TOWN OF CLEAR LAKE – TOWN COUNCIL

Special Session Meeting Agenda
Tuesday, August 4, 2026

NOTICE: The Town of Clear Lake Town Council will meet to have its special session meeting on **Tuesday, August 4, 2026**, at **6:00pm** (EST). **This meeting will be held at the Town Hall and will be open to the public**. In addition, this meeting will be livestreamed via Zoom and recorded. Please join the meeting on the Town's website at https://townofclearlake.org/.

To see previously recorded meetings visit the Town's YouTube channel at https://www.youtube.com/@townofclearlakeindiana.

1. Call To Order
2. Pledge of Allegiance
3. Zoom Instructions
4. Roll Call
5. Approval of Agenda

6. New Business
    a. Must Draft Presentation
    b. Special Census Funding Request

7. General Discussion/Public Comment

8. Adjournment

Please Note: Agenda items listed are those reasonably anticipated and may be discussed at the meeting. Not all items listed may necessarily be discussed and there may be other items not listed that may be brought up for discussion.

111 Gecowets Drive
Fremont, IN 46737
(260) 495-9158
www.townofclearlake.org

Ward 1
George Schenkel

Ward 2
Dan Rippe (V. Pres.)

Ward 3
Bert Elliott

At-Large
Molly Weber (Pres.)
Brent Schlosser

Clerk-Treasurer
Nathan Striker

Town Marshal
Chris Emerick

Street/Sewer Superintendent
Guy Rodgers

Zoning Administrator
Hometown Initiatives

Billing Clerk
Jennifer Sattison

Town Attorney
Dave Hawk

Next Meeting:
Tues., Aug. 18th at 7pm

Town of Clear Lake

Presentation to the Steuben County Municipal Unit Strategic Taskforce (MUST)

Protecting Fiscal Stability Through Equitable Local Income Tax (LIT) Distribution

Date: 8/4/2026

Prepared by: Nathan Striker, Clerk Treasurer Town of Clear Lake

Meeting Agenda

1. Introduction
2. Overview of Town of Clear Lake
3. Demographic Trends
4. Service Population and Seasonal Residents
5. Municipal Service Costs & Revenue
6. Current (2026) LIT Distribution
7. Fixed Costs and Service Obligations
8. Economic Contribution to Steuben County
9. LIT and Property Tax Sensitivity for Town of Clear Lake Services
10. Understanding the Impact of SEA-1 & HEA-1210
11. Efficiency Measures to Explore through MUST
12. Town of Clear Lake's Needs from MUST
13. Collaboration and next steps
14. Questions and Discussion

1. Introduction

- Representing Town of Clear Lake:

  Nathan Striker – Clerk Treasurer

  Service dates: 01-20-23 to Current (~ 3 years 6 months)

  Phone: 260-495-9158 or 260-495-5902

- Purpose of presentation:

  Support Steuben County MUST in the development of a fair, sustainable, and equitable Local Income Tax (LIT) distribution

2. Town of Clear Lake

(Community-Oriented & Environmentally Focused)

- Small lakefront town est. 1932
- Seasonal recreation destination
- Comparable to a retirement community
- Community-oriented w/ a focus on family

Steuben County Indiana
322.47 sq mi
13.53 sq mi water

Town of Clear Lake Indiana
2.46 sq mi
1.35 sq mi water

Clear Lake Organizations & Businesses Enhance Our Community

- Clear Lake Lutheran Church
- Steuben County Public Beach
- IDNR Public Boat Ramp
- Clear Lake Township Land Conservancy
- Clear Lake Association
- Yacht Club
- Clear Lake Pub & Spirits
- Mighty Mikes Food Hut
- Clear Lake Marina

3. Clear Lake Demographic Patterns Comparable to a Retirement Community

- Year-round population remained small and relatively stable over the past 50 years
- Distinctive features are, progressively aging & large fluctuation in seasonal populations
  - Highest median age in Steuben County
  - Both are central to understanding service demands, fixed costs, and fiscal planning for the town

