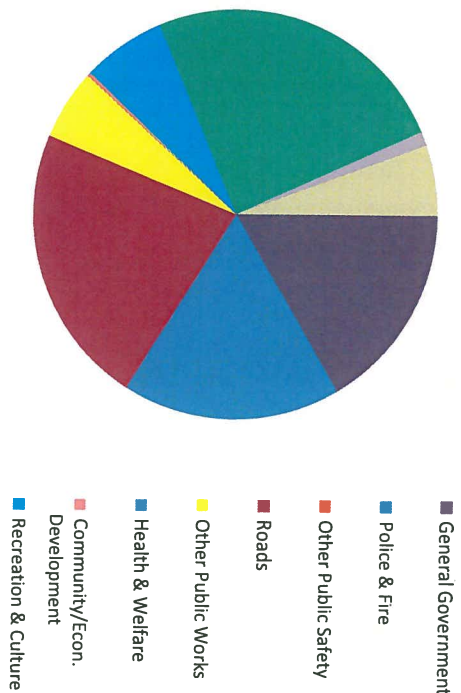


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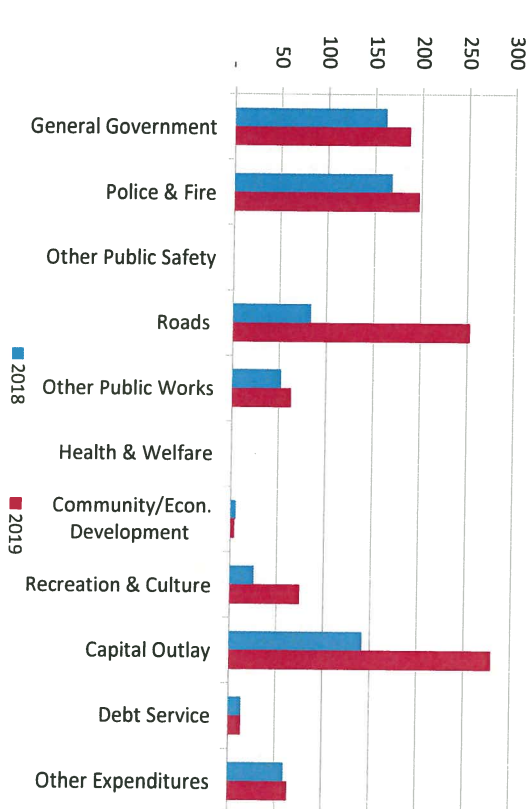
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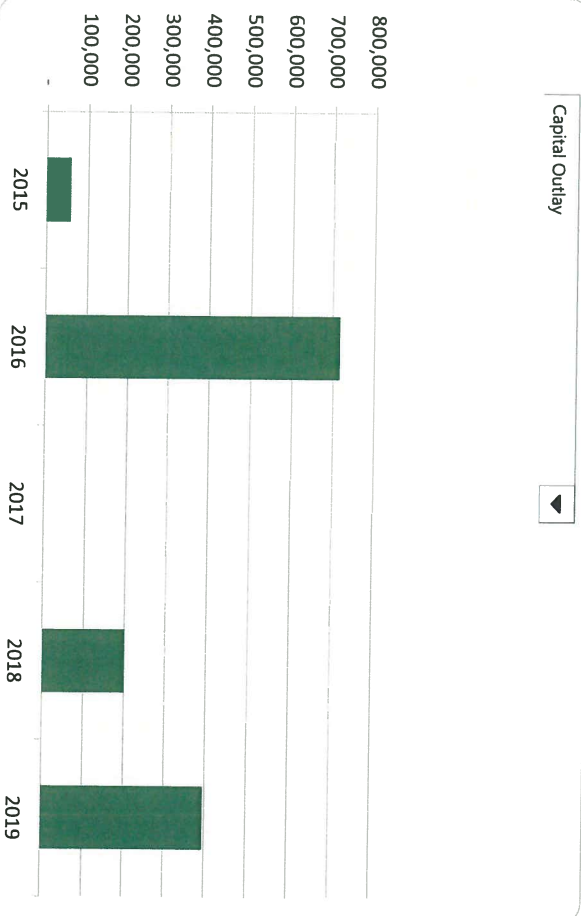
