

NOTICE Time Change

***The City Council
Work Study Session on Monday,
October 19, 2026
has been rescheduled
to
5:45 p.m.***

***Council Chambers – City Hall
21 South Elm
Zeeland, Michigan***



CITY OF ZEELAND
City Council Work-Study Session
Agenda
City Hall – Council Chambers, 2nd Floor, 21 South Elm
October 19, 2026, 5:45 p.m.

DISCUSSION ITEMS:

1. Other Post Employment Benefits (OPEB) Plan Update
2. Pension Plan Update
3. Underground Electric Update
4. Community Enhancement Framework Update
5. Health Insurance Renewal
6. Wellness Plan Modifications
7. Health/RX Insurance Funding Policy
8. No. 52 Drain Drainage Assessment Funding
9. Planning Commission Appointment
10. Strategic Action Plan Update

UPCOMING BUSINESS:

OLD BUSINESS:

Vacancies on Boards/Commissions:
Board of Construction Appeals (1)
Brownfield Redevelopment Authority (1)
Nominating Commission (5)

ANNOUNCEMENTS:



CITY OF ZEELAND
City Council Regular Meeting
Agenda
City Hall – Council Chambers, 2nd Floor, 21 South Elm
October 19, 2026, 7:00 p.m.

CALL TO ORDER:

Invocation – Mayor VanDorp
Pledge of Allegiance to the Flag
Excuse absent members (by motion and reason)
Approve additions/deletions to the Agenda
Consent Agenda (page 2)
Public Comment/Visitors
Communications
City Manager's Report

ACTION ITEMS:

1. Health Insurance Renewal
2. Wellness Plan Modifications
3. Health/RX Insurance Funding Policy
4. No. 52 Drain Drainage Assessment Funding
5. Planning Commission Appointment

REPORTS FROM CITY COUNCIL MEMBERS

ANNOUNCEMENTS

CONSENT AGENDA

All items listed on the consent agenda are considered to be routine and will be enacted by one motion with a roll call vote. There will be no separate discussion of these matters unless a council member, a member of the administrative staff or a citizen so requests, in which event the item will be removed from the consent agenda and considered separately in its normal sequence on the regular agenda.

1. Approve minutes of the City Council Work Study of October 5, 2026.
2. Approve minutes of the Regular City Council meeting on October 5, 2026.
3. Receive for information draft minutes of October 12, 2026, Cemetery Parks Committee meeting.
4. Receive for information draft minutes of October 15, 2026, Personnel Committee meeting.
5. Receive for information draft minutes of October 13, 2026, Board of Public Works Commission meeting.
6. Ratify BPW Action #26.059 – Approve Cash Disbursements and Recommended Cash Transfers.
7. Ratify BPW Action #26.060 – Approve Sensus Pressure Profile Meter Program Purchase.
8. Ratify BPW Action #26.061 – Approve Right-of-Way Management Services Contract.
9. Ratify BPW Action #26.062 – Approve Professional Services: New Generation Rate Impact Evaluation.
10. Ratify BPW Action #26.063 – Approve Electric Power Supply & Market Operations Manager, Relocation Assistance Package.
11. Ratify BPW Action #26.064 – Approve Water Operations Manager Salary Adjustment.
12. Ratify BPW Action #26.065 – Approve Zeeland Recreation 2026-2027 Winter Program Sponsorship.

Council Meeting
Common Council
October 5, 2026

The regular meeting of the Common Council was held at 21 S. Elm Street, Zeeland, MI 49464 on Monday, October 5, 2026. Mayor VanDorp called the meeting to order at 7:01 P.M.

PRESENT: Councilmembers - Mayor VanDorp, Mayor Pro-Tern Gruppen, Timmer, Lam, Langeland Perkins, Bult

ABSENT: None

Staff Present: City Attorney Jim Donkersloot, Interim City Manager/Finance Director Kevin Plockmeyer, Board of Public Works General Manager Robert Mulder, Clean Water Plant Superintendent Doug Engelsman, and City Clerk Kristi DeVerney

The Invocation was offered by Mayor Pro-Tem Gruppen
The Pledge of Allegiance to the Flag

Consent Agenda

Motion was made by Councilmember Timmer and Supported by Councilmember Lam to approve the Consent Agenda.

1. Approve minutes of the City Council Work Study of September 21, 2026.
2. Approve minutes of the Regular City Council meeting of September 21, 2026.
3. Receive for information minutes of September 10, 2026, Planning Commission meeting.
4. Receive for information draft minutes of September 21, 2026, Personnel Committee meeting.

Motion carried. All present voting aye.

Public Comment

Mr. Velderman (Zeeland East High School), representing the German American Exchange Program, introduced the 23 German students and their 2 German teachers from the area of Hanover, Germany. Zeeland East High School is a part of a reciprocal exchange program where Zeeland East students will be visiting Germany in May 2027. The German students and teachers will experience the wonderful City of Zeeland with tours that involve agriculture, geology, the U.S. education system and so much more.

Juanita Bocanegra (58th District Court Judge) has been serving since 2020. She stated she believes in grace, second chances, and accountability. Her name is on the ballot for the November 3, 2026, election.

Communications

None

Interim City Managers Report

ICM Plockmeyer reported:

Church Street Construction Project

Progress is continuing between Main Avenue and Central Avenue with sidewalks and crosswalks. Base course of asphalt is tentatively scheduled for this week. North of Main Avenue, crews work to grade the roadway towards Washington Avenue with closures expected within the next week.

Tax Incentive Committee / Mead Johnson

The Tax Incentive Committee met before the Council Work Study to review two applications from Mead Johnson & Company, LLC that requested (1) to establish an Industrial Development District to encompass its expanded campus, including recently acquired properties and (2) an Act 198 Industrial Facilities Exemption Certificate application for ventilation improvements to its existing facilities at 725 E Main Avenue. These will come before the City Council at an upcoming meeting.

FY2026 Audit

Brickley DeLong was onsite last week conducting fieldwork for the City's FY2026 annual audit. The audit is continuing through its follow-up phase as the auditors complete their review and work toward finalizing the City's financial statements and audit report. Final audit presentation and acceptance is anticipated before the City Council at a December Council meeting.

Planning Commission Meeting

The Planning Commission's October 1st meeting began with a bus tour of the City to begin development of the 2027 Planning Commission Capital Improvement Projects List.

The Commission also held two public hearings for (1) a site plan review application from Plascore for construction of a new 83,500-square-foot industrial building and related site improvements at 500 E Roosevelt Avenue and (2) a special land use application for an accessory dwelling unit at 44 W Garfield Avenue.

Parks & Recreation Master Plan

A capital-improvement priority survey was distributed to members of the Cemetery & Parks Commission to help identify and rank potential projects for inclusion in the plan. Responses are due soon so results can be compiled and incorporated into the Commission's upcoming discussion. The next phase of the planning process is to establish priorities for future park and recreation improvements.

Public Power Week / BPW Open House

The Zeeland Board of Public Works celebrates Public Power Week October 4-10. The BPW will host a community open house and ribbon-cutting at its renovated Customer Service Office on Thursday, October 8.

Pumpkinfest

The Pumpkinfest Parade was held on Saturday, October 3rd with the City Council participating in the festivities. Thank you to Zeeland Festivals, City staff, volunteers, and everyone else for all they do to make Pumpkinfest a huge success.

Action Items

26.156 Main/Centennial Four-Way Stop Traffic Control Order

Motion was made by Mayor Pro-Tem Gruppen and Supported by Councilmember Lam to approve the All-Way stop at the corner of Main Ave. and Centennial St. and direct that appropriate signage be installed.

Ayes: Mayor Pro-Tem Gruppen, Timmer, Lam, Langeland, Perkins, Bult, Mayor VanDorp
No Vote: None
Absent: None

26.157 Rich Street No Parking Traffic Control Order

Motion was made by Councilmember Timmer and Supported by Councilmember Bult to approve the Traffic Control order for No Parking on the North side of Rich Ave. between Peck St. and S. Maple St. and direct that the appropriate signage be installed.

Ayes: Timmer, Lam, Langeland, Perkins, Bult, Mayor Pro-Tem Gruppen, Mayor VanDorp
No Vote: None
Absent: None

26.158 Library Acoustic Improvement Contract Award

Motion was made by Councilmember Lam and Supported by Mayor Pro-Tem Gruppen to award a contract to Lakewood Construction in the amount of \$105,659 and establish a total project budget of \$115,659, which includes a \$10,000 contingency allowance for unforeseen construction conditions, and authorize City staff to execute the necessary contract documents and proceed with the project.

Ayes: Lam, Langeland, Perkins, Bult, Mayor Pro-Tem Gruppen, Timmer, Mayor VanDorp
No Vote: None
Absent: None

26.159 Senior Utility Advisor Position

Motion was made by Councilmember Langeland and Supported by Councilmember Timmer to approve the establishment of the BPW Senior Utility Advisor position under the terms summarized and detailed in the job description. This recommendation was approved by the City's Personnel Committee and supported by the BPW Board of Commissioners.

Ayes: Langeland, Perkins, Bult, Mayor Pro-Tem Gruppen, Timmer, Lam, Mayor VanDorp
No Vote: None
Absent: None

26.160 GIS Intern – Part-Time

Motion was made by Councilmember Perkins and Supported by Councilmember Langeland to approve transitioning the seasonal GIS Intern position to a year-round part-time position.

Ayes: Perkins, Bult, Mayor Pro-Tem Gruppen, Timmer, Lam, Langeland, Mayor VanDorp
No Vote: None
Absent: None

26.161 Line Supervisor Position

Motion was made by Councilmember Bult and Supported by Councilmember Lam to approve establishing the Line Supervisor position to reflect the current operational, technical, and supervisory needs of the Zeeland BPW and City of Zeeland, and to approve the corresponding annual salary range provided by Human Resources: \$96,885 (minimum), \$125,013 (midpoint), and \$153,141 (maximum).

Ayes: Bult, Mayor Pro-Tem Gruppen, Timmer, Lam, Langeland, Perkins, Mayor VanDorp
No Vote: None
Absent: None

26.162 Match on Main Grant Agreement – Mandu Escapes LLC

Motion was made by Mayor Pro-Tem Gruppen and Supported by Councilmember Perkins to approve the related grant agreement between the City of Zeeland and Mandu Escapes LLC.

Ayes: Mayor Pro-Tem Gruppen, Timmer, Lam, Langeland, Perkins, Bult, Mayor VanDorp
No Vote: None
Absent: None

26.163 Ordinance Amendment – Planning Commission Membership

Motion was made by Councilmember Timmer and Supported by Councilmember Lam to approve the ordinance amendment to Sections 2-155 and 2-156 of the City Code allowing the City Manager or Interim City Manager, if selected by the Mayor, to serve as the administrative representative to the Planning Commission regardless of City residency.

Ayes: Timmer, Lam, Langeland, Perkins, Bult, Mayor Pro-Tem Gruppen, Mayor VanDorp
No Vote: None
Absent: None

26.164 Retiree Health Insurance Renewal

Motion was made by Councilmember Lam and Supported by Mayor Pro-Tem Gruppen to approve renewal of the Humana Medicare Advantage health and prescription drug plan for eligible retirees and spouses effective January 1, 2027, at a monthly premium of \$222.43 per member.

Ayes: Lam, Langeland, Perkins, Bult, Mayor Pro-Tem Gruppen, Timmer, Mayor VanDorp
No Vote: None
Absent: None

26.165 Dental Insurance Renewal

Motion was made by Councilmember Langeland and Supported by Councilmember Perkins to approve the 2027 dental insurance renewal through The West Michigan Health Insurance Pool at the rates presented.

Ayes: Langeland, Perkins, Bult, Mayor Pro-Tem Gruppen, Timmer, Lam, Mayor VanDorp
No Vote: None
Absent: None

Mayor Pro-Tem Gruppen thanked ICM Plockmeyer for all his work over the last few months and for his work on the insurance renewal regarding the best interest of Zeeland employees.

Mayor VanDorp stated that Pumpkinfest was a great success. Councilmember Lam thanked staff for their pride in the City as it shows with amazing planning during the year.

There being no further business, motion was made by Councilmember Timmer and Supported by Councilmember Langeland to adjourn the meeting at 7:38 P.M. Motion carried. All voting aye.

Mayor Richard VanDorp III

City Clerk Kristen R DeVerney

MEMORANDUM OF-STUDY SESSION
Zeeland City Hall Council Chambers Monday, October 5, 2026
5:45 P.M.

Mayor VanDorp called the Study Session to order at 5:49 P.M.

PRESENT: Councilmembers - Mayor VanDorp, Mayor Pro-Tern Gruppen, Timmer, Lam, Langeland, Perkins, Bult

ABSENT: None

Staff Present: City Attorney Jim Donkersloot, Interim City Manager/Finance Director Kevin Plockmeyer, Community Development Director Tim Maday, Marketing Director Abby deRoo, Board of Public Works General Manager Robert Mulder, Howard Miller Library & Community Center Director Amanda Hanson, Police Chief Tim Jungel, and City Clerk Kristi DeVerney

Main/Centennial Four-Way Stop Traffic Control Order

Police Chief Jungel stated this is a change that residents have requested for some time. Because the warrant requirements of the Michigan Manual on Uniform Traffic Control Devices (MMUTCD) have changed, this is an appropriate time for the City to evaluate the intersection under the current guidelines.

The factors that are considered to warrant an all-way stop in this location include:

- Pedestrian/bicyclist traffic
- Students traveling to and from school
- Vehicular traffic

This intersection now meets the MMUTCD criteria for evaluating an all-way stop control.

Staff recommended approving the All-Way stop at the corner of Main Avenue and Centennial Street and direct that appropriate signage be installed.

Rich Street No Parking Traffic Control Order

Police Chief Jungel stated Rich Street experiences periods of significant congestion, particularly when activity at the park increases. Vehicles parked along the north side of the street reduce the available roadway width and contribute to congestion and conflicts between vehicles traveling in opposite directions.

An additional concern is the number of children crossing Rich Street to access the park on the south side of the street. When vehicles are parked along the north side, visibility between approaching motorists and children attempting to cross the street can be restricted. Children may also be required to cross around parked vehicles or between vehicles, creating an unpredictable situation for both pedestrians and motorists.

Removing parking from the north side of Rich Street would:

- Improve the available roadway width and reduce congestion.
- Improve sight distance for motorists approaching pedestrian crossing areas.
- Provide drivers with a clearer view of children and other pedestrians crossing toward the park.
- Reduce conflicts between parked vehicles, moving traffic, and pedestrians.

- Create a more predictable and orderly traffic environment during periods of increased park activity.

Staff recommended approving the Traffic Control order for No Parking on the North side of Rich Avenue, between Peck Street and S Maple Street, and directed the appropriate signage be installed.

Library Acoustic Improvement Contract Award

Library Director Hanson stated that Library staff and patrons have consistently expressed concerns regarding sound levels within the Howard Miller Public Library. The building's open atrium and stairwell design allows sound to travel throughout both floors of the library, and the lack of sufficient acoustic buffering becomes particularly noticeable during busy periods.

An acoustic study of the library was conducted with a report identifying several treatment options to improve sound absorption and reduce reverberation within the building.

A Request for Proposals (RFP) was developed in May 2026 (with no bids received) and again in August 2026 with Lakewood Construction (\$105,659) and McGraw Construction, Inc. (\$176,000) submitting proposals.

Lakewood Construction submission provided staff with greater detail regarding its proposed approach and pricing. Lakewood provided separate pricing for all three treatment options as well as unit pricing for installed acoustical wall panels, high-NRC ceiling tile, and impact-resistant acoustical wall panels.

McGraw's submission identified a number of qualifications and items to be determined following award including negotiation of the construction schedule, subcontractors to be identified after award, and other project assumptions.

The project will be funded through the Howard Miller Library Endowment Fund. In addition to the contract amount, staff recommended establishing a \$10,000 project contingency allowance to address unforeseen conditions or additional work that may become necessary during construction.

Staff recommended that the City Council award the Howard Miller Public Library Atrium Acoustics Remediation Project, Treatment Option #3, to Lakewood Construction in the amount of \$105,659 and set a total project budget of \$115,659, including a \$10,000 contingency allowance, and authorize staff to execute the necessary contract documents and proceed with the project.

Senior Utility Advisor Position

Board of Public Works General Manager Mulder stated the BPW's General Manager transition created a near-term need to preserve institutional knowledge and provide experienced support for selected utility initiatives as the BPW's new generation initiative advances, along with several other strategic priorities.

Establishing a part-time Senior Utility Advisor position would provide specialized, project-based services under the direction of the BPW's General Manager. This position would supplement existing staff resources without creating supervisory authority or displacing the responsibilities of current utility leadership.

Assignments may include preparing technical specifications and procurement documents; researching grant opportunities and preparing applications; supporting utility planning, cost-of-service analysis, and rate studies; assisting with major customer and stakeholder matters; preparing Board reports and

policies; supporting strategic and organizational improvement initiatives; providing executive coaching and succession planning assistance; and facilitating institutional knowledge transfer.

The position would be used as organizational needs warrant and is expected to average approximately 20 hours per week initially, with hours declining as transition objectives are achieved. The position is anticipated to be transitional and would be reevaluated annually to confirm the continued organizational need.

Staff recommended that City Council approve the establishment of the BPW Senior Utility Advisor position under the terms summarized and detailed in the job description. This recommendation was approved by the City's Personnel Committee at its September 21, 2026, meeting and is supported by the BPW Board of Commissioners.

GIS Intern – Part-Time

Board of Public Works General Manager Mulder stated staff would like to transition from the existing full-time seasonal GIS Intern position to a year-round part-time position. Staff would retain a trained intern, Nick Lanting, and provide continued support for the development and maintenance of COZ and ZBPW GIS systems.

The GIS Internship provided valuable assistance while developing the intern's technical skills and familiarity with our infrastructure and mapping processes. Continuing to build on that progress would be beneficial.

The position's responsibilities include creating and maintaining geographic data in ArcGIS Pro and ArcGIS Online, updating infrastructure records from as-built drawings, preparing utility maps, collecting field data, and incorporating existing records into GIS.

Retaining the intern would also provide additional support and knowledge redundancy for the BPW's electric and water GIS systems.

The intern would assist with routine mapping and data maintenance, help balance competing workload demands, and support continuity during staff absences. A year-round part-time position would also support workforce development by providing practical experience alongside the intern's education. This arrangement would keep technical skills current, strengthen familiarity with COZ and BPW operations, and support potential future staffing and succession planning needs.

Staff recommended that City Council approves transitioning the seasonal GIS Intern position to a year-round part-time position. This transition would sustain the progress achieved this summer and provide continued capacity to improve the accuracy, accessibility, and usefulness of COZ and BPW GIS systems.

Line Supervisor Position

Board of Public Works General Manager Mulder stated staff would like to establish a Line Supervisor position within the Zeeland Board of Public Works. This request is part of the staffing transition associated with the retirement of the current Lead Line worker and the planned backfill of that role. The proposed structure would establish a position focused on technical support, planning, and employee supervision while allowing the Lead Line worker to concentrate on directing daily jobs and tasks in the field.

Establishing a dedicated Line Supervisor would provide additional capacity to manage coordination among engineering, contractors, customers, and field crews, along with scheduling, documentation, safety oversight, and technical support. Establishing a dedicated Line Supervisor would provide additional

capacity to manage these responsibilities and ensure crews have the information, materials, and direction needed to complete their assignments safely and efficiently.

The Line Supervisor would report to the Electric Transmission & Distribution Manager and supervise the Lead Line worker, Line workers, and Apprentice Line workers. This position would place greater emphasis on technical and office-based responsibilities, including work planning and prioritization, contractor coordination, review of construction plans and material requirements, maintenance of system records, and support for operating and capital work plans. The position would also assist with distribution equipment troubleshooting, protection and automation initiatives, and reliability improvements in coordination with engineering staff.

Under this structure, the Lead Line worker would focus on coordinating assigned work at the job site, providing direction to Line workers, monitoring progress, and communicating field conditions or resource needs to the Line Supervisor. Formal employee supervision, performance management, training oversight, and personnel matters would rest with the Line Supervisor in coordination with management and Human Resources. This division of responsibilities would provide clear accountability while maintaining experienced leadership in the field.

Staff recommended City Council approve establishing the Line Supervisor position to reflect the current operational, technical, and supervisory needs of the Zeeland BPW and City of Zeeland, and to approve the corresponding annual salary range provided by Human Resources: \$96,885 (minimum), \$125,013 (midpoint), and \$153,141 (maximum).

Match on Main Grant Agreement – Mandu Escapes

Marketing Manager deRoo stated downtown communities were invited to pursue funding through the Match on Main grant program administered by the Michigan Strategic Fund (MSF) and Michigan Economic Development Corporation (MEDC). Downtown Zeeland submitted two applications. Mandu Escapes LLC, doing business as La Crème, requested assistance to outfit an on-street patio, and 3D Properties, owned by Mitch Bakker, requested assistance with the build-out of the retail storefront at 140 E. Main Avenue.

The MSF has awarded the City of Zeeland up to \$16,984 to support La Crème's request. The agreement is effective September 1, 2026, and the City will serve as the grantee and local administrator of this reimbursement-based award. La Crème is required to invest a minimum of 10% of the grant amount.

The La Crème application proposes to create a semi-permanent outdoor crepe station and related patio activation along Main Avenue. The project is designed to expand La Crème's service capacity, make better use of its exterior space, improve pedestrian activity, and create a more welcoming place for customers to gather downtown.

The proposed scope includes:

- Commercial crepe makers and a mobile refrigerated crepe cart/preparation station;
- Electrical upgrades, exterior/string lighting, an ordering-area umbrella, and removable patio barriers or planters;
- An additional point-of-sale device, menu boards, branded cups and crepe pouches, and a nonalcoholic beverage cooler; and
- Initial ingredients and supplies needed to launch the expanded outdoor service operation.

Match on Main is a reimbursement grant. La Crème must first incur and pay eligible project costs. The City will then assemble and submit one final reimbursement request to MEDC, including receipts and proof of payment, evidence of the required business match, a final progress report, a signed company

acknowledgment, and project completion photographs.

- Maximum State grant: \$16,984.
- Minimum La Crème match: \$1,698.40, equal to 10% of the maximum grant.
- Eligible costs must be incurred and paid between April 18, 2026, and September 1, 2027.
- The final reimbursement package is due to MEDC no later than September 15, 2027.
- After receiving grant funds, the City must disburse them to La Crème within 60 days.
- The City must complete required progress reporting and retain grant records for the period required by the agreement.

The City's role is administrative and pass-through in nature. Grant funds may be used only for costs approved under the agreement, and reimbursement remains subject to MEDC review and confirmation of compliance. City staff will coordinate with La Crème throughout implementation to document expenses, monitor deadlines, and prepare the required reports.

Staff recommended that City Council approve the related grant agreement between the City of Zeeland and Mandu Escapes LLC.

2026 PASER Rating Update

ICM Plockmeyer stated Pavement Surface Evaluation and Rating (PASER) is a standardized method used to evaluate the visible condition of paved streets based on factors such as cracking, deterioration, patching, rutting, and other surface distress. All the City's streets were visually inspected this year.

A significant portion of the roads are in good or better condition while others have moved in the opposite direction. A poor PASER rating can identify a street for further consideration to determine whether resurfacing or a more comprehensive reconstruction project is the appropriate long-term investment.

The City generally attempts to allocate approximately \$350,000 annually toward mill-and-resurface projects. It also generally plans to invest approximately \$1.5 million to \$2 million annually in street reconstruction projects. Below is the list of streets/areas for continued consideration for future reconstruction projects and potential future mill-and-resurface projects.

Type of Improvement	Streets/Areas for Continued Consideration
Future Reconstruction Projects	Goodrich Street – Central to Lincoln; Winterhalder – Central to Dead End; Valley Drive / South Jefferson / Center / Westenbroek; Washington Avenue – State to Carlton
Potential Future Mill-and-Resurface Projects	Portions of Fairview Street; portions of East Central Avenue; Madison Court; portions of Garfield Avenue; portions of Woodward Street; portions of Jefferson Avenue; and portions of Maple Street

The completion of a citywide PASER evaluation, in 2026, establishes an improved pavement-condition baseline that staff can incorporate into the City's existing capital-planning process. Future PASER evaluations will also allow the City to better track pavement deterioration over time and assess whether the City's ongoing investment in the street system is maintaining or improving overall pavement conditions.

Ordinance Amendment Planning Commission Membership

ICM Plockmeyer stated that the proposed ordinance would maintain the Planning Commission at nine members and would continue the City's existing general membership structure. The Commission would consist of the Mayor, one member of City Council, six other appointed members, and an administrative representative. The principal change would specifically identify the City Manager or Interim City Manager as the administrative representative who may be selected by the Mayor. If selected, the City Manager or Interim City Manager would not be required to be a City elector, provided the individual is a United States citizen and Michigan resident.

Importantly, the proposed ordinance does not create a general non-resident position on the Planning Commission. The exception is limited specifically to the individual serving as City Manager or Interim City Manager. The ordinance does not extend the exception to other City employees or other members of the public. The proposed language also provides that the administrative appointee would serve a one-year term, with the appointment ending if the individual is no longer serving as City Manager or Interim City Manager. The ordinance otherwise retains the existing three-year terms for the six appointed public members.

Staff believe there to be value in having the City's administrative representative participate in Planning Commission discussions. The Commission regularly considers matters involving development, infrastructure, long-range planning, zoning, and other issues that intersect with City operations, policies, and budgets. The proposed amendment would preserve that administrative connection while providing flexibility should the individual serving as City Manager reside outside the City.

The proposed amendment is therefore intended to provide limited flexibility for the City's administrative representative while maintaining the existing composition and residency requirements for the remainder of the Planning Commission.

Staff recommended that City Council approve the ordinance amendment to Sections 2-155 and 2-156 of the City Code allowing the City Manager or Interim City Manager, if selected by the Mayor, to serve as the administrative representative to the Planning Commission regardless of City residency.

Retiree Health Insurance Renewal

ICM Plockmeyer stated Humana has provided a 2027 renewal rate of \$222.43 per member per month. The current 2026 rate is \$210.56 per month, resulting in an increase of \$11.87 per month, or approximately 5.6%. The proposed plan continues to include medical and prescription drug coverage through Humana's Medicare Group Plan. The plan includes no deductible, a \$10 primary-care office visit copayment, a \$20 specialist copayment, and a \$4,000 medical maximum out-of-pocket amount. The renewal proposal assumes 27 currently enrolled members.

Under the City's Retiree Benefit Policy, the City's contribution toward eligible retiree Medicare coverage may increase by up to 3% from the prior calendar year. When the annual premium increase exceeds 3%, the portion of the increase above the City's 3% contribution cap becomes the responsibility of the retiree. For 2027, the Humana premium is increasing approximately 5.6%, from \$210.56 to \$222.43 per month. Accordingly, the City's monthly contribution will increase by 3%, from \$154.26 to \$158.89, with the remaining premium increase reflected in the retiree contribution.

For an eligible Medicare-covered spouse, the City will continue to contribute 50% of the amount provided toward the retiree's coverage, with the spouse responsible for the remaining premium. As has historically been the case, the City's portion of retiree health insurance costs will continue to be paid from the City's OPEB Fund.

Staff recommended that City Council approve renewal of the Humana Medicare Advantage health and prescription drug plan for eligible retirees and spouses effective January 1, 2027, at a monthly premium of \$222.43 per member.

Dental Insurance Renewal

ICM Plockmeyer stated the City has received its 2027 dental insurance renewal through The West Michigan Health Insurance Pool. The renewal provides for a 4.20% increase effective January 1, 2027. The Pool indicates that the increase is generally consistent with dental provider trends across the State and is intended to maintain the financial stability of the program while minimizing member costs.

The existing benefit structure would remain unchanged. The plan continues to provide 100% coverage for preventive services and 50% coverage for the remaining covered service categories, with a \$1,750 annual maximum and a \$1,500 orthodontic maximum.

The 2027 renewal represents a relatively modest 4.20% increase while maintaining the existing benefit structure. Given our experience since transitioning to The Pool, the limited employee concerns received, and the stability of the current plan design, staff does not see a reason to pursue a change in dental coverage for 2027.

The Personnel Committee reviewed the 2027 dental insurance renewal at their September 21, 2026 meeting and approved staff's recommendation to renew the City's dental coverage through The Pool and maintain the existing policy under which the City pays the full dental insurance premium for active employees and their eligible dependents.

Staff recommended that City Council approve the 2027 dental insurance renewal through The West Michigan Health Insurance Pool at the rates presented.

Utility of the Future Award Recognition – Zeeland Clean Water Plant

CWP Superintendent Engelsman stated that the Zeeland Clean Water Plant received two prestigious national recognitions in 2026.

First, the Utility of the Future Today (UotFT) Recognition celebrates water utilities that advance resource efficiency and recovery, build proactive relationships with stakeholders, and help create resilient, sustainable, and livable communities. The program provides utilities of all sizes with a framework for innovation, more efficient operations, and long-term sustainability.

Our 2026 recognition is in the Water Reuse category, honoring efforts to conserve drinking water, reduce operating costs, and protect water resources. This is the CWP's fourth UotFT recognition, following:

- Partnering and Engagement (2020)
- Beneficial Biosolids Reuse (2022)
- Nutrient Reduction and Recovery (2024)

Second, Zeeland CWP received the Platinum 5 Peak Performance Award from the National Association of Clean Water Agencies (NACWA) for achieving five consecutive years of 100% permit compliance. This national recognition reflects the effectiveness of the City's asset management program and the dedication of CWP staff in maintaining exceptional operational performance and regulatory compliance.

CWP Superintendent Engelsman thanked the City of Zeeland's leadership, along with the partnering communities for their commitment to environmental excellence. He also gave special recognition to the CWP staff for their dedication, expertise, and careful day-to-day operations of the facility.

Closed Session

Motion was made by Councilmember Timmer and supported by Councilmember Langeland to enter Closed Session at 6:28 P.M. for purposes of reviewing an attorney's opinions. Motion carried by all voting aye.

Motion was made by Councilmember Langeland and supported by Councilmember Timmer to reconvene from Closed Session at 6:59 p.m. Motion carried with all voting aye.

There being no further items to discuss, Work Study was adjourned at 7:00 P.M.

Kristen R DeVerney, City Clerk

MEETING MINUTES

DATE: Wednesday, September 9, 2026

COMMISSION MEMBERS: Sally Gruppen, Mayor Pro Tem
John Query, Commission Chair
Lynette Lam, Commissioner
Sue Lucas, Commissioner
Sabina Otteman, Commissioner

ABSENT: Ashley Kiekintveld, Commissioner
Thom Parker, Commissioner

CITY STAFF: Kevin Plockmeyer, Assistant City Manager/Finance Director
Susan Moore, Administrative Assistant

GUEST: Melinda Whitten, MCSA Group

I. City Park Bus Tour

Commissioners, staff and Melinda Whitten from MCSA Group took a bus tour of all city parks as they continue to work to finalize the new Master Plan and determine Capital Improvement Project priorities. (Kevin Plockmeyer informed the commission during this tour that \$800,000 in funding has been secured for the improvements at Lawrence Park and they should expect that process to begin soon as the commission's next big project.)

Commission Business (after returning from the tour):

Parks Master Plan Update

After returning from the bus tour, commissioners were asked to forward any additional items they would like added to the current CIP schedule list to staff in the next week or so. MCSA Group will then create a survey that the commission can use to rank their priorities for the new master plan. Kevin Plockmeyer will reach out to the Outdoor Discovery Center about Paw Paw Footbridge Park mitigation efforts. MCSA Group will have a complete draft at the next meeting. Mayor Pro Tem Gruppen asked if the commission had ever talked about a dog park? Yes, however, existing parks did not have the space needed for such a park. If there is now a fondness to pursue one, this is an opportunity to add that to the list for consideration.

II. Approval of August 12, 2026, Meeting Minutes

Motion: Lynette Lam

Support: Sabina Otteman

All in favor, minutes approved.

VIII. Burial Report: (from packet since 8/6/2026)

Burials

Felch – 0 Resident and 0 Non-Resident

Lincoln – 1 Resident and 2 Non-Resident

Columbarium – 0 Resident / 0 Non-Resident

Sales

Felch – 1 Resident and 1 Non-Resident

Lincoln – 1 Resident and 1 Non-Resident

No columbarium sales, transfers or sellbacks during this time.

Cemetery-Parks Commission Meeting
City Hall, 2nd Floor Council Chambers
21 South Elm Street
Zeeland, Michigan 49464

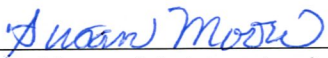
Page 2 of 2

Other Items:

Meeting adjourned at 6:50 PM.

NEXT MEETING: Next regularly scheduled meeting is Wednesday, October 14, 2026, at 5:00 PM.

RECORDED BY:



Susan Moore, Administrative Assistant

MEMORANDUM OF MEETING

Personnel Committee

October 15, 2026-12:00 PM

City Hall Council Chambers

PRESENT: Mayor VanDorp, Mayor Pro-Tem Gruppen, Councilmember Lam, BPW Chair Boerman, BPW Vice Chair Cooney

ABSENT: None

Staff Present: Interim City Manager/Finance Director Plockmeyer, HR Specialist Hellenthal, BPW General Manager Mulder, and City Clerk DeVerney

Mayor VanDorp called the meeting to order at 12:00 PM

Approval of September 21, 2026, Meeting Minutes

A motion was made by Cooney and seconded by Lam to approve the September 21, 2026, meeting minutes. All in favor, minutes approved.

Employee Comments

Ryan Galligan (Assistant Assessor) noted that he would like to see the Wellness Plan dollar amount increased to allow more expenses.

Calendar Year 2027 Retiree Health Insurance Contract Renewals

Plockmeyer stated staff has continued communicating with employees regarding the 2027 renewal and the potential plan changes. Employees have been provided with information explaining the 13.9% renewal, the effect of the 3.0% PA 152 hard-cap adjustment, and the potential impact on employee contributions.

The primary topics raised by employees have been:

- Whether the City should consider alternatives to participation in the Western Michigan Health Insurance Pool;
- Whether self-funding could provide a more competitive option;
- Whether the City should provide additional financial assistance to offset increased employee contributions;
- Whether the annual payment to employees who waive City health-insurance coverage should be increased.

Staff gathered the information on the employee topics raised and determined the following:

- Alternatives to participate in the Western Michigan Health Insurance Pool did not benefit the City;
- A more competitive option was not self-funding for the number of employees;
- Many communities were experiences increases in the 10% to 24% range, while the City has a 13.9% increase;
- Annual payment to employees who opt-out of the City's health-insurance coverage will increase from \$1,000 to \$2,500.

The employees will have several options for 2027 Insurance Plans as follows:

1. Existing PPO Plan
2. Existing \$2,000 Single / \$4,000 Family HSA Plan – 80% Coinsurance
3. New \$2,500 Single / \$5,000 Family Aggregate HSA Plan – 100% Coverage After Deductible
4. New \$2,500 Single / \$5,000 Family Aggregate HSA Plan – 80% Coinsurance
5. New \$3,500 Single / \$7,000 Family Aggregate HSA Plan – 80% Coinsurance

For most HSA-qualified plans, staff is proposing to continue the City's existing HSA contribution of \$1,000 for single coverage and \$2,000 for two-person or family coverage. For the highest-deductible HSA option, staff is proposing to adjust the City's HSA contribution based on the remaining room available under the PA 152 hard cap.

As a separate recommendation, staff are proposing a phased transition away from the current third-party wellness program. The proposed approach would recognize wellness participation employees have already completed during 2026, provide a portion of the existing wellness credit during the transition year, and establish a new Wellness Reimbursement Program that would allow employees to seek reimbursement for qualifying wellness-related expenses. The intent of the proposed changes is not to fully offset the health-insurance increases employees will experience in 2027. Rather, the goal is to redirect wellness resources in a way that provides broader and more flexible value to employees.

Staff will continue to communicate with employees during the 2027 renewal process in order for them to understand the differences in deductibles, coinsurance, out-of-pocket exposure, HSA contributions, and embedded versus aggregate deductible structures.

Motion was made by Cooney and seconded by Lam to approve the proposed 2027 health-insurance plan structure and recommend approval to City Council.

This approval would include:

- continuing participation in the Western Michigan Health Insurance Pool;
- offering the proposed five-plan lineup for 2027;
- maintaining the City's standard HSA contribution of \$1,000 for single coverage and \$2,000 for two-person or family coverage on most HSA plans;
- adjusting the HSA contribution on the highest-deductible plan based on available PA 152 hard-cap room in order to maintain a zero or near-zero employee payroll contribution;
- maintaining the current \$2,500 annual health-insurance opt-out payment;

Employee Wellness Plan Update

Plockmeyer stated the City has operated a Wellness Program for more than a decade as part of its employee health-benefit structure. Under the current program, employees and spouses can earn wellness credits by participating in screenings, questionnaires, challenges, educational activities, and other wellness-related activities. Over the last few years, only 46% of eligible employees participated. Staff has found it difficult to determine whether the current program is achieving its intended wellness objectives.

For the 2027 plan year, staff proposed the following:

- One-half of the existing wellness credit would be guaranteed for 2027.
- The remaining one-half of the wellness credit would be based on the wellness credit actually earned by the employee during the 2026 wellness year.

- The existing third-party wellness vendor and point-based program would be discontinued following completion of the 2026 program year.
- A new Wellness Reimbursement Program would be established for 2027 for employees actively enrolled in a City of Zeeland health-insurance plan.

In addition to the transitional wellness credit, staff proposed establishing a direct Wellness Reimbursement Program beginning in 2027. The purpose of the reimbursement program is to provide employees with greater flexibility to choose wellness activities that are meaningful and appropriate to their individual interests and circumstances. The program would be available to employees actively enrolled in a City of Zeeland health-insurance plan.

The proposed annual reimbursement amounts are:

Coverage	Annual Maximum
Single Coverage	\$260
Employee + Dependent(s) Coverage	\$390

The reimbursement program is intended to provide employees with more flexibility than the current point-based approach while still maintaining a clear connection to employee health and wellness.

Following the 2027 transition year, staff anticipate moving away from the existing premium-credit and third-party point structure and operating the City's wellness efforts under the broader Wellness Activities and Reimbursement Policy. The policy provides flexibility to adjust reimbursement amounts, eligible expenses, documentation requirements, and other program provisions in future years based on employee needs, available resources, benefit-plan requirements, and applicable collective-bargaining agreements and law. This approach would allow the City to continue supporting employee wellness without being tied to a specific third-party platform or point-based program.

Motion was made by Lam and seconded by Cooney to approve the phased transition of the City's Wellness Program for the 2027 plan year and recommended adoption of the Employee Wellness Policy and Wellness Reimbursement Program.

Health Insurance/RX Funding Handbook Update

Plockmeyer stated the proposed revisions to Appendix G primarily reflect the health-insurance plan changes being recommended for the 2027 plan year.

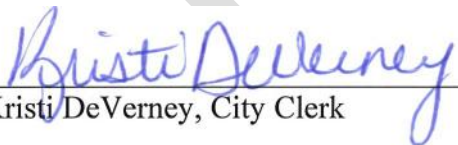
The revisions include:

- Updating the effective date of Appendix G to January 1, 2027.
- Removing the existing \$1,700 single/\$3,400 family HSA plan, which will no longer be offered in 2027.
- Adding the new \$2,500 single/\$5,000 family HSA plan and establishing the City HSA contribution at \$1,000 for single coverage and \$2,000 for two-person or family coverage.
- Maintaining the existing \$2,000 single/\$4,000 family HSA plan and the City HSA contribution of \$1,000 for single coverage and \$2,000 for two-person or family coverage.

- Updating the City's highest-deductible HSA option to the \$3,500 single/\$7,000 family plan. Consistent with the proposed 2027 funding strategy, employees electing this plan would have a zero or near-zero employee premium contribution, with the difference between the plan premium and the applicable PA 152 hard cap used to fund the employee's HSA, subject to the annual limits and available hard-cap room.
- Maintaining the City's existing practice of providing dental insurance to active employees without an employee premium contribution.
- Maintaining the current \$2,500 annual payment for eligible employees who elect to opt out of City health, prescription drug, and dental coverage.

Motion was made by Lam and seconded by Cooney to approve the proposed revisions to Appendix G of the Employee Handbook effective January 1, 2027.

Motion was made by Boerman and seconded by Cooney to adjourn the meeting at 12:48 PM.



Kristi DeVerney, City Clerk

Regular Meeting
Board of Public Works
BPW Conference Room
October 13, 2026

The regular meeting of the Board of Public Works Commission was held at the BPW Water Warehouse, 350 E. Washington, Tuesday, October 13, 2026. Chairperson Boerman called the meeting to order at 3:30 p.m.

PRESENT: Commissioners – Chairperson Boerman, Vice Chair Cooney, Query, VanAst, Walters

ABSENT: Commissioners - None

Staff Present: BPW General Manager Mulder; Water Operations Manager Postma, Electrical Transmission & Distribution Manager Coots, City of Zeeland ICM/Finance Director Plockmeyer, City of Zeeland Clerk DeVerney

Motion was made by Commissioner Query and seconded by Commissioner Walters to approve the minutes of September 15, 2026, Regular Meeting. Motion carried. All voting aye.

Public Comment

None.

Safety Minute

October is Cyber Security Awareness Month. Before you click...Pause, Verify, and Report. Protect our people. Protect our community. Protect essential services.

26.059 Approve Cash Disbursements and Recommended Cash Transfers

Motion was made by Commissioner VanAst and seconded by Commissioner Walters to approve the August 2026 cash disbursements and the regular monthly transfers for the month of August 2026 as follows:

Cash and Investments as of:	August 31, 2026	<u>Electric</u>	<u>Water</u>
Receiving	\$	4,632,805	\$ 644,630
Accumulated Debt Service (In Receiving Fund)		-	-
Plant Improvements and Contingencies		12,921,893	11,513,048
Bond and Interest Payment Reserve*		-	-
Totals		\$ 17,554,698	\$ 12,157,678

*Reserve required per electric and water revenue bond ordinances.

Recommended Transfers for the Month: August-26

	<u>Electric</u>	<u>Water</u>
Receiving	(439,465)	(140,700)
Accumulated Debt Service	-	-
Plant Improvements and Contingency	381,500	140,700
General Fund (per charter provision)	57,965	-

Notes on Recommended Transfers:

1. The annual operating transfer for FY 26-27 from the Electric Fund to the General Fund is a combination of 1% of fixed net assets as of June 30, 2025, and 1% of gross sales, less sales tax, for the year ended June 30, 2025, less any franchise payments. The annual operating transfer is divided into twelve monthly payments.
2. Assumed carrying amounts (minimum) in Receiving accounts are established at approximately 10% of budgeted operating expenses, before depreciation.

Electric = 10% of \$ 41,933,289 or approximately \$ 4,193,329

Water = 10% of \$ 5,039,159 or approximately \$ 503,916

3. Further surpluses of \$381,500 in the Electric Fund and \$140,700 in the Water Fund are recommended for transfer to the Plant Improvements and Contingencies Reserve.

Motion carried. All voting aye.

Accounting, Finance & Customer Service Report

ICM/Finance Director Plockmeyer updated the Board on current operations status, activities and projects which include:

August 2026 Customer Metrics

- Overdue/Disconnect Notices = 174
- Active Accounts = 8,102
- Total Bills Sent = 8,095
- Paperless Bills = 2,565
- Pre-Authorized Payment Customers = 2,292
- Invoice Cloud = 3,201
 - Credit Card = 2,455
 - EFT = 746

July 2026 Customer Metrics

- Overdue/Disconnect Notices = 202
- Active Accounts = 8,066
- Total Bills Sent = 8,040
- Paperless Bills = 2,603
- Pre-Authorized Payment Customers = 2,287
- Invoice Cloud = 3,260
 - o Credit Card = 2,476
 - o EFT = 784

MPIA Board Meeting

At the MPIA Board semiannual meeting, the Board elected officers, reviewed the annual audit, received updates on economic indicators and portfolio performance, reviewed first-quarter financial statements, and discussed future insurance renewals. The outlook for 2027 property and liability insurance renewals remains favorable as we continue to see softening in the insurance market. The Board is optimistic that favorable market conditions will continue into the upcoming renewal cycle.

Personnel Committee Meeting

The Personnel Committee will meet on Thursday, October 15, with a primary focus on reviewing 2027 health insurance renewals and proposed modifications to the wellness plan.

As we have previously communicated to the Board, we are seeing significant increases in health insurance rates this year, which will result in substantial increases to employees' biweekly health insurance premium contributions. Thursday's meeting will provide the Committee with updates on the additional due diligence completed since its last meeting, and likely a recommendation of health insurance plan choices for 2027.

Water Department Report

Water Operations Manager Postma updated the Board on activities, current operations status, and projects which include:

- Meter replacement program
- Galvanized Service Line Replacement Program
- Other Work Projects
- Water Administration Projects
- Buildings & Grounds

Water Conservation & Demand Management Strategy Presentation

Water Operations Manager Postma presented this presentation focused on the following:

- Protecting Today's Water
- Preserving Tomorrow's Supply

26.060 Approve Sensus Pressure Profile Meter Program Purchase Recommendation

Water Operations Manager Postma noted that Over the past few years, the BPW Water Department has been implementing an Advanced Meter Infrastructure (AMI) system. Staff have replaced nearly 3,000 water meters with Sensus AMI meters, and the replacement program is nearing completion. The system provides more efficient meter readings, improved analytics, and customer access to usage data.

This project would place 96 pressure-capable Sensus meters and 96 communication modules at strategic locations across the distribution system. The proposal includes Pressure Profile setup, training, and a general placement plan.

Etna Supply is BPW's sole supplier of Sensus meters and supporting materials. Its \$55,680 quote includes the meters, communication modules, setup, and training. The first two years of software hosting are included at no additional charge. Staff will plan for hosting costs beginning in year three and have discussed those costs with IT.

Supplier Name	Supplier Location	Quote	Meets Specification	Comments
Etna Supply	Grand Rapids, MI	\$55,680.00	YES	RECOMMENDATION

Motion was made by Commissioner Query and seconded by Commissioner Walters to approve the purchase of the Sensus Pressure Profile equipment, software, and services from Etna Supply for \$55,680, and that a budget of \$60,000 be approved for the project. Motion carried. All voting aye.

Informational: Cintas Facility Supplies & Services Contract

Water Operations Manager Postma stated staff recently drafted a request for proposal (RFP) and requested bids from local providers. Of the three proposals received, Cintas was the most cost-effective option.

Cintas would provide floor mats, shop towels, and dust mops with weekly service. Through the State's MiDEAL purchasing program, the proposed three-year contract would include locked-in pricing under the state-negotiated contract.