Town of Clear Lake Population History - 50 Years

Census Year	Population	Change from Prior Decade	Median Age
1970	271	—	—
1980	301	11.10%	—
1990	272	–9.6%	—
2000	244	–10.3%	Median age ≈ **50 years**
2010	339	38.90%	Median age **58.9 years**; 36.6% age 65+
2020	354	4.40%	Median age **63.2 years**; 51% age 65+

Clear Lake Demographics

Rank	Municipality	Approx. Population	Median Age
1	**Town of Clear Lake**	**354**	**63**
2	Town of Hamilton	1,560	53
3	Town of Hudson	590	45
4	Town of Fremont	2,060	39
5	Town of Ashley	1,040	36
6	Town of Orland	390	35
7	City of Angola	9,370	32

Town of Clear Lake Demographics

Category	Figure
Total Population	354
Median Age	63.2 years
Population 65+	~44–51%
Under 18	~5–12%
Poverty Rate	0.40%
Housing Units	~650
Owner-Occupied	Majority of units are owner occupied
Seasonal vs. Permanent	Approx. **24% permanent / 76% seasonal**

4. Town of Clear Lake Services Scaled to Seasonal Population – 3rd Highest in Municipality

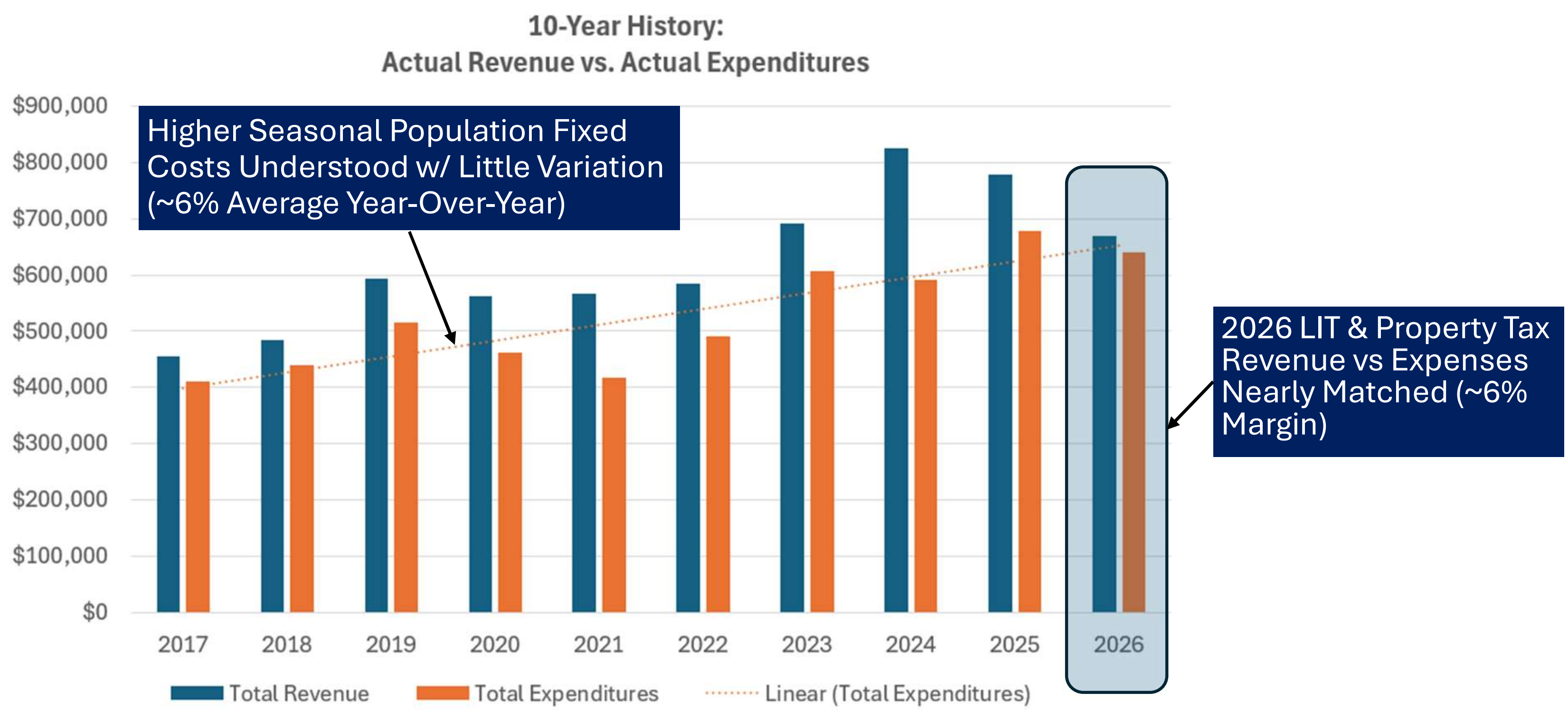
Municipality Populations		
Rank	**Municipality**	***Approx. Population**
1	City of Angola	9,370
2	Town of Fremont	2,060
3	Town of Hamilton	1,560
4	Town of Ashley	1,040
5	Town of Hudson	590
6	Town of Orland	390
7	**Town of Clear Lake**	**354**
	* 2020 Census	