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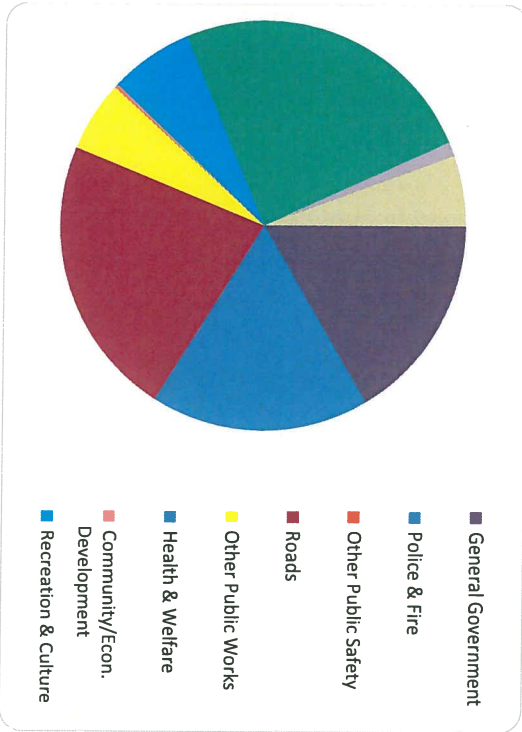
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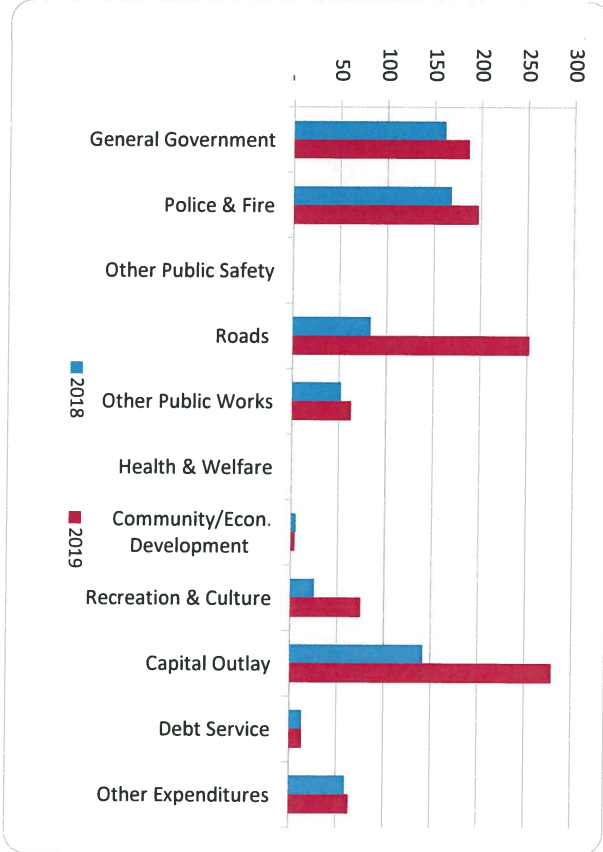