The City Attorney is reviewing the proposed contract, including cancellation terms and possible added charges. Staff will not proceed until the City Attorney has approved the contract or identified the necessary changes.

Transmission & Distribution Department Projects Update

Electrical Transmission & Distribution Manager Coots updated the Board on current activities including:

- Near Term Projects
- Long Term Projects
- Electric T&D Staffing
- Outage Statistics

26.061 Approve Right-of-Way Management Services Contract

Electrical Transmission & Distribution Manager Coots stated Plant Growth Management Systems (PGM) has provided right-of-way management services to ZBPW since 2001 and remains our preferred firm for managing the tree-trimming program. PGM's work has contributed to strong system reliability and a low incidence of tree-related outages. Annual inspections by a Forestry Field Manager have proven valuable in identifying vegetation concerns and prioritizing clearance work throughout the transmission and distribution systems.

The most recent agreement is dated July 1, 2025. The proposed 2027 agreement increases the Forestry Field Manager rate from \$73.60 to \$88.00 per hour and includes modest increases in tree growth regulator application pricing. The FY2027 budget includes \$30,000 for transmission and \$50,000 for distribution tree trimming management services, for a combined allocation of \$80,000. These funds support PGM's management of right-of-way clearance activities across both systems.

Motion was made by Commissioner Cooney and seconded by Commissioner Query to approve the Right of Way Management Services 2027 Contract with Plant Growth Management Services effective January 1, 2027. Motion carried. All voting aye.

Power Production Department Report

BPW General Manager Mulder updated the Board on activities, current operations status, and projects which included:

- Operations & Power Supply – August 2026
- Renewable Energy Credits (RECS): August 2026
- Projects & Department Updates
 - MPPA Hart Solar Achieves Commercial Operation
 - New Generation & MPPA BTMG / Resources Adequacy Project Update
 - Bryan Kuiken's Retirement

Informational: New Generation Capacity Implementation Plan Update

BPW General Manager Mulder gave updates on the following:

MPPA Resource Adequacy Project Update

- Equipment Providers – Developing Site-Specific Pricing
- Electrical Interconnection Evaluation
- Environmental Assessment (Air Permit / Modeling)
- Fuel Supply
- Financing & Ownership Model

BPW Staff Action Update

- Site Surveys
- Potential Alternative Site Evaluation
- Re-engagement of nFront Consulting, LLC
- Rate Impact Evaluation
- Legal Services Engagement

Next Steps

MPPA and participating members anticipate the following schedule:

- October: Obtain best-and-final pricing following equipment provider and EPC site evaluations; complete Phase II environmental evaluations and air-dispersion modeling; finalize distribution-system impact studies; and verify natural gas availability, interconnection costs, contractual requirements, and schedules.
- November: Provide updated investment models and final project recommendations to participating members. Identify any gaps in meeting projected needs and develop strategies to address them. Zeeland BPW will provide feedback on its preferred ownership model, including whether it seeks a larger ownership share of the proposed Zeeland-hosted facility through a tenants-in-common structure.
- By year-end: Substantially complete due diligence and applicable operating and power-sales agreements, allowing project plans and supporting documentation to be finalized during the first quarter of 2027 for the BPW's PA 341 capacity-demonstration filing with the MPSC.
- Ongoing BPW Activities: Continue pursuing additional properties that support near- and long-term strategic siting priorities. Work with nFront Consulting and UFS to evaluate the proposed project costs, alignment with portfolio and IRP projections, and the anticipated impact on rates.

No formal action is requested at this time. Staff recommended continuing project due diligence and coordination with MPPA and participating members. Staff plan to facilitate a Board discussion of the proposed ownership models in preparation for a November decision on the BPW's preferred participation structure.

26.062 **Approve Professional Services Recommendation: New Generation Rate Impact Evaluation**

BPW General Manager Mulder stated securing sufficient electric capacity to ensure resource adequacy is paramount, but staff must also understand the potential impact on ratepayers. To address this need, staff-initiated discussions with Utility Financial Solutions, LLC (UFS) to evaluate the proposed project's potential impact on electric rates. UFS has been a trusted BPW partner for many years and completed BPW's most recent electric rate and cost-of-service study in 2025. Its familiarity with the BPW and extensive experience serving public power utilities position UFS well to perform this evaluation. UFS can also provide insight into how the project's costs and capacity value compare with those of other utility projects and available market alternatives.

At staff's request, UFS prepared a proposal for this evaluation. The results will help the Board make an informed, long-term resource decision before committing to participation in the proposed MPPA project or developing additional on-system generation resources. UFS proposes to perform the work on a time-and-materials basis, with a total cost not to exceed \$25,000.

Motion was made by Commissioner VanAst and seconded by Commissioner Walters to award a professional services contract to Utility Financial Solutions, LLC (UFS), at a cost not to exceed \$25,000, to perform the services outlined in its proposal. Motion carried. All voting aye.

26.063 **Approve Electric Power Supply & Market Operations Manager, Relocation Assistance Package**

BPW General Manager Mulder stated staff have collaborated with the City of Zeeland Human Resources Department to develop a proposed relocation assistance package for a candidate who must relocate to accept the position. The package includes the following provisions:

- Up to \$10,000 in relocation assistance for eligible, documented expenses incurred in connection with relocation to the Zeeland area.
- Eligible expenses may include professional moving services, transportation of household goods and personal belongings, moving-related mileage or transportation expenses, and reasonable temporary lodging directly associated with the relocation.
- Reimbursement will be provided upon submission of appropriate receipts and documentation and in accordance with City reimbursement procedures. Eligible relocation expenses must be incurred within six (6) months of the employee's start date.
- Relocation assistance is a one-time benefit and is separate from regular salary and other employee benefits. Any portion of the relocation assistance not supported by eligible expenses will not be paid.
- An employee who voluntarily resigns within twelve (12) months of the employment start date must repay all or a portion of the relocation assistance received, according to the following schedule:
 - Within 6 months: 100% repayment
 - More than 6 months but less than 12 months: 50% repayment
 - 12 months or more: No repayment required
- Repayment obligations will be administered in accordance with applicable law and City policies.

Motion was made by Commissioner Walters and seconded by Commissioner Query to approve the proposed relocation assistance package for the candidate selected for the Electric Power Supply & Market Operations Manager position, if relocation is required to accept the position. Motion carried. All voting aye.

26.064 **Approve Water Operations Manager Salary Adjustment**

BPW General Manager Mulder stated as part of my transition to General Manager, management of the BPW's Buildings & Grounds Department was reassigned from the Power Supply & Market Operations Manager to the Water Operations Manager. This reassignment:

- Allows the incoming Power Supply & Market Operations Manager to focus on power supply responsibilities and ensures Buildings & Grounds oversight during recruitment.
- Maintains continuity through an experienced BPW manager familiar with expectations for BPW and City facilities.
- Provides consistent staff supervision and coordination, including employees whose duties span multiple departments.

Motion was made by Commissioner Walters and seconded by Commissioner VanAst recognizing the additional responsibilities the Water Operations Manager has assumed for managing BPW's Buildings & Grounds Department. Staff recommended a 4.5% salary increase for an adjusted annual salary of \$118,664.00. Motion carried. All voting aye.

26.065 **Approve Zeeland Recreation 2026-2027 Winter Program Sponsorship**

BPW General Manager Mulder stated staff recommended participating in the Full Winter Events Sponsorship level of \$699 for the 2026-2027 season. Staff have participated at this level before, and funds were allocated for this in our FY2027 budget.

Motion was made by Commissioner Query and seconded by Commissioner Walters to approve participating in the Full Winter Events Sponsorship level of \$699 for the 2026-2027 season. Motion carried. All voting aye.

Other BPW Business

Informational – Recruitment Update: Key PBW Positions

BPW General Manager Mulder stated recruitment efforts are progressing well with the following positions:

- Electric Power Supply & Market Operations Manager – finalizing an offer
- Administrative Assistant – finalizing in process
- Part-Time Senior Utility Advisor – efforts are in process

Informational – MPIA Fall 2026 Board Meeting Update

BPW General Manager Mulder stated the Board received an investment performance review from Diamond Capital Management, reviewed the Authority's financial statements, reviewed and approved the draft audit for FY2026, and approved a budget amendment for property insurance renewals. The Board approved maintaining Rob Shelley as the Chair / Secretary, and Robert Mulder as the Vice Chair / Treasurer. Finally, Zeeland submitted an estimated claim of \$61,086.00 for storm damage that occurred on September 4, 2026, which was approved by the Board.

Informational – Gentex Development Agreement Update

BPW General Manager Mulder stated members of the BPW Leadership Team recently met with a representative from Gentex Corporation to discuss several strategic objectives, including closing out the development agreement for the BPW's Northside Substation. Staff are pursuing the steps needed to finalize this action item.

Informational – myBPW Home Energy Solutions Program

BPW General Manager Mulder stated, in August 2026, the Board accepted a \$45,516 Community Energy Management Grant. This grant aims to provide approximately 50 participating households with an in-home consultation conducted by a trained energy educator. Each participating household will also receive up to \$300 in energy-saving materials, which may include LED lighting, weatherization materials, programmable thermostats, and other efficiency products. Participants will also receive information about available BPW rebates and referrals to OCCAA programs, including weatherization and utility assistance. OCCAA will review pre- and post-visit energy usage to estimate program savings and provide each participant with a summary of the results.

BPW and OCCAA staff are developing promotional materials and plan to launch the 12-month program in January 2027.

Informational – MMEA Lifetime Membership Award – Andrew Boatright

BPW General Manager Mulder stated former BPW General Manager, Andrew Boatright, was unanimously confirmed as a recipient of the MMEA Lifetime Membership Award. This award recognizes individuals whose careers exemplify outstanding dedication to public power, exceptional leadership, and meaningful service to Michigan's municipal utilities. He will receive his award at the 2027 Spring MMEA Membership Meeting in Grand Rapids.

Thank Yous

BPW General Manager Mulder stated BPW received three notes of appreciation from the following:

- Community Foundation of Holland/Zeeland for sponsoring September's Celebration of Philanthropy
- Brett Geertsma, Director of Zeeland Recreation, for BPW's \$850 sponsorship for fall events
- Retired BPW Manager, Andy Boatright, for retirement luncheon and open house

Upcoming Events

- **Next Regular BPW Board Meeting, Tuesday, November 10, 2026, 3:30 p.m., BPW Boardroom**
- Bryan Kuiken's Retirement Luncheon, Friday, October 16, 11:30 a.m. – 2:00 p.m., Howard Miller Library & Community Center Banquet Room

Closed Session

Motion was made by Commissioner Query and seconded by Commissioner Walters to enter Closed Session at 5:32 p.m. to discuss the purchase of real property. Motion carried by all voting aye.

Board of Public Works Commission reconvened from Closed Session at 6:02 p.m. with a motion made by Commissioner Cooney and seconded by Commissioner Query.

Motion was made by Commissioner Walters and seconded by Commissioner VanAst that the regular meeting be adjourned at 6:03 pm. Motion carried. All voting aye.

Kristi DeVerney, City Clerk



21 South Elm Street • Zeeland, Michigan 49464 • (616) 772-6400 • FAX (616) 772-5352

CITY COUNCIL MEMORANDUM

TO: Mayor Van Dorp and City Councilmembers

FROM: Kevin Plockmeyer, Interim City Manager

SUBJECT: Interim City Manager's Report

DATE: October 16, 2026

Church Street Reconstruction Project – The Church Street project continues to move forward as work progresses through the final portion of the corridor near Washington Avenue. Crews continue working through the utility and roadway improvements in this area, while also completing remaining items throughout the project limits. Washington Avenue remains closed at Church Street as this work continues. As noted previously, the closure is expected to remain in place for several weeks due to the sequencing of the utility work, subcontractor schedules, and the remaining work necessary before final paving can occur.

At this point, we do not expect the section of Church Street between Main Avenue and Central Avenue to receive its final course of asphalt until the section between Main Avenue and Washington Avenue is also ready for its top course. This will allow the final paving work to be completed in a more coordinated manner across the remaining portions of the project. Overall, we continue to be pleased with the progress being made and appreciate the continued patience of residents, businesses, and motorists as the project moves closer to completion.

Cemetery & Parks Commission – The Cemetery & Parks Commission met on Monday to continue its work on the City's Five-Year Parks & Recreation Master Plan. As part of the discussion, the Commission reviewed the capital-improvement priorities developed through its recent survey and confirmed Vande Luyster Square as its highest priority. The Commission's interest in Vande Luyster Square is tied in part to the improvements currently being made along Church Street and the desire to have the park improvements complement the investment being made in that corridor. The Commission's next priorities include the Paw Paw Park access pier and related accessibility improvements, Huizenga Park pathway and fishing-access improvements, and improvements at the Michigan Street Tot Lot.

FEEL THE ZEEL



The MCSA Group is incorporating the Commission's direction into an updated draft of the plan for City Council review which will likely come before you at your November 2nd meeting. The Commission is not scheduled to meet again until January, at which time it plans to begin a more detailed discussion regarding future playground improvements at Lawrence Park.

MPPA Behind-the-Meter Generation Project – The BPW continues to evaluate participation in the Michigan Public Power Agency's proposed Behind-the-Meter Generation (BTMG) project. The project remains an important part of the BPW's long-term power-supply planning, and MPPA recently provided an updated project timeline as the participating communities continue working through the next steps. Bob Mulder has prepared a more detailed update for City Council outlining the project, current status, and upcoming decision points. A copy of that memo is attached for Council's review.

Personnel Committee – The Personnel Committee met on Thursday to continue its review of the City's 2027 health insurance renewal. Following its review of the additional due diligence completed by staff, the Committee recommended approval of the proposed 2027 health insurance plan offerings. The Committee also reviewed the proposed wellness program changes and related updates to the City's health insurance funding policy. The health insurance recommendations will be brought forward for City Council consideration at Monday evening's meeting.

Frank's Reconstruction – Work is now underway on the reconstruction and renovation of Frank's following issuance of the building permit last month. As construction begins, staff have been coordinating with the contractor regarding staging and use of the South Municipal Parking Lot. This week, staff met with the Dan Vos project team and agreed to allow a limited number of parking spaces to be used for construction staging during the project. Staff will continue to monitor the arrangement to make sure the lot remains functional for downtown businesses and visitors while allowing the reconstruction work to move forward.

Attachments – Clean Water Plant Monthly Operating Report; BTMG Project Update Memo.

Have a great weekend. If something comes up over the weekend that needs attention, please do not hesitate to contact me at kplockmeyer@cityofzeeland.com or 616-368-7370.

Kevin Plockmeyer, Interim City Manager

FEEL THE ZEEL

City of Zeeland Clean Water Plant

September 2026 Monthly Operating Summary



Metrics / Permit limits	Monthly Comparison				Yearly Comparison		
	September 2026	September 2025	% change	Capacity	FY2027 Total	FY2026 Total	% change
Total Plant Flow Average (MGD)	2.1	2.6	-20%	3.5 MGD	2.1	2.4	-13%
Plant Flow (MG)	61.6	76.6	-20%		193.1	222.4	-13%
City and 425 flow (MG)	40.6	55.4	-27%		131.1	160.1	-18%
Total City and 425 sewer flow billed (MG)	39.0	39.7	-2%		123.0	127.0	-3%
Zeeland and Holland Twsp. metered flows (MG)	21.0	21.2	-1%		62.0	62.3	0%
Total precipitation, inches	5.1	4.0	26%		6.0	9.7	-38%
Influent BOD Total (Lbs/Day)	3018	4021	-25%	5400 lbs./Day	297587	312791	-5%
Effluent BOD Total (Lbs/Day)	35	51	-31%		3782	4353	-13%
Effluent BOD % Removal	99%	99%					
Influent TSS Total (Lbs/Day)	3312	4315	-23%	5838 lbs./Day	334939	361867	-7%
Effluent TSS Total (Lbs/Day)	82	96	-15%		7506	9431	-20%
Effluent TSS % Removal	97%	98%					
Influent P Total (Lbs/Day)	65.8	81.6	-19%	146 lbs./Day	6140.3	7030.3	-13%
Effluent P Total (Lbs/Day)	4.3	8.1	-47%		466.9	693.7	-33%
Effluent P % Removal	93%	90%					
Influent Ammonia (Lbs/Day)	421	453	-7%	526 lbs./Day	38487	38992	-1%
Effluent Ammonia (Lbs/Day)	0.6	0.7	-17%		62.0	106.5	-42%
Effluent Ammonia % Removal	100%	100%					
Electric (KWH)	111600	117000	-5%		360000	356400	1%
Natural Gas (100 cu ft)	99	94	5%		228	228	0%
Water (100 cu ft)	78	11	609%		201	37	443%
City of Zeeland Zeeland TWP (Area 425) Zeeland TWP (Liftstations 21, 23 & 29) Holland TWP (Liftstation 17)	Average flow per day (MGD)				Total flow for year (MG)		
	1.14	1.17	-3%	1.9 MGD	107.10	112.90	-5%
	0.16	0.15	7%	0.5 MGD	15.90	14.20	12%
	0.53	0.54	-2%	1.1 MGD Combined	48.30	48.40	0%
Thickened Sludge to holding tanks (MG)	0.17	0.17	0%		13.70	13.90	-1%
	0.08	0.09	-5%	1.5 MG	0.23	0.27	-12%

TO: Mayor Van Dorp and Members of City Council

FROM: Robert W. Mulder, General Manager

SUBJECT: Informational Update - New Generation Capacity Implementation Plan

DATE: October 16, 2026

Background

Consistent with prior monthly updates, this memo provides an update to City Council on the BPW's new generation initiative and MPPA's Resource Adequacy Project, which is evaluating the development of new behind-the-meter generation on the BPW's system. Staff continue to work closely with MPPA staff and our consultants to keep the project moving while ensuring that due diligence is being performed. Staff remain confident that participation in the MPPA initiative, in some form, is the best means of addressing the BPW's projected capacity shortfall in 2030/31.

Project Update

MPPA Resource Adequacy Project Update

MPPA continues to conduct the due diligence necessary to advance the project. A summary of the actions taken over the past month is provided below.

Equipment Providers – Developing Site-Specific Pricing

The potential equipment providers and their respective engineering, procurement, and construction (EPC) partners completed their visits to all potential MPPA host sites and are revising their site-specific project costs. MPPA expects to receive those by the end of October and will update members accordingly. Zeeland, along with other members, provided site-specific information to refine those budgetary estimates.

Electrical Interconnection Evaluation

MPPA members continue to work with their respective engineering consultants to evaluate electrical interconnection requirements, limitations, and associated costs. The BPW continues to work with Power Systems Engineering, Inc. (PSE) and anticipates completion of its study by the end of October. Thus far, PSE has identified an approximately 63 MW limit for additional on-system generation to avoid triggering requirements associated with the Bulk Electric System (BES). This aligns well with MPPA's recommended 50 MW project and the projections identified in the BPW's IRP.

Environmental Assessment (Air Permit / Modeling)

MPPA and BPW staff continue to partner with NTH Consultants, Ltd. to evaluate potential sites from an air permitting perspective. That process transitioned into air-dispersion modeling for both the BPW's Riley Generation and 535 N. Fairview Rd. properties. Preliminary modeling results for the BPW's Riley Generation property were favorable for one vendor's proposed 50 MW natural gas-fired reciprocating internal combustion engine (RICE) project, indicating limited impacts on the existing facility and a need for only minor upgrades. Evaluations of the other vendors' equipment and the BPW's 535 N. Fairview Rd. property are underway, with results expected soon. Similar evaluations are being performed at other potential MPPA host member properties, based on their respective recommended projects.

Fuel Supply

BPW staff recently met with our key account representative from SEMCO Energy, our local gas distribution company (LDC), regarding the upgrades required to serve the proposed project with natural

gas. SEMCO confirmed the budgetary estimates provided in April 2026 and its ability to serve the proposed project. Based on additional information received since April, staff provided updated details regarding the proposed project size, potential sites, and schedule. SEMCO reaffirmed its commitment to serving the BPW and is reviewing and updating its models accordingly.

Financing and Ownership Model

Zeeland BPW and Grand Haven Board of Light and Power (BLP) staff recently met with MPPA staff to discuss ownership models and options for advancing the project. From MPPA's perspective, the project structures should be limited to an MPPA-owned project with joint participation and consistent member offtake from all facilities developed as part of the project, or a tenants-in-common structure. The former is MPPA's preference for ease of structuring, administering, and financing the project. However, MPPA is open to a tenants-in-common structure if members have a strong desire to participate in that manner. MPPA has indicated that if the project moves forward, MPPA shall be the majority stakeholder in all facilities constructed under the project. MPPA has requested a decision on Zeeland's preferred ownership model in November 2026.

BPW Staff Actions Update

In addition to participating in the MPPA activities described above, BPW staff have engaged in the following actions over the past month:

Site Surveys

Surveys of the two BPW-owned parcels were commissioned and completed by Moore+Bruggink, the City's civil engineering firm. These surveys will assist in evaluating site suitability and developing preliminary site plans.

Potential Alternative Site Evaluation

Staff continue to work with a local real estate professional to identify potential sites in the City and neighboring townships of strategic importance for this and future initiatives. Preliminary environmental and air-permit assessments have been completed on at least one parcel to assess suitability. The results of that evaluation were favorable and support the proposed project. Staff have also discussed compliance with City ordinances and related requirements with the City's Community Development Office should development proceed. Staff are coordinating with township personnel to engage in similar conversations. This work remains ongoing.

Re-engagement of nFront Consulting, LLC

Staff have reengaged nFront Consulting, LLC, which recently completed the BPW's 2026 Integrated Resource Plan (IRP) update, to assist with due diligence related to the generation resources, dispatch models, and economic projections developed by MPPA. A request for the information needed for this review has been submitted to MPPA. MPPA is awaiting updated vendor pricing and expects to provide the requested information by the end of October 2026.

Rate Impact Evaluation

At the October 13, 2026, meeting of the BPW Board, staff presented and the Board approved a proposal from Utility Financial Solutions (UFS) to evaluate the potential impact on retail rates, based on the proposed project economics and power supply costs. Information provided by MPPA and nFront Consulting will serve as the basis for this evaluation.

Legal Services Engagement

Staff have identified upcoming specialized legal-review needs associated with anticipated facility lease, operating, and power-sales agreements with MPPA, as well as potential vendor agreements. Staff are coordinating these services with the City Attorney's Office. Over the past month, staff have reached out to MPPA and MMEA members regarding legal firms they have used for similar services.

Next Steps

MPPA and participating members anticipate the following schedule:

- October: Obtain best-and-final pricing following equipment provider and EPC site evaluations; complete Phase II environmental evaluations and air-dispersion modeling; finalize distribution-system impact studies; and verify natural gas availability, interconnection costs, contractual requirements, and schedules.
- November: Provide updated investment models and final project recommendations to participating members. Identify any gaps in meeting projected needs and develop strategies to address them. Zeeland BPW will provide feedback on its preferred ownership model, including whether it seeks a larger ownership share of the proposed Zeeland-hosted facility through a tenants-in-common structure.
- By year-end: Substantially complete due diligence and applicable operating and power-sales agreements, allowing project plans and supporting documentation to be finalized during the first quarter of 2027 for the BPW's PA 341 capacity-demonstration filing with the MPSC.
- Ongoing BPW Activities: Continue pursuing additional properties that support near- and long-term strategic siting priorities. Work with nFront Consulting and UFS to evaluate the proposed project costs, alignment with portfolio and IRP projections, and the anticipated impact on rates.

Recommendation

No formal action is requested at this time. Staff recommend continuing project due diligence and coordination with MPPA and participating members. At the October 13, 2026, meeting, staff facilitated a discussion with members of the BPW Board regarding the preferred ownership and participation structure in anticipation of presenting a recommendation at the November 10, 2026, regular meeting of the BPW Board.

Attachment: Zeeland / MPPA Approval Roadmap (August 25, 2026)

Zeeland / MPPA Approval Roadmap

Draft with Target Completion Dates and Decision Gates



Stage	Principal Actions / Deliverables	MPPA Action	Zeeland Action	Target Completion	Decision Gate
1. Policy Foundation — IRP	Complete Integrated Resource Plan; establish projected 2030/31 capacity need; identify local dispatchable generation as an implementation pathway.	Incorporate Member resource needs into portfolio planning.	BPW / governing-body approval of IRP resolution.	Completed — 2026	Policy direction established; capacity need and implementation pathway formally recognized.
2. Preliminary Project Recommendation / Member Decision Point #1	Review preliminary technology, vendor, portfolio, economics, Zeeland host project and proposed offtake.	Present preliminary recommendation and advance Member-specific due diligence.	Adopt Resolution Authorizing Continued Due Diligence and Participation in the MPPA Resource Adequacy and Local Generation Development Initiative.	September 2026	Preserve Zeeland's ability to participate and continue due diligence without making a final project commitment.
3. Final Technical & Site Due Diligence	Vendor/site visits; BAFO development; Phase II environmental assessment; air analysis; distribution/system impact studies; interconnection review; BES/NERC review; gas availability and infrastructure requirements; site evaluation.	Coordinate vendor, environmental, engineering, gas and system studies.	Review Zeeland-specific findings; engage consultants; confirm site suitability and local system implications.	Oct. 31, 2026 for principal studies; remaining findings in November recommendation	Is the Zeeland project technically, environmentally and operationally viable?
4. Final Project Economics & Commercial Structure	Update capital cost, operating assumptions, capacity economics, project size, portfolio composition and Zeeland entitlement/offtake.	Develop final project economics and proposed Asset Project structure.	Independent reasonableness review; assess rate, financial and operational implications.	November 2026	Are the project economics and proposed Zeeland participation commercially reasonable?
5. Ownership / Asset Project Structure	Resolve MPPA-owned/project structure; cost allocation; Member entitlement; step-up provisions; host responsibilities; attrition treatment; financing approach.	Recommend preferred ownership and Asset Project structure.	Evaluate structure with legal, financial and operational advisors.	November 2026	Is the proposed ownership and risk-allocation structure acceptable to Zeeland?
6. Member Decision Point #2 — Confirm Project Direction	Present completed due diligence, updated economics, project structure, proposed portfolio and material risks.	Obtain Member direction to proceed toward definitive documentation.	BPW direction confirming continued advancement into final agreement development.	Nov.–Dec. 2026	Authorize advancement from evaluation into final contract and project-document development.
7. Definitive Agreement Development	Draft Operating Agreement, Power Sales Agreement/Contract, Asset Project documents, host/site agreements and related project instruments.	MPPA and counsel prepare project documentation.	Zeeland counsel, staff and advisors review proposed documents.	Substantially complete by Dec. 31, 2026	Are the material commercial and operating terms sufficiently defined to support final review?
8. Legal / Financial / Technical Review	Review authority, cost allocation, liability, default/step-up, term/termination, dispatch, O&M, metering, settlement, financing, host obligations and conditions precedent.	Address Member comments and reconcile project documents.	City/BPW counsel, financial advisors, engineering and staff complete reviews.	Dec. 2026–Jan. 2027	Are Zeeland's legal, financial, technical and operational risks acceptable?
9. Project Documentation Package	Assemble final due-diligence reports, project economics, financing plan, environmental documentation, gas/interconnection information, project schedule and approval documents.	Complete project record for MPPA Board and Member approvals.	Prepare BPW/City governance package.	January 2027	Is the record complete enough for informed final governance action?
10. MPPA Board Approval / Asset Project Authorization	Approve final Asset Project structure, participating Members, financing and project agreements.	MPPA Board of Commissioners approves project.	Zeeland MPPA representative acts consistent with approved authority.	Target: February 2027	MPPA formally authorizes the Asset Project and related commitments.

Stage	Principal Actions / Deliverables	MPPA Action	Zeeland Action	Target Completion	Decision Gate
11. Member Decision Point #3 — Final Project Participation Approval	Present substantially final project structure and contractual commitments.	Seek Member authorization to enter the Asset Project and definitive agreements.	BPW final project participation approval; City Council approval if required.	Jan.–Feb. 2027	Final Zeeland commitment to participate in the project and assume the associated contractual obligations.
12. Final Contract Negotiation & Execution	Resolve remaining business/legal terms; execute Operating, Power Sales and related agreements.	Execute project agreements.	Authorized Zeeland officials execute approved agreements.	Feb.–Apr. 2027	Definitive agreements executed and contractual commitment becomes effective.
13. PA 341 Capacity Demonstration Documentation	Establish project treatment as a qualifying capacity resource; document entitlement and expected accreditation.	Provide project and capacity documentation.	Incorporate project into Zeeland's PA 341 capacity demonstration.	March 2027 filing target	Project is sufficiently documented to support Zeeland's capacity demonstration filing.
14. Permitting	Submit air permit and other necessary applications; respond to regulatory review.	Coordinate portfolio/project permitting as applicable.	Support local and site-specific permitting.	Application: Dec. 2026–Jan. 2027; regulatory process continues through 2027	Required permits can be obtained on a schedule compatible with commercial operation.
15. Gas Service / Interconnection	Finalize gas requirements; submit service application; negotiate necessary facilities and agreements.	Coordinate project requirements.	Work with local gas utility and engineering consultants.	Application: Dec. 2026–Jan. 2027; implementation continues through 2027	Fuel and interconnection infrastructure can be secured at acceptable cost and timing.
16. Financing	Develop financing strategy, borrowing structure, Member obligations and closing documents.	Lead financing process for MPPA-owned Asset Project.	Review financial exposure, covenants and Member obligations.	Planning: Oct. 2026–Feb. 2027; execution: Feb.–Apr. 2027	Financing structure is executable and acceptable to participating Members.
17. Procurement / Detailed Engineering	Execute equipment/EPC/service agreements; detailed design and construction planning.	Manage procurement and portfolio implementation.	Support Zeeland site, interconnection and local infrastructure work.	Begin following final approvals — 2027	Project is ready for notice to proceed and major procurement commitments.
18. Construction / Commissioning	Site preparation, gas/electric facilities, generation installation, testing and commissioning.	Project management and contract administration.	Host-community coordination and operational readiness.	2027–Fall 2029	Project satisfies construction, testing and acceptance requirements.
19. Commercial Operation	Complete acceptance testing, accreditation, dispatch/settlement setup and O&M transition.	Begin Asset Project operations.	Receive contractual entitlement/capacity benefits.	No later than Fall 2029	Resource enters commercial operation and becomes available for the 2030/31 planning year.

Note: Target dates are planning targets and should be refined as MPPA project documentation and governance sequencing are finalized.



21 South Elm Street • Zeeland, Michigan 49464 • (616) 772-6400 • FAX (616) 772-5352

INTEROFFICE MEMORANDUM

TO: Mayor Van Dorp and City Council Members
FROM: Kevin Plockmeyer, Interim City Manager
SUBJECT: Fiscal Year 2026 OPEB Report
DATE: October 16, 2029
CC: City Council Work Study Items Agenda October 19, 2026

At the end of each fiscal year, the City's actuary, Watkins & Ross, evaluates the City's Defined Benefit Retiree Health Insurance (OPEB) Plan and issues a report regarding the plan's financial health. This memo outlines the information contained in this report and gives a summary as to the overall financial health of the plan.

Plan Background

The City's OPEB Plan provides retiree medical and life insurance benefits to a limited group of legacy employees and retirees. Eligibility generally requires an employee to have been hired before July 1, 2009, attain age 65, and have at least 15 years of service. The City pays a capped amount toward post-65 medical coverage, with the cap adjusted annually based on the change in the cost of coverage, up to a 3% increase. The plan also provides limited spouse coverage and \$5,000 of retiree life insurance coverage.

The plan is closed to new employees, so the number of active employees covered by the plan will continue to decline over time. The participant data used in the actuarial report, as of June 30, 2025, includes 9 active employees and 27 retirees and beneficiaries, for a total of 36 participants. Benefits are currently paid from the OPEB trust, and the City's funding policy is to maintain the plan at approximately 100% funded. Because this is a closed and mature plan, the City's primary focus is maintaining sufficient assets to pay promised benefits while avoiding unnecessary additional contributions when the plan is already well funded.

Plan Assets

At the beginning of Fiscal Year 2026, the City of Zeeland's OPEB Plan had an asset balance of \$2,679,781 and at the end of Fiscal Year 2026, the account balance increased to \$2,961,591. This increase in assets is broken down as follows:

Income

Investment Income	\$380,804
Total Income	\$380,804

Distributions

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Distribution from Plan to Health Fund	\$ 96,960
Plan Expenses	\$ 2,034
Total Distributions	\$ 98,994

Unfunded Liability

An OPEB plan's unfunded liability is a good indicator as to the financial health of an OPEB plan. A plan's unfunded liability measures the difference between the amount the plan is expecting to distribute in the future less the future value of the assets available to fund these distributions. While most OPEB plans face an unfunded liability, the City of Zeeland's OPEB plan is overfunded. In Fiscal Year 2026, the City's OPEB plan went from an overfunded status of \$1,061,540 to an overfunded status of \$1,383,951 or 187.72% funded. A breakdown of this change is found below:

Overfunded Balance 6/30/25	1,061,540
Service Cost	(7,119)
Interest	(79,002)
Experience Gain	29,762
Change in Actuarial Assumptions	0
Net Return on Assets	380,804
Administrative Expenses	(2,034)
Overfunded Balance 6/30/26	1,383,951

At first glance these numbers do not do a great job of explaining what is happening to the overfunded liability, so further explanation is needed.

Service Cost - This is the value of the benefit earned during the current year.

Interest - This is the interest accrued on the total OPEB liability during Fiscal Year 2026. The City continued to use a 5.01% discount rate in determining the liability. Although the calculated rate based on the plan's investments was 5.97%, the City elected to maintain the more conservative 5.01% rate, consistent with the prior year.

Change in Actuarial Assumptions - There were no changes in actuarial assumptions during Fiscal Year 2026.

Experience Gain/Loss - Actual events during the Fiscal Year resulted in a \$29,762 actuarial gain because actual benefit payments were different than expected.

Net Return on Assets - The realized and unrealized returns on the assets within the plan decreased our liability for Fiscal Year 2026 because the plan experienced \$380,804 of positive net investment income.

Administrative Expenses - The amount that was paid for plan expenses.

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Fiscal Year 2026 and Beyond

The City of Zeeland has been dedicated to maintaining a fully funded status for its Retiree Health Insurance Plan as indicated by the plan's 187.72% funded status. Our overfunded status increased during Fiscal Year 2026 because of positive investment returns and favorable plan experience. The actuarially determined contribution for Fiscal Year 2027 remains \$0. This being the case, we recommend maintaining our current course, which is paying for Retiree Health Insurance benefits from the plan and not making any additional contributions to the plan. Maintaining a fully funded plan is important because an underfunded plan represents a possible difficulty making future payments, while significant overfunding could present challenges because unused trust assets may be difficult to absorb back into the City. The current course should allow the City to continue drawing down the overfunded position over time while maintaining a strong funding status.

The actuarial report is attached, and it should be noted that the figures presented in the report represent the best estimate available at this time. Changes in rates of return, estimates on life spans, healthcare costs, and changes to the demographics of the plan can change the liabilities from year to year. All else considered, the estimates used by the City remain conservative and represent a picture that is hopefully close to reality. The Council's foresight to adopt these more conservative assumptions and the continuing effort to fund the City's OPEB Plan have placed the plan in a strong financial position.

Kevin Plockmeyer, Interim City Manager

September 17, 2026

PERSONAL & CONFIDENTIAL

Mr. Kevin Plockmeyer
City of Zeeland
21 South Elm Street
Zeeland, MI 49464-1783

RE: City of Zeeland Retiree Medical Plan

Dear Kevin:

Transmitted via email, this is a copy of your OPEB accounting report for the fiscal year ending June 30, 2026. This information is intended to assist you in complying with Governmental Accounting Standards Board Statement No. 74 (GASB 74) Financial Reporting for Postemployment Benefit Plans Other than Pension Plans, and Statement No. 75 (GASB 75) Accounting and Financial Reporting for Postemployment Benefits Other than Pensions.

The actuarial values shown in this report are based on June 30, 2025 results rolled forward to June 30, 2026.

If you have any questions about this report, please call me at (616) 742-9228.

Sincerely,



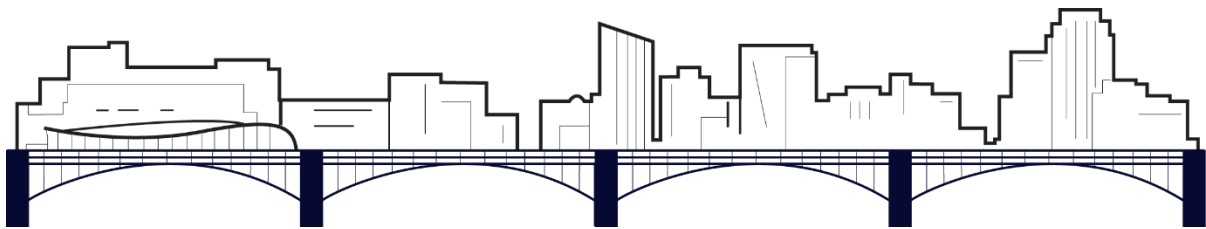
Esther Peterson, ASA, EA, MAAA
Consulting Actuary

Enclosure

City of Zeeland Retiree Medical Plan

Accounting Report

for the Period Ending June 30, 2026
under GASB Statement 74 & 75



WATKINS ROSS | 200 OTTAWA AVE N.W. | SUITE 600 | GRAND RAPIDS, MI 49503 | 616.456.9696

Report presented by:



September 2026

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INTRODUCTION AND CERTIFICATION

The schedules included in this report have been prepared to provide the information necessary to comply with Governmental Accounting Standards Board (GASB) Statement Nos. 74 and 75. This information may, at the discretion of the management of the plan sponsor and its auditor, be used for the preparation of its financial statements. The calculations herein have been made based on our understanding of GASB 74 and 75 and may be inappropriate for other purposes.

The calculations summarized in this report involve actuarial calculations that require assumptions about future events. We believe that the assumptions used in the report are within the range of possible assumptions that are reasonable and appropriate for the purposes for which they have been used. However, other assumptions are also reasonable and appropriate, and their use would produce different results.

This report contains additional information and details related to plan provisions and recommended contribution calculations.

This report was prepared based on participant data and asset values as reported to us by the plan sponsor. Watkins Ross relied upon the data as submitted and has no reason to believe that any information which would have a material effect on the results of this valuation was not considered in the preparation of the report.

The actuary certifying this report represents herself as meeting the Qualification Standards of the American Academy of Actuaries to render actuarial opinions contained in the report.

Prepared by:



Connor Murphy
Actuarial Analyst

Certified by:



Esther Peterson, ASA, EA, MAAA
Consulting Actuary

COMMENTS

Purpose of Governmental Accounting Standards Board (GASB) Reporting

The objective of GASB is to provide guidelines and requirements for accounting and financial reporting by state and local governments for postemployment benefits other than pensions (OPEB). This statement establishes standards for recognizing and measuring liabilities, deferred inflows and outflows of resources and methods and assumptions that are required to be used to project benefit payments and discount those payments to their actuarial present value.

State of Michigan Public Act 202

Public Act 202 (PA 202) was drafted to address the underfunded status of pension and retiree healthcare plans of local governments in Michigan. Accordingly, PA 202 included transparency and funding requirements. In addition, in order that the plans' funded status be reported on a consistent basis, Uniform Assumptions were published. While all of the Uniform Assumptions have a sound and reasonable basis, some might not be appropriate for each plan and therefore may be different than what is used for funding. Additionally, some of the assumptions may differ from what is required for reporting under GASB.

Changes in Actuarial Assumptions, Plan Changes and Actuarial Experience

- Actuarial Experience: There was an actuarial gain of \$29,762, due to actual benefit payments different than expected.
- Actuarial Assumptions: There were no assumption changes since the prior valuation.
- Plan Changes: There were no plan changes during the year.

PLAN DESCRIPTION

Summary of Significant Accounting Policies

For purposes of measuring the net Other Post-Employment Benefits (OPEB) liability, deferred outflows of resources and deferred inflows of resources related to OPEB, and OPEB expenses, information about the fiduciary net position of the City of Zeeland Retiree Medical Plan and additions to/deductions from the City's fiduciary net position have been determined on the same basis as they are reported by the City of Zeeland. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

Plan Description

City of Zeeland Retiree Medical Plan is a single employer plan established and administered by **City of Zeeland** and can be amended at its discretion.

Benefits Provided

A summary of the benefits provided is available in the Plan Provisions section of the report.

Summary of Plan Participants

As of June 30, 2025, Retirement Plan membership consisted of the following:

	6/30/2025
Active members	9
Inactive members	0
Retirees and beneficiaries	27
Total members	36

Contributions

The City of Zeeland Retiree Medical Plan was established and is being funded under the authority of the City. The plan's funding policy is that the city will maintain 100% funding. Currently, benefit payments are made from the trust. There are no long-term contracts for contributions to the plan.

ASSUMPTIONS AND METHODS

The City of Zeeland's OPEB liability was measured as of June 30, 2026.

Actuarial Assumptions

The total OPEB liability was determined by an actuarial valuation as of June 30, 2025 rolled forward to June 30, 2026. The following actuarial assumptions were used in the measurement:

Inflation	Included in rate of return
Salary increases	2.00% (for purpose of allocating liability)
Investment rate of return	5.97% (including inflation)
20-year Aa Municipal bond rate	4.32%
Mortality	Public General 2016 Employee and Healthy Retiree, Headcount weighted
Improvement Scale	IRS 2024 Adjusted Scale MP-2021

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

Asset Class	Target Allocation	Long-Term Expected Real Rate of Return
Global Equity	51.3%	6.85%
Global Fixed Income	5.5%	6.80%
Private Assets	43.2%	4.83%

The sum of each target allocation times its long-term expected real rate, plus inflation, is 5.97%.

Discount Rate

The discount rate used to measure the total OPEB liability was **5.01%**. The projection of cash flows used to determine the discount rate assumed that the City will first use assets to pay benefits and then pay benefits on a pay-as-you-go basis. Based on this assumption, the retirement plan's fiduciary net position was projected to be sufficient to make projected future benefit payments of current plan members. For projected benefits that are covered by projected assets, the long-term expected rate was used to discount the projected benefits. From the year that benefit payments were not projected to be covered by the projected assets (the "depletion date", not applicable for this plan), projected benefits were discounted at a discount rate reflecting a 20-year AA/Aa tax-exempt municipal bond yield. A single equivalent discount rate that yields the same present value of benefits is calculated. Although the calculated discount rate was 5.97%, the City has elected to use a more conservative approach and keep the discount rate at 5.01%. This discount rate is used to determine the Total OPEB Liability. As of June 30, 2025 the discount rate used to value OPEB liabilities was 5.01%.

RECONCILIATION AND RECOGNITION OF NET OPEB LIABILITY

Changes in the Net OPEB Liability

	Total OPEB Liability (a)	Plan Fiduciary Net Position (b)	Net OPEB Liability (a) - (b)
Balance at June 30, 2025	\$1,618,241	\$2,679,781	\$(1,061,540)
Changes during the Year			
Service Cost	7,119		7,119
Interest	79,002		79,002
Experience (Gains)/Losses	(29,762)		(29,762)
Change in plan terms	0		0
Change in actuarial assumptions	0		0
Contributions to OPEB trust		0	0
Contributions/benefit from general operating funds		0	0
Employee Contributions		0	0
Net Investment Income		380,804	(380,804)
Benefit Payments; Including Refunds of Employee Contributions	(96,960)	(96,960)	0
Administrative Expenses		(2,034)	2,034
Other Changes		0	0
Total Changes	(40,601)	281,810	(322,411)
Balance at June 30, 2026	\$1,577,640	\$2,961,591	\$(1,383,951)

Net OPEB Liability – Discount and Trend Rate Sensitivities

The following presents the net OPEB liability (NOL) of the City, calculated using trend and discount rates 1% higher and lower than base assumptions:

Discount	1% Decrease	Current Rate	1% Increase
Total OPEB Liability	\$1,736,098	\$1,577,640	\$1,441,955
Plan Fiduciary Net Position	2,961,591	2,961,591	2,961,591
Net OPEB Liability	\$(1,225,493)	\$(1,383,951)	\$(1,519,636)

Trend	1% Decrease	Current Rate	1% Increase
Total OPEB Liability	\$1,437,000	\$1,577,640	\$1,740,787
Plan Fiduciary Net Position	2,961,591	2,961,591	2,961,591
Net OPEB Liability	\$(1,524,591)	\$(1,383,951)	\$(1,220,804)

RECONCILIATION AND RECOGNITION OF NET OPEB LIABILITY

OPEB Expense

Below are the components of the Total OPEB Expense:

	Fiscal Year Ending 06/30/2026
Service Cost	\$7,119
Interest on Total OPEB Liability	79,002
Experience (Gains)/Losses	(29,762)
Changes in Plan Terms	0
Changes in Assumptions	0
Employee Contributions	0
Projected Earnings on OPEB Plan Investments	(131,777)
Investment Earnings (Gains)/Losses	(51,948)
Administrative Expenses	2,034
Other Changes in Fiduciary Net Position	0
Total OPEB Expense	\$(125,332)

OPEB Plan Fiduciary Net Position

The OPEB Plan Fiduciary Net Position as of June 30, 2026 is \$2,961,591.

Deferred Inflows and Outflows of Resources Related to OPEB Plan

	Deferred Outflows Of Resources	Deferred Inflows Of Resources
Experience (Gains)/Losses	0	0
Changes of Assumptions	0	0
Investment Earnings (Gains)/Losses	0	368,217
Total	\$0	\$368,217

Amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in OPEB expense as follows:

Year Ended June 30,	Amount Recognized
2027	\$(126,930)
2028	(111,924)
2029	(79,556)
2030	(49,807)
2031	0
Thereafter	0

RECONCILIATION AND RECOGNITION OF NET OPEB LIABILITY

Reconciliation of Net OPEB Liability

	Net OPEB Liability
Net OPEB Liability June 30, 2025	\$(1,061,540)
Total OPEB expense	(125,332)
Contributions	0
Change in deferred outflows of resources	0
Change in deferred inflows of resources	(197,079)
Net OPEB Liability June 30, 2026	\$(1,383,951)

Total OPEB Liability by Participant Status

	Total OPEB Liability
Active participants	\$597,096
Inactive participants	0
Retirees and beneficiaries	980,544
Total OPEB Liability	\$1,577,640

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Description of Actuarially Determined Contributions

Although not required as part of GASB reporting, we have included an Actuarially Determined Contribution in order to provide information for funding. This recommended contribution is designed to eventually fund your plan enough that you can pay retiree benefits directly from the trust instead of general operating funds. The amortization period is based on average future working years for active employees.