Seasonal Population Growth Shifts County Ranking from Lowest to 3rd Highest

Town of Clear Lake Seasonal Population		
Rank	**Municipality**	**Approx. Population**
1	City of Angola	9,370
2	Town of Fremont	2,060
3	**Town of Clear Lake**	**1573***
4	Town of Hamilton	1,560
5	Town of Ashley	1,040
6	Town of Hudson	590
7	Town of Orland	390
*	Seasonal Peak Population	

Seasonal Population Size Drives Higher Fixed Municipal Costs Than Census Numbers Would Indicate

5. Municipal Service Costs & Revenue are Understood



Service Costs Understood, Stable & in Balance w/ 2026 Revenue

6. 2026 Local Income Tax (LIT) Distribution by Municipality

2026 Municipal LIT Revenue Distribution w/ Median Household Income					
Rank	Municipality	Approx. Population	2026 LIT Total	Per Capita LIT	Median Household Income (approx.)
1	**Town of Clear Lake**	**358**	**$311,661**	**$871**	**~$90,000 – $95,000+**
2	Town of Hamilton	1,560	$803,115	$515	~$70,000 – $80,000
3	Town of Fremont	2,060	$846,672	$411	~$66,000 – $72,000
4	City of Angola	9,370	$4,768,631	$509	~$65,000 – $72,000
5	Town of Orland	390	$157,496	$404	~$60,000 – $70,000
6	Town of Ashley	1,040	$288,324	$277	~$60,000 – $68,000
7	Town of Hudson	590	$159,046	$270	~$60,000 – $68,000

Clear Lake's high LIT allocation reflects substantial tax contributions of its permanent residents.

LIT dollars are essential to cover fixed municipal costs that remain high due to serving a large seasonal population.

7. Fixed Costs Do Not Scale with Population

DEPARTMENTS

Billing Clerk

Jennifer Smith-Sattison

Clerk-Treasurer

Nathan Striker

Marshal & Deputies

Streets & Sewer

Guy Rodgers

Zoning Administrator

Hometown Initiatives (Amy & Amber)

- Minimum staffing & compliance still required
- Capital infrastructure must be maintained
- Seasonal population demand adds pressure without proportional revenue

Town of Clear Lake provides full municipal services to large seasonal and small permanent aging population

8. Clear Lake's Local Spending Boosts Countywide Economic Activity

- Note the broader economic activity generated by Clear Lake residents' local spending (groceries, dining, medical, retail, etc.)
- Clear Lake provides significant advantages to Stueben County
  - NIPSCO Gas Service Study
  - Disproportionate cost vs use of Fremont School System
  - Significant influx of co season (630 residents, fishing tournamen etc.)
  - Access to Public b r Lake Drive)
  - Shared public safety officers
  - Employee access to county business (Lakeview Drive)
  - Public access to boat ramp