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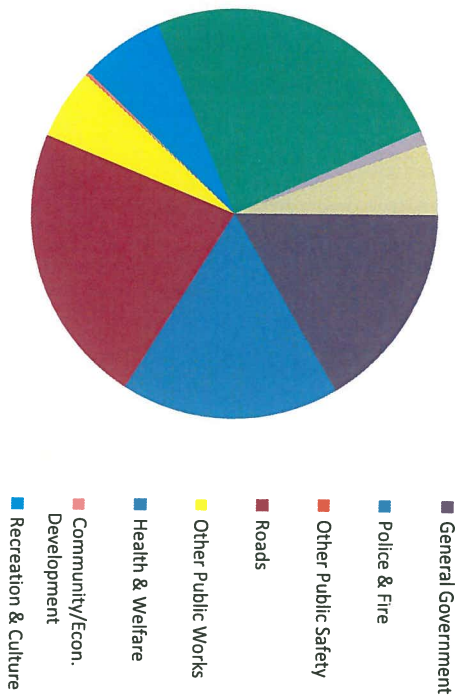


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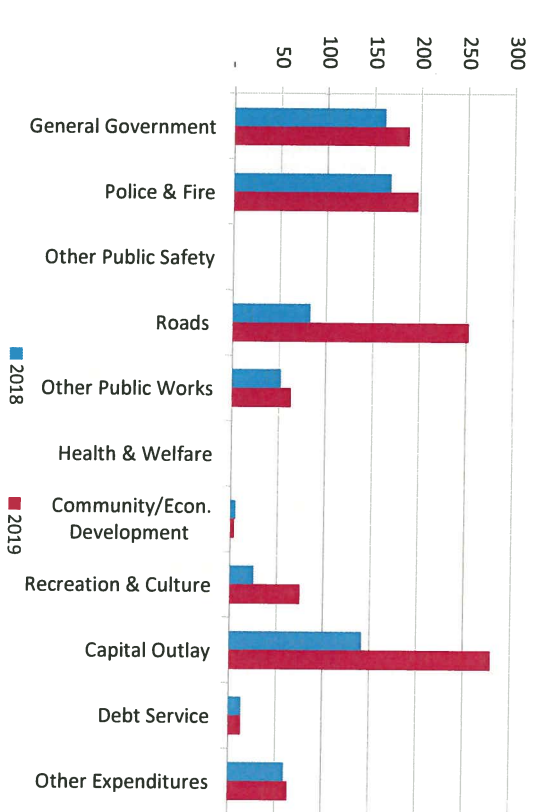
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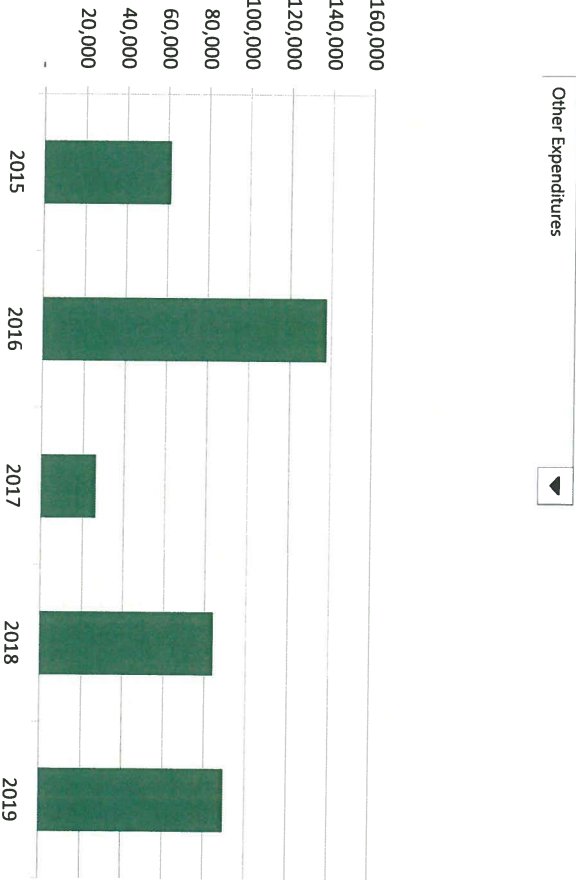
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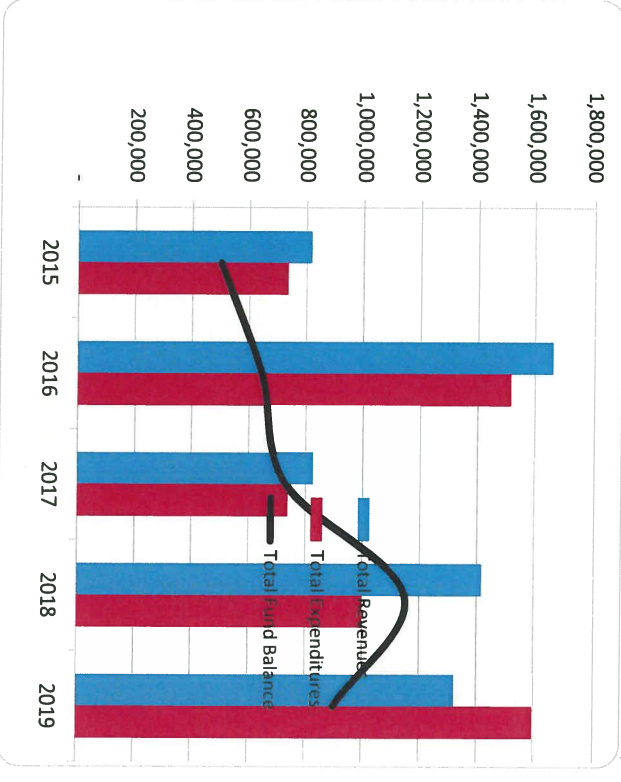