Actuarially Determined Contribution (ADC) ¹	Fiscal Year Ending June 30,	
	2027	2026
Discount rate	5.01%	5.01%
Amortization period	2 years	3 years
Amortization method	Level \$	Level \$
Service cost	4,343	7,119
Amortization of Net OPEB Liability	(708,886)	(371,279)
Interest to end of year	(35,297)	(18,244)
Total ADC	\$0	\$0

PA 202 was issued by the State of Michigan and requires the calculation of other “contribution” amounts. These are

1. The Actuarially Determined Contribution (ADC) using Assumptions for financial reporting and
2. The minimum required amount to be deposited into an OPEB trust

The first of these contributions as shown above, \$0, is an amount required to be reported to the State of Michigan and may be used to determine whether a Corrective Action Plan (CAP) must be adopted if one hasn’t yet been implemented. *It is not a required contribution.*

The second of these numbers is the actual minimum amount the State of Michigan requires you to deposit into a trust and it is based on the service cost (actuarially calculated) for those covered by your plan and hired after June 30, 2018. Because your plan is closed to employees hired on or after July 1, 2009, this requirement is not applicable.

¹ ADC for 2026 and 2027 is based on actuarial assumptions consistent with reporting as of June 30, 2025 and June 30, 2026, respectively.

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

State of Michigan Public Acts 530 and 202 Information

Financial information	2026
Assets (Fiduciary net position)	2,961,591
Liabilities (Total OPEB Liability)	1,577,640
Funded ratio for the Plan Year	187.72%
Actuarially Determined Contribution	\$0
Is ADC calculated in compliance with No. Letter 2018-3?	Yes

Membership	2026
Number of active members	9
Number of inactive members	0
Number of retirees and beneficiaries	27
Premiums paid on behalf of the retirants	\$96,960

Investment Performance
This information is available from the Investment Manager

Actuarial Assumptions	2026
Actuarially assumed rate of investment return	5.97%
Discount rate	5.01%
Amortization method used for funding unfunded liability	Level \$
Amortization period used for funding unfunded liability	3 years
Is each division closed to new employees	Yes
Healthcare inflation assumption next year	7.75%
Healthcare inflation assumption - long term	4.50%

Uniform Assumptions	2026
Actuarial value of assets using uniform assumptions	2,961,591
Actuarial accrued liability using uniform assumptions	1,571,578
Funded ratio using uniform assumptions	188.45%
Actuarially Determined Contribution (ADC) using uniform assumptions	\$0

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Changes in Net OPEB Liability and Related Ratios

Fiscal Year Ending	06/30/2026	06/30/2025	06/30/2024	06/30/2023	06/30/2022
Total OPEB Liability					
Service Cost	\$7,119	\$7,038	\$7,012	\$12,866	\$19,916
Interest	79,002	91,679	94,023	109,084	101,136
Changes of Benefit Terms	0	0	0	0	0
Difference between Expected and Actual Experience	(29,762)	(250,018)	(38,570)	(339,064)	(39,339)
Change of Assumptions	0	(8,615)	(19,906)	5,764	(159,524)
Benefit Payments (Including Refunds of Employee Contributions)	(96,960)	(89,400)	(89,400)	(77,426)	(80,438)
Net Change in Total OPEB Liability	(40,601)	(249,316)	(46,841)	(288,776)	(158,249)
Total OPEB Liability – Beginning	1,618,241	1,867,557	1,914,398	2,203,174	2,361,423
Total OPEB Liability – Ending (a)	\$1,577,640	\$1,618,241	\$1,867,557	\$1,914,398	\$2,203,174
Plan Fiduciary Net Position					
Contributions to OPEB trust	\$0	\$0	\$0	\$0	\$0
Contributions/benefit payments made from general operating funds	0	0	0	0	0
Net Investment Income	380,804	271,696	275,601	184,139	(265,413)
Benefit Payments (Including Refunds of Employee Contributions)	(96,960)	(89,400)	(89,400)	(77,426)	(80,438)
Administrative Expenses	(2,034)	(2,556)	(2,330)	(2,256)	(2,575)
Other	0	0	0	(11,974)	(8,962)
Net Change in Fiduciary Net Position	281,810	179,740	183,871	92,483	(357,388)
Plan Fiduciary Net Position – Beginning	2,679,781	2,500,041	2,316,170	2,223,687	2,581,075
Plan Fiduciary Net Position – Ending (b)	2,961,591	2,679,781	2,500,041	2,316,170	2,223,687
Net OPEB Liability – Ending (a)-(b)	\$(1,383,951)	\$(1,061,540)	\$(632,484)	\$(401,772)	\$(20,513)
Plan Fiduciary Net Position as a Percentage of Total OPEB Liability	187.72%	165.60%	133.87%	120.99%	100.93%
Covered Employee Payroll	\$754,510	\$807,756	\$780,432	\$870,963	\$870,330
Net OPEB Liability as Percentage of Payroll	(183.4)%	(131.4)%	(81.0)%	(46.1)%	(2.4)%
Actuarially Determined Contribution	\$0	\$0	\$0	\$5,977	\$0
Employer Contribution/benefit payments	0	0	0	0	0
Contribution Deficiency/(Excess)	\$0	\$0	\$0	\$5,977	\$0
ADC as a Percentage of Covered Payroll	0.0%	0.0%	0.0%	0.7%	0.0%
Employer Contribution as a Percentage of Covered Payroll	0.0%	0.0%	0.0%	0.0%	0.0%

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Changes in Net OPEB Liability and Related Ratios

Fiscal Year Ending	06/30/2021	06/30/2020	06/30/2019	06/30/2018	06/30/2017
Total OPEB Liability					
Service Cost	\$15,997	\$15,735	\$19,889	\$26,901	\$25,706
Interest	107,827	106,388	102,506	93,941	86,995
Changes of Benefit Terms	0	0	0	0	0
Difference between Expected and Actual Experience	44,657	(9,978)	(5,158)	(12,418)	0
Change of Assumptions	379,939	0	(18,800)	(196,791)	113,027
Benefit Payments (Including Refunds of Employee Contributions)	(86,015)	(88,819)	(92,950)	(69,500)	(85,640)
Net Change in Total OPEB Liability	462,405	23,326	5,487	(157,867)	140,088
Total OPEB Liability – Beginning	1,899,018	1,875,692	1,870,205	2,028,072	1,887,984
Total OPEB Liability – Ending (a)	\$2,361,423	\$1,899,018	\$1,875,692	\$1,870,205	\$2,028,072
Plan Fiduciary Net Position					
Contributions to OPEB trust	\$0	\$3,840	\$10,935	\$26,421	\$91,066
Contributions/benefit payments made from general operating funds	0	0	0	0	0
Net Investment Income	460,553	91,136	111,936	126,595	192,931
Benefit Payments (Including Refunds of Employee Contributions)	(86,015)	(88,819)	(92,950)	(69,500)	(85,640)
Administrative Expenses	(2,327)	(2,208)	(2,171)	(2,181)	(1,723)
Other	(3,385)	(10,165)	0	0	(1)
Net Change in Fiduciary Net Position	368,826	(6,216)	27,750	81,335	196,633
Plan Fiduciary Net Position – Beginning	2,212,249	2,218,465	2,190,715	2,109,380	1,912,747
Plan Fiduciary Net Position – Ending (b)	2,581,075	2,212,249	2,218,465	2,190,715	2,109,380
Net OPEB Liability – Ending (a)-(b)	\$(219,652)	\$(313,231)	\$(342,773)	\$(320,510)	\$(81,308)
Plan Fiduciary Net Position as a Percentage of Total OPEB Liability					
Plan Fiduciary Net Position as a Percentage of Total OPEB Liability	109.30%	116.5%	118.3%	117.1%	104.0%
Covered Employee Payroll	\$1,033,597	\$1,065,340	\$1,070,573	\$1,377,623	\$1,422,733
Net OPEB Liability as Percentage of Payroll	(21.3)%	(29.4)%	(32.0)%	(23.3)%	(5.7)%
Actuarially Determined Contribution					
Actuarially Determined Contribution	\$0	\$0	(40,337)	\$(706)	\$14,273
Employer Contribution/benefit payments	0	(3,840)	(10,935)	(26,421)	(91,066)
Contribution Deficiency/(Excess)	\$0	\$(3,840)	\$(51,727)	\$(27,127)	\$(76,793)
ADC as a Percentage of Covered Payroll	0.0%	0.0%	(3.8)%	(0.1)%	1.0%
Employer Contribution as a Percentage of Covered Payroll	0.0%	0.4%	1.0%	1.9%	6.4%

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Assumptions and Methods for Calculation of Actuarially Determined Contribution

Valuation date June 30, 2025

Measurement date June 30, 2026

Reporting date June 30, 2026

Actuarial Methods

Cost method Entry Age Normal (level percentage of compensation)

Asset valuation method Market value

Actuarial Assumptions

Discount Rate – 5.01% for 2026 contribution; 5.01% for 2026 Liability and 2027 contribution
Rationale – Per input from the City

20-year Aa Municipal Bond Rate – 4.32%
Rationale – S&P Municipal Bond 20-Year High Grade Rate Index as of June 30, 2026

Salary Scale – 2.00% (for purpose of allocating liability)
Rationale – Per employer expectations

Return on Plan Assets – 5.97%
Rationale – Provided by investment manager

Mortality Rates – Public General 2016 Employee and Healthy Retiree, Headcount weighted, IRS 2024 Adjusted Scale MP-2021
Rationale – Most current mortality rates available for municipalities

Utilization – 100% of eligible employees will elect coverage at retirement (or at age 65, for those retiring before age 65); actual coverage used for non-active
Rationale – Historical

Termination Rates – See sample rates below:

Age	Rates
25	4.89%
30	3.70
35	2.35
40	1.13
45	0.27

Rationale – Based on past employer experience

Retirement – 100% at retirement eligibility
Rationale – Based on employer experience

Dependent Assumptions – Actual dependent information used for active and non-active participants
Rationale – Based on plan sponsor data

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Monthly Medical costs

Medicare eligible

Contribution basis	2025 Premium	2025 Cap	2025 Retiree Contribution
Single	\$ 274.40	\$ 201.03	\$ 73.37
Single – surviving spouse	274.40	201.03	173.88
Double	548.80	402.06	247.25
Dental			
Single – retiree	\$ 35.15	\$ 29.31	\$ 5.84
Single – surviving spouse	35.15	29.31	20.49
Double	69.90	58.28	26.19
Life insurance face value	\$ 5,000		

Trend

Medical – Employer costs capped at 3% growth per annum

Dental – Employer costs capped at 3% growth per annum

Rationale – Consistent with employer cap and actual experience

Data Collection

Date and form of data - All personnel and asset data were prepared by the plan sponsor or a representative and was generally relied upon as being correct and complete without audit by Watkins Ross

Assumption changes since prior valuation

- NONE

Assumptions used for PA 202 Reporting

Salary Scale – 3.5%

All other assumptions are the same as used for GASB

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Schedule of Difference between Actual and Expected Experience

Year	Difference between expected and actual Experience	Recognition period (years)	Amount Recognized in Year Ended June 30,							Deferred Outflow of Resources	Deferred Inflow of Resources
			2026	2027	2028	2029	2030	2031	2032+		
2018	(12,148)	2.85								-	-
2019	(5,158)	2.45								-	-
2020	(9,978)	1.26								-	-
2021	44,657	1.40								-	-
2022	(39,339)	1.00								-	-
2023	(339,064)	1.00								-	-
2024	(38,570)	1.00								-	-
2025	(250,018)	1.00								-	-
2026	(29,762)	1.00	(29,762)	-	-	-	-	-	-	-	-
Net recognized in OPEB expense			\$ (29,762)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Schedule of Changes in Assumptions

Year	Changes in Assumptions	Recognition period (years)	Amount Recognized in Year Ended June 30,							Deferred Outflow of Resources	Deferred Inflow of Resources
			2026	2027	2028	2029	2030	2031	2032+		
2018	(196,791)	2.85								-	-
2019	(18,800)	2.45								-	-
2020	-	1.26								-	-
2021	379,939	1.40								-	-
2022	(159,524)	1.00								-	-
2023	5,764	1.00								-	-
2024	(19,906)	1.00								-	-
2025	(8,615)	1.00								-	-
2026	-	1.00	-	-	-	-	-	-	-	-	-
Net recognized in OPEB expense			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Schedule of Differences between Projected and Actual Earnings on OPEB Plan Investments

Year	Difference between expected and actual earnings on OPEB assets	Recognition period (years)	Amount Recognized in Year Ended June 30,							Deferred Outflow of Resources	Deferred Inflow of Resources
			2026	2027	2028	2029	2030	2031	2032+		
2022	374,928	5.00	74,984							-	-
2023	(75,028)	5.00	(15,006)	(15,004)						-	(15,004)
2024	(161,858)	5.00	(32,372)	(32,372)	(32,370)					-	(64,742)
2025	(148,747)	5.00	(29,749)	(29,749)	(29,749)	(29,751)				-	(89,249)
2026	(249,027)	5.00	(49,805)	(49,805)	(49,805)	(49,805)	(49,807)			-	(199,222)
Net recognized in OPEB expense			\$ (51,948)	\$ (126,930)	\$ (111,924)	\$ (79,556)	\$ (49,807)			\$ -	\$ (368,217)

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

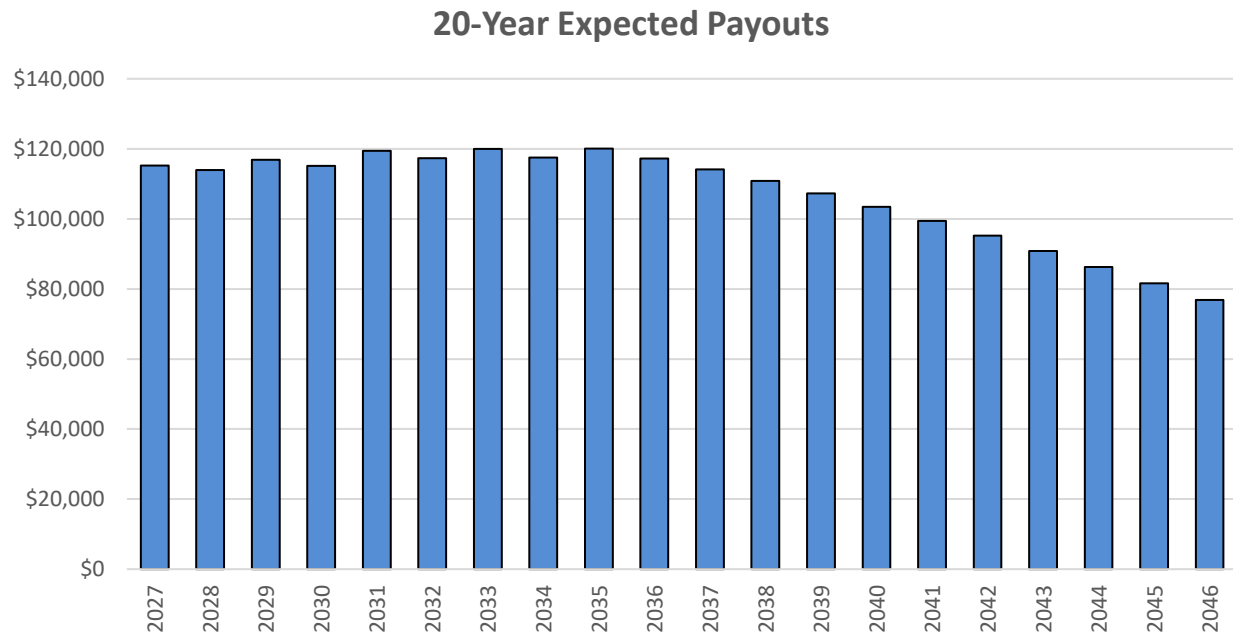
Total Deferred Outflow/(Inflow) of Resources

	Amount Recognized in Year Ended June 30,					
	2027	2028	2029	2030	2031	2032+
Total Deferred Outflow/(Inflow) of Resources	\$ (126,930)	\$ (111,924)	\$ (79,556)	\$ (49,807)	\$ -	\$ -

TRUSTEE INFORMATION

Projected benefit payments

The chart below reflects expected cash flows to pay benefits for current plan participants.



SUMMARY OF PLAN PROVISIONS

Plan name	City of Zeeland Retiree Medical Plan
Benefit eligibility	Age 65 with 15 years of service and hired prior to July 1, 2009
Employer benefits	Employer pays a capped amount toward the premium for post-65 medical coverage; each year the cap is adjusted for the change in the cost of coverage from the prior calendar year, up to a 3% increase; payment of premiums for \$5,000 life insurance coverage for retirees
Spouse coverage	Spouse covered at 50% of retiree amount after age 62
Retiree contribution	Balance of premium not paid by employer
Changes since prior valuation	None

GLOSSARY

A number of special terms and concepts are used in connection with OPEB plans and the OPEB accounting report. The following list reviews a number of these terms and provides a brief discussion of their meaning.

Actuarially Determined Contribution (ADC) – A target or recommended contribution for the reporting period, determined in conformity with Actuarial Standards of Practice based on the most recent measurement available when the contribution for the reporting period was adopted.

Actuarial Cost Method – This is a mathematical formula which is used to allocate the present value of projected benefits to past and future plan years.

Amortization – The difference between actual and expected investment returns, the difference between actual and expected experience, and the impact of any plan or assumption changes will be amortized and paid over future years.

Depletion Date (Cross-over Point) – The projected date (if any) where plan assets, including future contributions, are no longer sufficient to pay Projected Benefit Payments to current members.

Long-term expected rate of return – The rate of return based on the nature and mix of current and expected plan investments and over the time period from when an employee is hired to when all benefits to the employee have been paid.

Market Value of Assets – The market value of all assets in the fund including any accrued contribution for the previous plan year, which was not paid by the end of the year.

Measurement Date – The date the Total OPEB Liability, Fiduciary Net Position, and Net OPEB Liability are determined.

Net OPEB Liability (NOL) – The Total OPEB Liability less the Plan Fiduciary Net Position.

Normal Cost – For GASB 74/75 purposes, normal cost is the equivalent of service cost (see definition of service cost).

Other Post-Employment Benefits (OPEB) – Benefits (such as death benefits, life insurance, disability, and long-term care) that are paid in the period after employment and that are provided separately from a pension plan, as well as healthcare benefits paid in the period after employment, regardless of the manner in which they are provided. OPEB does not include termination benefits or termination payments for sick leave.

OPEB Expense (OE) – The change in the Net OPEB Liability (NOL) recognized in the current measurement period. Changes to the NOL not fully recognized in a given year's OPEB expense will be maintained as deferred inflows and deferred outflows. These will be recognized incrementally in the OPEB expense over time.

GLOSSARY

Plan assets – Stocks, bonds and other investments that have been segregated and restricted (usually in a trust) to provide for post-retirement benefits. Assets not segregated in a trust, or otherwise effectively restricted so that they cannot be used by the employer for other purposes, are not plan assets, even though it may be intended that those assets be used to provide post-retirement benefits.

Plan Fiduciary Net Position – The market value of plan assets as of the measurement date.

Present Value – The present value of a future payment or a series of payments is the amount of each payment, discounted to recognize the time value of money, and further reduced for the probability that the payment might not be made because of death, disability or termination of employment.

Projected Benefit Payments – All benefits projected to be payable to current active and inactive participants as a result of their past service and their expected future service.

Real Rate of Return – The rate of return on an investment after the adjustment to eliminate inflation.

Reporting Date – The date that represents the fiscal year end for the plan or employer.

Service Cost – The value of portion of Total OPEB Liability earned during the current year computed in accordance with GAAP accounting rules.

Single Equivalent Discount Rate – The single rate that gives the same total present value as discounting the Projected Benefit Payments with the long-term expected rate of return until the Depletion Date and discounting any remaining Projected Benefit Payments with the yield on a 20-year AA/Aa tax-exempt municipal bond index.

Total OPEB Liability (TOL) – The actuarial present value of the accrued benefit determined under the Entry Age actuarial cost method calculated using the blended Single Equivalent Discount Rate.

Valuation Date – The date as of which an actuarial valuation is performed.



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INTEROFFICE MEMORANDUM

TO: Mayor VanDorp and City Council Members
FROM: Kevin Plockmeyer, Interim City Manager
SUBJECT: Fiscal Year 2026 Pension Report
DATE: September 24, 2026
CC: City Council Work Study

At the end of each fiscal year, the City's actuary, Watkins Ross, evaluates the City's Defined Benefit Pension Plan and issues a report regarding the plan's financial health. This memo outlines the information contained in the report and provides a summary of the overall financial health of the plan. The Fiscal Year 2026 report was prepared to assist the City with its GASB 67 and GASB 68 reporting requirements.

Plan Background

The City's Defined Benefit Pension Plan is a legacy retirement plan that provides retirement and death benefits to a limited group of employees and former employees. The plan is generally closed to employees hired on or after July 1, 2000, except for employees covered by a collective bargaining agreement that does not provide for participation in the City's Defined Contribution Plan. As a result, most newer employees participate in the City's Defined Contribution Plan rather than this traditional pension plan.

As of June 30, 2026, the Defined Benefit Pension Plan had 39 participants: 2 active employees, 7 vested former employees who are not yet receiving benefits, and 30 retirees and beneficiaries receiving benefits. Because the plan is closed and only two active employees remain, it is a mature plan that will gradually transition almost entirely to paying benefits to retirees and beneficiaries. The City's primary objective is therefore to maintain sufficient plan assets to meet those long-term obligations while avoiding unnecessary contributions when the plan is already fully funded.

Plan Assets

At the beginning of Fiscal Year 2026, the City of Zeeland's Pension Plan had an asset balance of \$11,207,337, and at the end of Fiscal Year 2026 the asset balance had increased to \$11,651,880. This growth in assets is broken down as follows:

Income

Employer Contributions	\$ 0
Employee Contributions	\$ 2,306
Investment Income	\$1,199,927
Total Income	\$1,202,233

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Distributions

Retiree Benefit Payments	\$ 734,226
Administrative Expenses	\$ 23,464
Total Distributions	\$ 757,690

A couple of things should be noted from the breakdown above. First, the actuarially determined employer contribution for Fiscal Year 2026 was \$0, and the City did not make an employer contribution during the year. Second, the plan experienced net investment income of \$1,199,927. The actuarial report indicates the plan earned an 11.1% return for Fiscal Year 2026, compared with the assumed investment return of 5.95%.

Unfunded Liability

A pension plan's unfunded liability is a good indicator as to the financial health of the plan. The unfunded liability measures the difference between the plan's total pension liability and the assets available to fund those future obligations. In the City's case, the plan continues to be overfunded. At the beginning of Fiscal Year 2026, the plan was overfunded by \$1,768,230, or 118.7% funded. By the end of the fiscal year, the plan was overfunded by \$2,571,561, with a funded ratio of 128.3%.

Overfunded Liability Balance 6/30/25	\$1,768,230
Service Cost	(37,434)
Interest	(510,128)
Experience Loss	(95,302)
Change in Actuarial Assumptions	267,426
Employer & Employee Contributions	2,306
Net Investment Income	1,199,927
Administrative Expenses	(23,464)
Overfunded Liability Balance 6/30/26	\$2,571,561

At first glance, these numbers do not necessarily explain what is occurring within the pension liability, so some additional explanation is helpful.

Service Cost - This represents the value of pension benefits earned during the current year.

Interest - This represents the interest accrued on the plan's total pension liability during Fiscal Year 2026.

Experience Loss - The plan experienced a \$95,302 difference between expected and actual demographic experience during Fiscal Year 2026.

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Change in Actuarial Assumptions - Changes in actuarial assumptions resulted in a \$267,426 gain during Fiscal Year 2026. The increase in the discount rate, along with the change in the salary scale, created this gain. The discount rate increased from 5.60% to 5.95%.

Contributions from Employer and Employees - The City made no employer contribution during Fiscal Year 2026, while employee contributions totaled \$2,306.

Net Return on Assets - The realized and unrealized returns on assets within the plan resulted in \$1,199,927 of net investment income during the fiscal year. This investment performance was the largest contributor to the improvement in the plan's funded position.

Administrative Expenses - The plan incurred \$23,464 in administrative expenses during Fiscal Year 2026. These expenses reduce the assets available to fund future pension obligations.

Fiscal Year 2026 and Beyond

The City's pension plan remains in a very strong financial position. At June 30, 2026, the plan held approximately \$11.65 million in assets compared with approximately \$9.08 million in total pension liabilities, resulting in a funded ratio of 128.3%. The actuarially determined employer contribution remains \$0. Based on the continued overfunded status of the plan, we would recommend continuing our current approach and not making additional City contributions to the Pension Plan at this time. The plan currently has approximately \$2.57 million in assets above its actuarially calculated liabilities, providing a meaningful cushion should future investment performance or actuarial experience be less favorable.

It should also be noted that the figures presented in the actuarial report represent estimates based on assumptions regarding future investment returns, salary increases, mortality, and other demographic factors. Changes in any of these assumptions, as well as actual investment performance, can materially affect the funded position of the plan from year to year. The Fiscal Year 2026 report uses a 5.95% investment return and discount-rate assumption and a 3.50% salary-increase assumption. Overall, the City's Defined Benefit Pension Plan continues to be very well funded. The improvement from 118.7% funded at June 30, 2025 to 128.3% funded at June 30, 2026 reflects strong investment performance as well as favorable changes in actuarial assumptions. The City's previous efforts to adequately fund the plan and utilize conservative assumptions continue to place the plan in a strong financial position. Attached to this memo is a copy of the actuarial report for City Council's reference.

Kevin Plockmeyer, Interim City Manager

FEEL THE ZEEL

September 21, 2026

PERSONAL & CONFIDENTIAL

Mr. Kevin Plockmeyer
City of Zeeland
21 South Elm Street
Zeeland, MI 49464-1750

RE: City of Zeeland Pension Plan

Dear Kevin:

Attached to this email is a copy of your pension accounting report for the fiscal year ending June 30, 2026. The accounting report is intended to assist you in complying with Governmental Accounting Standards Board Statement No. 67 (GASB 67) Financial Reporting for Pension Plans, and Statement No. 68 (GASB 68) Accounting and Financial Reporting for Pensions.

If you have any questions or concerns about this report or need additional information, please call me at (616) 742-9242 or email at tschnabel@watkinsross.com.

Sincerely,



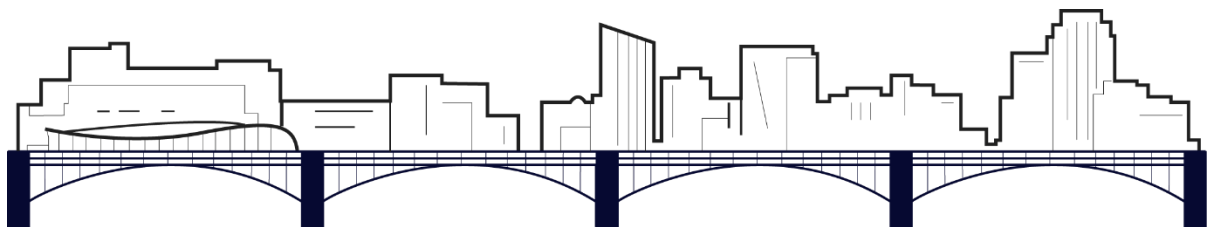
Troy A. Schnabel, FCA, ASA, MAAA
Enrolled Actuary #26-06116

Enclosure

City of Zeeland Pension Plan

Accounting Report

for the Fiscal Year Ending June 30, 2026
under GASB Statements 67 & 68



Report presented by:



September 2026

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INTRODUCTION AND CERTIFICATION

The schedules included in this report have been prepared in order to provide the information necessary to comply with Governmental Accounting Standards Board (GASB) Statement Nos. 67 and 68. This information may, at the discretion of the management of the plan sponsor and its auditor, be used for the preparation of its financial statements. The calculations herein have been made based on our understanding of GASB 67 and 68 and may be inappropriate for other purposes.

The calculations summarized in this report involve actuarial calculations that require assumptions about future events. We believe that the assumptions used in the report are within the range of assumptions that are reasonable and appropriate for the purposes for which they have been used. However, other assumptions are also reasonable and appropriate, and their use would produce different results.

This report is a supplement to the regular annual actuarial valuation report issued under separate cover. The regular report contains additional information and details related to plan provisions and recommended contribution calculations.

This report was prepared on the basis of participant data and asset values as reported to us by the plan sponsor. Watkins Ross relied upon the data as submitted and has no reason to believe that any information which would have a material effect on the results of this valuation was not considered in the preparation of the report.

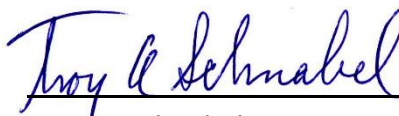
The enrolled actuary certifying this report represents himself as meeting the Qualification Standards of the American Academy of Actuaries to render actuarial opinions contained in the report.

Prepared by:



Kayla Morrish
Senior Actuarial Analyst

Certified by:



Troy A. Schnabel, FCA, ASA, MAAA
Enrolled Actuary #26-06116

PLAN DESCRIPTION

Summary of Significant Accounting Policies

Pensions. For purposes of measuring the net pension liability, deferred outflows of resources and deferred inflows of resources related to pension, and pension expenses, information about the fiduciary net position of the City of Zeeland Pension Plan and additions to/deductions from the City's fiduciary net position have been determined on the same basis as the City of Zeeland report them. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

Plan Description

The City of Zeeland administers the City of Zeeland Pension Plan which is a single-employer defined benefit pension plan that provides pensions for employees of the City who were hired before July 1, 2000 and those who are covered by a collective bargaining agreement that does not provide for participation in the defined contribution plan. Management of the plan is the responsibility of the City of Zeeland Pension Plan Committee (Committee).

Benefits Provided

The Plan provides retirement and death benefits. A full description of the benefits provided may be found on pages 14 – 15 of this report.

Summary of Plan Participants

As of June 30, 2026 and June 30, 2025, Retirement Plan membership consisted of the following:

	2026	2025
Inactive plan members receiving benefits	30	32
Inactive members entitled to, not yet receiving benefits	7	7
Active plan members	<u>2</u>	<u>2</u>
Total participants	39	41

Contributions

Article 9, Section 24 of the Regulations of the State of Michigan constitution requires the financial benefits arising on account of service rendered each year be funded during that year. The City retains an actuary to determine the estimated amount necessary to finance the costs of benefits earned by plan members during the year, with an additional amount to finance any unfunded accrued liability. The Police Department members contribute 1.12% of their compensation to the plan to fund part of the contribution. The City is required to contribute the difference between the actuarially determined amount and the contributions of plan members. For the year ended June 30, 2026, the City's recommended contribution was 0.0% of annual payroll and the City's actual contribution was 0.0% of annual payroll.

ASSUMPTIONS AND METHODS

The City's pension liability was measured as of July 1, 2026.

Actuarial Assumptions

The total pension liability was determined by an actuarial valuation as of July 1, 2025 and the following actuarial assumptions applied to all periods included in the measurement:

Inflation	2.20%
Salary increases	3.50
Investment rate of return	5.95

Post-retirement mortality rates are the Pub-2016 Public Retirement Plans Mortality Tables for General Employees (annuitant and non-annuitant, sex-distinct) with the 2024 IRS Adjusted Improvement Scale MP-2021.

The long-term expected rate of return on retirement plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of retirement plan investment expense and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. Best estimates of arithmetic real rates of return for each major asset class included in the retirement plan's target asset allocation as of June 30, 2026 (see the discussion of the retirement plan's investment policy) are summarized in the following table:

Asset Class	Target Allocation	Long-Term Expected Real Rate of Return
Domestic Equity	37.50%	5.43%
International Equity	12.50	5.05
Fixed Income	49.00	2.20
Cash	1.00	0.90

The sum of each target allocation multiplied by its long-term expected real rate is 3.75%. In addition, inflation of 2.20% is expected. The long-term expected rate of return is the sum of the long-term expected real rate of return plus inflation, or 5.95%.

Discount Rate

The discount rate used to measure the total pension liability was **5.95%**. The projection of cash flows used to determine the discount rate assumed that plan member contributions will be made at the current contribution rate and that City contributions will be made at rates equal to the most recent recommended contribution expressed as a percentage of covered payroll. Based on those assumptions, the retirement plan's fiduciary net position was projected to be sufficient to make all projected future benefit payments of current plan members. For projected benefits that are covered by projected assets, the long-term expected rate was used to discount the projected benefits. From the year that benefit payments were not projected to be covered by the projected assets (the "depletion date"), projected benefits were discounted at a discount rate reflecting a 20-year AA/Aa tax-exempt municipal bond yield. A single equivalent discount rate that yields the same present value of benefits is calculated. This discount rate is used to determine the Total Pension Liability. The discount rate increased from July 1, 2025 of 5.60% to July 1, 2026 of 5.95%.

NET PENSION LIABILITY

Changes in the Net Pension Liability

	Total Pension Liability (\$) (a)	Plan Fiduciary Net Position (\$) (b)	Net Pension Liability (\$) (a) - (b)
Balance at June 30, 2025	9,439,107	11,207,337	(1,768,230)
Changes during the Year			
Service Cost	37,434		37,434
Interest	510,128		510,128
Experience (Gain)/Loss	95,302		95,302
Change in actuarial assumptions ¹	(267,426)		(267,426)
Contributions – Employer		0	0
Contributions – Employee		2,306	(2,306)
Net Investment Income		1,199,927	(1,199,927)
Benefit Payments Including Refunds of Employee Contributions	(734,226)	(734,226)	0
Administrative Expenses		(23,464)	23,464
Other Changes	<u>0</u>	<u>0</u>	<u>0</u>
Total Changes	(358,788)	444,543	(803,331)
Balance at June 30, 2026	9,080,319	11,651,880	(2,571,561)

Net Pension Liability – Discount Rate Sensitivities

The following presents the net pension liability (NPL) of the City, calculated using the discount rate of 5.95%, as well as what the City's net pension liability would be if it were calculated using a discount rate that is 1% percentage point lower (4.95%) or 1 percentage point higher (6.95%) than the current rate:

	1% Decrease, 4.95%	Current Discount Rate, 5.95%	1% Increase, 6.95%
Total Pension Liability	\$ 9,916,717	\$ 9,080,319	\$ 8,363,579
Plan Fiduciary Net Position	<u>11,651,880</u>	<u>11,651,880</u>	<u>11,651,880</u>
Net Pension Liability	(1,735,163)	(2,571,561)	(3,288,301)

Pension Plan Fiduciary Net Position

Detailed information about the pension plan's fiduciary net position is available in the separately issued financial report.

¹ The increase in the discount rate and the change in the salary scale created a \$267,426 gain.

NET PENSION LIABILITY

Deferred Inflows and Outflows of Resources Related to Pension Plan

	Deferred Outflows Of Resources (\$)	Deferred Inflows Of Resources (\$)
Differences between expected and actual experience	0	0
Changes of Assumptions	0	0
Net difference between projected and actual earnings	<u>0</u>	<u>965,074</u>
Total	0	965,074

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

Year Ended June 30,	Amount Recognized (\$)
2027	(353,837)
2028	(293,059)
2029	(199,484)
2030	(118,694)
2031	0
Thereafter	0

PENSION EXPENSE

Components of City's Pension Expense for the Fiscal Year Ending June 30, 2026

Below are the components of the Total Pension Expense:

	Fiscal Year Ending June 30, 2026 (\$)	Fiscal Year Ending June 30, 2025 (\$)
Service Cost	37,434	32,727
Interest on Total Pension Liability	510,128	527,300
Experience (Gains)/Losses	95,302	109,229
Changes of Assumptions	(267,426)	156,941
Employee Contributions	(2,306)	(2,103)
Projected Earnings on Pension Plan Investments	(606,461)	(617,231)
Investment Earnings (Gains)/Losses	89,246	(138,686)
Administrative Expenses	23,464	20,689
Other Changes in Fiduciary Net Position	<u>0</u>	<u>0</u>
Total Pension Expense	(120,619)	88,866

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Changes in Net Pension Liability and Related Ratios

	Fiscal Year Ending June 30, 2026	Fiscal Year Ending June 30, 2025	Fiscal Year Ending June 30, 2024	Fiscal Year Ending June 30, 2023	Fiscal Year Ending June 30, 2022
Total Pension Liability					
Service Cost	37,434	32,727	35,269	41,042	53,562
Interest	510,128	527,300	515,495	479,197	518,838
Changes of Benefit Terms	0	0	0	0	0
Difference between Expected and Actual Experience	95,302	109,229	178,294	(29,845)	(23,991)
Change of Assumptions	(267,426)	156,941	(479,773)	(901,954)	674,552
Benefit Payments (Including Refunds of EE Contributions)	(734,226)	(766,976)	(690,211)	(703,562)	(694,520)
Net Change in Total Pension Liability	(358,788)	59,221	(440,926)	(1,115,122)	528,441
Total Pension Liability – Beginning	9,439,107	9,379,886	9,820,812	10,935,934	10,407,493
Total Pension Liability – Ending (a)	9,080,319	9,439,107	9,379,886	9,820,812	10,935,934
Plan Fiduciary Net Position					
Contributions – Employer	0	19,813	48,973	48,973	48,973
Contributions – Employee	2,306	2,103	1,952	1,952	1,952
Net Investment Income	1,199,927	1,021,182	1,024,024	1,024,024	1,024,024
Benefit Payments (Including Refunds of EE Contributions)	(734,226)	(766,976)	(690,211)	(690,211)	(690,211)
Administrative Expenses	(23,464)	(20,689)	(27,028)	(27,028)	(27,028)
Other	0	0	0	0	0
Net Change in Fiduciary Net Position	444,543	255,433	357,710	85,726	(2,219,509)
Plan Fiduciary Net Position – Beginning	11,207,337	10,951,904	10,594,194	10,508,468	12,727,977
Plan Fiduciary Net Position – Ending (b)	11,651,880	11,207,337	10,951,904	10,594,194	10,508,468
Net Pension Liability – Ending (a)-(b)	(2,571,561)	(1,768,230)	(1,572,018)	(773,382)	427,466
Plan Fiduciary Net Position as a Percentage of Total Pension Liability	128.3%	118.7%	116.8%	107.9%	96.1%
Covered Employee Payroll	205,862	187,769	174,292	232,084	216,487
Net Pension Liability as Percentage of Payroll	(1,249.2)%	(941.7)%	(901.9)%	(333.2)%	197.5%

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Changes in Net Pension Liability and Related Ratios

	Fiscal Year Ending June 30, 2021	Fiscal Year Ending June 30, 2020	Fiscal Year Ending June 30, 2019	Fiscal Year Ending June 30, 2018	Fiscal Year Ending June 30, 2017
Total Pension Liability					
Service Cost	40,169	41,077	41,957	53,470	56,964
Interest	547,828	543,108	525,118	523,640	503,721
Changes of Benefit Terms	0	0	0	0	0
Difference between Expected and Actual Experience	144,286	90,070	19,701	146,855	(86,353)
Change of Assumptions	542,297	85,692	(390,519)	0	1,064,896
Benefit Payments (Including Refunds of EE Contributions)	(675,647)	(678,563)	(707,427)	(661,647)	(634,676)
Net Change in Total Pension Liability	598,933	81,384	(511,170)	62,318	904,552
Total Pension Liability – Beginning	9,808,560	9,727,176	10,238,346	10,176,028	9,271,476
Total Pension Liability – Ending (a)	10,407,493	9,808,560	9,727,176	10,238,346	10,176,028
Plan Fiduciary Net Position					
Contributions – Employer	48,973	460,441	986,318	992,172	861,437
Contributions – Employee	1,952	3,204	3,243	3,036	3,465
Net Investment Income	1,024,024	735,159	722,412	599,573	783,137
Benefit Payments (Including Refunds of EE Contributions)	(690,211)	(678,563)	(707,427)	(661,647)	(634,676)
Administrative Expenses	(27,028)	(40,538)	(46,392)	(45,656)	(50,764)
Other	0	0	0	0	0
Net Change in Fiduciary Net Position	1,727,666	479,703	958,154	887,478	962,599
Plan Fiduciary Net Position – Beginning	11,000,311	10,520,608	9,562,454	8,674,976	7,712,377
Plan Fiduciary Net Position – Ending (b)	12,727,977	11,000,311	10,520,608	9,562,454	8,674,976
Net Pension Liability – Ending (a)-(b)	(2,320,484)	(1,191,751)	(793,432)	675,892	1,501,052
Plan Fiduciary Net Position as a Percentage of Total Pension Liability	122.3%	112.2%	108.2%	93.4%	85.2%
Covered Employee Payroll	381,567	346,002	347,544	328,416	394,851
Net Pension Liability as Percentage of Payroll	(608.1)%	(344.4)%	(228.3)%	205.8%	380.2%

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Schedule of Employer Contributions

	Fiscal Year Ending June 30, 2026	Fiscal Year Ending June 30, 2025	Fiscal Year Ending June 30, 2024	Fiscal Year Ending June 30, 2023	Fiscal Year Ending June 30, 2022
Actuarially Determined Employer Contribution	0	0	0	494,845	0
Employer Contribution	0	19,813	48,973	51,352	67,845
Contribution Deficiency/(Excess)	0	(19,813)	(48,973)	443,493	(67,845)
Covered Employee Payroll	205,862	187,769	174,292	232,084	216,487
Contribution as a Percentage of Covered Payroll	0.0%	10.6%	28.1%	22.1%	31.3%

	Fiscal Year Ending June 30, 2021	Fiscal Year Ending June 30, 2020	Fiscal Year Ending June 30, 2019	Fiscal Year Ending June 30, 2018	Fiscal Year Ending June 30, 2017
Actuarially Determined Employer Contribution	0	0	202,623	395,473	359,919
Employer Contribution	84,960	460,441	986,318	992,172	861,437
Contribution Deficiency/(Excess)	(84,960)	(460,441)	(783,695)	(596,699)	(501,518)
Covered Employee Payroll	381,567	346,002	347,544	328,416	394,851
Contribution as a Percentage of Covered Payroll	22.3%	133.1%	58.3%	120.4%	91.2%

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

State of Michigan Public Acts 530 and 202 Information

Financial information	2026
Assets (Fiduciary net position)	11,651,880
Liabilities (Total Pension Liability)	9,080,319
Funded ratio for the Plan Year	128.3%
Actuarially Determined Contribution (ADC)	0
Membership	2026
Active members	2
Terminated Vested	7
Retirees and Beneficiaries	30
Investment Performance	2026
Actual rate of return – prior 1-year	11.1%
Actual rate of return – prior 5-years	4.68%
Actual rate of return – prior 10-years	7.65%
Actuarial Assumptions	2026
Actuarially assumed rate of investment return	5.95%
Discount rate	5.95%
Amortization method used for funding unfunded liability	Level \$
Amortization period used for funding unfunded liability	1 year
Is each division closed to new employees	Yes
Uniform Assumptions	2026
Assets using uniform assumptions	11,651,880
Liabilities using uniform assumptions	9,080,319
Funded ratio using uniform assumptions	128.3%
Actuarially Determined Contribution (ADC) using uniform assumptions	0

PA 202 – Uniform Assumptions

Because the investment return/discount rate assumption used for GASB is lower than the maximum amount allowable under PA 202, the investment return will satisfy both GASB and PA 202. The PA 202 requirement for annual salary increases is a minimum of 3.50% unless a study supports a lower rate. The PA 202 required mortality table is a version of the Pub-2016 mortality tables with future mortality improvement projected generationally using with the 2024 IRS Adjusted Improvement Scale MP-2021 or based on an actuarial experience study conducted within the last five years. The investment manager has provided an expected return of 5.95%, which is lower than 7.00%. We have used a discount rate of 5.95% and salary scale of 3.50% for GASB and PA 202. The mortality table used was Pub-2016 Public Retirement Plans Mortality Tables for General Employees (annuitant and non-annuitant, sex-distinct) with the 2024 IRS Adjusted Improvement Scale MP-2021.