Insert Baker Tilly Analysis Results Here

9. LIT & Property Tax Distributions Account for 85% of Towns Tax Fund Revenue

- LIT distributions account for 42% (10-year average) of Towns total annual tax revenue
- Property Tax distributions account for 43% (10-year average) of Towns total annual tax revenue
- LIT and Property Tax distributions provide for municipal services from General, Motor Vehicle Highway, Public Safety, and Economic Development funds
- Reductions in LIT and Property Tax distributions risk impacting municipal services and/or degrade emergency cash balance

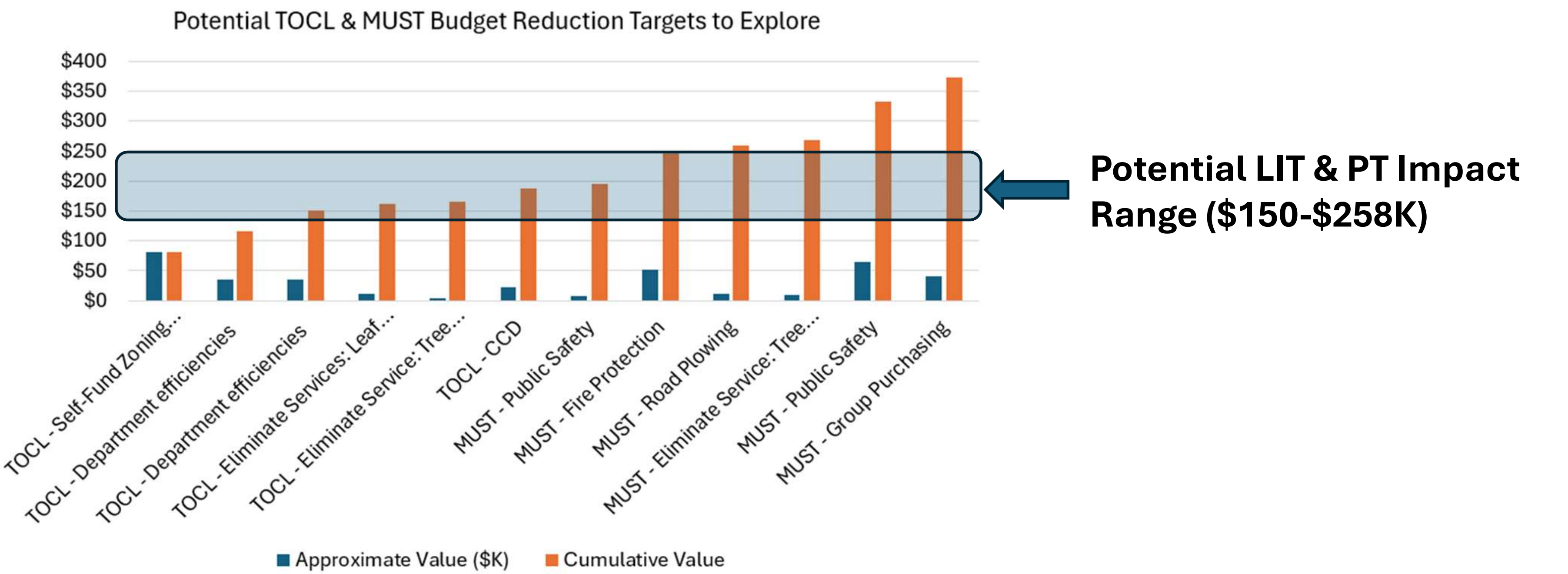
Heavy reliance and reduction of LIT and Property Tax revenues create significant fiscal risk to municipal services and emergency reserves