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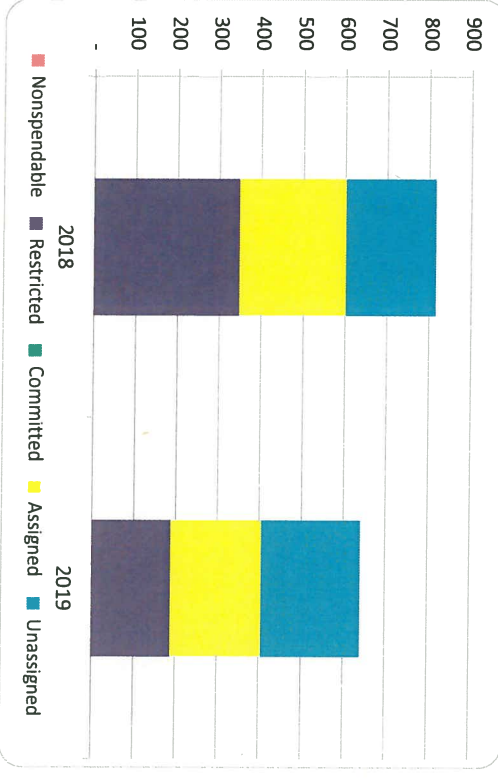
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**CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of White Cloud (62230)**

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



3. Fund balance per capita - compared to the prior year



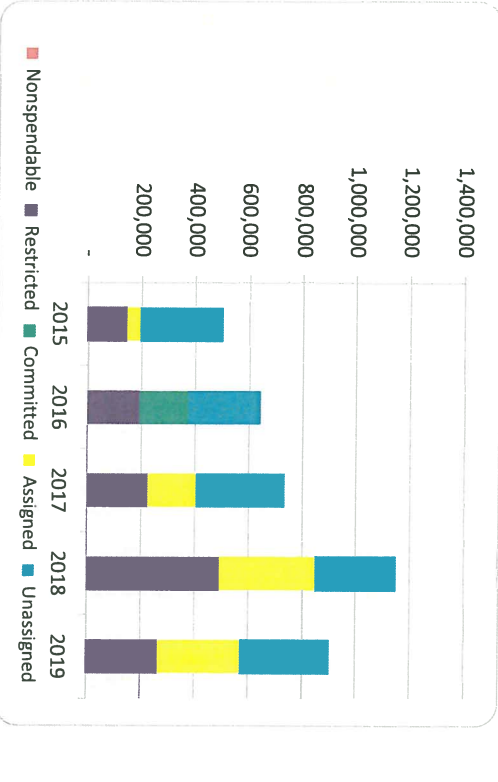
Commentary:

**FINANCIAL POSITION**

2. Compared to the prior year

	2018	2019	% change
Revenue	1,415,789	1,321,998	-6.62%
Expenditures	998,207	1,596,101	59.90%
Surplus (shortfall)	417,582	(274,103)	-165.64%
Fund balance, by component:			
Nonspendable	943	895	-5.09%
Restricted	488,766	264,859	-45.81%
Committed	-	-	N/A
Assigned	358,368	306,003	-14.61%
Unassigned	301,516	329,523	9.29%
total fund balance	1,149,593	901,280	-21.60%

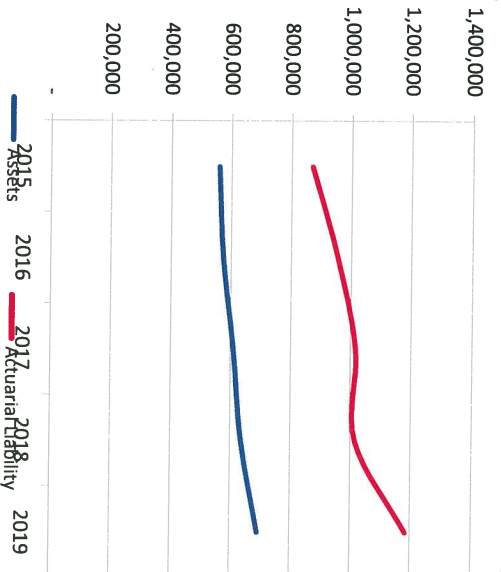
4. Historical trends of individual components



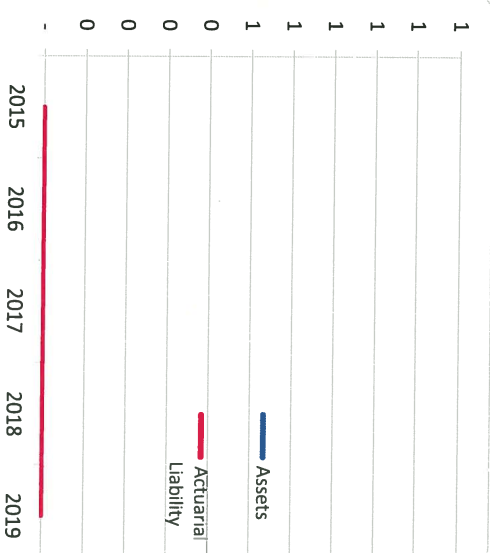
# CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of White Cloud (62230)