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Assumptions Used in Calculation of Actuarially Determined Contribution

Valuation Date July 1, 2025

Actuarial Methods

Cost method	Entry Age Normal (level percentage of compensation)
Asset valuation method	Equal to market value of assets
Amortization method	Spread gain/loss
Amortization period	Asset gain/loss: 5 years Non-asset plan gain/loss: Future service of all participants

Actuarial Assumptions

Retirement age – 55 for police after June 30, 2004 (58 prior to that date); 62 for all other active participants

Rationale – Consistent with normal retirement eligibility

Discount rate – 5.60% for June 30, 2025 contribution and June 30, 2025 liability

Rationale – Based on long-term expected rate of return

Investment rate of return – 5.60% per year

Rationale – Based on asset allocation and return expectations provided by investment advisor

Salary scale – 3.0% annual increases

Rationale – Based on historical salary increase experience

Mortality table – Pub-2016 Public Retirement Plans Mortality Tables for General Employees (annuitant and non-annuitant, sex-distinct) with 2024 IRS Adjusted Improvement Scale MP-2021

Rationale – Mortality tables from the most recent study published by the Society of Actuaries using only data from public pension plans

Turnover rates – None

Rationale - As a small, closed, experienced active group, it is unlikely that participants will leave employment prior to attaining normal retirement

Disability rates – None

Rationale – As a small, closed, active group, the collective likelihood of disability prior to attaining normal retirement is low

Marriage assumption – 100% of all active participants are assumed to be married

Rationale – Resulting adjustments are actuarially equivalent to the normal form of payment

Changes Since Prior Valuation

- **Interest Rate** – The interest rate was increased from 5.84% to 5.60%.
- **Mortality Table** – The mortality table was changed to the Pub-2016 Public Retirement Plans Mortality Tables for General Employees.
- **Improvement Scale** – The improvement scale remained unchanged
- **Other** – None

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Schedule of Difference between Actual and Expected Experience

Year Ended June 30,	Difference Between Expected and Actual Experience	Recognition Period (Years)	Amount Recognized in Year Ended June 30,							Deferred Outflow of Resources	Deferred Inflow of Resources
			2026	2027	2028	2029	2030	2031	2032+		
2016	175,029	1.13	0	0	0	0	0	0	0	0	0
2017	(86,353)	1.00	0	0	0	0	0	0	0	0	0
2018	146,855	1.00	0	0	0	0	0	0	0	0	0
2019	19,701	1.00	0	0	0	0	0	0	0	0	0
2020	90,070	1.00	0	0	0	0	0	0	0	0	0
2021	144,286	1.00	0	0	0	0	0	0	0	0	0
2022	(23,991)	1.00	0	0	0	0	0	0	0	0	0
2023	(29,845)	1.00	0	0	0	0	0	0	0	0	0
2024	178,294	1.00	0	0	0	0	0	0	0	0	0
2025	109,229	1.00	0	0	0	0	0	0	0	0	0
2026	95,302	1.00	95,302	0	0	0	0	0	0	0	0
Net Recognized in Pension Expense			95,302	0	0	0	0	0	0	0	0

Schedule of Changes in Assumptions

Year Ended June 30,	Changes in Assumptions	Recognition Period (Years)	Amount Recognized in Year Ended June 30,							Deferred Outflow of Resources	Deferred Inflow of Resources
			2026	2027	2028	2029	2030	2031	2032+		
2016	122,919	1.13	0	0	0	0	0	0	0	0	0
2017	1,064,896	1.00	0	0	0	0	0	0	0	0	0
2018	0	1.00	0	0	0	0	0	0	0	0	0
2019	(390,519)	1.00	0	0	0	0	0	0	0	0	0
2020	85,692	1.00	0	0	0	0	0	0	0	0	0
2021	542,297	1.00	0	0	0	0	0	0	0	0	0
2022	674,552	1.00	0	0	0	0	0	0	0	0	0
2023	(901,954)	1.00	0	0	0	0	0	0	0	0	0
2024	(479,773)	1.00	0	0	0	0	0	0	0	0	0
2025	156,941	1.00	0	0	0	0	0	0	0	0	0
2026	(267,426)	1.00	(267,426)	0	0	0	0	0	0	0	0
Net Recognized in Pension Expense			(267,426)	0	0	0	0	0	0	0	0

SCHEDULES OF REQUIRED SUPPLEMENTARY INFORMATION

Schedule of Differences between Projected and Actual Earnings on Pension Plan Investments

Year Ended June 30,	Difference Between Expected and Actual Earnings on Pension Assets	Recognition Period (Years)	Amount Recognized in Year Ended June 30,					Deferred Outflow of Resources	Deferred Inflow of Resources
			2026	2027	2028	2029	2030		
2022	2,215,405	5	443,081					0	0
2023	(303,887)	5	(60,777)	(60,779)				0	(60,779)
2024	(467,876)	5	(93,575)	(93,575)	(93,576)			0	(187,151)
2025	(403,951)	5	(80,790)	(80,790)	(80,790)	(80,791)		0	(242,371)
2026	(593,466)	5	(118,693)	(118,693)	(118,693)	(118,693)	(118,694)	0	(474,773)
Net Recognized in Pension Expense			89,246	(353,837)	(293,059)	(199,484)	(118,694)	0	(965,074)

Total Deferred Outflow/(Inflow) of Resources

	Amount Recognized in Year Ended June 30,					
	2027	2028	2029	2030	2031	2032+
Total Deferred Outflow/(Inflow) of Resources	(353,837)	(293,059)	(199,484)	(118,694)	0	0

SUMMARY OF PLAN PROVISIONS

Plan name	City of Zeeland Pension Plan
Plan effective date	July 1, 1967
Most recent amendment effective date (execution date)	July 1, 2015 (Amendment 2016-1 executed June 6, 2016)
Eligibility provisions:	
Participation	Employee of the employer customarily working 25 hours or more per week; employees whose date of employment is on or after July 1, 2000 shall be ineligible to participate unless covered by a collective bargaining agreement which does not provide for participation in the Defined Contribution Plan; prior non-police Employees were eligible to elect coverage under the Defined Contribution Plan at June 30, 2000 or December 31, 2000
Normal retirement	After 5 years of participation age 55 for police (58 prior to July 1, 2004); age 62 for all others
Early retirement	After 10 years of credited service age 55
Late retirement	Retirement after normal retirement date
Vesting schedule	50% after 5 years of vested service graduated to 100% after 10 years (10% per year)
Pre-retirement death - surviving spouse annuity	Spousal death benefit to the extent vested
Benefit amounts:	
Normal retirement	2.25% of average monthly compensation multiplied by years of benefit service for police; 2% of average monthly compensation multiplied by years of benefit service for all others; union police permitted individually to elect a 2.5% benefit multiplier if they make contributions toward it, but to date no one has elected this
Minimum benefit	None
Maximum benefit	IRC Section 415 limits
Early retirement	Accrued benefit payable at normal retirement date; or a reduced benefit if payment commences prior to such date
Late retirement	Greater of accrued benefit based on compensation and service to actual retirement date or actuarial equivalent of the normal retirement benefit

SUMMARY OF PLAN PROVISIONS

Vested termination	Applicable percentage of accrued benefit payable at normal retirement date
Pre-retirement death - surviving spouse annuity	50% of the benefit that would have been payable to the participant under the Joint and 50% Survivor form of payment, had the participant terminated employment the day before death occurred

Definitions:

Accrued benefit	An amount equal to the normal retirement benefit calculated using average compensation and benefit service at date of determination
Actuarial equivalence:	
For lump sums	IRC §417(e) applicable mortality and interest rates for the month of May that is immediately prior to the plan year of distribution
For all other purposes	Unisex Pension - 1984 Mortality Table; 7% interest
Average compensation	Average of the 5 highest paid consecutive plan years out of the last 10 plan years
Entry dates	Date of employment with the employer
Years of service for:	
Eligibility purposes	None
Vesting purposes	Any plan year in which 1,000 hours are credited
Benefit purposes	Any plan year in which 1,000 hours are credited
Unreduced payment form	Life annuity
Optional payment forms	Period certain and life, Joint and Survivor, lump sum for amounts less than \$5,000
Return of contributions	A participant who terminates employment prior to retirement date may elect to receive his contributions plus interest thereon; if so, no longer is entitled to a pension under the plan, subject to repayment conditions
Employee contribution rates:	
Police only	After July 1, 2004, the contribution rate for police officers is 1.12% of compensation

Changes since prior valuation	None
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GLOSSARY

A number of specific terms and concepts are used in connection with pension plans and the pension accounting report. The following list reviews a number of these terms and provides a brief discussion of their meaning.

Accrued Benefit - Each participant has an accrued benefit under the plan. This is the amount of monthly benefit already earned. It is based on past employment with the company and is payable at normal retirement.

Actuarial Cost Method - This is a mathematical formula which is used to allocate the present value of projected benefits to past and future plan years.

Amortization – The difference between actual and expected investment returns, the difference between actual and expected experience, and the impact of any plan or assumption changes will be amortized and paid over future years.

Depletion Date (Cross-over Point) – The projected date (if any) when plan assets, including future contributions, are no longer sufficient to pay Projected Benefit Payments to current members.

Long-term expected rate of return – The rate of return based on the nature and mix of current and expected plan investments and over the time period from when an employee is hired to when all benefits to the employee have been paid.

Market Value of Assets Date – The market value of all assets in the fund including any accrued contribution for the previous plan year, which was not paid by the end of the year.

Measurement Date – The date the Total Pension Liability, Fiduciary Net Position, and Net Pension Liability are determined. For GASB 67, the measurement date is the plan's current fiscal year end.

Net Pension Liability (NPL) – The Total Pension Liability less the Plan Fiduciary Net Position.

Plan Fiduciary Net Position – The market value of plan assets as of the measurement date.

Pension Expense (PE) – The change in the Net Pension Liability (NPL) recognized in the current measurement period. Changes to the NPL not fully recognized in a given year's pension expense will be maintained as deferred inflows and deferred outflows. These will be recognized incrementally in the pension expense over time.

Present Value - The present value of a future payment or a series of payments is the amount of each payment, discounted to recognize the time value of money, and further reduced for the probability that the payment might not be made because of death, disability or termination of employment.

Present Value of Accumulated Benefits - The discounted value of all monthly benefit payments due in the future, based on current accrued benefits.

Present Value of Vested Accumulated Benefits - The discounted value of all monthly benefit payments due in the future, based on current vested benefits.

Projected Benefit Obligation - The value of benefits earned to the measurement date, but based on anticipated salary levels at retirement, computed in accordance with GAAP accounting rules.

Projected Benefit Payments – All benefits projected to be payable to current active and inactive employees as a result of their past service and their expected future service.

Real Rate of Return – The rate of return on an investment after the adjustment to eliminate inflation.

Service Cost - The value of benefits earned during the current year computed in accordance with GAAP accounting rules.

Single Equivalent Discount Rate – The single rate that gives the same total present value as discounting the Projected Benefit Payments with the long-term expected rate of return until the Depletion Date and discounting any remaining Projected Benefit Payments with the yield on a 20-year AA/Aa tax-exempt municipal bond index.

Total Pension Liability (TPL) – The actuarial present value of the accrued benefit determined under the entry age actuarial cost method calculated using the Blended Single Equivalent Discount Rate.



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INTEROFFICE MEMORANDUM

TO: Mayor Van Dorp and City Council Members

FROM: Kevin Plockmeyer, Interim City Manager

SUBJECT: Underground Electric Update

DATE: October 15, 2026

CC: City Council Work Study Agenda October 19, 2026

BACKGROUND

For many years, the City of Zeeland and the Zeeland Board of Public Works (BPW) have maintained a long-term objective of converting overhead electrical distribution and service lines to underground facilities. This approach has generally been pursued to improve the appearance of our neighborhoods and corridors, reduce exposure to weather-related damage, and support the long-term reliability of the City's electrical distribution system.

While there are benefits to undergrounding electrical facilities, these improvements can also be costly and disruptive, particularly when undertaken independently of other planned infrastructure work. Historically, the City has sought opportunities to coordinate underground electrical improvements with street reconstruction and other infrastructure projects, allowing improvements to be completed in a coordinated and cost-effective manner.

At a recent City Council meeting, Councilmembers expressed interest in better understanding the process associated with converting individual properties from overhead to underground electrical service. In particular, questions were raised regarding how property owners are notified, the timing of required conversions, the responsibilities of the property owner and BPW, and the costs associated with these improvements. In response to those questions, staff worked with BPW to assemble additional information regarding the City's existing requirements, historical practices, and potential opportunities to improve the conversion process.

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Additionally, as part of the City's 2026 Strategic Action Plan, City Council requested further evaluation of undergrounding opportunities along State Street, Washington Avenue, and Lincoln Street. The purpose of this memorandum is to respond to Council's questions regarding the underground electrical conversion process, provide historical context for the City's underground electrical ordinance, review the considerations associated with the three Strategic Action Plan corridors, and discuss potential process improvements being evaluated by BPW.

I would also like to thank Brian Coots from the Zeeland Board of Public Works and Tim Maday, our Community Development Director, for their assistance in researching and assembling the background information included in this memorandum. Their contributions have been helpful in providing a better understanding of the history of the City's underground electrical requirements and the current customer conversion process.

HISTORY OF THE CITY'S UNDERGROUND ELECTRICAL ORDINANCE

The City's mandatory underground electrical service requirements date back to 2008. The concept originated following a Planning Commission bus tour of the community, during which commissioners observed the improved aesthetics of a neighborhood where electrical facilities had been placed underground. This experience helped generate interest in establishing a broader policy to encourage underground electrical service throughout Zeeland.

On July 7, 2008, City Council adopted Ordinance No. 866, establishing underground electrical service requirements for single- and two-family dwellings. This was followed by Ordinance No. 875 on September 15, 2008, which expanded the requirements to all zoning districts. The ordinances complemented BPW's ongoing efforts to underground electrical distribution facilities and established requirements for new construction, street reconstruction projects, and certain property transfers.

It is also worth recognizing the economic circumstances surrounding these decisions. In 2008, the country was in the midst of the Great Recession, and the financial challenges facing homeowners and communities were significant. Despite these circumstances, City Council determined that the long-term benefits of underground electrical service, including improved neighborhood aesthetics, greater electrical reliability, and enhanced public safety, justified establishing a mandatory conversion requirement, even though individual property owners would be responsible for associated costs.

The ordinance has been amended and recodified over the years and is currently found in Section 4.127 of the City's Zoning Ordinance. Most recently, amendments were considered in 2020 to



expand the conversion requirements to include not only street reconstruction projects, but also street mill-and-resurface projects.

An important distinction is that property owners are responsible for their individual conversion costs when undergrounding is coordinated with qualifying street projects. Conversely, when BPW independently initiates an underground electrical project, BPW assumes those conversion costs. This distinction has important financial and policy implications as the City considers future undergrounding projects.

2026 STRATEGIC ACTION PLAN – UNDERGROUND ELECTRICAL CORRIDORS

As part of the City's 2026 Strategic Action Plan, City Council requested additional evaluation of underground electrical improvements along State Street, Washington Avenue, and Lincoln Street. Although each corridor presents an opportunity to advance the City's long-term underground electrical objectives, the circumstances surrounding the three locations are different.

STATE STREET UNDERGROUND ELECTRICAL UTILITIES

As part of the City's 2023 Strategic Action Plan, City Council directed staff to investigate the feasibility and cost of placing the overhead electrical utilities along State Street underground. This included working with Consumers Energy and the various telecommunications providers that have facilities attached to the existing utility poles. The results of this evaluation were presented to City Council at its November 20, 2023 work-study meeting.

Unlike most underground electrical projects within the City, a significant portion of the overhead electrical infrastructure along State Street is owned by Consumers Energy rather than the Zeeland BPW. Specifically, the Consumers Energy facilities extend from BL-196 to just north of Main Avenue, with the remaining electrical facilities farther north owned by BPW. In July 2023, Consumers Energy provided a preliminary estimate of approximately \$575,000 to underground its portion of the electrical facilities. However, the project would also require the relocation of other overhead utilities attached to these poles. At certain locations, as many as eight additional utility lines were identified, and it was anticipated that the cost of relocating those facilities could exceed the Consumers Energy estimate. As a result, staff estimated that the overall project would cost well over \$1 million, with the City being responsible for funding the improvements. Consumers Energy indicated a willingness to undertake the work but did not identify an operational need to relocate its facilities.

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Following discussion at the November 20, 2023 meeting, City Council expressed its desire to defer further consideration of the project, recognizing the significant financial commitment and the City's other competing capital priorities. With underground electrical improvements once again identified in the City's Strategic Action Plan, I believe it is appropriate to revisit this earlier discussion and determine whether the current City Council's general perspective has changed.

At this stage, we are not seeking authorization to proceed with the project or expend additional resources developing detailed plans. Rather, we would appreciate Council's feedback on whether undergrounding State Street remains a longer-term priority worth evaluating or whether the previous direction to defer the project continues to reflect Council's position. Should Council express renewed interest, staff could subsequently evaluate the need for updated estimates, potential funding sources, and other considerations before bringing any project forward for formal consideration.

WASHINGTON AVENUE UNDERGROUND ELECTRICAL UTILITIES

Washington Avenue has also been identified as a potential corridor for future underground electrical improvements. Unlike State Street, where undergrounding would be pursued as a standalone project, the City's current expectation is that underground electrical improvements along Washington Avenue would be incorporated into a future street reconstruction project. Based on our current capital improvement planning, reconstruction of Washington Avenue is anticipated in the early 2030s. This would provide an opportunity to coordinate the undergrounding of electrical facilities with other roadway and utility improvements, potentially reducing overall project costs and minimizing disruption to adjacent properties.

At this point, the reconstruction project remains in the preliminary planning stages. The full project scope, design, and construction schedule have not yet been established, and consequently, limited work has been completed to evaluate the specific underground electrical improvements that would be included. Nevertheless, undergrounding the existing electrical facilities is being considered as part of the overall project planning. As the reconstruction project moves further into development, the City and BPW will have an opportunity to evaluate the electrical improvements alongside the roadway design, underground infrastructure needs, project costs, and potential impacts on adjacent property owners. For the time being, Washington Avenue remains a longer-term project, with additional planning and evaluation expected as we move closer to the anticipated reconstruction timeframe.

LINCOLN STREET UNDERGROUND ELECTRICAL UTILITIES

Lincoln Street is the third corridor identified for consideration as part of the City's Strategic Action Plan. Unlike Washington Avenue, where underground electrical improvements are anticipated to be coordinated with future street reconstruction, there is currently no corresponding infrastructure project planned for Lincoln Street. Based on our most recent pavement-condition assessments, Lincoln Street's PASER rating does not indicate an immediate need for reconstruction. Similarly, the existing water, sanitary sewer, and storm sewer infrastructure is generally understood to be in satisfactory condition, with no significant improvements currently anticipated. Consequently, pursuing underground electrical improvements along Lincoln Street at this time would likely require a standalone BPW project rather than coordinating the work with other necessary infrastructure improvements.

An important consideration with this approach is the financial responsibility for converting individual properties from overhead to underground electrical service. Under the City's established practices, when undergrounding occurs in conjunction with a qualifying street reconstruction or mill-and-resurface project, affected property owners are responsible for the costs associated with converting their electrical service. Conversely, when BPW independently initiates an undergrounding project, BPW assumes these conversion costs.

This distinction has financial implications for BPW, but it also raises questions regarding consistency and equitable treatment of property owners throughout the community. Residents in other neighborhoods have been required to bear the cost of converting their electrical service as part of previous street improvement projects. Pursuing undergrounding along Lincoln Street independently would result in affected property owners receiving the same improvement without incurring those conversion expenses. Additionally, when BPW assumes these costs, the financial responsibility is effectively spread across the utility's broader ratepayer base. Rather than the conversion costs being paid by the individual properties receiving the improvements, they would be supported through BPW's utility revenues and financial resources. This means that BPW electric ratepayers collectively support these expenditures, including customers in other neighborhoods who have already paid for their own underground electrical service conversions.

This raises a broader policy question regarding the consistency of the City's approach to underground electrical improvements and the allocation of costs between individual property owners and the utility's ratepayers. While there may be circumstances where a standalone undergrounding project is appropriate, the financial implications and differences in how property owners are treated should be understood when evaluating these projects. Given the current condition of Lincoln Street and its other underground infrastructure, along with the financial and policy considerations associated with undertaking a standalone project, it may be premature to invest in detailed engineering and design for underground electrical improvements at this time. This does not suggest that Lincoln Street should be excluded from the City's long-term undergrounding objectives. Rather, the timing of these improvements could be reevaluated as future infrastructure needs are identified and opportunities arise to coordinate the work with other capital projects.

UNDERGROUND ELECTRICAL SERVICE – CUSTOMER CONVERSION PROCESS

When the City and BPW undertake a project that includes undergrounding electrical distribution facilities, an important component of the work involves converting individual properties from overhead electrical service to underground service. Historically, the BPW has coordinated this process through written communication with affected property owners. While the BPW has established customary practices for these conversions, it has not maintained a formal customer notification procedure or fixed communication schedule.

Prior to construction, BPW staff review the properties along the project corridor to identify which customers currently receive overhead electrical service and whether their existing meter equipment can accommodate an underground connection. Properties requiring modifications are identified for additional communication. Once these properties have been identified, the BPW sends an initial notification letter explaining the anticipated conversion, associated BPW charges, and available payment options. For street reconstruction projects, this initial notification has typically occurred approximately 9 to 12 months before construction. For mill-and-resurface projects, notification has generally occurred approximately six months before construction.

Following installation of the underground electrical distribution facilities, the BPW sends another letter advising affected property owners that underground service is available and that they should begin making arrangements with a licensed electrician to complete the necessary modifications to their electrical service equipment. These modifications may include replacing or upgrading the existing meter socket and other customer-owned electrical equipment to accommodate the underground connection. The property owner is responsible for coordinating



this work with an electrician, including obtaining the necessary permits and inspections. BPW staff are available to review proposed work to ensure that it meets the requirements for connection to the electrical distribution system.

An important consideration for property owners is the cost of these improvements. Based on BPW's experience, the combined cost of the BPW conversion charges and the necessary work performed by a private electrician can total approximately \$2,500 per residence. Actual costs vary depending on the existing electrical equipment and the extent of modifications required. The BPW offers payment arrangements for its conversion charges which is roughly \$500 of the conversion process, but the cost of privately contracted electrical work is currently handled separately by the property owner.

As individual properties complete their conversions, the BPW removes overhead electrical equipment that is no longer necessary. However, the remaining overhead infrastructure cannot be fully removed until all affected properties have completed their conversions. This presents an ongoing challenge, as delays at even one property can prevent the BPW from completing the removal of overhead facilities along an entire street. Additionally, coordinating conversions individually requires repeated scheduling with electricians and BPW crews, creating additional administrative and operational demands.

FUTURE CUSTOMER CONVERSION CONSIDERATIONS

Recognizing the challenges associated with the current customer conversion process, the BPW is evaluating opportunities to improve coordination, provide greater cost certainty, and make the conversion process more manageable for affected property owners.

One potential approach would involve the BPW coordinating a competitive bidding process to secure the services of a licensed electrical contractor to perform the required modifications to customer-owned equipment along a project corridor. Rather than requiring each property owner to independently obtain an electrician and coordinate the work, the BPW could establish a defined scope of services and obtain competitive pricing for the necessary conversions. This approach could also provide a more coordinated construction schedule, allowing multiple properties to be converted in a shorter period and reducing the number of separate visits required by BPW crews.

Under this concept, the BPW could initially pay the electrical contractor for the required conversion work, with affected property owners reimbursing the BPW through an established payment plan. This would reduce the immediate financial burden on individual property owners while maintaining their responsibility for the conversion costs. The proposed approach would



be limited to work necessary to accommodate underground electrical service. Any additional electrical improvements requested by the property owner, such as upgrades beyond those necessary for conversion, would remain the property owner's responsibility and would be arranged separately.

At this point, the coordinated bidding and payment approach remains a concept under consideration rather than an established BPW policy. Additional review would be needed to determine how the program would be administered, how financial responsibilities would be allocated, and what approvals might be necessary before implementation. Nevertheless, the concept presents an opportunity to improve the customer experience, provide more predictable costs, and reduce delays associated with the conversion of overhead electrical services.

CONCLUSION

The purpose of this memorandum is to provide City Council with additional background on the City's underground electrical requirements, the customer conversion process, and the status of the three corridors identified in the Strategic Action Plan. No formal action is being requested at this time. However, we would welcome any feedback from Council regarding our current approach to underground electrical improvements, particularly if Council wishes to revisit previous decisions or provide different direction regarding future priorities. This feedback will help guide our ongoing planning and coordination with BPW.

Kevin Plockmeyer, Interim City Manager



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INTEROFFICE MEMORANDUM

TO: Mayor Van Dorp and City Council Members

FROM: Kevin Plockmeyer, Interim City Manager

SUBJECT: Community Enhancement Program Update

DATE: October 15, 2026

CC: City Council Work Study Agenda October 19, 2026

Background

At our previous meetings, City Council reviewed the history of the Community Enhancement Program (CEP), the City's participation in the program, and the possibility of providing funding beyond the amount established through the original funding formula. As part of that discussion, Council asked which participating communities had contributed more than their regular annual dues, how much they contributed, and whether those contributions were one-time or ongoing. Staff subsequently requested this information from the Macatawa Area Coordinating Council. The MACC provided the following summary of regular annual dues and additional voluntary contributions:

Community Enhancement Program Contributions

Participating Community	Regular Annual Dues	Additional Contributions	Year(s) Additional Contribution Made
City of Holland	\$12,526	\$50,000	2024
City of Zeeland	\$6,794	\$0	None
Holland Township	\$12,305	\$37,695	2024
Park Township	\$7,975	\$150,000 total	\$50,000 in 2024, 2025 and 2026
Laketown Township	\$3,436	\$50,000	2024

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The updated information indicates that all participating communities other than Zeeland made an additional contribution in 2024. Park Township is the only community documented as continuing to make an additional contribution in 2025 and 2026. Park Township has contributed an additional \$50,000 in each of the past three years, for a total of \$150,000 above its regular annual dues. The additional contributions were voluntary and were not part of the regular CEP invoices unless specifically requested by the participating community.

Current Discussion

The CEP Board has not formally requested an increase in annual dues. However, the Board has discussed whether participating communities should continue providing funding above their existing formula-based contributions. The City of Holland and Park Township have indicated that they are supportive of continuing to provide additional funding. Updated positions have not been provided for Holland Township or Laketown Township. The CEP Board is scheduled to meet on October 28 to discuss its dues and funding structure. Before that meeting, it would be helpful for Zeeland's representative to understand whether City Council is generally supportive of considering an additional contribution.

Council Direction

At this point, staff is not asking City Council to identify or approve a specific contribution amount. The immediate question is whether Council is generally supportive of the City contributing more than its existing \$6,794 annual formula-based contribution. If Council is supportive of considering additional funding, the City's CEP representative could communicate that position during the October 28 meeting and participate in discussions regarding an appropriate contribution structure. Staff could then return to Council with a specific proposal after the positions of the other participating communities, the CEP's financial position, and anticipated funding needs are better understood. If Council is not supportive of increasing Zeeland's contribution, the City's representative could communicate that Zeeland intends to continue participating at its existing formula-based funding level. No formal appropriation is requested at this meeting. Staff is seeking direction on whether Zeeland is open to considering an additional contribution as the CEP Board discusses its future funding structure.

Kevin Plockmeyer, Interim City Manager

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INTEROFFICE MEMORANDUM

TO: Mayor Van Dorp and City Council Members

FROM: Kevin Plockmeyer, Interim City Manager

SUBJECT: 2027 Health Insurance Renewal

DATE: October 15, 2026

CC: City Council Work Study and Action Items Agenda October 19, 2026

BACKGROUND

The City has participated in the Western Michigan Health Insurance Pool (The Pool) since 2012. Participation in The Pool has historically provided the City with competitive health-insurance rates while reducing some of the volatility that can occur when an individual employer's rates are driven primarily by its own claims experience. For 2027, The Pool is projecting an overall rate increase of 13.9%. Zeeland's renewal is also 13.9%, with no additional City-specific rate adjustment.

The Personnel Committee initially reviewed the 2027 renewal and potential plan alternatives at its September 21 meeting. Given the significance of the projected employee contribution increases, the Committee and staff agreed additional review was appropriate before making a final recommendation which they delayed until their October 15 meeting.

POOL RENEWAL AND COST PRESSURES

The 2027 renewal reflects broader health-care market conditions as well as the financial experience of The Pool itself. Pool-wide rate increases were 1.9% in 2022, 4.9% in 2023, 4.3% in 2024, 8.7% in 2025, and 9.1% in 2026. The proposed 2027 increase is 13.9%. Over that same period, The Pool's loss ratio has generally remained near or above 100%, including a forecasted 104.5% for 2026.

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A loss ratio generally compares the cost of claims and related expenses with the premium collected. A loss ratio above 100% indicates that claims and related expenses are exceeding premium revenue. The Pool's recent loss experience, combined with rising hospital costs, prescription-drug expenses, specialty medications, and other medical-cost pressures, is contributing to the 2027 rate adjustment.

While the 13.9% increase is significant, The Pool's longer-term performance continues to compare favorably with broader market alternatives. Gallagher's five-year comparison estimates that, using the same 2022 starting premium base, cumulative premiums through 2027 would total approximately \$280.6 million through The Pool, compared with approximately \$339.0 million under its BCBS comparison and approximately \$312.5 million under its Priority Health comparison. Staff believes this longer-term comparison is important. The 2027 renewal is difficult, but The Pool has historically helped moderate increases while providing the City with the benefit of spreading claims risk across a much larger membership base.

ZEELAND LOSS EXPERIENCE AND VALUE OF THE POOL

The City's own recent claims experience is also an important consideration when evaluating whether self-funding or moving outside of The Pool would be advantageous. Zeeland's recent plan-year loss ratios have been:

Year	Zeeland Loss Ratio	Pool Average
2022	102%	98.3%
2023	169%	96.8%
2024	178%	102.4%
2025	139%	107.3%
2026	136%	103.9%

For 2026, Zeeland's large-claim-adjusted loss ratio is approximately 100.5%, compared with a Pool average of 103.9%. The City therefore receives the standard 13.9% Pool renewal without an additional City-specific rate adjustment. The distinction between the City's actual loss ratio and its large-claim-adjusted loss ratio is important. During the July 2025 through June 2026 period alone, eight City claims exceeded \$50,000. The Pool uses a \$50,000 pooling point for Zeeland, which limits the degree to which these very large individual claims affect the City's own rate experience.

This recent history does not work in the City's favor when evaluating self-funding or a move to another carrier outside of The Pool. If Zeeland were evaluated primarily on its own claims

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experience, several years of loss ratios substantially above 100%, combined with multiple high-cost claims, could lead to higher pricing, greater stop-loss costs, or substantially more year-to-year volatility. The Pool reduces that exposure by spreading claims risk across a much broader membership base. Staff therefore believes the City's recent claims experience strengthens, rather than weakens, the rationale for continuing participation in The Pool at this time.

PA 152 HARD CAP AND HISTORICAL RATE COMPARISON

Since 2018, the City has used the State of Michigan's PA 152 hard-cap methodology to establish the maximum City contribution toward employee health-insurance coverage. Under this approach, employees are responsible for health-insurance costs, including applicable City HSA contributions, that exceed the State-established hard cap.

For 2027, the State hard-cap amounts increase by 3.0%, while the City's health-insurance renewal increases by 13.9%. The 3.0% hard-cap adjustment is not based on the City's actual renewal or The Pool's claims experience, which is why the two percentages can differ significantly from year to year. The following summarizes the relationship between the annual hard-cap increase and the City's health-insurance rate adjustment since the City adopted the hard-cap methodology:

<u>Year</u>	<u>Hard Cap Increase</u>	<u>City Health Plan Increase</u>
2020	2.0%	2.06%
2021	3.3%	4.9%
2022	3.7%	(0.35%)
2023	1.3%	3.4%
2024	4.1%	4.25%
2025	0.2%	10.2%
2026	2.9%	6.1%
2027	3.0%	13.9%

This history helps explain why employee contribution changes can vary significantly from year to year even though the City has consistently applied the same funding philosophy. When insurance increases are below the hard-cap adjustment, employees may experience little or no increase and, in some years, a reduction. Conversely, when insurance costs increase substantially faster than the hard cap, employees are responsible for a greater portion of the increase.

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ADDITIONAL REVIEW AND EMPLOYEE FEEDBACK

Following the September Personnel Committee meeting, staff continued communicating with employees and received a number of questions and suggestions regarding the proposed 2027 benefit structure. Among the issues raised were whether the City should consider:

- alternative insurance carriers or funding arrangements;
- self-funding;
- additional lower-cost health-plan options;
- additional City financial assistance;
- increasing the payment provided to employees who waive City health insurance; and
- modifications to the City's Wellness Program.

Staff believes these were reasonable questions given the magnitude of the 2027 increase and spent additional time reviewing each of these areas before returning to the Personnel Committee.

ALTERNATIVE FUNDING AND MARKET REVIEW

One of the alternatives discussed was whether the City should consider moving away from The Pool or pursuing a self-funded health-insurance model. Staff reviewed this issue with Gallagher and also contacted a number of other West Michigan public employers to better understand their health-insurance structures, renewal experience, and overall benefit strategies.

Those conversations reinforced that health-insurance funding approaches vary significantly from one organization to another. Some larger employers operate self-funded plans, while others participate in pooled or fully insured arrangements. Larger organizations generally have a broader employee base over which to spread claims risk and may have greater financial capacity to absorb year-to-year volatility.

Employee contribution strategies also differ considerably among employers and are often influenced by overall compensation philosophy, collective-bargaining arrangements, historical benefit practices, and approaches to cost sharing. As a result, comparing employee contribution levels between communities does not necessarily provide a meaningful comparison of the overall cost or value of the benefit package.

High-level renewal information from other West Michigan municipalities also indicates that significant health-insurance increases are widespread. Some communities are increasing deductibles or adding lower-cost plan options, while several are moving to or considering



participation in the Western Michigan Health Insurance Pool as a way to improve long-term rate stability.

Self-funded employers are also experiencing their own cost pressures, particularly through large claims and stop-loss coverage. When this broader market information is considered together with Zeeland's own claims experience, staff does not believe self-funding or moving outside The Pool currently provides a compelling advantage. Zeeland's recent loss ratios and high-cost claims would need to be reflected somewhere in the pricing or risk structure of any alternative arrangement.

Staff also worked with Gallagher to review additional insurance alternatives. Based on that review, staff did not identify an alternative that provided a materially better overall option than the proposed Pool plans when considering cost, employee contributions, plan design, provider access, risk, and long-term stability.

2027 PLAN STRUCTURE

After reviewing the existing plans and available alternatives, staff recommends offering five health-insurance plans for 2027.

The proposed lineup is:

1. Existing PPO Plan

The City would continue its traditional PPO option for employees who prefer a more traditional insurance structure and lower deductible exposure.

2. Existing \$2,000 Single / \$4,000 Family HSA Plan – 80% Coinsurance

This plan would be retained because it is one of the City's most heavily utilized options. Retaining it also provides continuity for a significant number of employees.

3. New \$2,500 Single / \$5,000 Family Aggregate HSA Plan – 100% Coverage After Deductible

This plan replaces the existing \$1,700/\$3,400 and \$2,000/\$4,000 HSA plans with 100% coverage after the deductible. The increased deductible and aggregate structure allow for a lower premium while maintaining 100% coverage after the deductible is satisfied.

FEEL THE ZEEL



4. New \$3,500 Single / \$7,000 Family Aggregate HSA Plan – 80% Coinsurance

This plan is intended to provide the City's lowest-cost option and is structured to provide employees with a zero or near-zero bi-weekly health-insurance contribution.

5. New \$2,500 Single / \$5,000 Family Aggregate HSA Plan – 80% Coinsurance

This plan provides another lower-cost alternative for employees willing to accept additional deductible and coinsurance exposure in exchange for a lower bi-weekly contribution.

HSA CONTRIBUTIONS

For most HSA-qualified plans, staff recommends continuing the City's existing HSA contribution of:

- \$1,000 for single coverage; and
- \$2,000 for two-person or family coverage.

For the \$3,500 single/\$7,000 family HSA plan, the City contribution would be adjusted based on the remaining room available under the PA 152 hard cap. This approach allows the lowest-premium plan to be structured with a zero or near-zero employee payroll contribution while also providing an HSA contribution to help offset the plan's higher deductible.

HEALTH INSURANCE OPT-OUT PAYMENT

Employees also suggested increasing the annual payment provided to employees who waive City health-insurance coverage. The City currently provides a \$2,500 annual payment to eligible employees who elect not to participate in the City's health-insurance plan. This amount was increased from \$1,000 to \$2,500 last year. Currently, only three employees receive the opt-out payment, and no additional employees elected to waive City coverage following the increase from \$1,000 to \$2,500.

While there is a financial benefit to the City when an employee obtains health-insurance coverage elsewhere, staff does not believe there is evidence that another increase in the opt-out payment would materially change employee enrollment. Absent a change in participation, increasing the payment would primarily provide additional compensation to the three employees who already waive City coverage rather than provide additional value to the broader employee population. Staff therefore recommends maintaining the existing \$2,500 annual opt-out payment for 2027.

FEEL THE ZEEL



WELLNESS PROGRAM

Staff has separately reviewed modifications to the City's Wellness Program as another means of providing additional value to employees during the 2027 transition. Those changes are being presented under a separate memorandum and recommendation and include a phased transition away from the existing third-party wellness program and the creation of a more flexible Wellness Reimbursement Program.

EMPLOYEE COMMUNICATION AND OPEN ENROLLMENT

Following City Council action, Gallagher will meet directly with employees to review the available plans, explain differences in plan design, and answer individual benefit questions before open enrollment. Given the number of changes being made for 2027, staff believes this education process will be particularly important. Employees will need to evaluate not only their bi-weekly contribution but also the deductible, coinsurance, out-of-pocket maximum, HSA contribution, and overall financial exposure under each plan. Open enrollment will occur during November, with the new plan elections and rates effective January 1, 2027.

PERSONNEL COMMITTEE REVIEW

The Personnel Committee completed its review of the 2027 health-insurance renewal and proposed plan structure at its October 15, 2026 meeting. Following its review of the renewal, employee feedback, alternative funding options, proposed plan lineup, HSA contribution strategy, and opt-out payment, the Personnel Committee recommended acceptance of the proposed 2027 health-insurance structure and forwarding the recommendation to City Council for approval.

RECOMMENDATION

Staff and the Personnel Committee recommend that City Council approve the proposed 2027 health-insurance program as presented.

This recommendation includes:

- continued participation in the Western Michigan Health Insurance Pool;
- the proposed five-plan health-insurance lineup;
- City HSA contributions of \$1,000 for single coverage and \$2,000 for two-person or family coverage on the applicable HSA plans;

FEEL THE ZEEL



-
- an adjusted HSA contribution for the \$3,500/\$7,000 plan based on available PA 152 hard-cap room;
 - maintaining the current \$2,500 annual health-insurance opt-out payment; and
 - implementation of the approved plan structure effective January 1, 2027.

Staff recognizes that the 2027 renewal will result in meaningful cost increases for employees. However, after reviewing the available alternatives, staff believes the proposed structure provides a reasonable balance between employee choice and affordability, long-term cost stability, and the City's responsibility to taxpayers and utility ratepayers.

Attached to the memo is a snapshot of our proposed health insurance plan offerings for 2027 and the background information from the West Michigan Health Insurance Pool regarding this year's renewal.

Kevin Plockmeyer, Interim City Manager

2027 City of Zeeland/ZBPW Health Insurance Plans

Snap Shot

Priority Health	PPO Traditional (PHZE1)	HSA Plan 1 (PH01)	HSA Plan 2 (PHZE4)	HSA Plan 3 (PH02)	HSA Plan 3 (PH06)
Individual Deductible	\$250.00	\$2,500.00	\$2,000.00	\$2,500.00	\$3,500.00
Family Deductible	\$500.00	\$5,000.00	\$4,000.00	\$5,000.00	\$7,000.00
Coinsurance	90%	100%	80%	80%	80%
Individual Coinsurance Max	\$1,000.00	n/a	n/a	\$2,000.00	\$2,000.00
Family Coinsurance Max	\$2,000.00	n/a	n/a	\$4,000.00	\$4,000.00
Individual Out of Pocket Max	\$2,500.00	\$4,500.00	\$3,000.00	\$4,500.00	\$5,500.00
Family Out of Pocket Max	\$5,000.00	\$9,000.00	\$6,000.00	\$9,000.00	\$11,000.00
Virtual Visits	100%	100% after deductible	100% after deductible	80% after deductible	80% after deductible
Office VisitsPCP/Specialty	\$10 copay	100% after deductible	80% after deductible	80% after deductible	80% after deductible
Urgent Care Visits	\$30 copay	100% after deductible	80% after deductible	80% after deductible	80% after deductible
Emergency Room	\$50 copay	100% after deductible	80% after deductible	80% after deductible	80% after deductible
Hospitalization	90% after deductible	100% after deductible	80% after deductible	80% after deductible	80% after deductible
Prescription					
Tier 1	\$10 copay	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible
Tier 2 & 4	80% after deductible (max \$80)	80% after deductible (max \$80)	80% after deductible (max \$80)	80% after deductible (max \$80)	80% after deductible (max \$80)
Tire 3 & 5	80% after deductible (max \$160)	80% after deductible (max \$160)	80% after deductible (max \$160)	80% after deductible (max \$160)	80% after deductible (max \$160)
Employee Cost (full wellness credit)	Per Bi-Weekly Pay Period				
Employee Only	\$142.20	\$87.64	\$73.59	\$38.13	\$0.00
Employee + Dependent	\$370.88	\$237.48	\$205.87	\$126.10	\$0.00
Family (3 or more)	\$422.28	\$237.48	\$198.14	\$98.87	\$0.00
City Contribution to HSA	Annually (IRS Max Contribution Self-Only \$4,500/Family \$9,000)				
Employee Only	n/a	\$1,000.00	\$1,000.00	\$1,000.00	\$737.11
Employee + Dependent	n/a	\$2,000.00	\$2,000.00	\$2,000.00	\$360.58
Family	n/a	\$2,000.00	\$2,000.00	\$2,000.00	\$1,469.23

THE POOL

Transforming Your
Wellbeing Together



2027 Renewal Discussion

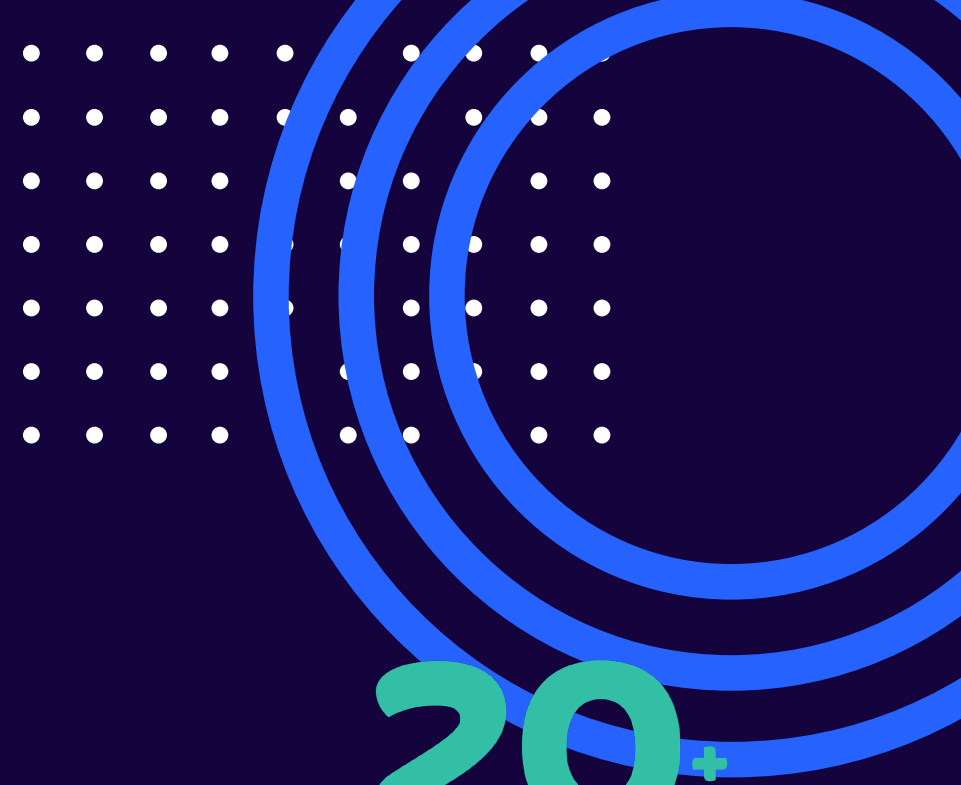
City of Zeeland

8/12/26



Contents

- 1 Feedback, Updates, and Survey Results
- 2 State of the Market
- 3 State of The Pool
- 4 State of Your Group
- 5 Renewal
- 6 Beyond Medical
- 7 Communication Resources
- 8 Calendar Review



20+
years
of trust and
transparency

Your Dedicated Gallagher Team



Mike Hagerty
Lead Consultant

Leads Gallagher team in execution of client's goals, provides guidance on strategies and best practices.



Leslie Nowaczyk
Service Consultant

Dedicated resource for day-to-day client needs. Leads all ongoing projects and acts as client advocate.



Renee Lowery
Client Manager

Additional support for client needs such as plan questions, eligibility issues, and claims resolution



Stronger Together

Guided by purpose, driven by collaboration, & connected across communities



Guiding Principals



Member-Focused

Enhance the experience and wellbeing of our members.



Value

Offer plans at the most competitive rate in the industry.



Trust

Become *the choice* public service health care solution in Michigan.

Committee Work

Executive

Leadership and strategic direction

Member Experience

Ensuring every member feels informed, supported, and seen.

Value

High-impact solutions that improve member health and make every dollar count.

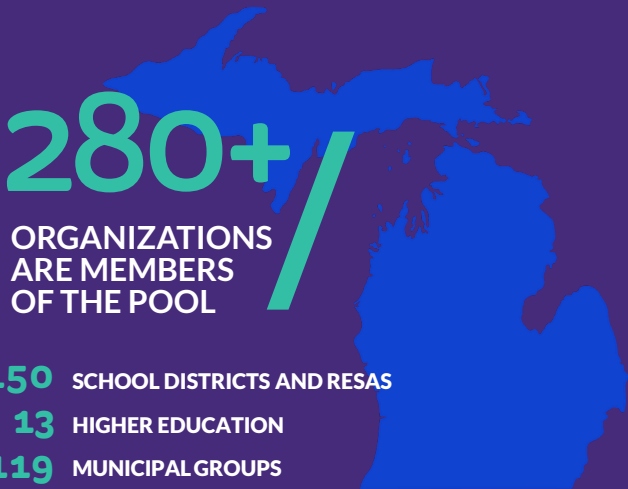
Strategic Initiatives

Shaping our long-term direction with high impact project oversight

Membership

Over 20 Years of Sustained Growth

Now covering 27,000+ members across MI



Member Feedback & Open Discussion

Board and Admin Survey

99%

Extremely satisfied or satisfied
with Service Team

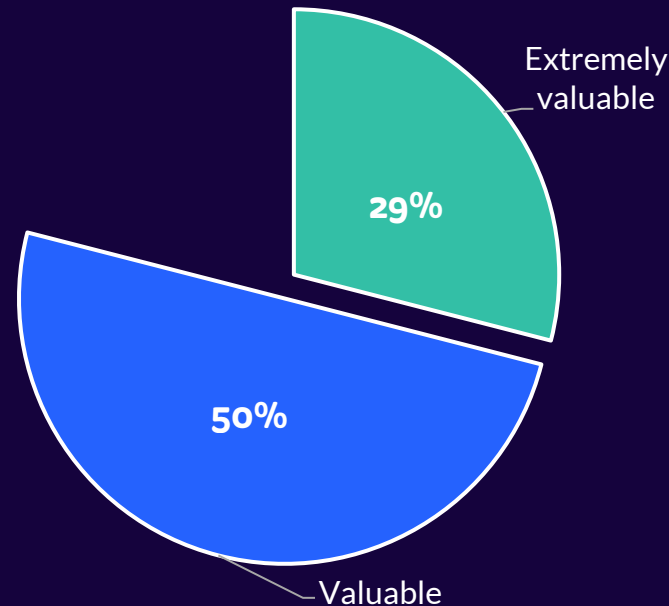
90%

- Feel Pool operations and initiatives align with the three pillars
- Feel The Pool focuses on member experience and inclusion

84%

- Feel The Pool provides timely and relevant communications to employees

When asked how valuable The Pool's free, added programs are:



What would you say is the one thing The Pool could improve the most?