10. Understanding the Impact of SEA-1 & HEA-1210 on LIT & Property Tax Revenue

- What are Senate Enrolled Act 1 (“SEA-1”) and House Enrolled Act 1210 (HEA-1210)
  - SEA-1 (2025 Property Tax & LIT Reform) restructures Indiana’s property tax system and Local Income Tax (LIT)
  - HEA-1210 (2026 DLGF / LIT Implementation Bill) delays the effective date of LIT restructuring from 2028 to 2029, establishes procedures for imposing and distributing the new LIT rates, and authorizes each county to create a local strategic task force (MUST) to negotiate and determine maximum LIT rates and distributions among units.
  - Combined Impact on Local Governments: Together, the two acts shift revenue responsibility from property tax to a redesigned LIT system, give counties greater control over rate-setting and allocation (especially for small towns), and require ongoing local decision-making to maintain revenue stability.
- AIM & Baker Tilly assessments provide insight on range of possible revenue changes
  - LIT revenue reductions range from ~$72K to $180K
  - Property tax reduction is ~$78K (Note this is AIMs assessment, still waiting on Baker Tilly analysis)
  - Total combined reduction ranges from ~$150K (11%) to $258K (39%)

Given the magnitude of possible revenue losses, Town of Clear Lake must strengthen internal efficiencies and work toward collaborative service strategies with other municipalities

11. Meaningful Efficiency Measures to Explore through MUST



Clear Lake is prepared to explore meaningful efficiency measures — both internally and collaboratively through MUST — offsetting a substantial portion of the projected LIT and property tax revenue impact

12. Town of Clear Lake Summary & Needs from MUST (1 of 2)

- **Summary:**
  - Under the proposed LIT structure, Town of Clear Lake estimates a combined (LIT + PT) annual loss of **~$150,000** at the maximum municipal services rate (1.2%). The loss increases if a lower municipal rate is adopted.
    - Local Income Tax revenue loss ~$72,000
    - Property Tax revenue loss ~$78,000
  - Reducing Clear Lake's share solely because of its small permanent population would disconnect residents' tax contributions from the services those dollars support
- **Overview of the Town of Clear Lake constraints:**
  - High median income + very low poverty = limited access to other revenue sources
  - Fixed costs are driven by a large seasonal population (~1,500) and an aging permanent population (median age ~63), not by the official Census count of 354
  - Clear Lake's high LIT allocation reflects the substantial tax contributions of its permanent residents
  - Municipal services has a heavy reliance on LIT and Property Tax revenues (source for 85% of Towns total annual tax levy fund revenue)
  - Cash balances are for Continuity of Operations Plan (COOP) emergencies and not to be used to offset recurring reductions in LIT and Property Tax revenues

12. Town of Clear Lake Summary & Needs from MUST (2 of 2)

- **Needs** from MUST:
  - Protect funding for high fixed-cost services that do not scale with small permanent population
  - Avoid a pure population-based formula that ignores higher resident contributions and elevated service burden
  - Support a hybrid distribution approach balancing permanent population, service/peak population, income contribution, and existing service levels
  - Provide multi-year predictability and stability in the LIT distribution
  - Collaborate on shared services and group purchasing opportunities wherever mutually beneficial

The Town of Clear Lake is committed to working collaboratively with MUST to develop a sustainable long-term solution.

13. Next Steps

- Immediate: Baker Tilly Property Tax Assessment and Countywide Economic Activity; compile results into presentation
- Short-Term:
  - Dry run presentation & generate questions MUST may ask
    - Update brief as needed
  - Confirm MUST meeting date/time & communicate to residents
  - Develop TARGET REDUCTIONS list
- Ongoing: Monitor DLGF/legislative updates
- Support follow-on MUST meetings