## OTHER LONG TERM OBLIGATIONS

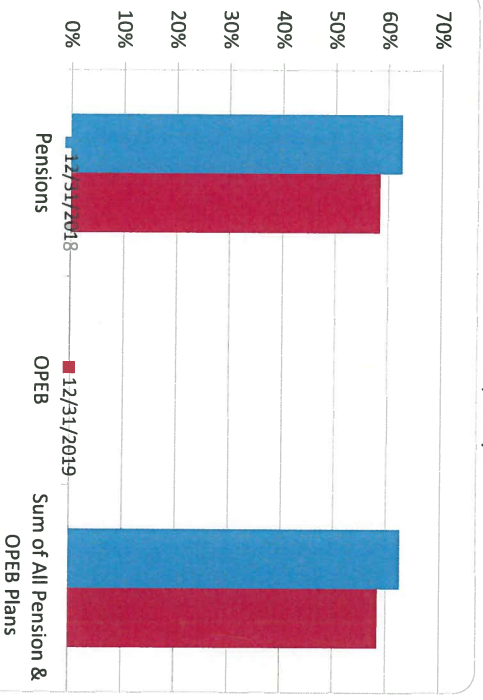
### 1. Pension funding status



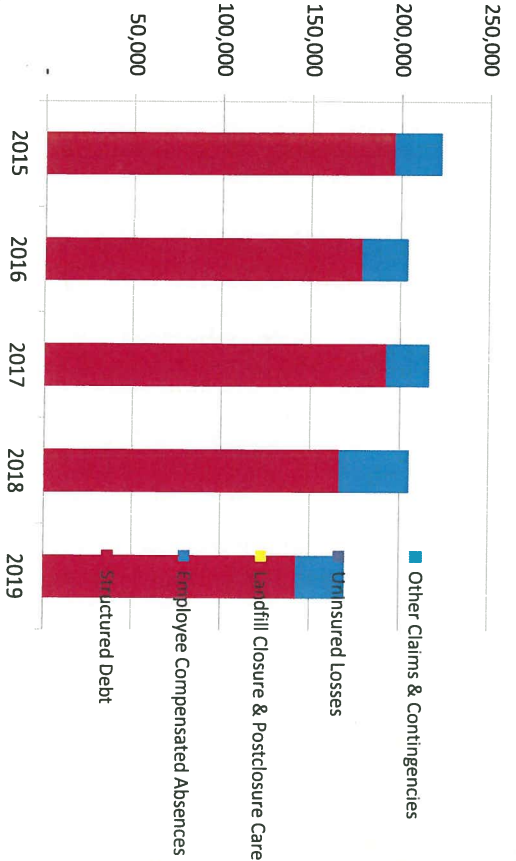
### 2. Retiree Health care funding status



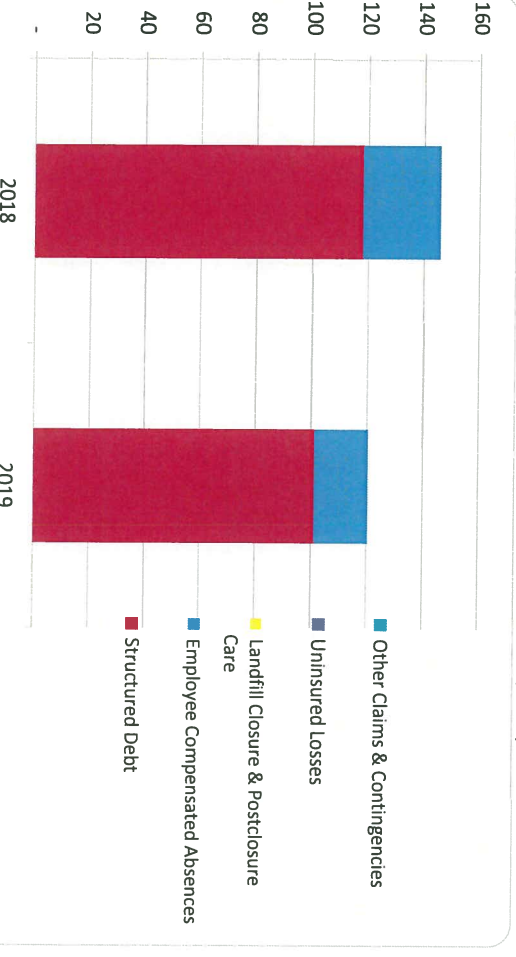
### 3. Percent funded - compared to the prior year



### 4. Long Term Debt obligations:



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



The City of White Cloud does not have OPEB.

For more information on our unit's finances, contact Yvonne Ridge at 231-689-1194.