- Assisting members with benefit enrollment education; education in smaller chunks
- PlanSource enhancements / improvements
- N/A; Happy with everything; unsure as it's a really solid program; I can't think of anything. **It's wonderful to be part of The Pool.**

Membership Survey

Immediate takeaways

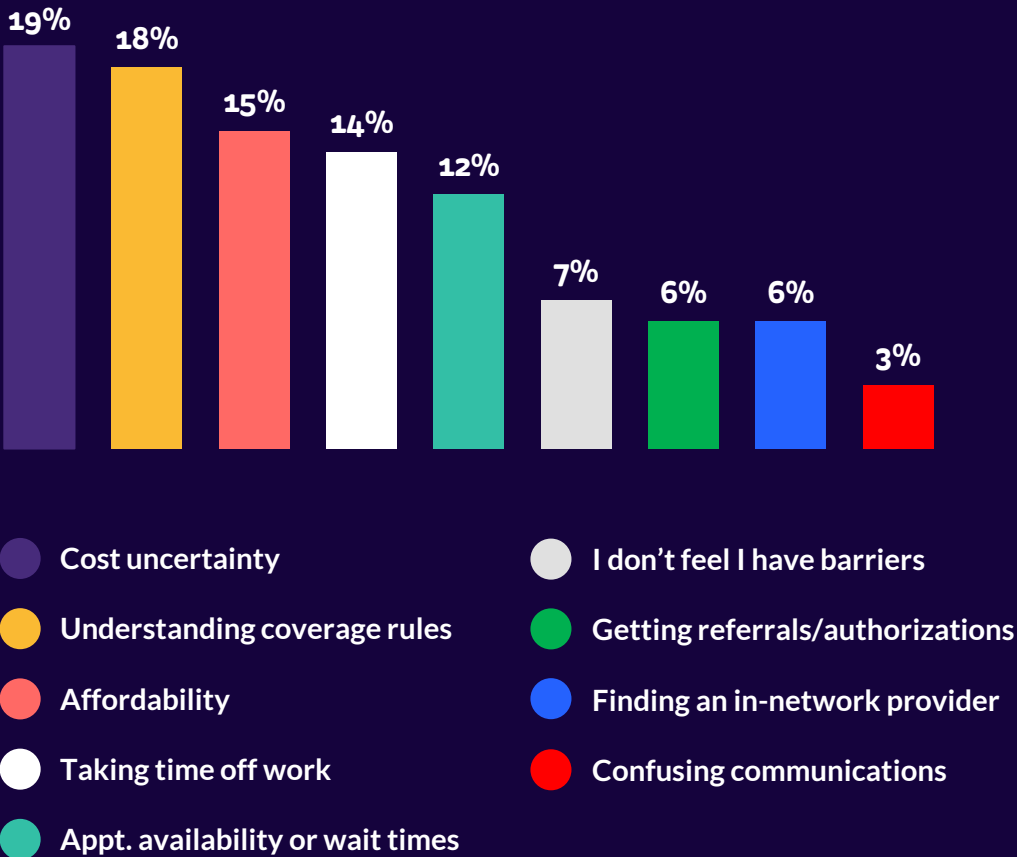
Rated using the efficacy index of 1-5: knowing what steps to take

Pool brand familiarity

Brand familiarity directly correlates with functional benefits understanding

- Members with high familiarity **2.6x** more likely to have taken action from Pool communications
- Program use **more than doubles** (48% vs. 20%) and are more likely to know where to access information (60% vs. 25%)
- **Higher** satisfaction score (3.85 vs. 3)

Survey responses: Barriers to care



State of The Market

State of the Health Care Market



Healthcare Costs Outpace Inflation

Premiums have risen 3.5x faster than inflation over the past 25 years, driven by two cost categories.



Medical

Hospital Care

The largest cost driver — 47% of every premium dollar.

Pricing Variation

Wide price gaps for the same service across hospitals.

Profit & Consolidation

70% of hospitals run 10%+ margins as systems consolidate.



Pharmacy

Specialty Drugs

High-cost specialty drugs are a growing pressure on plans.

340B & AI

340B pricing shifts and AI are reshaping pharmacy costs.

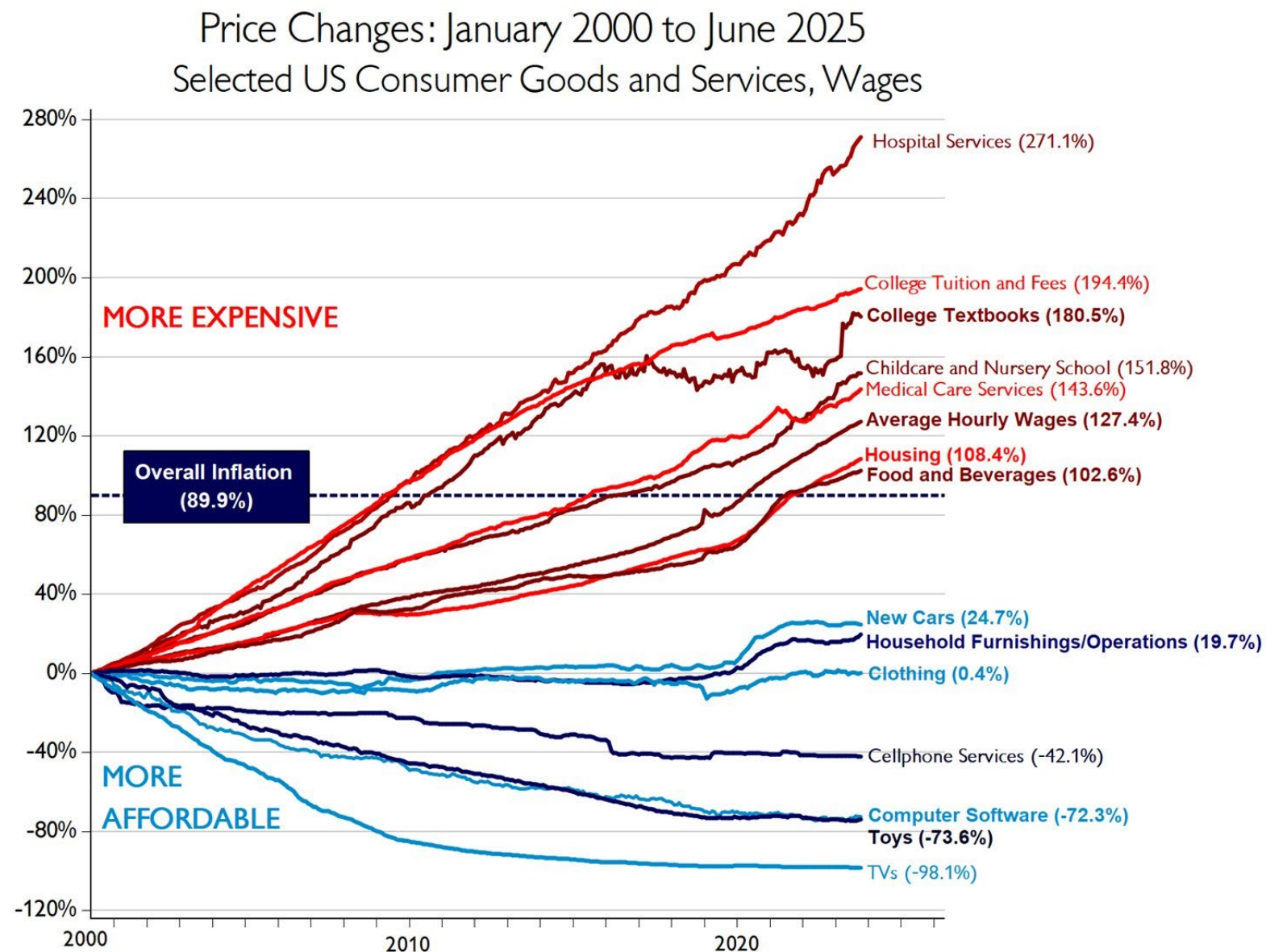
High-Cost Treatments

Gene therapy poses the largest future financial risk.

A 25-Year View of Rising Prices

Takeaway

Hospital and medical service costs have risen faster than nearly all other costs since 2000.



Updated PA 152 Calculation

2027 PA 152 Hard Cap
increased 3.0%.

Heath Care Inflation by Month and Year

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	CAP Calculation*	Effective Year
2014	2.1	2.3	2.2	2.4	2.8	2.6	2.6	2.1	2.0	2.1	2.5	3.0		
2015	2.6	2.3	2.5	2.9	2.8	2.5	2.5	2.5	2.5	3.0	2.9	2.6	2.5	
2016	3.0	3.5	3.3	3.0	3.1	3.5	3.9	4.9	4.9	4.3	4.0	4.1	3.3	
2017	3.9	3.5	3.5	3.0	2.7	2.7	2.6	1.8	1.6	1.7	1.7	1.8	3.4	
2018	2.0	1.8	2.0	2.2	2.4	2.5	1.9	1.5	1.7	1.7	2.0	2.0	1.9	
2019	1.9	1.7	1.7	1.9	2.1	2.0	2.6	3.5	3.5	4.3	4.2	4.6	2.0	2020
2020	4.5	4.6	4.7	4.8	4.9	5.1	5.0	4.5	4.2	2.9	2.4	1.8	3.3	2021
2021	1.9	2.0	1.8	1.5	0.9	0.4	0.3	0.4	0.4	1.3	1.7	2.2	3.7	2022
2022	2.6	2.4	2.8	3.2	3.7	4.5	4.8	5.4	6.0	5.0	4.2	4.0	1.3	2023
2023	3.1	2.3	1.5	1.1	0.7	0.1	-0.5	-1.0	-1.4	-0.8	0.2	0.4	4.1	2024
2024	1.0	1.4	2.2	2.6	3.1	3.3	3.2	3.0	3.3	3.3	3.1	2.8	0.2	2025
2025	2.6	2.9	2.7	2.7	2.5	2.8	3.4	3.3	3.3	3.3	2.9	3.1	2.9	2026
2026	3.3	3.4	-	-	-	-	-	-	-	-	-	-	3.0	2027

Single	\$8,180.35
Double	\$17,107.66
Family	\$22,310.11

In it Together



What The Pool is doing

Rx Cost Management

- Coupon optimization
- Rx management

Auditing

- Claim audits

Employee Resources

- Care navigation

Network and Plan Design

- Responsive plan menu

What you can do

Auditing

- Monthly enrollment audits

Rx Cost Management

- Employee education on Rx purchasing options

Employee Resources

- Promote care navigation benefits

Network and Plan Design

- Consider plan alternatives

20+
years
of trust and
transparency

State of The Pool

Value Drivers

Nine new strategies in 2026



Member Focused Programs

- FEDlogic
- Quantify Health
- Lantern
- Mayo Clinic Complex Care



Pharmacy Strategies

- Payer Matrix
- Scripta



Fixed Cost Management

- Blue Cross/Priority Health Administration Costs
- Stop Loss (Large Claim Protection) Costs

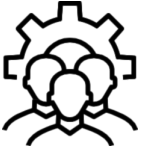


Rate Protection Strategy

- Recommended Formula Refresh

Supporting Members' Health

The Pool offers **FREE** programs to help members get the most value out of their benefits and find support where needed



Member-focused



High-cost infusion
treatment alternatives



Diabetes prevention,
support, and reversal



Federal & State
benefits access



Complex care
support



Diabetes
management



Virtual back, joint, &
muscle pain relief



On-demand expert
medical opinions



Maternity &
postpartum support

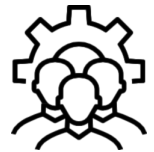


Breast cancer
screenings



Surgical concierge
program

Simplifying Navigation



Member-focused



Pool Member

Needing support with complex conditions, care needs, or health system navigation



Dedicated Care Nurses

Connect through inbound member calls or outbound outreach when a need is identified



Guide and Support

Nurse care managers educate and connect the member with resources based on their unique needs



One Number, Endless Resources

Stella's Nurses simplify The Pool's and broader healthcare ecosystem by navigating members to the resource they need, when they need it

Pool Connections 2026/2027

Board Meetings

Hosted in-person and virtual, the Executive Committee and Gallagher Team provides information on Pool financials and initiatives, as well as medical carrier and point solutions updates. The remaining scheduled Board meetings take place:

- **Wednesday, September 9, 2026** (in conjunction with Membership Summit)
- **Tuesday, December 1, 2026 @ 1pm**
- **Tuesday, March 9, 2027 @ 1 pm**

Your listed/presumed board member and alternate are: Tim Klunder / Karen Doyle

Poolside Series

Quarterly/as needed virtual meetings hosted by the Gallagher Team. Aimed to keep Board members informed of relevant marketplace changes or offerings.

As meetings are scheduled, invites are currently being sent to...

- citymgr@cityofzeeland.com
- KPlockmeyer@cityofzeeland.com; DTelgenhof@cityofzeeland.com

Dive-in Series

Financial Wellbeing – Aug.

- Focus on general personal finance. Speaker: Mercantile Bank / HSA vendor

Benefits Education – Sept.

- Insurance 101 – general terms and plan mechanics

Choosing the Right Plan – Oct.

- Comparing plans and maximizing value

Pool Renewal Process



The Pool's Executive Committee has worked with Gallagher to finalize a renewal recommendation for Board approval

Details on the recommendation will be brought to the Board at the Membership Summit on September 9, 2026

Pending approval – all financial slides illustrated are pending approval by Pool Board on September 9

Your 2027 Renewal

Pool Performance Post-COVID

Pool rate increase and loss ratio net position change last six years:

Year Ending 6/30	Rate change	Loss ratio	GLP Adj
2021	4.90%	94.8%	94.6%
2022	1.90%	102.3%	100.7%
2023	4.90%	100.8%	99.0%
2024	4.30%	105.5%	102.5%
2025	8.70%	104.5%	102.5%
2026	9.10%	*104.5%	104.5%

Note: Fiscal year is July 1 – June 30, rate change is January 1 – December 31

*forecasted

The Pool 2027 Medical Plan Renewal

Total Expected Costs:

\$564,331,105

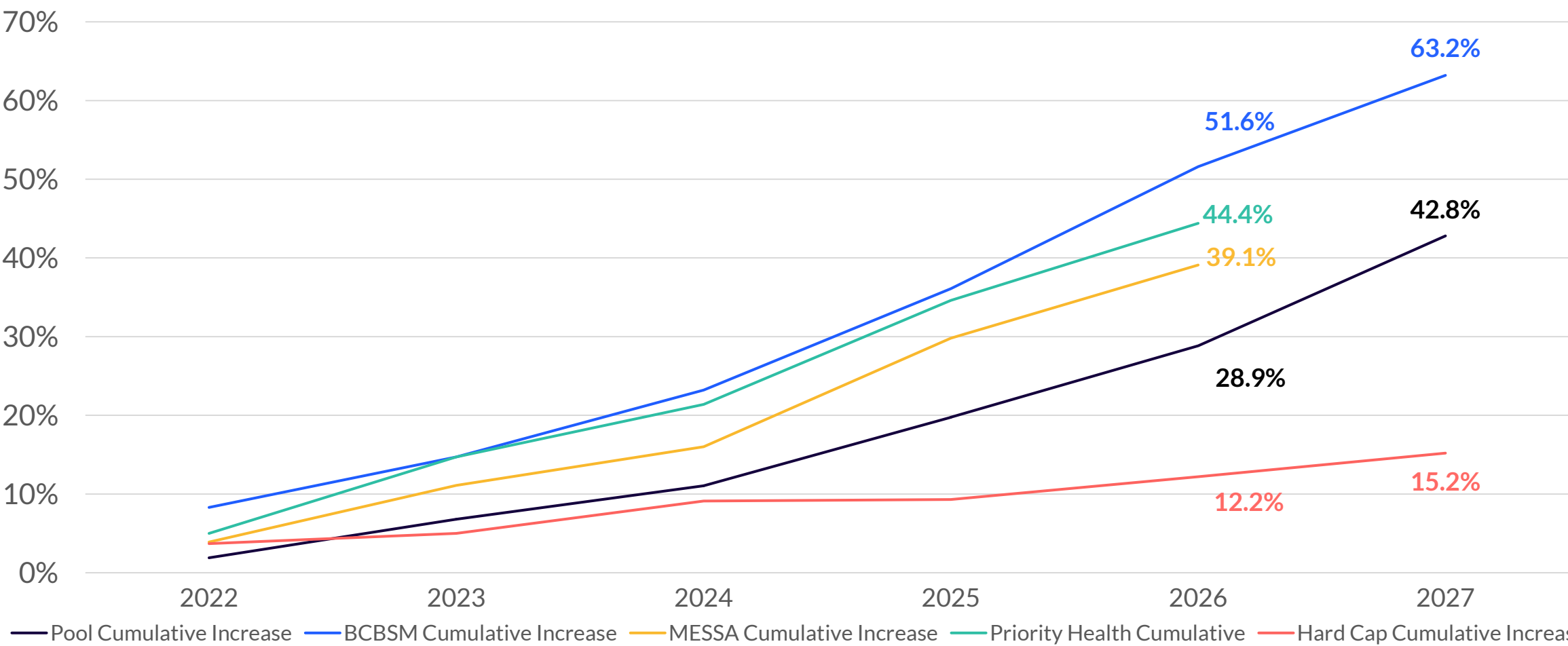
Overall Rate Increase to Meet Expected
Costs:

13.9%



MI Market Overview

Market options have far outpaced the increases in the PA 152 hard cap.



Note: Priority Health does not publish state-wide large group increases. Number illustrates Small Group increases filed with DIFS

Pool Renewal Comparison

Over a 5-year period comparing renewal and premium collected

	BCBS	Premium	Priority Health	Premium	The Pool	Premium
		\$186,327,025		\$186,327,025		\$186,327,025
2022	8.3%	\$201,792,168	5.0%	\$195,643,376	1.9%	\$189,867,238
2023	6.4%	\$214,706,867	9.7%	\$214,620,784	4.9%	\$199,170,733
2024	8.5%	\$232,956,951	6.7%	\$229,000,376	4.3%	\$207,735,075
2025	12.9%	\$263,008,397	13.2%	\$259,228,426	8.7%	\$225,808,026
2026	15.5%	\$303,774,699	9.8%	\$284,632,812	9.1%	\$246,356,557
2027	11.6%	\$339,012,564	9.8%	\$312,526,827	13.9%	\$280,600,118

	2027 Premium	Difference
Pool	\$280,600,118	
BCBS	\$339,012,564	\$56,934,306
Priority	\$312,526,827	\$30,448,570

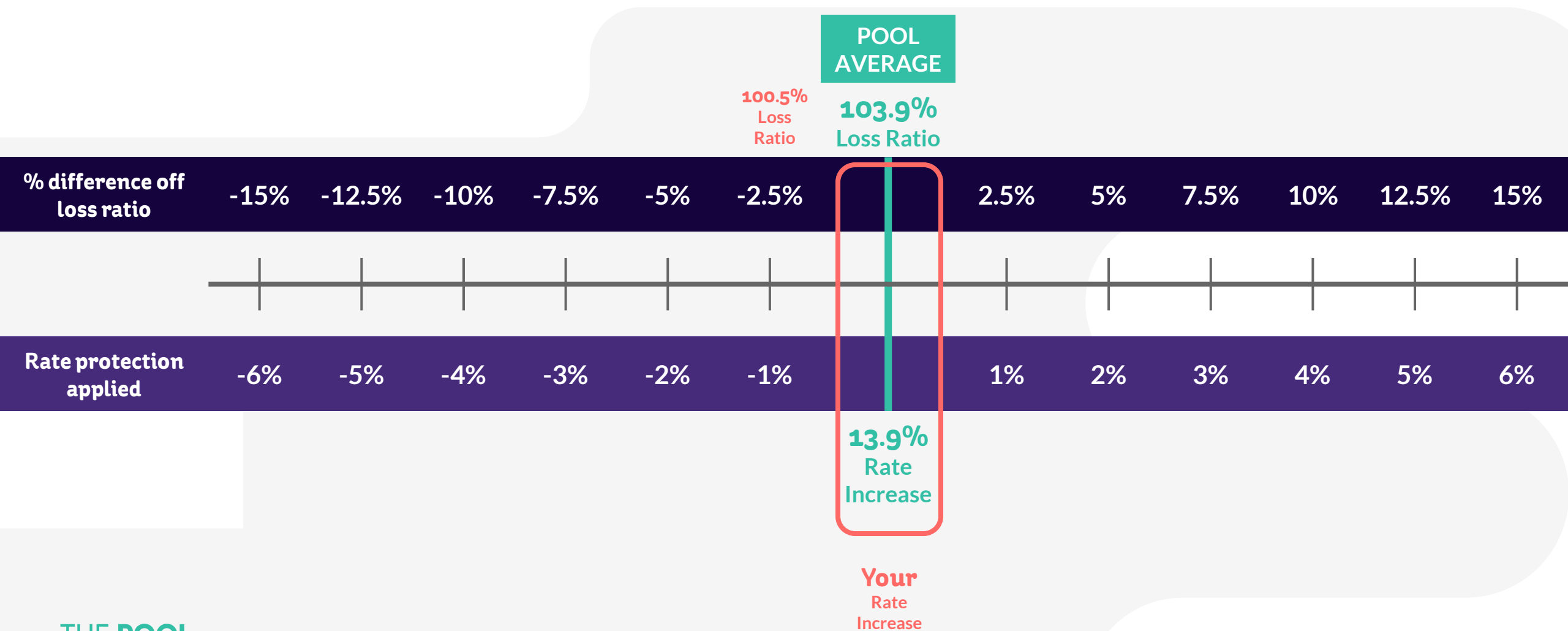
Your Financial History



	Year Ending (July - June)				
	2022	2023	2024	2025	2026
YTD Lives	800	847	866	892	797
Member Premium	\$1,153,263	\$1,219,610	\$1,280,191	\$1,353,684	\$1,267,115
Total Expense (Net of Rebate and Admin and S/L)	\$1,178,608	\$2,061,959	\$2,284,863	\$1,877,659	\$1,718,866
Addition to Surplus	-\$25,346	-\$842,350	-\$1,004,672	-\$523,975	-\$451,751
Plan Year Loss Ratio	102%	169%	178%	139%	136%
Rate Protection Calculation (May - April)					
Pool Avg Loss Ratio	98.3%	96.8%	102.4%	107.3%	103.9%
Member Large Claims Adjusted Loss Ratio	110.4%	89.4%	109.4%	108.9%	100.5%
Difference	12.1%	-7.4%	7.1%	1.6%	-3.4%
Rate Protection Impact	3.00%	-1.50%	1.50%	0.00%	-1.00%

*Expense including Fixed Costs and Rebates, 2026 data only through May

2027 Rate Protection through The Pool



Your Rate Renewal

2027 PA 152 Monthly Cap Amounts	
Single	\$675.70
Double	\$1,425.64
Family	\$1,859.18

2027 Renewal Prepared for City of Zeeland

Rates Effective January 1, 2027

Pool-Standard Renewal 13.9%

Rate Protection Impact 0%

Rate Adjustment 13.9%

Description			Benefits	Enrollment	2026 Premium Rate		2027 Premium Rate	
PRIORITY 250 PHZE1	PHZE1	Deductible:	\$250/\$500	6	Single	\$869.00	Single	\$989.79
		Coinsurance:	90%	4	Double	\$1,957.17	Double	\$2,229.22
		Rx Coverage:	\$10/20%/20%	9	Family	\$2,435.57	Family	\$2,774.11
PRIORITY HSA LEVEL PHZE2	PHZE2	Deductible:	\$1700/\$3400	1	Single	\$787.19	Single	\$896.61
		Coinsurance:	100%	0	Double	\$1,771.20	Double	\$2,017.40
		Rx Coverage:	\$10/\$40/\$80	1	Family	\$2,204.12	Family	\$2,510.49
PRIORITY HSA 2000 PHZE3	PHZE3	Deductible:	\$2000/\$4000	3	Single	\$743.39	Single	\$846.72
		Coinsurance:	100%	4	Double	\$1,672.63	Double	\$1,905.13
		Rx Coverage:	\$20/\$40/\$80/15%/25%	7	Family	\$2,081.34	Family	\$2,370.65
PRIORITY HSA 2000 PHZE4	PHZE4	Deductible:	\$2000/\$4000	5	Single	\$665.32	Single	\$757.80
		Coinsurance:	80%	5	Double	\$1,496.95	Double	\$1,705.03
		Rx Coverage:	\$10/20%/20%	19	Family	\$1,862.87	Family	\$2,121.81
PRIORITY HSA 3000 PHZE5	PHZE5	Deductible:	\$3000/\$6000	5	Single	\$634.73	Single	\$722.96
		Coinsurance:	80%	2	Double	\$1,428.13	Double	\$1,626.64
		Rx Coverage:	\$20/\$40/\$80	1	Family	\$1,777.23	Family	\$2,024.26



Value

Plan Design Opportunities

Plan Menu Best Practices

Designing a member-friendly plan menu

Why be mindful about the plan menu?

- ◆ Ease communication and education
- ◆ Minimize risk of adverse selection
- ◆ Reduce confusion and allow for better member decision-making
- ◆ Less administrative complexity

Employer Group Size	Typical Plans Options
Small under 50 employees	1-2
Mid-size 50-200 employees	2-3
Large 200+ employees	3-5

Examples of “true choice”

- ◆ Traditional PPO and HDHP Plans
- ◆ Plans with multiple design differences (*varying copays, deductibles, and/or coinsurance*)

Red Flags – Member Confusion Points

- ◆ Value and Enhanced versions of the same plan
- ◆ Plans with only one key difference (copay, deductible, coinsurance)
- ◆ BCBSM and Priority versions of the same plan

 City of Zeeland								
Package Code	PHZE1	PHZE2	PHZE3	PHZE4	PHZE5	PH01	PH02	PH06
Vendor	POOL	POOL	POOL	POOL	POOL	Alternative	Alternative	Alternative
Plan Name	PRIORITY HSA PHZE1s	PRIORITY HSA LEVEL PHZE2s	PRIORITY HSA 3000 PHZE3s	PRIORITY HSA 3000 PHZE4s	PRIORITY HSA 3000 PHZE5s	PRIORITY HSA 3000 PH01s	PRIORITY HSA 3000 PH02s	PRIORITY HSA 3000 PH06s
	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network
Individual Deductible	\$250	\$1,700	\$2,000	\$2,000	\$3,000	\$2,500	\$2,500	\$3,500
Family Deductible	\$500	\$3,400	\$4,000	\$4,000	\$6,000	\$5,000	\$5,000	\$7,000
Embedded or Agg deductible?			Embedded	Embedded		Aggregate	Aggregate	Aggregate
Coinurance (Insurance Payd)	90%	100%	100%	80%	80%	100%	80%	80%
Individual Coinurance Max	\$1,000	N/A	N/A	N/A	N/A	N/A	\$2,000	\$2,000
Family Coinurance Max	\$2,000	N/A	N/A	N/A	N/A	N/A	\$4,000	\$4,000
Individual Out of Pocket Max	\$2,500	\$2,700	\$3,000	\$3,000	\$4,000	\$4,500	\$4,500	\$5,500
Family Out of Pocket Max	\$5,000	\$5,400	\$6,000	\$6,000	\$8,000	\$9,000	\$9,000	\$11,000
Preventative Care	100%	100%	100%	100%	100%	100%	100%	100%
Online Visit	100%	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	80% after deductible	80% after deductible
Online Mental Health Visit	\$10 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Primary Care Physician Office Visit	\$10 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Specialist Office Visit	\$10 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Urgent Care Visit	\$30 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Emergency Room	\$50 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Chiropractic	\$10 copay, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	80% after deductible, limited to 12 visits PMPY	80% after deductible, limited to 12 visits PMPY	100% after deductible, limited to 24 visits PMPY	80% after deductible, limited to 24 visits PMPY	80% after deductible, limited to 24 visits PMPY
PT/OT/Speech combined	\$10 copay, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	80% after deductible, limited to 30 visits PMPY	80% after deductible, limited to 30 visits PMPY	100% after deductible, limited to 60 combined visits PMPY	80% after deductible, limited to 60 combined visits PMPY	80% after deductible, limited to 60 combined visits PMPY
Generic	\$10 copay	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible
Preferred Brand	80% after deductible (\$80 max)	80% after deductible (\$80 max)	80% after deductible (\$80 max)	80% after deductible (\$80 max)	\$40 copay after deductible	80% after deductible (\$80 max)	80% after deductible (\$80 max)	80% after deductible (\$80 max)
Non-Preferred Brand	80% after deductible (\$100 max)	80% after deductible (\$100 max)	80% after deductible (\$100 max)	80% after deductible (\$100 max)	\$80 copay after deductible	80% after deductible (\$160 max)	80% after deductible (\$160 max)	80% after deductible (\$160 max)
Preferred Specialty	80% after deductible (\$80 max)	80% after deductible (\$80 max)	80% after deductible (\$80 max)	80% after deductible (\$80 max)	\$40 copay after deductible	80% after deductible (\$80 max)	80% after deductible (\$80 max)	80% after deductible (\$80 max)
Non-Preferred Specialty	80% after deductible (\$100 max)	80% after deductible (\$100 max)	80% after deductible (\$100 max)	80% after deductible (\$100 max)	\$80 copay after deductible	80% after deductible (\$160 max)	80% after deductible (\$160 max)	80% after deductible (\$160 max)
Mandatory Mail	N	N	N	N	N	N	N	N
Mail Order Prescriptions (90 Days)	2x	2x	2x	2x	2x	2x	2x	2x
Private Duty Nursing	Not covered	Not covered	Not covered	Not covered	Not covered	100% after deductible	80% after deductible	80% after deductible
Wisdom Tooth Extractions	Not covered	Not covered	Not covered	Not covered	Not covered	Not Covered	Not Covered	Not Covered
Massage Therapy Benefit	Not covered	Not covered	Not covered	Not covered	Not covered	Not Covered	Not Covered	Not Covered
Monthly Premiums	Renewal	Renewal	Renewal	Renewal	Renewal	Alternative	Alternative	Alternative
Single	\$989.79	\$896.61	\$846.72	\$757.80	\$722.96	\$789.24	\$680.98	\$620.27
2-Person	\$2,229.22	\$2,017.40	\$1,905.13	\$1,705.03	\$1,626.64	\$1,773.51	\$1,532.19	\$1,395.59
Family	\$2,574.11	\$2,510.49	\$2,370.65	\$2,121.81	\$2,034.25	\$2,207.64	\$1,906.73	\$1,736.74
Capex Adjusted EE Contributions - Monthly								
Single	\$308.09	\$214.91	\$165.03	\$76.10	\$41.25	\$106.54	(\$0.72)	(\$61.43)
2-Person	\$803.58	\$591.76	\$479.49	\$279.39	\$201.00	\$347.88	\$106.55	(\$30.05)
Family	\$914.94	\$651.32	\$511.47	\$262.63	\$165.09	\$347.87	\$47.55	(\$122.44)
Capex Adjusted EE Contributions - Annual								
Single	\$3,697.14	\$2,579.96	\$1,980.30	\$913.24	\$495.14	\$1,278.48	(\$8.60)	(\$737.14)
2-Person	\$9,642.94	\$7,101.10	\$5,753.85	\$3,352.65	\$2,412.02	\$4,174.51	\$1,278.60	(\$360.09)
Family	\$10,979.25	\$7,815.80	\$6,137.65	\$3,151.60	\$1,981.07	\$4,174.39	\$570.60	(\$1,469.29)
Enrollment								
Single	6	1	8	0	5			
2-Person	4	0	9	0	2			
Family	9	1	27	0	1			
Total								
Estimated Monthly	\$39,823	\$3,407	\$97,927	\$0	\$8,892	\$0	\$0	\$0
Estimated Yearly	\$477,872	\$40,884	\$1,175,128	\$0	\$106,708	\$0	\$0	\$0
Estimated Yearly Change \$								
Estimated Yearly Change %								

Revised on dated 08/10/2025

2027 PA 152 Monthly Cap Amounts	
Single	\$675.70
Double	\$1,425.64
Family	\$1,859.18

[City of Zeeland Alternatives2 2027.pdf](#)



Member-focused

Engagement Strategies

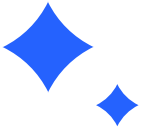
Communications Updates

Monthly email tracking for open rates and engagement

	Topic	Pool	Your Org.
Jan.	PriorityGPS – PH enrolled only	46%	37%
Feb.	Healthy Heart Tips	42%	32%
March	Membership Survey	38%	30%
April	Take What you Need: Wellbeing campaign email 1	41%	34%
May	Wellbeing campaign email 2	46%	33%
	Wellbeing campaign email 3	37%	28%
June	Wellbeing campaign email 4	40%	31%
	Wellbeing campaign email 5	39%	25%
July	Stella Health Announcement	40%	29%



2026-27 Comms Calendar & Content



Themes provided below serve as a resource for crafting engaging content for monthly employee communications and outreach

July '26	August	September	October	November	December
Sun safety	Back to school / preventive care Pool: EE learning op - Financial wellbeing	Pain Awareness Month Pool: EE learning op - Benefits 101	Breast Cancer Awareness Month Pool: EE learning op - Choosing the right plan	National Diabetes Month Social Wellbeing	Year in Review/Take time to unplug and celebrate Mindfulness and stress management

January '27	February	March	April	May	June
New year, new habits	Heart health and connection National Cancer Prevention Awareness Month	National Nutrition Month Benefits suite reminder	Stress Awareness National Move More Month	Mental Health Awareness Month	Financial Wellness Month / Money mindfulness
Pool: Financial wellness campaign			Pool: Mental health campaign		

July	August	September	October	November	December
Sun safety	Back to school / preventive care	Pain Awareness Month	Breast Cancer Awareness Month	National Diabetes Month Social Wellbeing	Year in Review/Take time to unplug and celebrate Mindfulness and stress management
Pool: Understanding benefits / know where to go campaign				Pool: Benefits and resources reminders	

Communication Resources

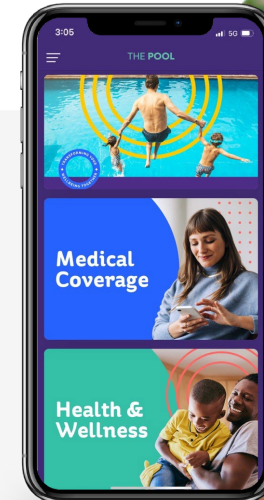
Employee Resources

- Dive in Series: Pool employee learning sessions
- Targeted org. communications based on data claims
- Pool benefit guides and OE presentation decks
- Brainshark health education videos
- One-off Pool emails & App notifications



Employer Resources

- Crafted Communication calendar and plug and play content
- Compliance calendar
- Board newsletters
- Poolside Series



Next Steps

Next Steps

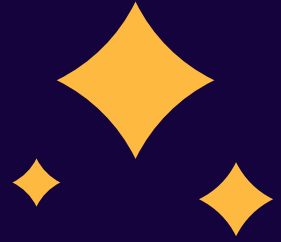
**Updates to Board
member /
contacts**

Plan alternatives

**Communication
and/or Open
Enrollment
support**

**Other
questions?**





Thank you.

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is provided with the understanding that the publisher is not engaged in rendering legal, accounting or other professional service. If legal advice or other expert assistance is required, the services of a competent professional person should be sought.

2027 Renewal Discussion

Western Michigan Health Insurance Pool, 300 Ottawa Ave NW Suite 301, Grand Rapids, MI 49503



20 +
years
of trust and
transparency



21 South Elm Street • Zeeland, Michigan 49464 • (616) 772-6400 • FAX (616) 772-5352

INTEROFFICE MEMORANDUM

TO: Mayor Van Dorp and City Council Members

FROM: Kevin Plockmeyer, Interim City Manager

SUBJECT: Wellness Program Modifications

DATE: October 15, 2026

CC: City Council Work Study and Action Items Agenda October 19, 2026

BACKGROUND

The City's Wellness Program has been in place for more than a decade and was originally designed to encourage employees and spouses to participate in health-related activities through a point-based incentive program. The current program is directly tied to the amount employees contribute toward their health-insurance premiums. After the City determines the employee contribution under the PA 152 hard-cap methodology, an additional wellness amount is added to the employee's bi-weekly premium contribution. The employee can then reduce or eliminate that additional amount by earning wellness credits through participation in the program.

For employees with single health-insurance coverage, up to \$20 is added to the employee's bi-weekly contribution, which equates to a maximum of \$520 annually. For employees with two-person or family coverage, up to \$30 is added to the bi-weekly contribution, or a maximum of \$780 annually. The additional \$10 available for two-person and family coverage reflects the wellness credit associated with an eligible spouse.

An employee who earns the full available wellness credit effectively has the entire additional wellness amount removed from his or her health-insurance contribution. An employee who earns only a portion of the available credit continues to pay the portion that was not earned. As a result, the current wellness program functions both as an incentive for participation and as an additional employee contribution for employees and spouses who do not earn the full available credit.

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Employees earn those credits through activities completed using a third-party wellness platform and through periodic biometric screenings. The third-party platform accounts for approximately 65% of the available points, while the periodic biometric screenings account for approximately 35%.

As part of the review of the City's 2027 health-insurance renewal, staff also evaluated whether this structure continues to provide the best value for employees and the City. This review is particularly relevant for 2027 because employees are already facing significant increases in their underlying health-insurance contributions as a result of the difference between the City's 13.9% renewal and the 3.0% increase in the PA 152 hard cap.

The City currently spends approximately \$10,000 to \$12,000 annually for third-party administration of the Wellness Program and participation in the program has also been relatively limited. In 2025, approximately 33% of eligible employees received some wellness credit, while approximately 33% earned the full available credit, and the remaining 33% earn no wellness credit. Participation during 2026 has followed a similar pattern.

Staff's review also identified limitations in evaluating the effectiveness of the current structure. The third-party administrator has access to limited health information, and the information collected through the program does not provide the City with a reliable means of measuring whether the program is meaningfully improving employee health outcomes. Given the participation levels, administrative cost, and difficulty measuring program effectiveness, staff believes it is appropriate to transition away from the current third-party, point-based model.

2027 TRANSITION

Staff does not recommend eliminating the wellness benefit without providing employees with a reasonable transition. For 2027, the proposed approach would provide employees with one-half of their existing wellness credit regardless of 2026 participation. The remaining one-half would be based on the wellness credit actually earned by the employee during 2026. This approach recognizes employees who participated in the existing program while also providing additional financial assistance to employees during a year in which health-insurance contributions are increasing significantly. Beginning with the 2027 plan year, the City would discontinue the third-party wellness platform and associated administrative expense.

We would then envision phasing out the credit program fully in 2028 because we will do away with the points/credit system in 2027.



WELLNESS REIMBURSEMENT PROGRAM

As part of the transition, staff is also recommending creation of a new Wellness Reimbursement Program. The intent of the reimbursement program is to provide employees with greater flexibility to select wellness activities that are meaningful to them and their families rather than requiring participation in a prescribed point system.

Employees actively enrolled in a City health-insurance plan would be eligible for reimbursement of qualifying wellness expenses up to:

- \$260 per calendar year for employees with single coverage; and
- \$390 per calendar year for employees with dependent coverage.

Employees with dependent coverage may use the reimbursement benefit for qualifying expenses incurred for themselves, their covered spouse, or covered dependents. Eligible expenses may include items such as gym or recreation-center memberships, fitness classes, exercise programs, wellness-oriented events, personal training, certain wellness equipment, mindfulness or stress-management programs, nutrition education, and other qualifying wellness activities.

The reimbursement policy also establishes eligibility standards, documentation requirements, annual reimbursement limits, and safeguards to ensure that reimbursements are limited to legitimate out-of-pocket wellness expenses. For Council's reference a copy of the Wellness Policy and Reimbursement Program are attached to this memo.

PROGRAM PHILOSOPHY AND ADMINISTRATION

The proposed program represents a shift in the City's wellness philosophy. Rather than attempting to prescribe specific wellness activities or measure employee participation through a third-party point system, the new approach provides employees with greater flexibility to determine which qualifying activities are most beneficial to them and their families.

The proposed reimbursement structure will, however, require additional internal administration. Human Resources will be responsible for reviewing reimbursement requests, confirming that expenses meet the policy requirements, maintaining supporting documentation, and coordinating reimbursement processing throughout the year. As the program is implemented, staff will work to establish a streamlined reimbursement process that is easy for employees to understand while minimizing unnecessary administrative steps. This may include standardized reimbursement forms, clear documentation requirements, periodic

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reimbursement processing, and advance guidance for expenses where eligibility may not be immediately clear.

Staff expects there will be some learning during the first year of implementation and intends to monitor both employee participation and the administrative workload. If adjustments are needed to improve the process while maintaining appropriate financial controls, staff will bring those changes forward. The intent is not to fully offset the increase in employee health-insurance costs. Rather, the proposed changes redirect existing wellness resources toward a benefit that provides employees and their families with greater flexibility in how those resources are used.

FINANCIAL IMPACT

Under the current structure, the maximum annual wellness-credit amount is approximately \$56,420. Based on current participation, employees are earning approximately \$32,136 of those credits, resulting in approximately \$24,284 of additional employee health-insurance contributions associated with credits that are not earned. After considering the approximately \$12,000 annual third-party administrative cost, the existing structure provides an estimated net financial benefit to the City of approximately \$12,284 annually.

Under the proposed 2027 transition, providing one-half of the wellness credit regardless of participation is estimated to provide employees with approximately \$12,142 in additional health-insurance credits. Eliminating the third-party administrator saves approximately \$12,000 annually, resulting in a relatively budget neutral proposition.

The maximum potential annual cost of the new Wellness Reimbursement Program, based on current health-insurance enrollment, is estimated at approximately \$28,210. Actual reimbursement costs will depend on employee participation and utilization of the new benefit. When considering the net financial benefit of the existing wellness program and the maximum potential benefit of the new program, the total “cost” to the City would be approx. \$40,000.

Staff recognizes that the proposed reimbursement program represents an additional cost to the City. However, we believe there is value in redirecting a portion of our wellness resources toward a benefit that allows employees to pursue wellness in ways that are more meaningful to their individual circumstances. The City has limited ability to directly control broader health-insurance cost trends, but staff believes it is appropriate to make a good-faith effort to positively influence the areas we can affect. Providing employees with greater flexibility to invest in fitness, nutrition, mental well-being, preventive activities, and other qualifying wellness expenses may help support healthier behaviors at the individual and family level.

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PERSONNEL COMMITTEE REVIEW

The Personnel Committee reviewed the proposed Wellness Program changes at its October 15, 2026 meeting. The Committee reviewed the existing program structure, participation levels, administrative costs, proposed 2027 transition, Wellness Reimbursement Program, and anticipated financial impact. Following its review, the Personnel Committee recommended approval of the proposed Wellness Program changes and adoption of the Wellness Reimbursement Program.

RECOMMENDATION

Staff and the Personnel Committee recommend that City Council approve the proposed Wellness Program changes effective for the 2027 plan year.

This recommendation includes:

- phasing out the existing third-party, point-based Wellness Program;
- providing one-half of the existing wellness credit to employees for 2027 regardless of participation and providing the remaining one-half based on wellness credits earned during 2026;
- discontinuing the third-party wellness administrator;
- adopting the Wellness Reimbursement Program;
- establishing annual reimbursement limits of \$260 for single coverage and \$390 for employee-plus-dependent coverage; and
- authorizing Human Resources to administer the Wellness Reimbursement Program in accordance with the approved policy.

Staff believes the proposed approach provides a more flexible and meaningful wellness benefit while redirecting existing wellness resources toward employees in a more direct manner. This process also transitions employees to paying for the true cost of their health insurance over and above the hard cap. Staff will continue to evaluate the administrative process during the first year to ensure the program operates efficiently and with appropriate financial controls.



Kevin Plockmeyer, Interim City Manager

Employee Wellness Policy

The City of Zeeland is committed to supporting the health, well-being, and overall quality of life of its employees. The purpose of this policy is to establish a workplace wellness program that encourages employees to make healthy lifestyle choices, maintain a healthy work-life balance, and utilize resources that support physical, emotional, financial, and social well-being.

The City recognizes that employees have different health needs, interests, abilities, and personal circumstances. Participation in wellness activities is intended to be supportive and educational and is not a condition of employment.

This policy applies to all eligible City employees. Specific wellness programs, activities, incentives, or benefits may have additional eligibility requirements, which will be communicated separately.

Wellness Program

The City may offer or support wellness initiatives designed to promote employee well-being. All City-sponsored wellness programs and activities must be approved by Human Resources in advance.

Wellness initiatives may include, but are not limited to:

- Health and wellness education and informational resources.
- Physical activity and fitness opportunities.
- Preventive health and wellness activities.
- Mental and emotional well-being resources.
- Stress management and work-life balance resources.
- Financial wellness education.
- Nutrition and healthy lifestyle education.
- Wellness challenges, events, or activities.
- Employee Assistance Program (EAP) resources.

The City may modify, add, or discontinue wellness programs based on employee needs, participation, available resources, and organizational priorities.

Participation in City-sponsored wellness activities is voluntary unless otherwise required by law or a specific benefit plan.

Wellness Incentives

The City may offer incentives to encourage participation in designated wellness activities. Incentives may include, but are not limited to:

- Wellness-related prizes or recognition.
- Participation-based rewards.
- Educational opportunities.
- Wellness-related events or activities.
- Reimbursement for eligible costs associated with employee-initiated wellness activities. *See Appendix I-Wellness Reimbursement Program for my details.*
- Other incentives approved by the City.

Any wellness incentive program will be communicated to employees in advance and will identify applicable eligibility requirements, participation requirements, reimbursement limits, and deadlines.

Wellness incentives are intended to encourage participation and will not require employees to disclose unnecessary personal health information.

Privacy and Confidentiality

The City respects the privacy of employee health and wellness information. When wellness activities involve health information, the City will handle such information in accordance with applicable federal and state laws and the requirements of any applicable health plan or wellness provider.

Individual health information obtained through a health plan, healthcare provider, or third-party wellness provider will not be used by the City for employment decisions.

Administration

Human Resources is responsible for administering the City's employee wellness program and coordinating wellness initiatives with appropriate departments, benefit providers, and outside resources.

Human Resources may establish program guidelines, participation requirements, reimbursement procedures, and other administrative requirements necessary to implement individual wellness initiatives.

Employees should contact Human Resources with questions regarding wellness programs, eligibility, reimbursement, accessibility, accommodations, or related employee benefits.

Wellness participation does not replace professional medical, mental health, financial, or other professional advice.

In the event of a conflict between this policy and an applicable collective bargaining agreement, benefit plan document, or law, the applicable agreement, plan document, or law will govern.

Wellness Reimbursement Program

The Wellness Reimbursement Program is intended to provide employees with flexibility to choose wellness activities that are meaningful and appropriate to their individual interests and circumstances. All reimbursements are subject to the eligibility requirements, annual limits, documentation standards, and other provisions of this policy.

ELIGIBILITY and ANNUAL REIMBURSEMENT LIMITS

Employees actively enrolled in the City of Zeeland Health Insurance plans are eligible for reimbursement per calendar year for qualifying wellness expenses.