14. Questions and Discussion

Appendix

Potential Efficiency Targets to Offset Potential LIT & PT Revenue Loss

Approximate Level of Complexity	Responsibility	Description	Impact	Approximate Value ($K)	Cumulative Value
Low	Town of Clear Lake	TOCL - Self-Fund Zoning Administration Services	Residents bear the full cost of Zoning Administration Expenses	$80	$80
Low	Town of Clear Lake	TOCL - Department efficiencies	Reduce Operating Expenses by 5% w/o affecting services	$35	$115
Med	Town of Clear Lake	TOCL - Department efficiencies	Reduce Operating Expenses by an additional 5% without affecting services	$35	$150
Med	Town of Clear Lake	TOCL - Eliminate Services: Leaf Collection	Residents bear the cost of disposal of leaves	$12	$162
Med	Town of Clear Lake	TOCL - Eliminate Service: Tree Trimming	Reduce linear footage of annual tree trimming to maintain emergency vehicle access	$3	$165
Med	Town of Clear Lake	TOCL - CCD	Increase the tax levy 0.0052 from 0.0448 to 0.05	$22	$187
Med	MUST	MUST - Public Safety	Shared cost with adjacent municipalities	$8	$195
Med	MUST	MUST - Fire Protection	Steuben County includes Fremont Volunteer Fire Department in Fire/EMS 0.40% Max Rate	$52	$247
Med	MUST	MUST - Road Plowing	Steuben County provides snow plowing & salt service	$12	$259
Med	MUST	MUST - Eliminate Service: Tree Trimming	Steuben County provides tree trimming to maintain emergency vehicle access	$10	$269
High	MUST	MUST - Public Safety	Steuben County provides all Public Safety	$64	$333
High	MUST	MUST - Group Purchasing	Higher buying power for Road Maintenance Materials, Fuel, Vehicles, Heavy Equipment, Insurance, Fuel, etc.	$40	$373
				$115	Low
				$72	Med - TOCL
				$82	Med - MUST
				$104	High - MUST

Seasonal Population Surge

Year	Month	Monthly Total Flow (Gallons)	Daily Flow (Gallons)	Metric (Gallons/Person)	Metric (Avg. Gallons/Person)	2020 Census Population
2020	Jan	608806	20294	57	58	354
2020	Feb	521793	17393	49		
2020	Mar	706500	23550	67		

Year	Month	Monthly Total Flow (Gallons)	Daily Flow (Gallons)	Seasonal Surge Population	Avg. Seasonal Surge Population	% Increase over Census Population
2020	July	2806286	93542	1613	1573	444%
2022	July	2791597	90052	1553		
2023	July	2828319	97528	1682		
2024	July	2430298	83803	1445		

Town of Clear places 4th out of 7 in Municipality Population when considering its seasonal surge (reference population comparison table)

Government Capital Inventory

	Asset Description	Beginning Asset Balance
General Government Capital Assets		
	Land	40,000
	Land Improvements	19,638
	Buildings	429,956
	Machinery % Equipment	92,900
	Vehicles	147,961
	Subtotal	**730,455**
General Government Infrastructure Assets		
	Rights of Way - Streets	80,062
	Streets - Pavement	1,034,536
	Other Improvements - Culverts	232,207
	Subtotal	**1,346,805**

Note: Not all items pictured

Town of Clear Lake Town Hall
(Not shown: Maintenance Barn, Storage Garage, & Salt Storage Barn)

2026 TOCL Road PASER Rating		
Poor (Miles)	**Fair (Miles)**	**Good (Miles)**
4.6	**3.7**	**2.0**
45%	**36%**	**19%**
Total Road Length = 10.3 Miles		

Continuity Of Operations Plan (COOP)

Continuity of Operations Plan

Town of Clear Lake, Indiana

October 15, 2025

Town of Clear Lake, Indiana
111 Gecowets Drive
Fremont, IN 46737

Essential Function #3 Town Governance & Administration

Essential Function #3: Governance & Administration	
Provide continuity of essential administrative services needed to support government operations and public communication during emergencies or operational disruptions.	
Objective:	
Ensure timely efficient decision making, clear public communications, and financial documentation supporting government operations.	
Recovery Time Objective	**Responsible Personnel**
2 hours	Emergency Preparedness Coordinator Back-up: Town Council President
Resources	

Essential Equipment and Supplies

- Laptops with VPN access
- Hard copy financial ledgers and check stock
- Backup generator
- Battery-powered radios
- Printer/copier access

New 2026 Capital Purchase Requiring Annual Maintenance

Public Safety Ordinance & Department Personnel

§ 31.03 DEPUTY MARSHAL.