Annual reimbursement Limits are based on health insurance Enrollment Type:

- Single coverage eligible for up to \$260 per calendar year
- Employee + dependent(s) coverage eligible for up to \$390 per calendar year

Employees enrolled in employee plus dependent(s) coverage may use their reimbursement benefit for qualifying wellness expenses incurred for themselves, their covered spouse, or covered dependents.

Family memberships and other family-oriented wellness expenses may qualify when their purpose is physical fitness, wellness, or another eligible activity under this policy.

This annual reimbursement maximum:

- Is available on a calendar-year basis.
- Does not carry over from one calendar year to the next calendar year.
- Applies to the total annual amount reimbursed during the calendar year regardless of the different types of activities
- Is limited to an employees' actual out-of-pocket expense after discounts, rebates, credits, insurance payments, employer benefits, or other reimbursements.

Employees must be actively employed by the City and enrolled in an eligible City health insurance plan when the expense is incurred and when the reimbursement is requested.

Eligible Wellness Activities and Expenses

The following categories provide examples of expenses that may qualify for reimbursement. The examples are intended as general guidelines and are not an exhaustive list.

Physical Fitness and Recreation

- Gym, fitness center, or recreation center membership where the primary purpose of the membership is physical fitness or wellness.
- Fitness classes (yoga, Pilates, aerobics, cycling, etc)
- Swimming or aquatic fitness programs.
- Exercise or structured fitness programs.
- Personal training sessions.
- Registration fees for organized wellness-oriented recreational events (5K's, Triathlons, etc.)

Mindfulness and Mental Well-Being

- Meditation or mindfulness classes.
- Stress-management programs.
- Wellness or resilience classes.
- Approved wellness workshops or educational programs.

- Other structured activities specifically designed to promote mental or emotional well-being.

Nutrition and Healthy Lifestyle

- Nutrition education programs or classes.
- Registered dietitian or nutrition counseling, when not otherwise covered by an applicable health plan.
- Healthy cooking or nutrition classes.
- Weight-management or lifestyle-improvement programs that emphasize healthy behaviors rather than products, medications, or supplements.

Wellness Equipment

The City may reimburse wellness-related equipment when the equipment is reasonably related to an eligible physical fitness or wellness activity. Examples may include:

- Exercise or fitness equipment for at home use.
- Resistance bands, weights, or similar fitness equipment for at home use.
- Fitness watch or trackers when primarily used to support health or fitness tracking.

Financial Wellness

The City may reimburse reasonable fees for approved financial wellness education or programs, such as:

- Financial planning or financial wellness seminars.
- Budgeting or financial education programs.
- Retirement or investment education programs that are not otherwise provided by the City or retirement plan.

Non-Eligible Expenses

Common expenses that are not eligible for reimbursement include:

- Alcohol or tobacco products.
- Vitamins, supplements, or other nutritional products.
- Prescription or over-the-counter medications.
- Medical expenses covered by health insurance or other benefits.
- Medical treatment or services, unless specifically approved as part of a City-sponsored wellness program.
- Personal care or cosmetic services.
- Investment purchases, financial account contributions, taxes, penalties, interest, or other personal financial expenses
- Spa treatments, massages, or similar services unless specifically approved as part of a designated wellness program.
- Clothing, shoes, or general apparel.
- General-purpose electronics, including phones, tablets, computers, televisions, headphones, earbuds, gaming systems, and similar devices.
- General household equipment or furniture.
- Travel, lodging, meals, or transportation expenses, unless specifically approved for a City-sponsored wellness activity.
- Items whose primary purpose is entertainment, transportation, general recreation, or household use do not qualify examples include watercraft, motorized equipment, hunting or fishing equipment, and game equipment.

- Memberships or expenses primarily intended for entertainment or social purposes.
- Gift cards or cash-equivalent purchases.
- Shipping, delivery, installation, extended warranties, service plans, financing charges, and unrelated accessories.
- Expenses incurred primarily for individuals who are not an employee or a covered spouse or dependent.
- Expenses reimbursed or paid through another employer benefit, insurance program, rebate, credit, or other source.
- Expenses that Human Resources determines are inconsistent with the purpose of the Wellness Reimbursement Program.

The examples are intended as general guidelines and are not an exhaustive list.

Returns, Refunds, Cancellations, and Credits

Employees must notify Human Resources of any refund, return, rebate, credit, cancellation, or other recovery related to an expense already reimbursed by the City. Any related City reimbursement must be repaid to the City.

Reimbursed items may not be purchased for the purpose of resale or financial gain.

Reimbursement Process

Employees seeking reimbursement must submit:

1. A completed Wellness Reimbursement Request;
2. An itemized receipt or other acceptable documentation showing the date, amount, and nature of the expense; and
3. Any additional documentation reasonably requested by Human Resources.

Requests should be submitted within 60 days of the expense and no later than January 31 of the following calendar year for expenses incurred during the prior year.

If an annual fee is paid upfront (e.g., \$360 for a yearly gym membership), the employee may only request reimbursement on a monthly basis for the prorated amount ($\$360 \div 12 \text{ months} = \$30 \text{ monthly}$).

Reimbursement will be processed through the City's normal payroll or accounts payable procedures, as applicable.

Purchases must be supported by verifiable documentation and generally made through an established business, organization, or qualified service provider. Private-party purchases, person-to-person transactions, and cash transactions without verifiable documentation require advance written approval from Human Resources. If employment or eligible City health-insurance coverage ends, future portions of a prepaid membership or subscription are not eligible for reimbursement.

If an annual membership, subscription, or other recurring fee is paid in advance, reimbursement will be limited to the portion attributable to the employee's period of eligibility.

Advanced Approval

Employees should obtain advance written approval from Human Resources before making an unusual or significant equipment purchase, a private-party purchase, or another expense where eligibility is unclear.

Advance approval confirms that the type of expense is generally eligible, but reimbursement remains subject to the annual limits, documentation requirements, continued eligibility, and other provisions of this policy.

Errors and Misuse

Employees are expected to submit complete and accurate reimbursement requests. If an error or missing documentation is identified, Human Resources will work with the employee to correct the request.

Intentional misuse of the program may include falsifying documentation, seeking duplicate reimbursement, failing to report a refund, purchasing reimbursed items for resale, misrepresenting who incurred or used an expense, or deliberately attempting to circumvent program requirements.

Intentional misuse may result in denial or recovery of reimbursement, revocation of future reimbursement eligibility, and appropriate corrective or disciplinary action in accordance with City policies.

Program Administration

Human Resources will administer the Wellness Reimbursement Program and may establish reasonable administrative procedures to implement this policy.

Because wellness products and services continually change, the examples in this policy are intended as practical guidelines and are not an exhaustive list of eligible expenses. Human Resources will apply the policy consistently and determine whether an expense meets the program's intent and requirements. Employees are encouraged to request clarification before making an expense when eligibility is uncertain.

Program Changes

The City reserves the right to modify reimbursement amounts, eligible expenses, documentation requirements, or other program provisions each calendar year, subject to applicable collective bargaining agreements, benefit plan requirements, and applicable law.



21 South Elm Street • Zeeland, Michigan 49464 • (616) 772-6400 • FAX (616) 772-5352

INTEROFFICE MEMORANDUM

TO: Mayor Van Dorp and City Council Members

FROM: Kevin Plockmeyer, Interim City Manager

SUBJECT: Health/RX Insurance Funding Policy Update

DATE: October 15, 2026

CC: City Council Work Study and Action Items Agenda October 19, 2026

BACKGROUND

Appendix G of the City's Employee Handbook establishes the funding policies associated with employee health, prescription drug, and dental coverage. The Appendix is updated periodically to reflect changes in the City's health-insurance plans, HSA contributions, and related employee-benefit practices. With the proposed 2027 health-insurance plan changes, Appendix G needs to be updated so the Employee Handbook accurately reflects the benefit structure effective January 1, 2027.

PROPOSED 2027 UPDATES

The proposed revisions to Appendix G primarily reflect the health-insurance plan and HSA contribution changes recommended for 2027. The revisions include:

- Updating the effective date of Appendix G to January 1, 2027.
- Removing the existing \$1,700 single/\$3,400 family HSA plan, which will no longer be offered.
- Retaining the existing \$2,000 single/\$4,000 family HSA plan with the City HSA contribution of \$1,000 for single coverage and \$2,000 for two-person or family coverage.
- Adding the two new \$2,500 single/\$5,000 family HSA plan options. Both plans will use the City HSA contribution of \$1,000 for single coverage and \$2,000 for two-person or family coverage.

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- Updating the City's highest-deductible HSA option to the \$3,500 single/\$7,000 family plan. Under the proposed funding approach, this plan will be structured so that employees have a zero or near-zero health-insurance premium contribution, with the City's HSA contribution determined annually based on the remaining room available under the PA 152 hard cap.
 - Maintaining the City's existing practice of providing dental insurance to active employees without an employee premium contribution.
 - Maintaining the current \$2,500 annual payment for eligible employees who elect to opt out of City health, prescription drug, and dental coverage.

PERSONNEL COMMITTEE REVIEW

The Personnel Committee reviewed the proposed 2027 health-insurance structure and related funding policies at its October 15, 2026 meeting. As part of that review, the Committee considered the proposed health-insurance plan lineup, HSA contribution structure, employee funding approach, and health-insurance opt-out payment. The Personnel Committee recommended approval of the proposed 2027 benefit structure and corresponding updates to Appendix G.

RECOMMENDATION

Staff and the Personnel Committee recommend that City Council approve the proposed revisions to Appendix G of the Employee Handbook effective January 1, 2027.

Kevin Plockmeyer, Interim City Manager

Appendix G - Funding Policies for Full-Time Employee Health/Rx/Dental Coverage

January 1, 2026

- Employees that are eligible for health insurance that elect the Priority Health 90/70 PPO Versatile Plan through the Western Michigan Health Insurance Pool will pay the premium above the state mandated hard cap.
- Employees that are eligible for health insurance that elect a Priority Health H.S.A. Plan with a ~~\$2,500~~^{\$1,700} deductible for single coverage or ~~\$5,000~~^{\$3,400} deductible for two-person or family coverage through the Western Michigan Health Insurance Pool will pay the premium plus the employer H.S.A. contribution amount above the state mandated hard cap. Employees that elect this coverage will receive ~~\$1,000~~^{\$625} toward their H.S.A. for single coverage or ~~\$2,000~~^{\$1,250} for two-person or family coverage. The amount placed into an employee's H.S.A. will be pro-rated for an employee that starts health coverage after January 1.
- Employees that are eligible for health insurance that elect Priority Health H.S.A. Plan with a \$2,000 deductible for single coverage or \$4,000 deductible for two-person or family coverage through the Western Michigan Health Insurance Pool will pay the premium plus the employer H.S.A. contribution amount above the state mandated hard cap. Employees that elect this coverage will receive \$1,000 toward their H.S.A. for single coverage or \$2,000 for two-person or family coverage. The amount placed into an employee's H.S.A. will be pro-rated for an employee that starts health coverage after January 1.
- Employees that are eligible for health insurance that elect Priority Health H.S.A. Plan with a \$3,500 deductible for single coverage or ~~\$67,000~~ deductible for two-person or family coverage through the Western Michigan Health Insurance Pool will not have an employee contribution amount for health insurance IF the plan's premium amount is below the state mandated hard cap. If the plan's premium is above the state mandated hard cap, employees will pay the premium above the state mandated hard cap. If the plan's premium is below the state mandated hard cap, the difference between the state mandated hard cap and the plan premium (determined annually) will be deposited into an employees' H.S.A. account. The amount placed into an employee's H.S.A. will be pro-rated for an employee that starts health coverage after January 1.
- Wellness Plan provisions will remain as approved by City Council on June 2, 2011 or as amended by City Council thereafter. Employee Wellness Plan contribution credits not earned by the employee and/or spouse will be added to the employee premium contribution above the state mandated hard caps.
- There is no employee contribution for dental coverage for active employees.
- Employees that elect to opt-out of health/Rx and dental coverage will be paid \$2,500 per year in lieu of taking the coverage from the city. The \$2,500 will be distributed over one year in equal installments with the employees' regular bi-weekly check.

Part-time Employees Under Patient Protection and Affordable Care Act (PPACA) as of May 6, 2013

The new health care provisions of the Patient Protection and Affordable Care Act (PPACA) mandate that the City provide health coverage to "essentially all" full-time employees. The federal definition of full-time employees includes part-time workers who average thirty (30) or more hours per week. It has long been the City's policy that employees working less than forty (40) hours per week are not entitled to healthcare benefits.

To manage our responsibilities under PPACA, the following policy is adopted:

1. All part-time employees must report actual hours worked. Part-time employees include all persons who receive a W-2 from the City and typically work less than a forty (40) hour work week. Part-time employees include hourly workers, elected and appointed boards and commissions, election workers, reserve police officers, and persons who are paid-on-call or at a flat rate.
2. Management will establish and enforce work schedules that do not allow part-time employees to average thirty (30) or more hours per week during the measurement period.
3. The measurement period will be a twelve (12) month period commencing on October 1st of each year and ending September 30th of each year, except the first measuring period will be six (6) months beginning May 1, 2013 and ending October 31, 2013.
4. A ninety (90) day administrative period will follow each measurement period. The administrative period will commence on October 1st of each year and end on December 31st of each year, except the first administrative period will be sixty (60) days beginning November 1, 2013. During the administrative period hours tracked during the measurement period are reviewed to ensure the city continues to meet the PPACA definition of offering health coverage to essentially all full-time employees.
5. IF it is found that the city does not meet the “essentially all” definition of offering health coverage, the city will offer health insurance to the employees that do not receive coverage at the conclusion of the measurement period, but averaged 30 or more hours per week during said measurement period. Health coverage provisions:
 - a. Employees averaging thirty (30) or more hours worked per week during the measurement period are provided notice of their health coverage options.
 - b. Employees eligible for City provided health coverage are enrolled in the plan for the period commencing January 1 of each year unless the employee opts out of the City’s health coverage.
 - c. A twelve (12) month stability period (health coverage eligibility) will commence immediately following the administrative period. It will begin on January 1st of each year and end on December 31st of each year. The first stability period will begin January 1, 2014.
 - d. It is the intent of the city to offer coverage to the employee only (single coverage); the plan will be a 60% actuarial equivalent of the plan currently offered to employees that are classified as full-time by the city (40 hours per week); and the minimum contribution will be 20% toward the premium.



21 South Elm Street • Zeeland, Michigan 49464 • (616) 772-6400 • FAX (616) 772-5352

INTEROFFICE MEMORANDUM

TO: Mayor Van Dorp and City Council Members

FROM: Kevin Plockmeyer, Interim City Manager

SUBJECT: No. 52 Drain Drainage Assessment

DATE: October 16, 2026

CC: City Council Work Study and Action Agenda Items October 19, 2026

BACKGROUND

County drains are established and administered by the Ottawa County Water Resources Commissioner pursuant to the Michigan Drain Code. Once established, the Water Resources Commissioner is responsible for administering the drain and may undertake work necessary to maintain, repair, improve, or reconstruct the drainage system.

The costs associated with this work are allocated among the municipalities, public entities, and individual properties that receive benefit from the drainage system. To accomplish this, the Water Resources Commissioner establishes a drainage district representing the geographic area receiving benefit and apportions the project costs within that district.

For purposes of the No. 52 Drain, there are two primary components of the assessment affecting the City of Zeeland:

The first is the City's at-large assessment. This represents the portion of the project apportioned to the City based upon the broader municipal benefit provided by the drain. This can include benefits related to public health, convenience and welfare, as well as benefits to streets, roads, stormwater management, and other public infrastructure. The at-large assessment is therefore broader than an assessment against a particular City-owned parcel and reflects the general public benefit provided by the drainage system.

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The second component consists of assessments assigned to individual properties within the drainage district. These assessments are based upon the specific benefit attributed to those parcels and would normally remain the responsibility of the respective property owners.

NO. 52 DRAIN ASSESSMENT

The No. 52 Drain is a large drainage district extending through portions of the City of Zeeland and Olive, Blendon, Zeeland, and Holland Townships. The drainage district encompasses approximately 13,214 acres, of which approximately 988 acres, or 7.48%, are located within the City of Zeeland. (See attached map.)

The Ottawa County Water Resources Commissioner has now provided the City with the proposed assessment for work associated with the No. 52 Drain and has asked City Council to determine how the assessments attributable to properties within the City should be handled. According to the revised final assessment roll dated October 12, 2026, the City's at-large assessment is \$20,423.99 and the portion allocated to individual property owners within the City is \$95,653.37, for a combined total of \$116,077.36.

The Water Resources Commissioner has indicated that the City has two basic options for payment. The City can pay its at-large assessment, with the individual property-owner assessments remaining the responsibility of the respective property owners, or City Council could elect to have the City also assume the property-owner portion.

Accordingly, the question before Council is not whether the drainage district exists or whether assessments will occur. Rather, the policy decision is whether the City should follow the normal assessment structure and pay only its at-large portion, or whether the City should also assume the assessments otherwise attributable to individual properties. Attached for Council's review are the special assessment roll for properties located within the City of Zeeland. The assessment roll identifies the City's at-large assessment and the individual assessments proposed for benefitting properties within the City.

HISTORICAL PRACTICE

In considering how to handle the current assessment, staff reviewed the City's prior practice for similar county drain projects. In 2011, significant improvements were completed to the Brower Drain. At that time, the City and the benefitting private-property owners were each assessed their respective portions of the project. According to a subsequent 2015 City Council memorandum reviewing the 2011 project, the City paid approximately \$25,000 while private

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properties within the City paid approximately \$52,000 of the approximately \$148,500 project cost. The same general approach was followed for the Rose Drain in 2011. Benefitting property owners were assessed approximately \$10,685, while the City paid approximately \$16,774 as its at-large portion. The Rose Drain project did experience approximately \$3,567 in additional cost overruns, and City Council elected to absorb that additional amount rather than assessing the overrun back to the property owners.

This historical practice was revisited by City Council in September 2015 when additional work was proposed for the Brower Drain. At that time, the Water Resources Commissioner asked whether the City would consider paying all costs at-large so individual property owners would not receive an assessment. Staff specifically noted that doing so would be contrary to how the City had handled previous drain projects. City Council ultimately directed the Water Resources Commissioner to assess the benefitting property owners while the City paid its at-large portion.

ASSESSMENT IMPACT

While the aggregate property-owner assessment is significant, the cost is distributed among a large number of benefitting properties and over a five-year assessment period. Based upon the revised assessment roll, the average individual property assessment is approximately \$156.48, which equates to approximately \$31.30 per year over the five-year assessment period.

Individual assessments will vary based upon the benefit assigned to each property, and some properties will therefore pay more or less than the average. However, the average annual amount provides useful context when considering whether there is a reason to depart from the City's historical practice and shift the individual property assessments to the City as a whole.

Based upon the City's historical practice, staff recommends that the City pay its at-large assessment for the No. 52 Drain and that the individual property-owner assessments remain the responsibility of the benefitting property owners. This approach recognizes the distinction between the broader community benefit for which the City is assessed at-large and the additional benefit attributed to individual properties. It is also consistent with the manner in which the City handled both the Brower Drain and Rose Drain assessments in 2011 and the subsequent Brower Drain assessment considered by City Council in 2015.



RECOMMENDATION

Authorize payment of the City of Zeeland's at-large assessment for the No. 52 Drain and direct that the assessments attributable to benefitting private properties within the City remain the responsibility of the respective property owners.

Kevin Plockmeyer, Interim City Manager

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NO. 52 DRAIN DRAINAGE DISTRICT

SECTIONS 23, 25-28 & 33-36
T6N R15W
OLIVE TOWNSHIP, OTTAWA COUNTY
&
SECTIONS 28-33
T6N R14W
BLENDON TOWNSHIP, OTTAWA COUNTY
&
SECTIONS 1-3, 10-15
T5N R15W
HOLLAND TOWNSHIP, OTTAWA COUNTY
&
SECTIONS 4-8, 17-20
T5N R14W
CITY OF ZEELAND & ZEELAND TOWNSHIP, OTTAWA COUNTY



DRAIN TOTALS:

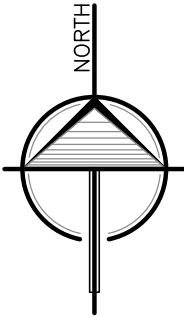
NO. 52 DRAIN: 5.04 MILES

DRAINAGE DISTRICT AREA:

CITY OF ZEELAND:	988.1 ACRES (7.48%)
OLIVE TOWNSHIP:	3,579.80 ACRES (27.09%)
BLENDON TOWNSHIP:	1,805.68 ACRES (13.66%)
ZEELAND TOWNSHIP:	2,878.46 ACRES (21.78%)
HOLLAND TOWNSHIP:	3,962.31 ACRES (29.99%)
TOTALS	13,214.35 ACRES

LEGEND

- DRAIN ALIGNMENT (OPEN CHANNEL)
- DRAIN ALIGNMENT (ENCLOSED)
- DRAINAGE DISTRICT BOUNDARY
- CITY/VILLAGE LIMITS
- PARCEL LINES
- ROADS
- SECTION LINES
- TOWNSHIP LINE
- COUNTY LINE
- SECTION NUMBERS



0 1500 3000
Horizontal Scale in Feet

DRAINAGE DISTRICT MAP EXHIBIT B-2



2121 3 Mile Rd. NW
Walker, MI 49544
Ph: 616-301-7888
www.LREMI.com

PROJECT#: 19-089
DRAWN BY: LGG
DATE: 10/2026
QA/QC: DJF

Drain: No. 52 Drain
Project: 19-089
Owner: Ottawa County Water Resources Commissioner
Date: 10/12/2026

Current Class		Description	Benefit Factor
100 - 199		Agriculture	0.25
200-299		Commercial	0.80
300-399		Industrial	0.75
400-499		Residential	0.50
400-499		Residential > 5 Acres	0.25

	%	\$	Municipality Breakdown	Total Sum of
Total Project Cost- Assessment Duration	100.00%	1,047,384.15	Assessed to Individual Properties	At-Large & Individual
Blendon Township	3.400%	\$ 35,611.06	\$ 44,560.75	\$ 80,171.81
Holland Township (7.5 x contributing drainage area)	11.213%	\$ 117,437.95	\$ 319,323.78	\$ 436,761.72
Olive Township (6.725%+\$69,850.16 to Owners)	6.725%	\$ 140,286.74	\$ -	\$ 140,286.74
Zeeland Township	5.450%	\$ 57,082.44	\$ 119,911.56	\$ 176,994.00
City of Zeeland	1.950%	\$ 20,423.99	\$ 95,653.37	\$ 116,077.36
Total Municipalities Contribution	28.7375%	\$ 370,842.18	\$ 579,449.46	\$ 950,291.64
Ottawa County Contribution	4.430%	\$ 46,399.12		
Ottawa County Road Commission (14A)	4.430%	\$ 46,399.12		
Total County Contribution (14A)	8.86%	\$ 92,798.24		
			\$1,047,384.15	check
MDOT (14A)	0.21%	\$ 2,199.51		
CSX (14A)	0.20%	\$ 2,094.77		
Land Owner Contribution	61.99%	\$ 649,299.62		
Assessed via Acreage	15.31%	\$ 160,305.67		
Proximity Benefit Contribution per Parcel	0.095%	\$ 1,000.00		
Base Benefit Contribution per Parcel	0.013%	\$ 135.00	Covers Soft Costs	3545 Assessable Parcels

Chris Machiela, Special Water Resources Commissioner for Ottawa County

Pin	Owner name	Owner stre	Owner city	Owner stat	Owner zip	Total Acres	Indistrict acres	Current Class	Current Class Factor	Exempt from Calc's	Acres x Class Factor	Adj for Min	Acreage Assessment %	Proximity Benefit Assessment %	Base Benefit Assessment %	Total Assessment \$	Total Assessment \$	Years of Assessment	Annual Assessment	Municipality
70-16-13-429-008	21 W MADISON AVE LLC	228 S 103RD	ZEELAND	MI	49464	0.57	0.57	201	0.80	1	0.46	0.46	0.00019%	0.0129%	0.0148%	\$ 154.83	5	\$ 30.97	ZEELAND	
70-17-18-300-084	210 E ROOSEVELT LLC	210 E ROOSEVELT AVE	ZEELAND	MI	49464	1.98	1.98	201	0.80	1	1.59	1.59	0.00066%	0.0129%	0.0195%	\$ 204.00	5	\$ 40.80	ZEELAND	
70-17-18-460-021	400 E WASHINGTON AVENUE LLC	3082 SUMMER GROVE WAY	ZEELAND	MI	49464	0.81	0.81	301	0.75	1	0.05	0.05	0.00002%	0.0129%	0.0131%	\$ 136.98	5	\$ 27.40	ZEELAND	
70-17-18-455-002	509 E WASHINGTON AVENUE LLC	4511 HOLLAND AVE	HOLLAND	MI	49424	2.51	2.51	301	0.75	1	1.88	1.88	0.00078%	0.0129%	0.0207%	\$ 217.02	5	\$ 43.40	ZEELAND	
70-17-18-302-002	60 E ROOSEVELT AVE LLC	228 S 103RD	ZEELAND	MI	49464	0.51	0.51	401	0.50	1	0.25	0.25	0.0011%	0.0129%	0.0139%	\$ 146.09	5	\$ 29.22	ZEELAND	
70-17-18-200-051	600 RILEY LLC	200 W WASHINGTON AVE	ZEELAND	MI	49464	4.86	4.86	301	0.75	1	3.65	3.65	0.0152%	0.0129%	0.0280%	\$ 293.71	5	\$ 58.74	ZEELAND	
70-16-13-481-005	6608 PROPERTIES LLC	497 MIDGROVE DR	ZEELAND	MI	49464	0.21	0.21	401	0.50	1	0.11	0.11	0.0004%	0.0129%	0.0133%	\$ 139.57	5	\$ 27.91	ZEELAND	
70-16-13-481-004	6608 PROPERTIES LLC	497 MIDGROVE DR	ZEELAND	MI	49464	0.42	0.42	401	0.50	1	0.11	0.11	0.0004%	0.0129%	0.0133%	\$ 139.57	5	\$ 27.91	ZEELAND	
70-17-19-226-024	AAC CREDIT UNION	904 BROADWAY AVE NW	GRAND RAPIDS	MI	49504-4415	0.50	0.50	201	0.80	1	0.40	0.40	0.0017%	0.0129%	0.0146%	\$ 152.58	5	\$ 30.52	ZEELAND	
70-17-19-230-012	ABEL JOSHUA	136 S GOODRICH ST	ZEELAND	MI	49464-1815	0.17	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND	
70-17-19-232-002	ALFARO JILLIAN K-KEVIN J	734 PLAINFIELD AVE	ZEELAND	MI	49464-1833	0.15	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND	
70-16-13-426-011	ALLEN JASON E-TRACY	337 N COLONIAL ST	ZEELAND	MI	49464-1123	0.51	0.51	401	0.50	1	0.25	0.25	0.0011%	0.0129%	0.0139%	\$ 146.01	5	\$ 29.20	ZEELAND	
70-16-13-454-021	ANDERSON STACEY	252 N WOODWARD ST	ZEELAND	MI	49464-1036	0.21	0.21	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$ 139.55	5	\$ 27.91	ZEELAND	
70-16-13-481-008	ANDRINGA JAKE	38 W WASHINGTON AVE	ZEELAND	MI	49464	0.19	0.19	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$ 139.23	5	\$ 27.85	ZEELAND	
70-17-18-203-003	ANRO LLC	651 CASE KARSTEN DR	ZEELAND	MI	49464	5.76	4.10	301	0.75	1	3.08	3.08	0.0128%	0.0129%	0.0257%	\$ 268.91	5	\$ 53.78	ZEELAND	
70-17-18-203-002	ANRO LLC	651 CASE KARSTEN DR	ZEELAND	MI	49464	4.10	4.10	302	0.75	1	3.08	3.08	0.0128%	0.0129%	0.0257%	\$ 268.93	5	\$ 53.79	ZEELAND	
70-16-13-430-002	ARNOLDINK HERMAN - ANNE	14 W MADISON AVE	ZEELAND	MI	49464-1126	0.10	0.10	401	0.50	1	0.05	0.05	0.0002%	0.0129%	0.0131%	\$ 137.25	5	\$ 27.45	ZEELAND	
70-16-13-481-059	ART 2 PROPERTIES LLC	10475 PERRY ST	ZEELAND	MI	49464	0.24	0.24	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$ 140.19	5	\$ 28.04	ZEELAND	
70-17-18-203-008	ARTEX PROPERTIES LLC	59 W WASHINGTON POB 331	ZEELAND	MI	49464	3.50	3.50	301	0.75	1	2.63	2.63	0.0109%	0.0129%	0.0238%	\$ 249.33	5	\$ 49.87	ZEELAND	
70-17-19-231-002	AVALOS AZUCENA-PEREZ JESUS ELOY JR	730 E CENTRAL AVE	ZEELAND	MI	49464-1850	0.35	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND	
70-16-13-426-016	B & K HOLDINGS-HULS JOSHUA-EMILY	321 N COLONIAL ST	ZEELAND	MI	49464-1123	0.31	0.31	401	0.50	1	0.16	0.16	0.0006%	0.0129%	0.0135%	\$ 141.77	5	\$ 28.35	ZEELAND	
70-17-19-226-021	BAAS RYAN- MARY C	28 SANFORD ST	ZEELAND	MI	49464-1837	0.18	0.18	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$ 138.88	5	\$ 27.78	ZEELAND	
70-17-18-226-007	BAATENBURG JOHN-LOREL TRUST	791 CASE KARSTEN DR UNIT 7	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$ 138.63	5	\$ 27.73	ZEELAND	
70-16-13-426-013	BAILLARGEON JOSEPH-LISA	342 MICHIGAN ST	ZEELAND	MI	49464-1116	0.25	0.25	401	0.50	1	0.13	0.13	0.0005%	0.0129%	0.0134%	\$ 140.50	5	\$ 28.10	ZEELAND	
70-16-13-426-018	BAKER CHASE M	315 N COLONIAL ST	ZEELAND	MI	49464	0.31	0.31	401	0.50	1	0.16	0.16	0.0006%	0.0129%	0.0135%	\$ 141.76	5	\$ 28.35	ZEELAND	
70-16-13-477-007	BAKKER RONALD-HARRIETTE TRUST	235 MICHIGAN ST	ZEELAND	MI	49464-1113	0.17	0.17	401	0.50	1	0.08	0.08	0.0004%	0.0129%	0.0132%	\$ 138.67	5	\$ 27.73	ZEELAND	
70-16-13-479-014	BALDERAS RAMIRO JR	10 W MCKINLEY AVE	ZEELAND	MI	49464-1110	0.15	0.15	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$ 138.17	5	\$ 27.63	ZEELAND	
70-17-18-351-031	BARAJAS NORMA	227 E HARRISON AVE	ZEELAND	MI	49464	0.17	0.17	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$ 138.60	5	\$ 27.72	ZEELAND	
70-16-13-403-005	BARAJAS SYLVIA	370 WOODWARD ST	ZEELAND	MI	49464-1038	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$ 138.40	5	\$ 27.68	ZEELAND	
70-16-13-455-022	BARO KATELYN-BARD BENJAMIN	254 N COLONIAL ST	ZEELAND	MI	49464-1122	0.26	0.26	401	0.50	1	0.13	0.13	0.0005%	0.0129%	0.0134%	\$ 140.60	5	\$ 28.12	ZEELAND	
70-16-13-454-018	BARENTS DENNIS D-MICHELLE R	3850 N HOMESTEAD AVE	TUCSON	AZ	85749	0.25	0.25	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$ 140.39	5	\$ 28.08	ZEELAND	
70-17-19-229-011	BARON CALVIN & LINDA TRUST	132 S WOODLAWN ST	ZEELAND	MI	49464-1845	0.17	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND	
70-16-13-427-018	BAUKEMA JEFFREY-INA	318 N OTTAWA ST	ZEELAND	MI	49464-1148	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$ 138.58	5	\$ 27.72	ZEELAND	
70-16-13-427-017	BDR BUILDERS LLC	4618 132ND AVE	HAMILTON	MI	49419-8700	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$ 138.56	5	\$ 27.71	ZEELAND	
70-16-13-456-003	BECKSVOORT ADAM	228 W MCKINLEY AVE	ZEELAND	MI	49464-1026	0.27	0.27	401	0.50	1	0.13	0.13	0.0006%	0.0129%	0.0134%	\$ 140.81	5	\$ 28.16	ZEELAND	
70-16-13-404-011	BEKINS RONALD - LYNN	356 N COLONIAL ST	ZEELAND	MI	49464-1124	0.31	0.31	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0135%	\$ 141.84	5	\$ 28.37	ZEELAND	
70-16-13-477-003	BERGHORST KENNETH J	243 N MICHIGAN ST	ZEELAND	MI	49464-1113	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$ 138.44	5	\$ 27.69	ZEELAND	
70-17-19-230-005	BEUKEMA BENJAMIN - KRISTA	718 E CENTRAL AVE	ZEELAND	MI	49464-1807	0.18	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND	
70-17-19-226-007	BEYER DOUGLAS - MELISSA	35 S DIVISION ST	ZEELAND	MI	49464-1808	0.22	0.22	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0134%	\$ 139.87	5	\$ 27.97	ZEELAND	
70-16-13-427-022	BEYER JASON-KATHERINE	312 N OTTAWA ST	ZEELAND	MI	49464-1148	0.18	0.18	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$ 138.89	5	\$ 27.78	ZEELAND	
70-17-18-400-050	BLACK RIVER PALLET COMPANY	410 E ROOSEVELT AVE	ZEELAND	MI	49464-1342	4.87	4.87	301	0.75	1	3.65	3.65	0.0152%	0.0129%	0.0281%	\$ 293.89	5	\$ 58.78	ZEELAND	
70-17-18-351-009	BLAUWKAMP PROPERTIES LLC	8624 ADAMS ST	ZEELAND	MI	49464	0.14	0.00	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$ 138.07	5	\$ 27.61	ZEELAND	
70-17-19-230-009	BOATRIGHT ANDREW-EILEEN	127 S WOODLAWN ST	ZEELAND	MI	49464-1844	0.17	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND	
70-17-19-229-001	BOERSEN NANCY	630 E CENTRAL AVE	ZEELAND	MI	49464-1849	0.18	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND	
70-16-13-427-027	BOILEAU VINCENT - RACHEL	343 N MICHIGAN ST	ZEELAND	MI	49464-1115	0.23	0.23	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0134%	\$ 139.91	5	\$ 27.98	ZEELAND	
70-17-18-231-006	BOIHUIS KYLE - TARA	123 S GOODRICH ST	ZEELAND	MI	49464-1144	0.29	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND	
70-16-13-427-011	BORST ROSE	350 N OTTAWA ST	ZEELAND	MI	49464-1138	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$ 138.50	5	\$ 27.70	ZEELAND	
70-16-13-481-046	BOSCH CHRISTOPHER	8612 MAPLE LN	ZEELAND	MI	49464	0.26	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND	
70-17-18-298-012	BOSCH JUDITH BOSCH	12 PRINCETON CT	ZEELAND	MI	49464	2.75	0.23	207	0.80	1	0.18	0.18	0.0008%	0.0129%	0.0137%	\$ 142.97	5	\$ 28.59	ZEELAND	
70-16-13-481-020	BOSCH KEVIN-DEBRA	8280 RANSOM ST	ZEELAND	MI	49464-9597	0.31	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND	
70-16-13-481-007	BOSCH KEVIN-DEBRA	8280 RANSOM ST	ZEELAND	MI	49464-9597	0.19	0.19	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$ 139.23	5	\$ 27.85	ZEELAND	
70-16-13-478-034	BOSCH KEVIN-DEBRA	8280 RANSOM ST	ZEELAND	MI	49464-9597	0.40	0.19	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$ 139.23	5	\$ 27.85	ZEELAND	
70-16-13-478-009	BOSMA GARY A	241 N OTTAWA ST	ZEELAND	MI	49464-1143	0.32	0.32	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$ 141.97	5	\$ 28.39	ZEELAND	
70-17-18-351-029	BOUMAN LUKE SCOTT	11539 E LAKEWOOD BLVD STE 2	HOLLAND	MI	49424	0.23	0.23	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$ 140.02	5	\$ 28.00	ZEELAND	
70-17-18-200-050	BRADFORD RYAN M-MICHELLE K	41 W GARFIELD D DR	ZEELAND	MI	49464-1105	0.24	0.24	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$ 140.11	5	\$ 28.06	ZEELAND	
70-17-19-226-016	BRINK CHAD-MYUKI	623 E CENTRAL AVE	ZEELAND	MI	49464-1805	0.26	0.12	401	0.50	1	0.06	0.06	0.0002%	0.0129%	0.0131%	\$ 137.51	5	\$ 27.50	ZEELAND	
70-16-11-351-007	BRINKS TERRY	76 S RIVER AVE	HOLLAND	MI	49423	0.22	0.17	401	0.50	1	0.08	0.08	0.0004%	0.0129%	0.0132%	\$ 138.70	5	\$ 27.74	ZEELAND	

70-16-13-477-018	BRINKS TERRY	76 S RIVER AVE	HOLLAND	MI	49423-2805	0.17	0.17	401	0.50	1	0.08	0.08	0.0004%	0.0129%	0.0132%	\$	138.70	5	\$	27.74	ZEELAND
70-16-13-478-024	BRINKS TERRY	76 S RIVER AVE	HOLLAND	MI	49423	0.26	0.26	401	0.50	1	0.13	0.13	0.0005%	0.0129%	0.0134%	\$	140.74	5	\$	28.15	ZEELAND
70-16-13-455-019	BRISENO JOSE A	203 W MCKINLEY AVE	ZEELAND	MI	49464-1025	0.15	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.37	5	\$	27.67	ZEELAND
70-16-13-477-025	BRITTON RENTALS	231 N MICHAN ST	ZEELAND	MI	49464	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.48	5	\$	27.71	ZEELAND
70-17-18-351-042	BROLINK ENTERPRISES LLC	131 E HARRISON AVE	ZEELAND	MI	49464-124	1.46	1.46	301	0.75	1	1.09	1.09	0.0045%	0.0129%	0.0174%	\$	182.62	5	\$	36.52	ZEELAND
70-16-13-429-010	BROLIER MATTHEW	326 N STATE ST	ZEELAND	MI	49464-1204	0.24	0.24	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.30	5	\$	28.06	ZEELAND
70-17-18-226-015	BROUWER JERRY-KRISTALYN	791 CASE KARSTEN DR UNIT 15	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-016	BROUWER JERRY-KRISTALYN	791 CASE KARSTEN DR UNIT 15	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-017	BROUWER JERRY-KRISTALYN	791 CASE KARSTEN DR UNIT 17	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-018	BROUWER JERRY-KRISTALYN	791 CASE KARSTEN DR UNIT 14	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-018	BROUWER JERRY-KRISTALYN	791 CASE KARSTEN DR UNIT 18	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-300-078	BROWER DRAIN-BOATMEN	300 N CENTENNIAL ST	ZEELAND	MI	49464	7.40	7.39	301	0.75	1	5.55	5.55	0.0020%	0.0129%	0.0369%	\$	376.39	5	\$	75.28	ZEELAND
70-16-13-404-013	BROWN BRUCE-DEBRA	346 N COLONIAL ST	ZEELAND	MI	49464-1124	0.25	0.25	401	0.50	1	0.13	0.13	0.0005%	0.0129%	0.0134%	\$	140.52	5	\$	28.10	ZEELAND
70-17-18-352-009	BROWN DAWN	52 E MCKINLEY AVE	ZEELAND	MI	49464-1209	0.11	0.11	401	0.50	1	0.06	0.06	0.0002%	0.0129%	0.0131%	\$	137.50	5	\$	27.50	ZEELAND
70-16-13-404-021	BROWN HALEY	315 WOODWARD ST	ZEELAND	MI	49464-1037	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.50	5	\$	27.70	ZEELAND
70-17-18-351-015	BRUMMEL DAVID-SHARON	200 N ELM ST	ZEELAND	MI	49464-1203	0.33	0.33	401	0.50	1	0.17	0.17	0.0007%	0.0129%	0.0136%	\$	142.23	5	\$	28.45	ZEELAND
70-17-18-398-008	BRUMMEL EILEEN	253 N JEFFERSON ST	ZEELAND	MI	49464-1017	0.24	0.24	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.25	5	\$	28.05	ZEELAND
70-16-13-455-002	BRUIRSEMA BOBBILYN	245 WOODWARD ST	ZEELAND	MI	49464-1035	0.25	0.25	401	0.50	1	0.13	0.13	0.0005%	0.0129%	0.0134%	\$	140.50	5	\$	28.10	ZEELAND
70-17-18-226-019	BRUIRSEMA RONDA SUE	42 S SANFORD ST	ZEELAND	MI	49464-1837	0.18	0.06	401	0.50	1	0.03	0.03	0.0001%	0.0129%	0.0130%	\$	136.37	5	\$	27.27	ZEELAND
70-17-18-100-080	BTBL LLC	871 ALLEN DR	HOLLAND	MI	49423	2.28	2.28	301	0.75	1	1.71	1.71	0.0071%	0.0129%	0.0200%	\$	209.57	5	\$	41.91	ZEELAND
70-17-18-100-079	BTBLZ LLC	871 ALLEN DR	HOLLAND	MI	49423	4.24	4.24	301	0.75	1	3.18	3.18	0.0132%	0.0129%	0.0261%	\$	273.54	5	\$	54.71	ZEELAND
70-17-18-298-002	BUCK & HEN LLC	350 N CENTENNIAL ST	ZEELAND	MI	49464	2.75	0.23	207	0.80	1	0.18	0.18	0.0008%	0.0129%	0.0137%	\$	142.97	5	\$	28.59	ZEELAND
70-17-18-298-008	BUCK & HEN LLC	350 N CENTENNIAL ST	ZEELAND	MI	49464	2.75	0.23	207	0.80	1	0.18	0.18	0.0008%	0.0129%	0.0137%	\$	142.97	5	\$	28.59	ZEELAND
70-17-18-298-001	BUCK & HEN LLC	350 N CENTENNIAL ST	ZEELAND	MI	49464	2.75	0.23	207	0.80	1	0.18	0.18	0.0008%	0.0129%	0.0137%	\$	142.97	5	\$	28.59	ZEELAND
70-17-18-298-007	BUCK & HEN LLC	350 N CENTENNIAL ST	ZEELAND	MI	49464	2.75	0.23	207	0.80	1	0.18	0.18	0.0008%	0.0129%	0.0137%	\$	142.97	5	\$	28.59	ZEELAND
70-17-18-231-010	BUENO DIUSNAY-GUTIERREZ MARIA K	741 E PLAINFIELD AVE	ZEELAND	MI	49464	0.17	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-403-006	BUNING BRUCE W - JANET L	365 N JEFFERSON ST	ZEELAND	MI	49464-1020	0.18	0.17	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	138.81	5	\$	27.76	ZEELAND
70-17-18-232-007	BURGER NICHOLAS - EMILY F	727 E LINCOLN AVE	ZEELAND	MI	49464-1858	0.20	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-230-006	BUSH GERALD-CAROLYN	724 E CENTRAL AVE	ZEELAND	MI	49464-1807	0.18	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-404-004	BUSH JOHN-KARI	386 N COLONIAL ST	ZEELAND	MI	49464-1124	0.21	0.21	401	0.50	1	0.11	0.11	0.0004%	0.0129%	0.0133%	\$	139.67	5	\$	27.93	ZEELAND
70-17-18-398-008	BUSSCHER DEBRA K	44 N CENTENNIAL ST	ZEELAND	MI	49464-1306	0.13	0.13	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0131%	\$	137.73	5	\$	27.55	ZEELAND
70-17-18-302-004	BVK PROPERTY LLC	729 LINCOLN AVE	HOLLAND	MI	49423	0.33	0.33	401	0.50	1	0.17	0.17	0.0007%	0.0129%	0.0136%	\$	142.19	5	\$	28.44	ZEELAND
70-16-13-478-033	BYLSMA BRETT-KAITLIN	31 W MCKINLEY AVE	ZEELAND	MI	49464-1109	0.26	0.26	401	0.50	1	0.13	0.13	0.0005%	0.0129%	0.0134%	\$	140.69	5	\$	28.14	ZEELAND
70-16-13-428-016	CABRERA NANCY	377 N OTTAWA ST	ZEELAND	MI	49464-1139	0.21	0.21	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.51	5	\$	27.90	ZEELAND
70-16-13-429-004	CAMPBELL DAN-BETTEN CARLI	348 N STATE ST	ZEELAND	MI	49464-1242	0.53	0.53	401	0.50	1	0.28	0.28	0.0011%	0.0129%	0.0149%	\$	146.45	5	\$	28.29	ZEELAND
70-17-18-226-003	CAMPBELL JOSHUA H	23 S DIVISION ST	ZEELAND	MI	49464-1808	0.26	0.26	401	0.50	1	0.13	0.13	0.0005%	0.0129%	0.0134%	\$	140.63	5	\$	28.13	ZEELAND
70-16-13-455-004	CARLETON SKYLAR-SWANSON HANNAH	241 WOODWARD ST	ZEELAND	MI	49464-1035	0.47	0.47	401	0.50	1	0.24	0.24	0.0010%	0.0129%	0.0139%	\$	145.31	5	\$	29.06	ZEELAND
70-17-18-227-014	CARMONA SARA	655 E CENTRAL AVE	ZEELAND	MI	49464-1848	0.27	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-428-021	CARROLL TRUST	74 W ROOSEVELT AVE	ZEELAND	MI	49464-1130	0.21	0.21	401	0.50	1	0.11	0.11	0.0004%	0.0129%	0.0133%	\$	139.60	5	\$	27.92	ZEELAND
70-17-18-226-020	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-003	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-032	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-001	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-020	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-008	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-034	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-027	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-013	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-008	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-037	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-002	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-031	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-019	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-039	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-026	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-029	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-038	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-18-226-035	CASE KARSETEN PROPERTIES LLC	51 E MAIN AVE	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
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70-17-19-229-009	DAVIS DORIS	118 S WOODLAWN ST	ZEELAND	MI	49464-1845	0.17	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-19-227-007	DE WITT JACOB H TRUSTEE	404 E CENTRAL AVE	ZEELAND	MI	49464-1802	0.18	0.05	202	0.80	1	0.04	0.04	0.0002%	0.0129%	0.0130%	\$	136.60	5	\$	27.32	ZEELAND
70-17-19-227-001	DE WITT JACOB H TRUSTEE	404 E CENTRAL AVE	ZEELAND	MI	49464-1802	0.09	0.10	201	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.62	5	\$	27.72	ZEELAND
70-17-19-227-002	DE WITT JACOB H TRUSTEE	404 E CENTRAL AVE	ZEELAND	MI	49464-1802	1.83	0.09	301	0.80	1	0.07	0.07	0.0000%	0.0129%	0.0132%	\$	138.06	5	\$	27.61	ZEELAND
70-17-18-353-007	DE YOUNG MARY JO TRUST	155 S JEFFERSON ST	ZEELAND	MI	49464	0.34	0.34	301	0.75	1	0.26	0.26	0.0011%	0.0129%	0.0140%	\$	146.26	5	\$	29.25	ZEELAND
70-16-13-455-011	DEBOER CHRISTOPHER-JOAN	221 N WOODWARD ST	ZEELAND	MI	49464-1035	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0130%	\$	138.57	5	\$	27.71	ZEELAND
70-16-13-455-007	DEGLOPPER ROBERT-KERRI	236 N COLONIAL ST	ZEELAND	MI	49464-1122	0.14	0.14	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$	138.10	5	\$	27.62	ZEELAND
70-16-13-426-015	DEJONG NATHAN-DEWISSE	327 MICHIGAN	ZEELAND	MI	49464	0.30	0.30	401	0.50	1	0.15	0.15	0.0006%	0.0129%	0.0135%	\$	141.59	5	\$	28.32	ZEELAND
70-17-18-351-032	DEJONGE CURTIS	4767 44TH ST	HOLLAND	MI	49423-9029	0.17	0.17	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.60	5	\$	27.72	ZEELAND
70-16-13-476-007	DEJONGE JACKIE	234 MICHIGAN ST	ZEELAND	MI	49464-1114	0.15	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.33	5	\$	27.67	ZEELAND
70-16-13-481-006	DEJONGE PAUL	10086 FOX WOOD TRAIL	ZEELAND	MI	49464	0.19	0.19	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.23	5	\$	27.85	ZEELAND
70-16-13-477-016	DEJONGE TROY-LISA	207 N MICHIGAN ST	ZEELAND	MI	49464-1113	0.11	0.11	401	0.50	1	0.05	0.05	0.0002%	0.0129%	0.0131%	\$	137.32	5	\$	27.46	ZEELAND
70-17-19-231-011	DELEON MALORIE-A-COGAR MATTHEW L	118 S FAIRVIEW ST	ZEELAND	MI	49464-1813	0.15	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-476-014	DEWITT AMANDA-JASON	151 W MCKINLEY AVE	ZEELAND	MI	49464-1135	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.52	5	\$	27.70	ZEELAND
70-17-18-353-003	DEYOUNG BRUCE J-DEBRA L	276 S JEFFERSON AVE	ZEELAND	MI	49464-1555	0.33	0.33	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	142.10	5	\$	28.42	ZEELAND
70-17-18-353-006	DEYOUNG MARY JO TRUST	155 S JEFFERSON	ZEELAND	MI	49464	0.33	0.33	202	0.80	1	0.26	0.26	0.0011%	0.0129%	0.0140%	\$	146.40	5	\$	29.28	ZEELAND
70-16-13-479-004	DEZWAAN DAVID-KATIE	100 W MCKINLEY AVE	ZEELAND	MI	49464-1112	0.25	0.25	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.34	5	\$	28.07	ZEELAND
70-16-13-477-012	DEZWAAN NATHANIEL-JCHRISTINE M	228 N OTTAWA ST	ZEELAND	MI	49464-1142	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.58	5	\$	27.72	ZEELAND
70-16-13-427-019	DICKEN BETTY	319 MICHIGAN ST	ZEELAND	MI	49464-1150	0.15	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.28	5	\$	27.66	ZEELAND
70-16-13-430-007	DIEM JAMES - CATHERINE	305 N OTTAWA ST	ZEELAND	MI	49464-1149	0.17	0.17	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.60	5	\$	27.72	ZEELAND
70-16-13-479-017	DIVERSE LAND LLC	130 N STATE ST	ZEELAND	MI	49464-1213	0.41	0.41	201	0.80	1	0.33	0.33	0.0014%	0.0129%	0.0143%	\$	149.33	5	\$	29.87	ZEELAND
70-16-13-427-004	DONOVAN WILLIAM	375 MICHIGAN ST	ZEELAND	MI	49464-1115	0.15	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.28	5	\$	27.66	ZEELAND
70-17-19-230-022	DOZEMA KENDALL	128 S GOODRICH ST	ZEELAND	MI	49464-1815	0.25	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-300-015	DP2 LLC	3555 142ND AVE	DORR	MI	49323-9597	2.17	2.17	301	0.75	1	1.63	1.63	0.0068%	0.0129%	0.0197%	\$	205.95	5	\$	41.19	ZEELAND
70-16-13-454-013	DREES JEREMY	224 N WOODWARD ST	ZEELAND	MI	49464-1036	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.49	5	\$	27.70	ZEELAND
70-16-13-428-012	DRIESENDA VICKI L	13 W OAK AVE	ZEELAND	MI	49464-1144	0.20	0.20	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.32	5	\$	27.86	ZEELAND
70-16-13-428-010	DRISCOLL PAULA	35 W OAK AVE	ZEELAND	MI	49464-1144	0.42	0.42	401	0.50	1	0.21	0.21	0.0006%	0.0129%	0.0138%	\$	144.10	5	\$	28.82	ZEELAND
70-16-13-404-015	DUCKWORTH CALEB-JOCelyn	340 N COLONIAL ST	ZEELAND	MI	49464-1124	0.33	0.33	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	142.12	5	\$	28.42	ZEELAND
70-17-19-232-014	DUNFIN TYLER-KAYSEE	135 S GOODRICH ST	ZEELAND	MI	49464-1853	0.19	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-404-019	DUNWOODIE KEVIN-CASEY	323 WOODWARD ST	ZEELAND	MI	49464-1037	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.50	5	\$	27.70	ZEELAND
70-16-13-403-026	DYORAK HILLARY R-THADDAEUS D	371 N JEFFERSON ST	ZEELAND	MI	49464-1019	0.21	0.21	401	0.50	1	0.11	0.11	0.0004%	0.0129%	0.0133%	\$	139.58	5	\$	27.92	ZEELAND
70-16-13-456-004	DWELLINGS 210 LLC	6645 ADAMS ST	ZEELAND	MI	49464	1.36	1.36	201	0.80	1	1.08	1.08	0.0045%	0.0129%	0.0174%	\$	182.18	5	\$	36.44	ZEELAND
70-16-13-477-014	DYKEMA KATHERINE-STEEENWYK ROB-JANE	222 N OTTAWA ST	ZEELAND	MI	49464-1142	0.33	0.33	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	142.17	5	\$	28.43	ZEELAND
70-16-13-427-009	DYKEMA LEE-LAURA	351 MICHIGAN ST	ZEELAND	MI	49464-1115	0.38	0.38	401	0.50	1	0.19	0.19	0.0006%	0.0129%	0.0137%	\$	143.19	5	\$	28.64	ZEELAND
70-17-18-100-090	E 3 INTEGRATED HOLDINGS	55 E ROOSEVELT AVE	ZEELAND	MI	49464-1144	3.07	3.07	301	0.75	1	2.31	2.31	0.0029%	0.0129%	0.0226%	\$	235.33	5	\$	47.07	ZEELAND
70-17-18-353-005	EAST HARRISON AVENUE LLC	140 E HARRISON AVE	ZEELAND	MI	49464	0.25	0.25	201	0.80	1	0.20	0.20	0.0006%	0.0129%	0.0137%	\$	143.62	5	\$	28.72	ZEELAND
70-16-13-403-015	EDEWAARD BENJAMIN JAMES	329 N JEFFERSON ST	ZEELAND	MI	49464-1019	0.19	0.19	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.16	5	\$	27.83	ZEELAND
70-16-13-478-017	ELGERSMA TIMOTHY	57 W MCKINLEY AVE	ZEELAND	MI	49464-1109	0.21	0.21	401	0.50	1	0.11	0.11	0.0004%	0.0129%	0.0133%	\$	139.63	5	\$	27.93	ZEELAND
70-16-13-427-024	ELIZARDO ANTONIO	308 N OTTAWA ST	ZEELAND	MI	49464-1148	0.17	0.17	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.62	5	\$	27.72	ZEELAND
70-16-13-479-005	ELIZARDO JOHN J-JR	61 W MCKINLEY AVE	ZEELAND	MI	49464-1110	0.24	0.24	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.27	5	\$	28.05	ZEELAND
70-16-13-455-001	ELIZARDO JOHN-DAPHNE C	263 N WOODWARD ST	ZEELAND	MI	49464-1035	0.22	0.22	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0134%	\$	139.83	5	\$	27.97	ZEELAND
70-16-13-430-010	ELKINS CRISTI-STEPHEN G-ELAINE S	37 W GARFIELD AVE	ZEELAND	MI	49464	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.58	5	\$	27.72	ZEELAND
70-17-19-227-010	ELZINGA C PETER - L LAURA	45 SANFORD ST	ZEELAND	MI	49464-1836	0.18	0.06	401	0.50	1	0.03	0.03	0.0001%	0.0129%	0.0130%	\$	136.20	5	\$	27.24	ZEELAND
70-16-13-427-015	ENGELSMAN ADAM	322 N OTTAWA ST	ZEELAND	MI	49464-1138	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.55	5	\$	27.71	ZEELAND
70-16-13-427-005	ENGELSMAN CAROLE	368 N OTTAWA ST	ZEELAND	MI	49464-1138	0.24	0.24	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.15	5	\$	28.03	ZEELAND
70-17-18-351-005	ENSING JACK-JODI	215 N STATE ST	ZEELAND	MI	49464-1214	0.82	0.82	401	0.50	1	0.41	0.41	0.0017%	0.0129%	0.0146%	\$	152.76	5	\$	30.55	ZEELAND
70-16-13-427-021	ESSENBURG TYLER - ERIN	891 CRYSTAL DR	JENISON	MI	49428	0.15	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.28	5	\$	27.66	ZEELAND
70-16-13-479-013	FAIR JACOB-SAMANTHA	14 W MCKINLEY AVE	ZEELAND	MI	49464-1110	0.10	0.10	401	0.50	1	0.05	0.05	0.0002%	0.0129%	0.0131%	\$	137.27	5	\$	27.45	ZEELAND
70-17-19-226-018	FAIRVIEW PARTNERS LLC	P2 BOX 329	ZEELAND	MI	49464	2.52	2.52	301	0.75	1	1.89	1.89	0.0070%	0.0129%	0.0132%	\$	217.25	5	\$	43.45	ZEELAND
70-16-13-430-011	FAST D BRANDON	46 SANFORD ST	ZEELAND	MI	49464-1837	0.18	0.06	401	0.50	1	0.03	0.03	0.0001%	0.0129%	0.0130%	\$	136.24	5	\$	27.25	ZEELAND
70-16-13-430-011	FIOLEK BENJAMIN M-MACKENZIE A	21 W GARFIELD AVE	ZEELAND	MI	49464-1015	0.26	0.26	401	0.50	1	0.13	0.13	0.0005%	0.0129%	0.0134%	\$	140.71	5	\$	28.14	ZEELAND
70-16-13-430-013	FISHER DAVID	306 N STATE ST	ZEELAND	MI	49464-1216	0.29	0.29	401	0.50	1	0.15	0.15	0.0006%	0.0129%	0.0135%	\$	141.42	5	\$	28.28	ZEELAND
70-17-18-353-012	FLEET PARTNERS LLC	18 E WASHINGTON AVE	ZEELAND	MI	49464	0.48	0.48	402	0.50	1	0.24	0.24	0.0010%	0.0129%	0.0139%	\$	145.41	5	\$	29.08	ZEELAND
70-16-13-478-008	FORDE BRIAN-WYNGARDEN REBECCA J	26 W GARFIELD AVE	ZEELAND	MI	49464-1106	0.13	0.13	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$	137.88	5	\$	27.58	ZEELAND
70-17-18-352-004	FORMSMA CURTIS - KAREN	32 E MCKINLEY AVE	ZEELAND	MI	49464	0.18	0.18	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	138.88	5	\$	27.78	ZEELAND
70-17-19-203-023	FOSTER ANDREW-JESSICA	550 E MAIN AVE	ZEELAND	MI	49464-1354	0.23	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-300-079	FOUNTAIN PROPERTIES LLC	371 N CENTENNIAL ST	ZEELAND	MI	49464-1311	2.76	2.76	301	0.75	1	2.07	2.07	0.0086%	0.0129%	0.0215%	\$	225.24	5	\$	45.05	ZEELAND
70-17-19-203-024	FUNK																				

70-16-13-478-012	HARIG FRANCES J	232 N STATE ST	ZEELAND	MI	49464-1215	0.59	0.59	401	0.50	1	0.30	0.30	0.0012%	0.0129%	0.0141%	\$	147.93	5	\$	29.59	ZEELAND
70-16-13-478-019	HARMAN STEPHEN-DARCY	47 W MCKINLEY AVE	ZEELAND	MI	49464-1109	0.22	0.22	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0134%	\$	139.87	5	\$	27.97	ZEELAND
70-16-13-351-036	HARRISON STREET STORAGE LLC	148 S RIVER AVE STE 200	HOLLAND	MI	49423-2871	0.22	0.22	202	0.80	1	0.18	0.18	0.0007%	0.0129%	0.0136%	\$	142.76	5	\$	28.55	ZEELAND
70-17-13-351-035	HARRISON STREET STORAGE LLC	148 S RIVER AVE STE 200	HOLLAND	MI	49423-2871	0.66	0.66	201	0.80	1	0.53	0.53	0.0026%	0.0129%	0.0151%	\$	157.87	5	\$	31.57	ZEELAND
70-16-13-427-007	HARSEVOORT MITCHELL D	360 N OTTAWA ST	ZEELAND	MI	49464-1138	0.32	0.32	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0135%	\$	141.91	5	\$	28.38	ZEELAND
70-16-13-477-026	HEADLEY TRAVIS - JULIE	234 N OTTAWA ST	ZEELAND	MI	49464	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.59	5	\$	27.72	ZEELAND
70-17-19-226-005	HEDLUND JANICE	25 S DIVISION ST	ZEELAND	MI	49464-1808	0.22	0.22	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0134%	\$	139.87	5	\$	27.97	ZEELAND
70-16-13-426-008	HEEG SCOTT-BARBARA	360 MICHIGAN ST	ZEELAND	MI	49464-1116	0.26	0.26	401	0.50	1	0.13	0.13	0.0005%	0.0129%	0.0134%	\$	140.58	5	\$	28.12	ZEELAND
70-17-18-351-047	HEEMSTRA MICHAEL	207 N ELM ST	ZEELAND	MI	49464-1286	0.18	0.18	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	138.63	5	\$	27.77	ZEELAND
70-16-13-454-025	HEISER JAMES	240 WOODWARD ST	ZEELAND	MI	49464-1036	0.20	0.20	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.27	5	\$	27.85	ZEELAND
70-16-13-455-010	HEISER REX R - DEBBIE M TRUST	222 N COLONIAL ST	ZEELAND	MI	49464-1122	0.32	0.32	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	142.00	5	\$	28.40	ZEELAND
70-17-19-203-008	HELLER ROBERT-JEAN TRUST	24 S DIVISION ST	ZEELAND	MI	49464-1809	0.23	0.06	401	0.50	1	0.03	0.03	0.0001%	0.0129%	0.0130%	\$	136.31	5	\$	27.26	ZEELAND
70-16-13-476-001	HEMMES DAVID S-HUANG YINGXIA	150 W GARFIELD AVE	ZEELAND	MI	49464-1134	0.19	0.19	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	139.08	5	\$	27.82	ZEELAND
70-17-18-351-007	HENDERSON MEGAN J	17 E MCKINLEY AVE	ZEELAND	MI	49464-1208	0.14	0.14	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$	138.07	5	\$	27.61	ZEELAND
70-17-17-300-026	HERMAN MILLER INC	855 E MAIN PO BOX 0302	ZEELAND	MI	49464	117.27	117.25	301	0.75	1	87.94	87.94	0.3654%	0.0129%	0.03783%	\$	3,962.52	5	\$	792.50	ZEELAND
70-17-18-200-057	HIGHPOINT LEASING LLC	11877 108TH ST	FREEPORT	MI	49325	4.84	4.84	301	0.75	1	3.63	3.63	0.0151%	0.0129%	0.0280%	\$	292.90	5	\$	58.58	ZEELAND
70-16-13-403-025	HILL BONNIE	326 WOODWARD ST	ZEELAND	MI	49464-1038	0.32	0.32	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	141.99	5	\$	28.40	ZEELAND
70-16-13-430-008	HOEK ARTHUR	45 W GARFIELD AVE	ZEELAND	MI	49464-1105	0.18	0.18	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	138.63	5	\$	27.77	ZEELAND
70-16-13-476-009	HOEVE DUSTIN - LORI	221 N COLONIAL ST	ZEELAND	MI	49464-1121	0.31	0.31	401	0.50	1	0.15	0.15	0.0006%	0.0129%	0.0135%	\$	141.74	5	\$	28.35	ZEELAND
70-17-19-232-004	HOEVE SARA	742 PLAINFIELD AVE	ZEELAND	MI	49464-1833	0.22	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-19-230-007	HOFSTRA RONALD S-WENDY M	125 S COLONIAL ST	ZEELAND	MI	49464-1844	0.35	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-404-018	HOLST TRISTEN F	328 N COLONIAL ST	ZEELAND	MI	49464-1124	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.49	5	\$	27.70	ZEELAND
70-17-18-351-041	HOLSTEGE TRENTON-MAKAYLA SMITH	229 N STATE ST	ZEELAND	MI	49464-1214	0.30	0.30	401	0.50	1	0.15	0.15	0.0006%	0.0129%	0.0135%	\$	141.56	5	\$	28.31	ZEELAND
70-16-13-426-027	HOUGLAND LESTER A-VIVIAN	353 N COLONIAL ST	ZEELAND	MI	49464-1123	0.37	0.37	401	0.50	1	0.19	0.19	0.0008%	0.0129%	0.0137%	\$	143.07	5	\$	28.61	ZEELAND
70-16-13-455-020	HUIZENGA COREY A - ASHLEY	200 N COLONIAL ST	ZEELAND	MI	49464-1122	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.47	5	\$	27.69	ZEELAND
70-17-18-226-020	HUIZENGA GREGORY-AMANDA	22 SANFORD ST	ZEELAND	MI	49464-1837	0.21	0.21	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.48	5	\$	27.90	ZEELAND
70-16-13-351-046	HUNT CARTER	215 N ELM ST	ZEELAND	MI	49464-1286	0.19	0.19	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	139.03	5	\$	27.81	ZEELAND
70-16-13-426-021	HUYSER ADRIANA	133 W GARFIELD AVE	ZEELAND	MI	49464-1133	0.15	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.30	5	\$	27.66	ZEELAND
70-17-18-200-046	HZH HOLDINGS LLC	501 E ROOSEVELT AVE	ZEELAND	MI	49464	4.74	4.74	301	0.75	1	3.56	3.56	0.0148%	0.0129%	0.0277%	\$	289.81	5	\$	57.96	ZEELAND
70-16-13-427-010	IMMAN DANA-SAMANTHA	354 N OTTAWA ST	ZEELAND	MI	49464-1128	0.32	0.32	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	141.97	5	\$	28.39	ZEELAND
70-17-18-200-049	INNOTECH CORP	471 E ROOSEVELT AVE	ZEELAND	MI	49464	4.79	4.79	301	0.75	1	3.59	3.59	0.0146%	0.0129%	0.0278%	\$	291.46	5	\$	58.29	ZEELAND
70-16-13-480-008	INNOTECH CORP	441 E ROOSEVELT AVE	ZEELAND	MI	49464-1138	0.86	0.86	201	0.80	1	3.09	3.09	0.0128%	0.0129%	0.0257%	\$	269.57	5	\$	53.91	ZEELAND
70-17-18-203-015	INNOTECH CORP	441 E ROOSEVELT AVE	ZEELAND	MI	49464	27.46	2.89	301	0.75	1	2.17	2.17	0.0090%	0.0129%	0.0219%	\$	229.33	5	\$	45.87	ZEELAND
70-17-07-398-008	INNOVATION DEVELOPMENT LLC	555 N STATE ST	ZEELAND	MI	49464	4.50	4.50	301	0.75	1	3.37	3.37	0.0140%	0.0129%	0.0269%	\$	281.89	5	\$	56.38	ZEELAND
70-16-13-428-008	ISRAEL S DONALD-SUZANNE	4353 14TH AVE	HOLLAND	MI	49423	0.20	0.20	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.31	5	\$	27.86	ZEELAND
70-17-18-200-059	ITW DRAWFORM INC	500 N FAIRVIEW ST	ZEELAND	MI	49464	29.53	29.53	301	0.75	1	22.14	22.14	0.0920%	0.0129%	0.1049%	\$	1,098.94	5	\$	219.77	ZEELAND
70-16-13-403-001	J & J ZEELAND PROPERTIES	3035 152ND AVE	HOLLAND	MI	49424	0.50	0.50	401	0.50	1	0.25	0.25	0.0010%	0.0129%	0.0139%	\$	145.88	5	\$	29.18	ZEELAND
70-17-18-351-045	J P ZEELAND PROPERTIES	8780 ADAMS ST	ZEELAND	MI	49464	0.28	0.28	401	0.50	1	0.14	0.14	0.0006%	0.0129%	0.0135%	\$	141.13	5	\$	28.23	ZEELAND
70-17-17-101-030	J R AUTOMATION TECHNOLOGIES	4190 SUNNYSIDE DR	HOLLAND	MI	49424	45.51	45.50	201	0.80	1	36.40	36.40	0.1513%	0.0129%	0.1642%	\$	1,719.31	5	\$	343.86	ZEELAND
70-16-13-405-005	J T B LAND	4183 ADAMS ST	ZEELAND	MI	49464	2.07	2.07	401	0.50	1	1.65	1.65	0.0016%	0.0129%	0.0138%	\$	206.91	5	\$	41.38	ZEELAND
70-16-13-454-019	JACOBS ANDREW	253 W MCKINLEY AVE	ZEELAND	MI	49464	0.34	0.34	401	0.50	1	0.17	0.17	0.0007%	0.0129%	0.0136%	\$	142.41	5	\$	28.48	ZEELAND
70-16-13-476-015	JANES KEN-JULIE	149 W MCKINLEY AVE	ZEELAND	MI	49464-1135	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.49	5	\$	27.70	ZEELAND
70-17-18-302-003	JCOB PROPERTIES LLC	3244 SILVER ACRES DR	SAUGATUCK	MI	49453	0.37	0.37	401	0.50	1	0.19	0.19	0.0008%	0.0129%	0.0137%	\$	143.09	5	\$	28.62	ZEELAND
70-16-13-427-006	JOBBON JOHN	389 MICHIGAN ST	ZEELAND	MI	49464-1115	0.29	0.29	401	0.50	1	0.14	0.14	0.0006%	0.0129%	0.0135%	\$	141.23	5	\$	28.25	ZEELAND
70-16-13-429-005	JOHNSON MATTHEW & CAROLYN	347 N OTTAWA ST	ZEELAND	MI	49464	0.30	0.30	401	0.50	1	0.15	0.15	0.0006%	0.0129%	0.0135%	\$	141.48	5	\$	28.30	ZEELAND
70-16-13-429-014	JOHNSON MATTHEW & CAROLYN	347 N OTTAWA ST	ZEELAND	MI	49464	0.21	0.21	402	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.49	5	\$	27.90	ZEELAND
70-17-19-230-004	JOHNSON MICHELLE	712 E CENTRAL AVE	ZEELAND	MI	49464-1807	0.18	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-100-024	JR PROPERTIES OF ZEELAND	161 SOUTH ZEELAND PKWY	ZEELAND	MI	49464	2.28	2.28	301	0.75	1	1.71	1.71	0.0071%	0.0129%	0.0200%	\$	209.55	5	\$	41.91	ZEELAND
70-16-13-481-013	JTH PROPERTY HOLDINGS LLC	2063 OTTAWA BEACH RD	HOLLAND	MI	49424	0.49	0.49	401	0.50	1	0.40	0.40	0.0016%	0.0129%	0.0145%	\$	152.20	5	\$	30.44	ZEELAND
70-16-18-481-010	JTH PROPERTY HOLDINGS LLC	2063 OTTAWA BEACH RD	HOLLAND	MI	49424	0.12	0.12	401	0.50	1	0.06	0.06	0.0003%	0.0129%	0.0131%	\$	137.65	5	\$	27.53	ZEELAND
70-16-18-226-010	JTRI LLC	11371 S LAKE DR	HOLLAND	MI	49424	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-16-13-455-005	JULIE A TAYLOR TRUST	569 HIAWATHA	HOLLAND	MI	49423	0.18	0.18	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	138.89	5	\$	27.78	ZEELAND
70-17-18-351-013	KAISER REBECCA	57 E MCKINLEY AVE	ZEELAND	MI	49464	0.50	0.50	401	0.50	1	0.25	0.25	0.0010%	0.0129%	0.0139%	\$	145.80	5	\$	29.16	ZEELAND
70-17-19-238-023	KALAMAN WILLIAM-RENE	622 E CENTRAL AVE	ZEELAND	MI	49464-1806	0.24	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-476-036	KAMPHUIS TIMOTHY R-SHERRYL	223 N OTTAWA ST	ZEELAND	MI	49464-1143	0.33	0.33	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	142.12	5	\$	28.42	ZEELAND
70-16-13-476-006	KAPTEIN MICHELLE	235 N COLONIAL ST	ZEELAND	MI	49464-1121	0.31	0.31	401	0.50	1	0.16	0.16	0.0006%	0.0129%	0.0135%	\$	141.77	5	\$	28.35	ZEELAND
70-17-19-229-008	KASINGER CARL-HEATHER	123 SANFORD ST	ZEELAND	MI	49464-1838	0.17	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-429-003	KATHY ANNE YEERSMA TRUST	12 W OAK AVE																			

70-16-13-451-030	MACHIELA BEVERLY J	12030 POLK ST	HOLLAND	MI	49424	0.37	0.33	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	142.09	5	\$	28.42	ZEELAND
70-17-18-305-003	MADISON DUPLEX LLC	25 PRINCETON CT	ZEELAND	MI	49464-2082	0.25	0.25	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.41	5	\$	28.08	ZEELAND
70-17-18-350-001	MADSEN LINDA M TRUST	W147N400 DOLPHIN DR	MI	49464-1180	0.76	0.76	401	0.50	1	0.38	0.38	0.0016%	0.0129%	0.0145%	\$	151.47	5	\$	30.29	ZEELAND	
70-17-18-376-008	MAIN STREET AUTO REPAIR LLC	3175 INDIGO RIDGE CT	BYRON CENTER	MI	49315	1.48	0.20	201	0.80	1	0.15	0.16	0.0007%	0.0129%	0.0136%	\$	141.93	5	\$	28.39	ZEELAND
70-17-18-376-007	MAIN STREET AUTO REPAIR LLC	3175 INDIGO RIDGE CT	BYRON CENTER	MI	49315	1.48	0.20	201	0.80	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	141.93	5	\$	28.39	ZEELAND
70-16-13-478-032	MARENTETTE PAUL	37 W MCKINLEY AVE	ZEELAND	MI	49464	0.22	0.22	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0133%	\$	139.77	5	\$	27.95	ZEELAND
70-17-19-226-014	MASON MICHAEL - KAYLEY	615 E CENTRAL AVE	ZEELAND	MI	49464-1805	0.18	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-298-010	MATSEN INVESTMENT COMPANY	1252 HEARTHS ONE CT	HOLLAND	MI	49423	2.75	0.23	207	0.80	1	0.18	0.18	0.0006%	0.0129%	0.0137%	\$	142.97	5	\$	28.59	ZEELAND
70-17-18-100-072	MCMURRY WILLIAM - PATRICIA TRUST	505 N STATE ST	ZEELAND	MI	49464	0.64	0.64	401	0.50	1	0.32	0.32	0.0013%	0.0129%	0.0142%	\$	148.95	5	\$	29.79	ZEELAND
70-17-18-200-009	MDM LANCO LLC	411 E ROOSEVELT AVE STE 200	ZEELAND	MI	49464	4.97	4.97	301	0.75	1	3.73	3.73	0.0155%	0.0129%	0.0284%	\$	297.14	5	\$	59.43	ZEELAND
70-17-18-470-002	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	2.46	0.17	301	0.75	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.39	5	\$	28.08	ZEELAND
70-17-18-400-011	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	5.49	5.49	301	0.75	1	4.12	4.12	0.0171%	0.0129%	0.0300%	\$	314.33	5	\$	62.87	ZEELAND
70-17-18-400-011	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	0.19	0.19	302	0.75	1	0.14	0.14	0.0006%	0.0129%	0.0135%	\$	141.31	5	\$	28.26	ZEELAND
70-17-18-470-016	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	0.41	0.41	302	0.75	1	0.31	0.31	0.0013%	0.0129%	0.0142%	\$	148.37	5	\$	29.67	ZEELAND
70-17-18-400-041	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	22.32	0.21	301	0.75	1	0.16	0.16	0.0006%	0.0129%	0.0135%	\$	141.79	5	\$	28.36	ZEELAND
70-17-17-300-029	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	7.28	1.39	302	0.75	1	1.04	1.04	0.0043%	0.0129%	0.0172%	\$	180.31	5	\$	36.06	ZEELAND
70-17-18-400-027	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	0.31	0.31	302	0.75	1	0.23	0.23	0.0010%	0.0129%	0.0138%	\$	144.98	5	\$	29.00	ZEELAND
70-17-18-470-011	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	0.28	0.28	401	0.50	1	0.14	0.14	0.0006%	0.0129%	0.0135%	\$	141.20	5	\$	28.24	ZEELAND
70-17-18-400-044	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	3.66	2.46	302	0.75	1	1.85	1.85	0.0077%	0.0129%	0.0206%	\$	215.44	5	\$	43.09	ZEELAND
70-17-18-471-009	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	3.24	0.31	302	0.75	1	0.23	0.23	0.0010%	0.0129%	0.0138%	\$	144.98	5	\$	29.00	ZEELAND
70-17-18-400-023	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	0.21	0.21	302	0.75	1	0.16	0.16	0.0006%	0.0129%	0.0135%	\$	141.78	5	\$	28.36	ZEELAND
70-17-18-471-005	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	0.46	0.21	302	0.75	1	0.16	0.16	0.0006%	0.0129%	0.0135%	\$	141.78	5	\$	28.36	ZEELAND
70-17-18-471-008	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	0.88	0.23	201	0.80	1	0.19	0.19	0.0006%	0.0129%	0.0137%	\$	143.11	5	\$	28.62	ZEELAND
70-17-18-470-010	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	0.31	0.31	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0135%	\$	141.83	5	\$	28.37	ZEELAND
70-17-18-400-045	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	1.48	0.46	402	0.50	1	0.23	0.23	0.0010%	0.0129%	0.0139%	\$	145.07	5	\$	29.01	ZEELAND
70-17-18-400-022	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	0.25	0.21	401	0.50	1	0.16	0.16	0.0006%	0.0129%	0.0135%	\$	141.79	5	\$	28.36	ZEELAND
70-17-18-470-021	MEAD JOHNSON & COMPANY LLC	725 E MAIN AVE	ZEELAND	MI	49464	2.36	0.19	201	0.80	1	0.15	0.15	0.0006%	0.0129%	0.0135%	\$	141.73	5	\$	28.35	ZEELAND
70-17-18-400-020	MEAD JOHNSON NUTRITION LLC	725 E MAIN AVE	ZEELAND	MI	49464	0.68	0.68	302	0.75	1	0.51	0.51	0.0021%	0.0129%	0.0150%	\$	157.14	5	\$	31.43	ZEELAND
70-16-13-478-002	MEDELLIN BRITTANY	243 N OTTAWA ST	ZEELAND	MI	49464-1143	0.10	0.10	401	0.50	1	0.05	0.05	0.0002%	0.0129%	0.0131%	\$	137.23	5	\$	27.45	ZEELAND
70-17-18-298-006	MEIJER ELMO-MARIANNE	4845 - 24TH AVE	HUDSONVILLE	MI	49426	2.75	0.23	207	0.80	1	0.18	0.18	0.0008%	0.0129%	0.0137%	\$	142.97	5	\$	28.59	ZEELAND
70-16-13-476-012	MENDOZA JUAN - ODILA	215 N COLONIAL ST	ZEELAND	MI	49464	0.15	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.35	5	\$	27.67	ZEELAND
70-16-13-404-026	MERGENDER LINDA	366 N COLONIAL ST	ZEELAND	MI	49464-1124	0.31	0.31	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0135%	\$	141.84	5	\$	28.37	ZEELAND
70-16-13-455-015	MERRYMAN KYLE	215 W MCKINLEY AVE	ZEELAND	MI	49464-1025	0.17	0.17	401	0.50	1	0.08	0.08	0.0004%	0.0129%	0.0132%	\$	138.70	5	\$	27.74	ZEELAND
70-16-13-481-029	MESBERGEN KAYLEE-CHAD	49 W MAIN AVE	ZEELAND	MI	49464-1611	0.37	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-351-003	MEYBAARD JERRY L-JANICE F	225 N STATE ST	ZEELAND	MI	49464-1214	0.25	0.25	401	0.50	1	0.13	0.13	0.0012%	0.0129%	0.0134%	\$	140.50	5	\$	28.10	ZEELAND
70-16-13-476-014	MEYER JONATHAN K	228 N STATE ST	ZEELAND	MI	49464	0.59	0.59	401	0.50	1	0.30	0.30	0.0012%	0.0129%	0.0141%	\$	147.93	5	\$	29.59	ZEELAND
70-17-18-200-034	MEYER KREIG	640 N FAIRVIEW ST	ZEELAND	MI	49464	0.60	0.60	401	0.50	1	0.30	0.30	0.0012%	0.0129%	0.0141%	\$	148.07	5	\$	29.61	ZEELAND
70-17-18-352-013	MONTGOMERY JOSHUA E-ANDREA M	137 N STATE ST	ZEELAND	MI	49464	0.19	0.19	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	139.03	5	\$	27.81	ZEELAND
70-16-13-478-035	MOORED JOHN-SHIRLEY	240 N STATE ST	ZEELAND	MI	49464-1215	0.64	0.64	401	0.50	1	0.32	0.32	0.0013%	0.0129%	0.0142%	\$	148.85	5	\$	29.77	ZEELAND
70-16-13-481-000	MULLER DYLAN-STERKEN ALLISON	125 N STATE ST	ZEELAND	MI	49464-1813	0.37	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-454-024	MULLER DAVID	244 WOODWARD ST	ZEELAND	MI	49464-1036	0.21	0.21	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.48	5	\$	27.90	ZEELAND
70-16-13-477-024	MUNSEY RENEE	225 N MICHIGAN ST	ZEELAND	MI	49464-1113	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.50	5	\$	27.70	ZEELAND
70-16-13-476-008	NEFF ERIC	230 MICHIGAN ST	ZEELAND	MI	49464-1114	0.15	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.33	5	\$	27.67	ZEELAND
70-16-13-404-012	NEMEC KATHY	222 W ROOSEVELT AVE	ZEELAND	MI	49464-1030	0.21	0.21	401	0.50	1	0.11	0.11	0.0004%	0.0129%	0.0133%	\$	139.67	5	\$	27.93	ZEELAND
70-17-19-229-007	NEWHOUSE PERRY - MARCIA	117 S WOODLAWN ST	ZEELAND	MI	49464-1845	0.17	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-200-062	NEW-INDY HOLLAND LLC	PO BOX 1993	HOLLAND	MI	49422	16.41	16.40	301	0.75	1	12.30	12.30	0.0511%	0.0129%	0.0640%	\$	670.50	5	\$	134.10	ZEELAND
70-17-19-227-017	NIBBELINK DOUGLAS-RENEE	37 SANFORD ST	ZEELAND	MI	49464-1836	0.18	0.05	401	0.50	1	0.03	0.03	0.0001%	0.0129%	0.0130%	\$	136.15	5	\$	27.23	ZEELAND
70-17-18-353-004	NIEBOER LARRY-BEVERLY TRUST	128 E HARRISON AVE	ZEELAND	MI	49464-1205	1.11	1.11	401	0.50	1	0.55	0.55	0.0023%	0.0129%	0.0152%	\$	159.05	5	\$	31.81	ZEELAND
70-17-18-100-103	NOLDS L	425 N STATE ST	ZEELAND	MI	49464	2.49	2.47	401	0.50	1	1.86	1.86	0.0077%	0.0129%	0.0206%	\$	215.79	5	\$	43.16	ZEELAND
70-16-13-430-012	NORINCH SELENA	17 W GARFIELD AVE	ZEELAND	MI	49464-1105	0.15	0.15	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$	138.23	5	\$	27.65	ZEELAND
70-17-18-300-043	NUNEZ FATIMA	365 N STATE ST	ZEELAND	MI	49464	0.59	0.59	401	0.50	1	0.30	0.30	0.0012%	0.0129%	0.0141%	\$	147.87	5	\$	29.57	ZEELAND
70-16-13-477-021	NYENHOLT TREVOR-KAITLYN	119 W MCKINLEY AVE	ZEELAND	MI	49464	0.15	0.15	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$	138.23	5	\$	27.65	ZEELAND
70-16-13-456-002	NYKAMP OWEN	236 W MCKINLEY AVE	ZEELAND	MI	49464-1026	0.27	0.27	401	0.50	1	0.13	0.13	0.0006%	0.0129%	0.0134%	\$	140.82	5	\$	28.16	ZEELAND
70-17-18-351-012	NYKAMP TROY A-GENZINK TAYLOR A	47 E MCKINLEY AVE	ZEELAND	MI	49464-1208	0.30	0.30	401	0.50	1	0.15	0.15	0.0006%	0.0129%	0.0135%	\$	141.46	5	\$	28.29	ZEELAND
70-16-13-404-014	OBRENOVICH MARY LU TRUST	335 WOODWARD ST	ZEELAND	MI	49464-1037	0.27	0.27	401	0.50	1	0.14	0.14	0.0006%	0.0129%	0.0135%	\$	140.93	5	\$	28.19	ZEELAND
70-17-19-226-013	OGRODZINSKI KAYLE-NATHAN	611 E CENTRAL AVE	ZEELAND	MI	49464-1805	0.16	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-456-001	OLD TOWN PARTNERS LLC	PO BOX 245	ZEELAND	MI	49464-0245	1.07	1.07	201	0.80	1	0.86	0.86	0.0036%	0.0129%	0.0164%	\$	172.25	5	\$	34.45	ZEELAND
70-17-18-351-044	OLIVARES-ORTIZ FRANCISCO-JAVIER	241 N STATE ST	ZEELAND	MI	49464-1214	0.2															

70-17-18-100-071	REDLUM 12-2 LLC	PO BOX 451	ZEELAND	MI	49464	10.17	1.44	301	0.75	1	1.08	1.08	0.0045%	0.0129%	0.0174%	\$	182.12	5	\$	36.42	ZEELAND
70-17-18-100-095	REDLUM 12-2 LLC	PO BOX 451	ZEELAND	MI	49464	4.25	1.29	301	0.75	1	0.96	0.96	0.0040%	0.0129%	0.0169%	\$	176.99	5	\$	35.40	ZEELAND
70-17-18-100-107	REDLUM 12-2 LLC	PO BOX 451	ZEELAND	MI	49464	8.89	4.25	301	0.75	1	3.19	3.19	0.0132%	0.0129%	0.0261%	\$	273.70	5	\$	54.74	ZEELAND
70-16-13-47-017	RHEIDER ANTHONY-LEIGHANN	115 W MCKINLEY AVE	ZEELAND	MI	49464	0.19	0.50	401	0.50	1	0.0129%	0.0000%	0.0000%	0.0129%	0.0133%	\$	139.05	5	\$	27.81	ZEELAND
70-16-13-481-028	RICH SAM-ANDREA	55 W MAIN AVE	ZEELAND	MI	49464-1611	0.26	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-428-018	RIEBE DONALD-CHERYL	54 W ROOSEVELT AVE	ZEELAND	MI	49464-1130	0.39	0.39	401	0.50	1	0.19	0.19	0.0008%	0.0129%	0.0137%	\$	143.47	5	\$	28.69	ZEELAND
70-17-18-400-040	RIETH-RILEY CONSTRUCTION CO INC	PO BOX 477	GOSHEN	IN	46527-0477	0.28	0.28	302	0.75	1	0.21	0.21	0.0009%	0.0129%	0.0138%	\$	144.02	5	\$	28.80	ZEELAND
70-17-18-400-032	RIETH-RILEY CONSTRUCTION CO INC	PO BOX 477	GOSHEN	IN	46527-0477	0.98	0.98	302	0.75	1	0.78	0.78	0.0033%	0.0129%	0.0162%	\$	169.16	5	\$	33.83	ZEELAND
70-17-18-400-034	RIETH-RILEY CONSTRUCTION CO INC	PO BOX 477	GOSHEN	IN	46527-0477	3.60	0.98	301	0.75	1	0.74	0.74	0.0031%	0.0129%	0.0159%	\$	167.02	5	\$	33.40	ZEELAND
70-17-18-400-016	RIETH-RILEY CONSTRUCTION CO INC	PO BOX 477	GOSHEN	IN	46527-0477	0.90	0.28	302	0.75	1	0.21	0.21	0.0009%	0.0129%	0.0137%	\$	144.01	5	\$	28.80	ZEELAND
70-17-18-351-006	RIETVELD DIRK-JEFFERY-HILLARY	207 N STATE ST	ZEELAND	MI	49464-1214	0.27	0.27	401	0.50	1	0.14	0.14	0.0006%	0.0129%	0.0135%	\$	140.98	5	\$	28.20	ZEELAND
70-16-13-403-019	RIOB JARED M-JESSICA W	315 W GARFIELD AVE	ZEELAND	MI	49464-1059	0.33	0.33	401	0.50	1	0.17	0.17	0.0007%	0.0129%	0.0138%	\$	142.20	5	\$	28.44	ZEELAND
70-17-18-280-021	RITSEMA RYAN-FOLKEMA LEAH	122 S GOODRICH ST	ZEELAND	MI	49464-1815	0.26	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-300-053	RL/TJ ENTERPRISES LLC	260 E ROOSEVELT AVE	ZEELAND	MI	49464	1.50	1.50	301	0.75	1	1.12	1.12	0.0047%	0.0129%	0.0176%	\$	183.86	5	\$	36.77	ZEELAND
70-16-13-477-002	ROBINSON TRAVIS D-CHRISTY S	244 N OTTAWA ST	ZEELAND	MI	49464-1142	0.22	0.22	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0133%	\$	139.73	5	\$	27.95	ZEELAND
70-17-18-352-008	RODRIGUEZ MATTHEW-RACHEL	46 E MCKINLEY AVE	ZEELAND	MI	49464-1209	0.28	0.28	401	0.50	1	0.14	0.14	0.0006%	0.0129%	0.0135%	\$	141.14	5	\$	28.23	ZEELAND
70-16-13-479-008	RODRIGUEZ MATTHEW-VILLANUEVA TANIA	46 W MCKINLEY AVE	ZEELAND	MI	49464-1110	0.33	0.33	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	142.11	5	\$	28.42	ZEELAND
70-17-18-305-002	ROELS RENTAL	10385 HOLIDAY DR	ZEELAND	MI	49464	0.32	0.32	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	142.06	5	\$	28.41	ZEELAND
70-17-18-352-006	ROELS RENTAL	10385 HOLIDAY DRIVE	ZEELAND	MI	49464	0.28	0.28	401	0.50	1	0.14	0.14	0.0006%	0.0129%	0.0135%	\$	141.02	5	\$	28.20	ZEELAND
70-17-18-200-029	ROOSEVELT AVENUE HOLDINGS LLC	601 E ROOSEVELT AVE	ZEELAND	MI	49464	3.96	3.96	301	0.75	1	2.97	2.97	0.0123%	0.0129%	0.0252%	\$	264.11	5	\$	52.82	ZEELAND
70-16-13-476-027	ROSENDAAL LEVI	212 N STATE ST	ZEELAND	MI	49464-1215	0.22	0.22	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0133%	\$	139.72	5	\$	27.94	ZEELAND
70-16-13-428-015	RUFFNER RENTALS LLC	10288 CHURCH HILL ST	ZEELAND	MI	49464-9182	0.21	0.21	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.54	5	\$	27.91	ZEELAND
70-17-18-226-017	RUMOHR GRETCHEIN C	621 E CENTRAL AVE	ZEELAND	MI	49464-1805	0.18	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-298-011	RUMSEY WAYNE - SHELLEY	764 BAYSHORE DR	HOLLAND	MI	49424	2.75	0.23	207	0.80	1	0.18	0.18	0.0008%	0.0129%	0.0137%	\$	142.97	5	\$	28.59	ZEELAND
70-16-13-428-011	RUS MELVIN-BRENDA	23 W OAK AVE	ZEELAND	MI	49464-1144	0.43	0.43	401	0.50	1	0.21	0.21	0.0009%	0.0129%	0.0138%	\$	144.36	5	\$	28.87	ZEELAND
70-16-13-427-028	RUSCHER BRANDON-MAKEPEACE BRIANNA	323 N MICHIGAN ST	ZEELAND	MI	49464-1150	0.23	0.23	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0134%	\$	139.81	5	\$	27.98	ZEELAND
70-16-13-403-004	RUSCHER BRIAN	372 WOODWARD ST	ZEELAND	MI	49464-1038	0.22	0.22	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0133%	\$	139.81	5	\$	27.96	ZEELAND
70-17-18-351-008	RZYCKI THOMAS	21 E MCKINLEY AVE	ZEELAND	MI	49464-1208	0.14	0.14	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$	138.07	5	\$	27.61	ZEELAND
70-17-18-300-085	S THREE LLC	350 N CENTENNIAL ST	ZEELAND	MI	49464	2.54	2.54	301	0.75	1	1.91	1.91	0.0079%	0.0129%	0.0208%	\$	218.01	5	\$	43.60	ZEELAND
70-17-18-305-006	SAVEDRA-SALAZAR RAFAEL LOURDES S	11186 SUMMER DR	ZEELAND	MI	49464	0.25	0.25	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.41	5	\$	28.08	ZEELAND
70-16-13-404-029	SAMPSON JOSHUA-JENNIFER	341 WOODWARD ST	ZEELAND	MI	49464-1137	0.17	0.17	401	0.50	1	0.08	0.08	0.0004%	0.0129%	0.0132%	\$	138.72	5	\$	27.74	ZEELAND
70-16-13-455-006	SANJOSE CHRISTIAN - TRISHA	242 N COLONIAL ST	ZEELAND	MI	49464-1022	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.49	5	\$	27.70	ZEELAND
70-16-13-454-002	SAXTON DUANE M	262 N WOODWARD ST	ZEELAND	MI	49464-1036	0.19	0.19	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.20	5	\$	27.84	ZEELAND
70-17-18-300-011	SCFCRC-HW-V LLC	PO BOX 4900	SCOTTSDALE	AZ	85261-4900	5.00	0.00	301	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-300-080	SCFCRC-HW-V LLC	902 CARNEGIE CENTER STE 520	PRINCETON	NJ	08540	2.36	0.00	201	0.80	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-355-001	SCFCRC-HW-V LLC	902 CARNEGIE CENTER STE 520	PRINCETON	NJ	08540	0.34	0.00	301	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-355-021	SCFCRC-HW-V LLC	902 CARNEGIE CENTER STE 520	PRINCETON	NJ	08540	0.48	0.15	202	0.80	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.37	5	\$	28.07	ZEELAND
70-17-18-355-022	SCFCRC-HW-V LLC	902 CARNEGIE CENTER STE 520	PRINCETON	NJ	08540	0.51	0.14	202	0.80	1	0.11	0.11	0.0005%	0.0129%	0.0133%	\$	139.77	5	\$	27.95	ZEELAND
70-17-18-351-010	SCHNEERHORN CHAD M-RUTH L	35 E MCKINLEY AVE	ZEELAND	MI	49464-1208	0.14	0.14	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$	138.07	5	\$	27.61	ZEELAND
70-16-13-428-029	SCHROTER ROBERT	265 N OTTAWA ST	ZEELAND	MI	49464-1139	0.20	0.20	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.30	5	\$	27.88	ZEELAND
70-16-13-477-019	SCHROTENBOER JAY - STACI	103 W MCKINLEY AVE	ZEELAND	MI	49464	0.18	0.18	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	138.90	5	\$	27.78	ZEELAND
70-16-13-426-017	SCHROTENBOER JONATHAN	312 MICHIGAN ST	ZEELAND	MI	49464-1147	0.30	0.30	401	0.50	1	0.15	0.15	0.0006%	0.0129%	0.0135%	\$	141.59	5	\$	28.32	ZEELAND
70-17-18-232-015	SCHROTENBOER THAD-KRISTI	139 S GOODRICH ST	ZEELAND	MI	49464-1853	0.21	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-18-203-010	SCOTT AND JOANNE VANHAUTSMA TRUST	30 S DIVISION ST	ZEELAND	MI	49464-1808	0.23	0.00	401	0.50	1	0.08	0.08	0.0004%	0.0129%	0.0130%	\$	136.30	5	\$	27.28	ZEELAND
70-17-18-300-025	SCOTT NYKERK TRUST	5895 NORTH LAKESHORE DR	HOLLAND	MI	49424-8627	0.25	0.25	201	0.80	1	0.20	0.20	0.0008%	0.0129%	0.0137%	\$	143.81	5	\$	28.76	ZEELAND
70-16-13-481-025	SCULLEY DANIEL R-ALEXA C	107 W MAIN AVE	ZEELAND	MI	49464	0.39	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-426-002	SHANAFELT ALEXANDER - KATHRYN	148 W ROOSEVELT AVE	ZEELAND	MI	49464-1137	0.20	0.20	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.37	5	\$	27.87	ZEELAND
70-16-13-454-011	SHANNON KYLE	223 N JEFFERSON ST	ZEELAND	MI	49464-1017	0.21	0.21	401	0.50	1	0.11	0.11	0.0004%	0.0129%	0.0133%	\$	139.67	5	\$	27.93	ZEELAND
70-17-18-200-002	SCHARBIDZE BESIK - JENNIFER	708 E CENTRAL AVE	ZEELAND	MI	49464-1807	0.18	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-479-009	SHERMAN MICHAEL - KAITLYN	38 W MCKINLEY AVE	ZEELAND	MI	49464-1110	0.33	0.33	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	142.12	5	\$	28.42	ZEELAND
70-17-18-100-105	SHINE INVESTMENTS LLC	PO BOX 451	ZEELAND	MI	49464	1.34	0.30	301	0.75	1	1.00	1.00	0.0042%	0.0129%	0.0171%	\$	178.69	5	\$	35.74	ZEELAND
70-17-18-298-004	SHUCK KEVIN R TRUST	1691 MAIN ST	HOLLAND	MI	49424	2.75	0.23	207	0.80	1	0.18	0.18	0.0008%	0.0129%	0.0137%	\$	142.97	5	\$	28.59	ZEELAND
70-16-13-464-028	SILGUERO JULIE	347 WOODWARD ST	ZEELAND	MI	49464	0.16	0.16	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.42	5	\$	27.68	ZEELAND
70-16-13-477-005	SKOVIAK TERRY	239 MICHIGAN ST	ZEELAND	MI	49464-1113	0.17	0.17	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.66	5	\$	27.73	ZEELAND
70-17-18-229-003	SLENN DALE	642 E CENTRAL AVE	ZEELAND	MI	49464-1849	0.18	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-404-017	SLONE JR JOHNNY M	327 WOODWARD ST	ZEELAND	MI	49464-1037	0.22	0.22	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0134%	\$	139.89	5	\$	27.98	ZEELAND
70-16-13-479-010	SNYDER JOSH-MARIE	32 W MCKINLEY AVE	ZEELAND	MI	49464	0.33	0.33	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	142.14	5	\$	28.43	ZEELAND
70-16-13-480-008	SNYDER PROPERTIES LLC	7835 WARNER	ALLENTOWN	PA	49401-9742	2.03	2.03	201	0.80	1											