(A) The Deputy Town Marshal shall have the authority granted his or her office as provided for in the laws of the State of Indiana.

(B) The Deputy Town Marshal shall provide on-duty coverage up to 25 hours a week for 52 weeks a year. The scheduling of the days of the week and hours of the day will be at the Marshal's discretion. Any hours worked beyond the prescribed 25 must have prior authorization by the Town Marshal, or Town Council.

MARSHAL & DEPUTIES

CLICK HERE FOR ADDITIONAL INFORMATION

Contact Information:

Phone: (260) 495-9158
Fax: (260) 495-5902
Non-Emergency Phone: (260) 668-1000 ext. 4000
Poison Control: (800) 222-1222
Emergency: 911
Email: marshal@townofclearlake.org

MARSHAL

CHRIS EMERICK

DEPUTY

AUSTIN BATT

DEPUTY

BRANDON HARTER

DEPUTY

REX SNIDER

Fire Protection Contract w/ Fremont Fire Department

2024 FIRE PROTECTION AGREEMENT

This agreement is between the Town of Fremont and the Town of Clear Lake, Indiana.

This agreement amends Compensation for the services in the 2005 Fire Protection agreement. The Town of Clear Lake agrees to pay the Town of Fremont for general fire protection as follows:

2024 - $39,600.00 – one-half due on June 30, 2024, and one-half due December 31, 2024
2025 - $41,976.00 – one-half due on June 30, 2025 and one-half due December 31, 2025
2026 - $44,495.00 – one-half due on June 30, 2026 and one-half due December 31, 2026
2027 - $47,164.00 – one-half due on June 30, 2027 and one-half due December 31, 2027

The sums specified above shall be paid to the Town of Fremont at the Clerk-Treasurers office with one-half (1/2) due and payable on or before June 30th of the respective year and one-half (1/2) due and payable by December 31st of the respective year.

This is a four - year contract and for the contract to remain in force, the previous year must be paid in full.

Street & Sewer Operations

Streets & Sewer

Guy Rodgers

Road Reconstruction Project Underway – Protecting Taxpayer Investment

2026 TOCL Road PASER Rating		
Poor (Miles)	Fair (Miles)	Good (Miles)
4.6	3.7	2.0
45%	36%	19%
Total Road Length = 10.3 Miles		

Plan Commission,
Board of Zoning Appeals & Zoning Administration

Board of Zoning Appeals (BZA)*

Executive Committee Members

Roger Dammeier – ***President*** (Term Ends: 01.03.2028)
Matthew Rippe – ***Vice President*** (Terms Ends: 01.04.2027)

Town Council Appointment

Jim Hauguel (Term Ends: 01.01.2030)
Kathy Latz (Term Ends: 01.03.2028)

Plan Commission Appointment

Bill Hanna (Term Ends 01.01.2030)

Secretary

Jennifer Smith-Sattison (Term Expires: 01.04.2027)

2026 Board of Zoning Meeting Dates

*Contact Information withheld due to ex parte (IC 36-7-4-920)

Plan Commission (PC)*

Town Council Appointments

Bert Elliott – ***President*** (Term Ends: 01.03.2028)
Cecil Fleeman (Term Ends: 01.01.2029)
Guy Rodgers (Term Ends: 01.04.2027)
John Schenkel (Term Ends: 01.01.2029)

Executive Committee Members

Jim Hauguel (Term Ends: 01.01.2030)
Dan Rippe – ***Vice President*** (Term Ends: 01.03.2028)
Bill Hanna (Term Ends: 01.01.2030)

Secretary

Jennifer Smith-Sattison (Term Expires: 01.04.2027)

2026 Plan Commission Meeting Dates

*Contact Information withheld due to ex parte (IC 36-7-4-920)

Zoning Administrator

Hometown Initiatives (Amy & Amber)

Baker Tilly: Effect of Current Proposed LIT Structure Legislation On Town of Clear Lake