70-17-18-226-009	TURI LLC	11371 S LAKE DR	HOLLAND	MI	49424	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-17-20-100-022	TKP INVESTMENTS LLC	1201 INDUSTRIAL AVE	HOLLAND	MI	49423	21.06	1.15	301	0.75	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.39	5	\$	27.68	ZEELAND
70-17-18-100-062	TOPLINE INVESTMENTS	405 N STATE ST	ZEELAND	MI	49464	1.15	0.15	302	0.75	1	0.08	0.08	0.0003%	0.0129%	0.0165%	\$	172.48	5	\$	34.50	ZEELAND
70-17-18-100-008	TOPLINE INVESTMENTS	405 N STATE ST	ZEELAND	MI	49464	0.34	0.34	401	0.50	1	0.17	0.17	0.0003%	0.0129%	0.0136%	\$	142.49	5	\$	28.50	ZEELAND
70-17-18-398-006	TRAN OANH	234 E WASHINGTON AVE	ZEELAND	MI	49464	0.16	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.31	5	\$	27.66	ZEELAND
70-16-13-481-027	TREVINO RAFAEL	61 W MAIN AVE	ZEELAND	MI	49464-1611	0.25	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-14-555-014	UNDERWOOD MARSHA	217 W MCKINLEY AVE	ZEELAND	MI	49464-1025	0.17	0.17	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0132%	\$	138.71	5	\$	27.74	ZEELAND
70-17-18-400-042	UPWARD BOUND MINISTRIES	PO BOX 112	ZEELAND	MI	49464	1.59	1.59	201	0.80	1	1.27	1.27	0.0053%	0.0129%	0.0162%	\$	190.30	5	\$	38.06	ZEELAND
70-16-13-404-020	VALDEZ DAWN M	318 N COLONIAL ST	ZEELAND	MI	49464-1124	0.28	0.28	401	0.50	1	0.14	0.14	0.0006%	0.0129%	0.0135%	\$	141.05	5	\$	28.21	ZEELAND
70-17-19-231-003	VAN DEN BOSCH DARWIN	736 E CENTRAL AVE	ZEELAND	MI	49464-1850	0.17	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-19-231-009	VAN DEN BOSCH DENA TRUST	736 E CENTRAL AVE	ZEELAND	MI	49464-1850	0.17	0.00	402	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-17-19-231-008	VAN DEN BOSCH DENA TRUST	736 E CENTRAL AVE	ZEELAND	MI	49464-1850	0.17	0.00	402	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-428-008	VAN OVERLOOP THOMAS-WICKY	6310 BLENDON DR APT 102	HUDSONVILLE	MI	49429	0.35	0.35	401	0.50	1	0.18	0.18	0.0007%	0.0129%	0.0136%	\$	142.71	5	\$	28.54	ZEELAND
70-17-19-231-004	VANDAM MICHAEL	740 E CENTRAL AVE	ZEELAND	MI	49464-1850	0.35	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-428-013	VANDEN BOSCH KALVIN-TERRI TRUST	12165 CROSWELL ST	WEST OLIVE	MI	49460-9667	0.19	0.19	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.22	5	\$	27.84	ZEELAND
70-16-13-428-014	VANDEN BOSCH KALVIN-TERRI TRUST	12165 CROSWELL ST	WEST OLIVE	MI	49460-9667	0.20	0.19	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.22	5	\$	27.84	ZEELAND
70-17-18-352-003	VANDERVEN NATHANIEL - HURN JENNIFER	10647 104TH AVE	WEST OLIVE	MI	49460	0.14	0.14	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$	138.07	5	\$	27.61	ZEELAND
70-17-18-300-027	VANDEN HEUVEL EDWARD-ALTA	353 N STATE ST	ZEELAND	MI	49464	0.52	0.52	401	0.50	1	0.26	0.26	0.0011%	0.0129%	0.0140%	\$	146.23	5	\$	29.25	ZEELAND
70-16-13-427-008	VANDENBELDT KAYLA	365 MICHIGAN ST	ZEELAND	MI	49464-1115	0.23	0.23	401	0.50	1	0.11	0.11	0.0005%	0.0129%	0.0134%	\$	139.91	5	\$	27.98	ZEELAND
70-16-13-403-021	VANDENBERG KEATON-SELBY MAKENZI	323 N JEFFERSON ST	ZEELAND	MI	49464-1019	0.19	0.19	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.17	5	\$	27.83	ZEELAND
70-17-18-226-005	VANDER SCHAFF CURTIS J-LORI L	9249 GARDEN VIEW DR	ZEELAND	MI	49464	4.17	0.10	207	0.80	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.63	5	\$	27.73	ZEELAND
70-16-13-478-013	VANDER WERF RHONDA-ANDY A	216 MICHIGAN ST	ZEELAND	MI	49464	0.15	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.33	5	\$	27.67	ZEELAND
70-17-18-302-001	VANDER ZWAAG MELVIN	10850 JAMES ST	ZEELAND	MI	49464-9162	0.56	0.56	401	0.50	1	0.28	0.28	0.0012%	0.0129%	0.0141%	\$	147.21	5	\$	29.44	ZEELAND
70-16-13-427-029	VANDERLAAN ETHAN	118 W ROOSEVELT AVE	ZEELAND	MI	49464-1132	0.18	0.18	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	138.90	5	\$	27.78	ZEELAND
70-17-18-398-007	VANDERPLOEG NATHAN J	50 N CENTENNIAL ST	ZEELAND	MI	49464-1308	0.13	0.13	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$	137.84	5	\$	27.57	ZEELAND
70-17-19-227-011	VANDERVEN NATHANIEL - HURN JENNIFER	627 E CENTRAL AVE	ZEELAND	MI	49464-1848	0.27	0.12	401	0.50	1	0.06	0.06	0.0004%	0.0129%	0.0131%	\$	137.62	5	\$	27.52	ZEELAND
70-16-13-403-002	VANDERWALL KRISTOPHER SR-ELISABETH	318 W ROOSEVELT AVE	ZEELAND	MI	49464	0.29	0.29	401	0.50	1	0.14	0.14	0.0006%	0.0129%	0.0135%	\$	141.25	5	\$	28.25	ZEELAND
70-16-13-481-045	VANDERWALL TY	25 N COLONIAL ST	ZEELAND	MI	49464-	0.24	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-403-012	VANKLOMPENBERG LORRAINE	340 WOODWARD ST	ZEELAND	MI	49464	0.32	0.32	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0136%	\$	141.99	5	\$	28.40	ZEELAND
70-16-13-403-007	VANMALESEN DAN-DEBRA TRUST	368 WOODWARD ST	ZEELAND	MI	49464-1038	0.36	0.36	401	0.50	1	0.18	0.18	0.0008%	0.0129%	0.0136%	\$	142.89	5	\$	28.58	ZEELAND
70-16-13-422-008	VANNOORD HOLLY	731 E LINCOLN AVE	ZEELAND	MI	49464-1858	0.17	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-488-002	VANNUIJL PROPERTIES LLC	6510 CREEKWOOD COURT	HOLLAND	MI	49423	1.10	0.55	307	0.75	1	0.41	0.41	0.0017%	0.0129%	0.0146%	\$	153.03	5	\$	30.61	ZEELAND
70-17-18-305-001	VANOVERLOOP JARED	7661 FAIRLAWN AVE	JENISON	MI	49428	0.33	0.33	401	0.50	1	0.17	0.17	0.0007%	0.0129%	0.0136%	\$	142.25	5	\$	28.45	ZEELAND
70-17-18-305-007	VANOVERLOOP JARED-JENELLE	7661 FAIRLAWN AVE	JENISON	MI	49428	0.25	0.25	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.41	5	\$	28.08	ZEELAND
70-16-13-454-026	VANTIL CARRIE- TROY	245 N JEFFERSON ST	ZEELAND	MI	49464-1017	0.20	0.20	401	0.50	1	0.10	0.10	0.0004%	0.0129%	0.0133%	\$	139.24	5	\$	27.85	ZEELAND
70-16-13-428-020	VEENSTRA JASON-NICOLE TRUST	94 W ROOSEVELT AVE	ZEELAND	MI	49464-1130	0.13	0.13	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$	137.89	5	\$	27.58	ZEELAND
70-16-13-481-026	VELAZQUEZ JOSE	101 W MAIN AVE	ZEELAND	MI	49464-1613	0.38	0.00	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$	-	5	\$	-	ZEELAND
70-16-13-430-014	VERHEIJ GERRIT	319 N OTTAWA ST	ZEELAND	MI	49464-1149	0.17	0.17	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$	138.80	5	\$	27.76	ZEELAND
70-17-18-300-020	VERTELLUS SPECIALTIES MI LLC	215 N CENTENNIAL ST	ZEELAND	MI	49464	0.53	0.30	302	0.75	1	0.23	0.23	0.0009%	0.0129%	0.0138%	\$	144.94	5	\$	28.99	ZEELAND
70-17-18-300-019	VERTELLUS SPECIALTIES MI LLC	215 N CENTENNIAL ST	ZEELAND	MI	49464	0.52	0.52	302	0.75	1	0.23	0.23	0.0009%	0.0129%	0.0138%	\$	144.94	5	\$	28.99	ZEELAND
70-17-18-353-010	VERTELLUS SPECIALTIES MI LLC	215 N CENTENNIAL ST	ZEELAND	MI	49464-1309	0.30	0.30	302	0.75	1	0.23	0.23	0.0009%	0.0129%	0.0138%	\$	144.95	5	\$	28.99	ZEELAND
70-17-18-353-011	VERTELLUS ZEELAND LLC	215 N CENTENNIAL ST	ZEELAND	MI	49464	0.33	0.33	302	0.75	1	0.24	0.24	0.0010%	0.0129%	0.0139%	\$	145.63	5	\$	29.13	ZEELAND
70-17-18-351-027	VERTELLUS ZEELAND LLC	215 N CENTENNIAL ST	ZEELAND	MI	49464	0.47	0.47	302	0.75	1	0.35	0.35	0.0015%	0.0129%	0.0144%	\$	150.33	5	\$	30.07	ZEELAND
70-17-18-351-033	VERTELLUS ZEELAND LLC	215 N CENTENNIAL ST	ZEELAND	MI	49464	0.17	0.17	302	0.75	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.41	5	\$	28.08	ZEELAND
70-17-18-351-034	VERTELLUS ZEELAND LLC	215 N CENTENNIAL ST	ZEELAND	MI	49464	0.17	0.17	302	0.75	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.39	5	\$	28.08	ZEELAND
70-17-18-300-081	VERTELLUS ZEELAND LLC	215 N CENTENNIAL ST	ZEELAND	MI	49464	19.92	19.92	301	0.75	1	14.94	14.94	0.0621%	0.0129%	0.0750%	\$	785.24	5	\$	157.05	ZEELAND
70-17-18-300-018	VERTELLUS ZEELAND LLC	215 N CENTENNIAL ST	ZEELAND	MI	49464	2.58	0.33	302	0.75	1	0.24	0.24	0.0010%	0.0129%	0.0139%	\$	145.62	5	\$	29.12	ZEELAND
70-17-18-351-022	VERTELLUS ZEELAND LLC	215 N CENTENNIAL ST	ZEELAND	MI	49464	0.59	0.17	302	0.75	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.39	5	\$	28.08	ZEELAND
70-17-18-203-016	VERTEX DEVELOPMENT OF ZEELAND	6180 CASE KARSTEN DR	ZEELAND	MI	49464	5.34	5.34	201	0.80	1	4.01	4.01	0.0167%	0.0129%	0.0295%	\$	309.41	5	\$	61.88	ZEELAND
70-16-13-400-003	VETLEY ZEELAND LLC	706 GIDDINGS AVE STE 400	ANNAPOLIS	MD	21401	0.19	0.19	201	0.80	1	0.15	0.15	0.0006%	0.0129%	0.0135%	\$	141.45	5	\$	28.29	ZEELAND
70-16-13-430-018	VETLEY ZEELAND LLC	706 GIDDINGS AVE STE 400	ANNAPOLIS	MD	21401	0.30	0.19	201	0.80	1	0.15	0.15	0.0006%	0.0129%	0.0135%	\$	141.45	5	\$	28.29	ZEELAND
70-16-13-478-016	VISSCHER RANDY-RENAE	220 N STATE ST	ZEELAND	MI	49464-1215	0.53	0.53	401	0.50	1	0.26	0.26	0.0011%	0.0129%	0.0140%	\$	146.43	5	\$	29.29	ZEELAND
70-17-18-203-004	VLH LLC	471 E ROOSEVELT AVE	ZEELAND	MI	49464	8.67	8.67	301	0.75	1	6.50	6.50	0.0270%	0.0129%	0.0399%	\$	417.93	5	\$	83.59	ZEELAND
70-16-13-404-027	VOLKERS MIKE	363 WOODWARD ST	ZEELAND	MI	49464-1037	0.31	0.31	401	0.50	1	0.16	0.16	0.0007%	0.0129%	0.0135%	\$	141.85	5	\$	28.37	ZEELAND
70-16-13-426-025	VOS KATHERINE TRUST	359 N COLONIAL ST	ZEELAND	MI	49464-1123	0.23	0.23	401	0.50	1	0.12	0.12	0.0005%	0.0129%	0.0134%	\$	140.10	5	\$	28.02	ZEELAND
70-16-13-403-022	VOSS ANA-SCHMIDT BENJAMIN	331 N JEFFERSON ST	ZEELAND	MI	49464-1019	0.15	0.15	401	0.50	1	0.08	0.08	0.0003%	0.0129%	0.0132%	\$	138.32	5	\$	27.66	ZEELAND
70-16-13-429-012	VREDEVELD PROPERTIES LLC	2149 CRYSTAL COVE	ALLEGAN	MI	49010	0.37	0.37	401	0.50	1	0.18	0.18	0.0008%	0.0129%	0.0137%	\$	143.02	5	\$	28.60	ZEELAND
70-16-13-404-002	VREDEVELD PROPERTIES LLC	2149 CRYSTAL COVE	ALLEGAN	MI	49010	0.22	0.22														

70-17-18-300-050	ZEELAND ACQUISITION GROUP LLC	419 BELLE AIR LANE	WARRENTON	VA	20186	5.92	5.92	201	0.80	1	4.74	4.74	0.0197%	0.0129%	0.0326%	\$ 341.15	5	\$ 68.23	ZEELAND
70-17-18-300-082	ZEELAND ACQUISITION GROUP LLC	419 BELLE AIR LANE	WARRENTON	VA	20186	4.26	4.26	402	0.50	1	2.13	2.13	0.0089%	0.0129%	0.0217%	\$ 227.72	5	\$ 45.54	ZEELAND
70-17-18-400-004	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464-1334	0.92	0.92	302	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-400-030	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464-1334	2.29	0.10	302	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-19-227-003	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464-1334	0.26	0.19	302	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-19-400-027	ZEELAND BOARD OF PUBLIC WORKS	350 W WASHINGTON AVE	ZEELAND	MI	49464	2.00	2.00	202	0.80	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-399-006	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464-1334	0.26	0.12	302	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-399-001	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464-1305	0.19	0.19	402	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-399-003	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464	0.16	0.06	402	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-399-031	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464-1334	0.28	0.10	201	0.80	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-17-101-008	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464	4.58	4.58	302	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-17-101-024	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464	1.04	1.04	301	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-399-002	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464	0.16	0.10	402	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-397-014	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464-1334	3.78	0.12	301	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-19-227-004	ZEELAND BOARD OF PUBLIC WORKS	350 E WASHINGTON AVE	ZEELAND	MI	49464-1334	0.98	0.09	302	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-470-001	ZEELAND CITY OF	21 S ELM ST	ZEELAND	MI	49464-1750	0.66	0.30	301	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-470-012	ZEELAND CITY OF	21 S ELM ST	ZEELAND	MI	49464-1750	0.42	0.42	301	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-100-098	ZEELAND CITY OF	21 S ELM ST	ZEELAND	MI	49464	1.95	0.08	201	0.80	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-16-13-426-022	ZEELAND CITY OF	21 S ELM ST	ZEELAND	MI	49464-1750	0.30	0.30	401	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-203-014	ZEELAND CITY OF	21 S ELM ST	ZEELAND	MI	49464	0.73	0.73	302	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-16-13-481-057	ZEELAND CITY OF	21 S ELM ST	ZEELAND	MI	49464-1750	0.26	0.26	402	0.50	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-16-13-481-055	ZEELAND CITY OF	21 S ELM ST	ZEELAND	MI	49464-1750	1.47	0.13	201	0.80	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-400-048	ZEELAND CITY OF	21 S ELM ST	ZEELAND	MI	49464-1750	4.99	0.66	301	0.75	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-17-400-019	ZEELAND COMMUNITY HOSPITAL	100 COREWELL DR NW MC6481	GRAND RAPIDS	MI	49503	2.55	2.55	202	0.80	1	2.04	2.04	0.0085%	0.0129%	0.0214%	\$ 223.73	5	\$ 44.75	ZEELAND
70-17-17-101-012	ZEELAND COMMUNITY HOSPITAL	100 COREWELL DR NW MC6481	GRAND RAPIDS	MI	49503	6.57	2.55	201	0.80	1	2.04	2.04	0.0085%	0.0129%	0.0214%	\$ 223.71	5	\$ 44.74	ZEELAND
70-17-18-300-047	ZEELAND NON-PROFIT SR HO	100 MADISON CT	ZEELAND	MI	49464	2.74	2.74	201	0.80	1	2.19	2.19	0.0091%	0.0129%	0.0220%	\$ 230.31	5	\$ 46.06	ZEELAND
70-16-12-200-020	ZEELAND PUBLIC SCHOOLS	183 ROOSEVELT AVE	ZEELAND	MI	49464	19.85	16.16	101	0.25	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-16-12-400-032	ZEELAND PUBLIC SCHOOLS	183 W ROOSEVELT	ZEELAND	MI	49464	16.16	1.08	101	0.25	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-19-227-006	ZEELAND PUBLIC SCHOOLS	PO BOX 110	ZEELAND	MI	49464-0110	7.86	0.97	201	0.80	0	0.00	0.00	0.0000%	0.0000%	0.0000%	\$ -	5	\$ -	ZEELAND
70-17-18-300-014	ZEELAND SELF STORAGE LLC	156 W 11TH ST STE 201	HOLLAND	MI	49423	2.57	2.57	201	0.80	1	2.06	2.06	0.0085%	0.0129%	0.0214%	\$ 224.47	5	\$ 44.89	ZEELAND
70-16-13-427-003	ZEEX HOLDINGS LLC	522 24TH AVE	HUDSONVILLE	MI	49426	0.25	0.25	401	0.50	1	0.13	0.13	0.0005%	0.0129%	0.0134%	\$ 140.48	5	\$ 28.10	ZEELAND
70-17-19-226-008	ZYLSTRA JEFFREY-JULIE	40 SANFORD ST	ZEELAND	MI	49464-1837	0.18	0.18	401	0.50	1	0.09	0.09	0.0004%	0.0129%	0.0133%	\$ 138.84	5	\$ 27.77	ZEELAND
70-16-13-427-025	ZYWICKI NICOLE-JOSEPH R	125 W GARFIELD AVE	ZEELAND	MI	49464	0.15	0.15	401	0.50	1	0.07	0.07	0.0003%	0.0129%	0.0132%	\$ 138.18	5	\$ 27.64	ZEELAND



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CITY COUNCIL MEMORANDUM

TO: Mayor Van Dorp and City Councilmembers
FROM: Kristi DeVerney, Clerk
SUBJECT: Planning Commission Appointment
DATE: October 16, 2026
CC: October 19, 2026, Council Packet

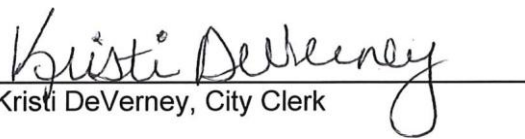
BACKGROUND: The previous Planning Commission administrative representative's seat has been vacated. Previously, the ordinance's verbiage, under Sections 2-155 and 2-156 of the City Code, stated that the administrative representative could not be a non-resident serving on the Planning Commission.

The amended ordinance's principal change has identified the City Manager or Interim City Manager as the administrative representative and not be required to be a City elector, provided the individual is a United States citizen and Michigan resident.

Mayor Van Dorp is recommending this appointment.

RECOMMENDATION:

Motion and support to appoint Interim City Manager, Kevin Plockmeyer, to the Planning Commission, to serve as the administrative representative, with said term expiring upon the conclusion of his role as Interim City Manager.


Kristi DeVerney, City Clerk

FEEL THE ZEEL



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INTEROFFICE MEMORANDUM

TO: Mayor Van Dorp and City Council Members

FROM: Kevin Plockmeyer, Interim City Manager

SUBJECT: Strategic Action Plan Update

DATE: October 15, 2026

CC: City Council Work Study Agenda October 19, 2026

At your July 20 meeting, staff provided City Council with a mid-year update on the 2026 Strategic Action Plan, which includes 22 organizational goals and 38 departmental supports. Attached is an updated scorecard reflecting our progress as we enter the final quarter of 2026.

Overall, implementation of the Strategic Action Plan continues to progress well. Since July, several significant initiatives have advanced, including the selection of a preferred development partner for the Main Street Auto site, approval of the Mead Johnson playground relocation agreements, continued development of the Parks and Recreation Master Plan, progress on the Main and Fairview roundabout evaluation, and advancement of the Regional Biosolids Drying Facility initiative. While a few initiatives have experienced limited progress, and some larger projects will extend into 2027, we are pleased with the overall progress being made toward City Council's priorities.

We do not intend to review the entire scorecard in detail at Monday's meeting but will briefly highlight notable accomplishments and be available to answer any questions City Council may have.

Kevin Plockmeyer, Interim City Manager

FEEL THE ZEEL

City of Zeeland - 2026 Strategic Action Plan Score Card Assessment

Goals		
Goal	Outcome Indicator	Indicator Assessment
Washington Avenue Development / Re-Development	Throughout 2026, develop a vision for the Washington Avenue reconstruction project including: 1) Identify right-of-way constraints throughout the corridor; 2) Work with stakeholders within the corridor to develop a knowledge base of future plans, access needs, utility concerns, etc.; 3) Develop a traffic flow plan based on the right-of-way constraints and stakeholder knowledge base.	Progressing. We have engaged our engineers to identify the right-of-way and how that impacts the existing infrastructure. We presented a traffic flow plan for City Council to consider and followed-up with a contract award for a traffic study to evaluate the traffic flow plan.
Mead Johnson Implementation	During calendar year 2026, while paying special attention to balance the needs of Mead Johnson with the interest of Zeeland - specifically the neighborhood adjacent to Mead Johnson through consideration for such things as traffic impacts, appropriate buffering/landscaping, noise and odor mitigation efforts, etc.; support Mead Johnson in its efforts to modernize its facilities through site plan review and approval; development of agreements for utility service needs, playground relocation and park space; and industrial facility exemption requests.	Progressing as expected. Council has approved agreements for the playground relocation. The Tax Incentive Committee acted on tax abatement applications on October 5. The City remains in a responsive position for remaining site plan and general development items.
JR Automation Implementation	Throughout 2026, facilitate development of the industrial headquarters site through approval of a brownfield plan and associated documents, and continuing to pursue necessary public infrastructure improvements to support the project and end user/	Progressing as expected. The City portion of the Act 198 Exemption and Brownfield Plan are complete. Public infrastructure improvements are progressing.
Parks & Recreation Master Plan Update	During 2026, update our Parks and Recreation Master Plan.	Progressing. We have engaged the MCSA Group to assist in updating our Parks and Recreation Master Plan. We have met with the Cemetery Parks Commission to discuss the plan and will deliver a draft copy of the recreation plan to City Council in November.
Roundabout at Main & Fairview	Explore the development of a roundabout as a means of addressing projected traffic increases associated with the JR Automation and Mead Johnson projects, along with general community industrial growth, through such things as preliminary design of a roundabout, identifying property acquisition needs, cost estimates, and funding sources in order to allow City Council to make an informed decision on proceeding with this potential infrastructure project.	Progressing. We have created preliminary layouts and drafted right-of-way requirements for all four corners of the intersection and approached all four property owners about the possibility of purchasing the property. We have received feedback from three property owners, and are in the process of getting appraisals for the property we are looking to purchase.
Feel the Zeel 20th Anniversary Planning	By January 2027, develop a creative initiative to celebrate the 20th anniversary of the city's brand and confirm Feel the Zeel as Zeeland's guiding brand for the future.	Engaging Yellow Lime in brainstorming conversations.
Facility Improvement Plan	By the FY28 Budget, work with stakeholders and City Council to develop a prioritization and funding plan for the needs of our facilities as identified in the Facilities Condition Audit and Space Use Analysis.	Progressing. A facilities prioritization plan was shared with City Council at your June 15 meeting and developed a funding plan for the Design and Construction administration phase of the project.
Regional Biosolids Drying Facility	Throughout 2026, we will continue to actively collaborate with other West Michigan communities to plan for an alternative biosolids disposal solution to replace land application, as contaminant concerns raise doubts about the long-term viability of current practices. In doing so, we will maintain our overarching goals of protecting the environment, safeguarding public health, and preserving our water supply.	Progressing - City Council awarded a contract at your September 21st meeting to participate in the pilot program to test the pelletization process for a regional facility

Goal	Outcome Indicator	Indicator Assessment
Master Plan Re-Write	By 12/31/26, be substantially underway with the comprehensive Master Plan rewrite project, including completion of at least one community engagement activity and initiation of community visioning efforts.	Progressing as expected. The Planning Commission has reviewed four draft chapters of the updated Master Plan, and is beginning to plan public engagement activities. The project remains in alignment with the proposed schedule.
Funding Mechanisms for Capital Improvements	By September 2026, develop a 10-year financial model that can be used to assist in making financial decisions. As part of this model, present City Council with funding source recommendations for our major capital improvement categories (parks, streets, downtown, facilities, technology, and motor pool).	Progressing. The framework of the model has been developed and we now need to create a final report for City Council consideration.
Underground Utilities-State, Washington & Lincoln	By December 31, 2026, complete comprehensive cost analyses for undergrounding overhead pole utilities along State Street (building upon the 2023 analysis), Washington Avenue, and Lincoln Avenue, including utility coordination, engineering assumptions, and total project cost estimates suitable for evaluation and potential inclusion in a future Capital Improvement Plan.	Progressing. Work continues on the underground utility cost analyses for all three corridors. State Street-The underground route has been identified, and discussions have begun with Consumers Energy regarding the existing joint-use poles along the corridor. Staff will revisit the 2023 analysis at a future City Council work study session. Lincoln Avenue-Engineering plans have been completed in coordination with the planned street reconstruction project. Washington Avenue-Staff are coordinating with the city's vision planning efforts to align future underground utility work with the corridor's long-term plans.
Future Visioning with Schools	Engage with Zeeland Public Schools and Zeeland Christian School to share and discuss future plans around their respective facilities in the city in order to assist the city in planning for these improvements as a means of balancing school needs/desires with the surrounding community.	Progressing. Staff has met with Zeeland Christian schools and intends to meet with Zeeland Public Schools by the end of the month.
Second Exit from Public Safety Building	Establish "first right-of-refusal" documents with the identified property owners on Washington Avenue. If/when properties are obtained, develop building plans to create new driveway for the Public Safety Building.	No progress to date.
Legal Succession Planning	Continue discussions with City Attorney to identify long-term continuity plan for city legal services.	Complete. While a plan has not been completely developed, the conversations are ongoing.
Snowmelt Expansion Phase 3	In 2026, confirm our commitment to snowmelt in the following ways: 1) Construct a boiler plant at 17 East Main Avenue; 2) Install snowmelt as part of the Church Street Project; 3) Affirm our snowmelt master plan.	Progressing. 1) We awarded a contract to Midwest Construction for the construction of a oiler plant at City Council's June 15 meeting. 2) We are planning to install snowmelt as part of the Church Street reconstruction project. 3) We affirmed our snowmelt mast plan at City Council's April 20 meeting.
Business Loop I-196 Beautification	By June 30, 2026, revisit our vision for the beautification of BL-196 and determine council's desire to implement the vision.	Complete - We revised our BL-196 beautification plan at City Council's May 18 meeting and determined to implement as budgets allow.

Goal	Outcome Indicator	Indicator Assessment
Finance Staffing	As part of the budget creation, determine the structure and staffing levels for the Finance Department in order to not only meet the needs of the BPW but also the city as a whole.	Progressing. A financial analyst position was created as part of the Fiscal Year 2027 budget, but we are currently evaluating the final structure prior to seeking to fill the position.
Succession Planning	To ensure continuity in key roles and strengthen our leadership pipeline, succession planning will be a key endeavor for 2026. This initiative will focus on identifying critical roles across the organization, defining required competencies and skills, assessing current talent and creating targeted development plans. These actions will build a talent pipeline to support future needs.	Progressing. We are continuing to plan for changes in leadership including a successful announcement of a new BPW General Manager, Fire Chief, Planning Commission Chairperson, and are currently seeking a new City Manager.
Business Loop I-196 Pedestrian Crossing	Throughout 2026, affirm stakeholder position on the BL-196 crossing and work to secure grant funding as opportunities arise.	Complete. We affirmed stakeholder position with both City Council and Zeeland Charter Township and we have sought grant opportunities as they arise most recently under Michigan Public Act 232 of 2025.
Downtown Parking	By January 2027, enhance and increase existing parking supply via striping on-street spaces and attempted negotiations with private property owners for shared use of private lots. Continue organization and communication of existing city-managed spaces. Continue research on downtown parking decks.	Progressing - Have reached a staff-level agreement with the owners of the Zeeland Family Dentistry lot to engage in a shared parking agreement to supplements the City's parking supply after business hours, we restructured the North Street CRC parking lot agreement, and we have clearly identified additional on street parking opportunities.
Main Street Auto Redevelopment	By 12/31/26, release a Request for Proposals for the redevelopment of the site, and select a developer to redevelop the site in accordance with the City's vision.	Complete - a preferred development partner was selected by City Council on September 21, 2026.
Implementation Plan for New Electric Generation	By December 31, 2026, finalize the Integrated Resource Plan findings and substantially complete a detailed implementation plan for new electric generation that identifies recommended resources, timelines, and financial considerations to ensure long-term reliability, affordability, sustainability, and regulatory compliance.	Progressing. The 2026 Integrated Resource Plan (IRP) has been formally adopted, and a resolution has been approved authorizing continued due diligence on local generation development and participated in the MPPA Resource Adequacy project. Staff are working closely with MPPA to evaluate siting, permitting, electrical interconnection, and fuel supply, and to finalize the project's economic evaluations. Staff anticipate presenting a recommended implementation plan identifying proposed resources, timelines, and financial implications to the BPW Board and City Council by December 31, 2026.

Supports		
Supports	Outcome Indicator	Indicator Assessment
Identify Replacement Valves and/or Actuators for Aeration Air Supply	CWP staff will evaluate and identify suitable replacement valves and/or actuators that control the air supply to the aeration process. The objective is to improve the consistency and stability of air delivery to the aeration trains. Achieving the will 1) Improved reliability and control of aeration air supply; 2) Reduced run time and wear on the secondary turbo blower; 3) Lower electrical usage and operating costs; 4) Identification of modern, efficient, and compatible replacement equipment.	On track.

Goal	Outcome Indicator	Indicator Assessment
Establish a PFAS Local Limit	The City of Zeeland will take proactive steps to protect its wastewater treatment system and the rivers and lakes of Michigan from PFAS, a group of man-made chemicals of concern. City staff will work with engineering consultants Moore & Bruggink and the Michigan Department of Environment, Great Lakes, and Energy (EGLE) to develop a local ordinance that sets limits on PFAS discharges into the wastewater system.	On track.
Train Staff in the Use of Library IQ	Staff to perform collection audits to identify gaps in the collections, run weeding reports, track new release, and streamline book ordering.	Complete. Library purchasing staff are using Library IQ consistently to create weeding lists, perform collection aqnalysis, help with item ordering and maximize shelving space use (book shifting).
Complete Sound-Absorption Installation Project	Use design specifications for sound mitigation project by ADB engineering firm to solicit bids for project completion and installation of sound absorption materials throughout library.	Phase 1 Complete. Acoustic testing done by ABD Engineering and report received with remediation recommendations. Phase 2 Complete. RFP reposted on August 12, 2026, resulted in 2 bids. City Council approved bid award to Lakewood Construction on October 5, 2026. Phase 3 In Progress. Lakewood's timeline for work has the project scheduled to finish by March, 2027.
Digitize Library Registration Cards & Library of Things Waivers	Work with IT to purchase scanning equipment and set up the digital repository for these documents. Project to be completed by December 2026.	Complete. Scanning project is complete.
Develop a Plan to Ensure Website Compliance	The department will establish a coordinated, proactive approach to achieving WCAG compliance under the ADA Title II Web and Mobile Applications Accessibility Rule by identifying responsible staff, aligning with City IT efforts, and evaluating tools to assess and address accessibility gaps. This process will be implemented in advance of the April 2027 compliance deadline to ensure ongoing accessibility in digital content and services.	In Progress. Working with IT to determine best practices. Internal audits of HMPL.ORG website in progress. Federal compliance deadline has been extended from April 2027 to April 2028.
Update Pricing for Community Center Rentals & Revise Informational Brochure	Recommend rental price increase to City Council for implementation in FY 2026-2027; update and reprint informational brochure.	Complete: Rate increases approved with City budget for FY 2026-2027. Brochure was updated and printed-ready for distribution as of July 1, 2026.
Evaluate Alternative Online Event Management Platforms	Research different online room reservation management systems and work with IT to determine if a switch is beneficial to the organization.	Complete. Staff performed research into 10 different room reservation systems-none performed better than our current system, Planning Pod. Staff have determined the most efficient option is to stay with Planning Pod since their development team is committed to working with us to make improvements that we request.
Downtown Subaddresses	By 12/31/26, inventory all subaddresses being used in the central business district.	Progressing as expected. Staff expects completion prior to 12/31/2026.
Taft and Main Visioning	In 2026, hold at least one discussion with the owners of properties at Taft St. and Main Ave. to discuss future uses and the redevelopment of the sites.	Complete. Staff met with property owners onsite June 24, 2026 to discuss future uses and redevelopment opportunities. Staff expects to engage with the property owners again before year end.
	Explore stlye and pricing notions for concrete outdoor games to determine if/what is the best for	Progressing - have had conversations with Parks Supervisor but nothing

Goal	Outcome Indicator	Indicator Assessment
Concrete Games	Explore style and pricing options for concrete outdoor games to determine if this is the best for city parks.	Progressing - Have had conversations with the supervisor, but nothing has been selected yet.
New Event/Activity	Launch a new community event/activity that encourages participation from Zeeland residents.	Progressing - Zeeland's Pumpkin Path is prepped and ready! This new event/display will be visible between October 26-Nov 1.
Refresh Dash and Body Cams	ZPD's cameras are at life-cycle end and need to be upgraded. The majority of agencies in Ottawa County have, or are, transitioned to Axon. This included the prosecuting attorney's office. 1) Pick camera vendor-Motorola or Axon; 2) Initiate contract with company; 3) Transition or refresh equipment.	1) Pick camera vendor - Motorola vs Axon: Done. 2) Initiate contract with company: Done. 3) Transition or refresh equipment: Equipment is in. Dash and body cameras are being used and the setting configured.
Re-Accreditation	2026 is the year for a three-year review of our accreditation. 1) Prepare for accreditation; 2) Schedule on-site preliminary assessment review; 3) On-site assessment; 4) Testify before the Accreditation Board; 5) Receive Re-Accreditation.	1) Prepare for accreditation: Done. 2) Schedule on-site preliminary assessment review: Scheduled. 3) On-site assessment: This month (October) 4) Testify before the Accreditation Board: February. Receive re-accreditation.
Fire/Rescue Wage Policy	Review Fire/Rescue Pay Provisions Policy (Appendix H of Handbook) to consider necessary adjustments to the various pay provisions within the Fire/Rescue Department.	Complete - Fire/Rescue staff worked with HR to accomplish a new pay adjustment for personnel and was put into effect on July 1, 2026.
Fire/Rescue Recruitment and Retention Team	Re-initiate the Department's Recruitment and Retention Team to initiate at least two recruitment and two retention efforts for the department.	Progressing - The department on-boarded three new Paid-on-Call firefighters in September. Two of them will begin medical class on October 5 and all three will begin the fire academy in January. We did lose one member in September due to moving north.
Clean Up Public Safety Cage	Information Technology will replace the patch cables and clean up fiber paths by 12/31/2026. Clean up will make access to the switches and cabling easier. Having an organized network rack minimizes the risk of impact from accidental disconnections or outages to the organization. This action supports Infrastructure and City Services.	Switches were replaced and cabling cleanup was performed. All work at Public Safety is complete.
Activate Fiber from Public Safety to Howard Miller	Information Technology will activate the installed fiber between Public Safety and Howard Miller by 6/30/2026. Activation of the fiber connection will provide redundancy, failover and performance enhancements. This action supports Infrastructure and City Services.	Fiber between Public Safety and Howard Miller Library has been installed and activated at 10G between locations. The completion of this installation provides a redundant link in the event we lose another part of our fiber network.
Consolidate Verizon VPN	The existing Verizon Private Cloud connection will be migrated to the main firewall. Eliminating the existing Verizon Private Cloud connection reduces the number of connections to the internet and tightens the security of the Clean Water SCADA network. This action supports Infrastructure and City Services and Financial Stability.	Complete - 7 devices were removed from the Verizon Private Cloud network.
Template 4 Applications for Deployment	Information Technology will use existing endpoint management software to streamline the process of installing 4 applications. This will be accomplished by creating install templates that automate the process by 12/31/2026. Using existing tools like endpoint management cuts down on the time it requires to deploy new machines and ensures that installations are all performed in the same manner. This actions supports Infrastructure and City Services, and Financial Stability.	Complete - more than seven templates were created in our endpoint management system. Templates streamline the process of installing applications like Adobe Acrobat, Clickshare, Office and more to user computers. This process makes our deployment of applications more efficient and helps to minimize installation errors or misconfigurations.

Goal	Outcome Indicator	Indicator Assessment
Electronically File (Scan) Contracts and Ordinances	Scanning existing hard copy contracts and ordinances into an electronical file will enable for easier access and searchability.	Complete. This will be an ongoing goal for the Clerk's Office.
City Council Policy Handbook Review	Complete a review of all City Council Policies to ensure they are relevant and up-to-date.	Progressing. Intend to convene a committee after the November election.
Position Salary Ranges	Complete a review of positions within the city organization to determine if salary ranges are still within market and consider adjustments, as necessary, through a feasible implementation plan in the FY 26/27 budget.	Complete - Wage scale adjustment and an implementation plan were instituted prior to the FY27 wages taking effect.
Mill & Resurface City Streets	Continue to mill and resurface city streets as budgets allow.	Complete. We have completed the FY26 local milling and resurfacing projects of Colonial, Pine, and Lawrence.
Update Paser Ratings	Update Paser ratings for the city's local streets.	Complete. Paser ratings were completed during the month of August and presented to City Council at their October 5 meeting.
Updated Crosswalks and ADA Ramps	Implement school safety improvements including updated crosswalks and ADA ramps.	Complete. Safety improvements were implemented prior to the beginning of the school year.
Maintain More Equipment In-House	Deploy a diagnostic tool which will allow us to be more efficient and maintain more equipment in-house.	Complete. Contract awarded at City Council's July 20 meeting for the purchase of the diagnostic tool.
Hoogland Park	Integrate Hoogland Park into the overall park management system including finalizing the project.	Complete. The project has been finalized and incorporated into the parks system.
Vande Luyster Square Gazebo	Evaluate the maintenance needs of the Vande Luyster Square Gazebo and develop a plan to meet those maintenance needs.	Complete. We awarded a contract for the renovation of the Gazebo at City Council's September 21st meeting.
Lawrence Park Bowl	Complete the Lawrence Park Bowl painting and caulking.	Complete. The project was completed prior to the start of the Soundz of Summer Concert series.
Lincoln St. Cemetery/Church Street Project Restoration	Restoration of the Lincoln Street Cemetery after the Church Street Construction Project.	Progressing. Working on irrigation improvements, the establishment of vegetation, and the installation of the Veteran's Monument.
Felch & Lincoln Cemetery Trees	Evaluation and replacement of trees at the Felch and Lincoln Cemeteries.	Progressing. Dead/dying trees have been removed. Planning to replant trees later this fall.
West Activity Room Flooring	Replace the flooring in the West Activity Room of the Community Center.	Complete. Decided that due to the impending construction project to delay the project until the renovations project is underway.

Goal	Outcome Indicator	Indicator Assessment
HMCC Basement & Library Closet Reorganization	Reorganize the Howard Miller basement and upstairs library closet to function better for both Library and Facilities staff.	Progressing. Work is taking place to reorganize these closets.
BPW Shared Services	Evaluate the ability to share services with the BPW to provide cleaning services for their administrative offices.	Complete. The determination was made to wait until the FY28 budget to evaluate this shared service.
Purchasing Policy	Update the City's purchasing policy and establish a standard set of terms and conditions.	No progress.
Banking Services	Evaluate our banking services and consider alternative banking providers.	No progress.