TOWN OF CLEAR LAKE, INDIANA

LIT SCENARIOS SUMMARY

	2026 Certified Local Income Tax	**Scenario 1** *All Units Opt In to County-Wide Municipal LIT Rate (Maximum)* (1)	**Scenario 2** *Over 3,500 Population Opt Out of County-Wide Municipal LIT Rate (Maximum)* (2)
Expenditure LIT Rate (3)	*1.99%*	*1.20%*	*1.20%*
Town of Clear Lake (4)	$311,661	$235,500	$240,800

Notes:
(1) Assumes illustrative local income tax rate of 1.20% is applied to the County-wide Adjusted Gross Income of $1,272,828,300. See page 3.
(2) Assumes illustrative local income tax rate of 1.20% is applied to the County-wide Adjusted Gross Income of $948,431,800. See page 4.
(3) The total County-wide LIT rate for 2026 is 1.99%. The expenditure rate includes LIT Certified Shares (1.00%), LIT Public Safety (0.35%), and LIT Economic Development (0.25%). The County also has LIT EMS (0.10%) and LIT Property Tax Relief (0.29%).
(4) Per the Department of Local Government Finance ("DLGF"). Includes LIT Certified Shares, LIT Public Safety and LIT Economic Development.

Under the proposed LIT structure, Clear Lake estimates an annual loss of approximately $70,000–$80,000 in Local Income Tax revenue at the maximum municipal services rate (1.2%).

The loss increases if a lower municipal rate is adopted.

Baker Tilly LIT Assessment

TOWN OF CLEAR LAKE, INDIANA

Scenario 1

COUNTY-WIDE MUNICIPAL SERVICES RATE ANALYSIS

(Assumes all municipalities with populations of at least 3,500 opt in to the county-wide municipal rate)

Taxing Unit	Illustrative Local Income Tax Rate (1) 1.00%	Illustrative Local Income Tax Rate (1) 1.20%	2026 Certified LIT (2)
City of Angola	$5,178,553	$6,214,240	$4,740,731
Town of Clear Lake	196,275	235,529	311,661
Town of Orland	215,681	258,816	157,496
Town of Hudson	324,353	389,222	159,046
Town of Ashley	199,047	238,856	288,324
Town of Hamilton	718,011	861,610	803,115
Town of Fremont	1,127,749	1,353,294	846,672
Subtotals - Municipalities	**$7,959,669**	**$9,551,566**	**$7,307,045**
Steuben County	$4,768,631	$5,722,334	$8,751,233
Totals	**$12,728,300**	**$15,273,900**	**$16,058,278**

Notes:

(1) See assumptions used to prepare the above calculations on page 5. Note the estimates shown for Steuben County only represent their share of the municipal services rate and does not include their estimates for their own county-wide services rate.

(2) Per the Department of Local Government Finance ("DLGF"). Includes LIT Certified Shares, LIT Public Safety, and LIT Economic Development distribution amounts.

(3) At a maximum of 1.20% county-wide municipal LIT rate, the Town's estimated revenues cover approximately 75% of current certified LIT distributions.

Current Proposed LIT Structure Legislation

NEW LOCAL INCOME TAX STRUCTURE

Beginning in 2029

	County Services	Fire/EMS	Non-Municipal Units	Municipal Services - County-Wide Rate (all municipalities may opt-in)	Municipal Services (at least 3,500 population)
Max Rate	1.20%	0.40%	0.20% (Max .05% per unit type)	1.20%	1.20%
Adopting Body	County Council	County Council	County Council	County Council	City/Town Council
Distribution Method	Directly to County	County determines allocation method based on service boundaries and population of each provider of fire protection and/or EMS (county, municipalities, fire territories/districts, and certain townships). Townships not meeting criteria and VFD's are optional.	Distributed by population of the unit divided by the population of all units in the county of that type	Distributed by population of the municipality (or unincorporated area for the county unit) divided by the total county population minus the municipal population that have adopted their own rate.	Directly to municipality
Tax Base	Entire County	Entire County	Entire County	Entire County except for the municipalities that have adopted their own rate	Incorporated boundaries of municipality

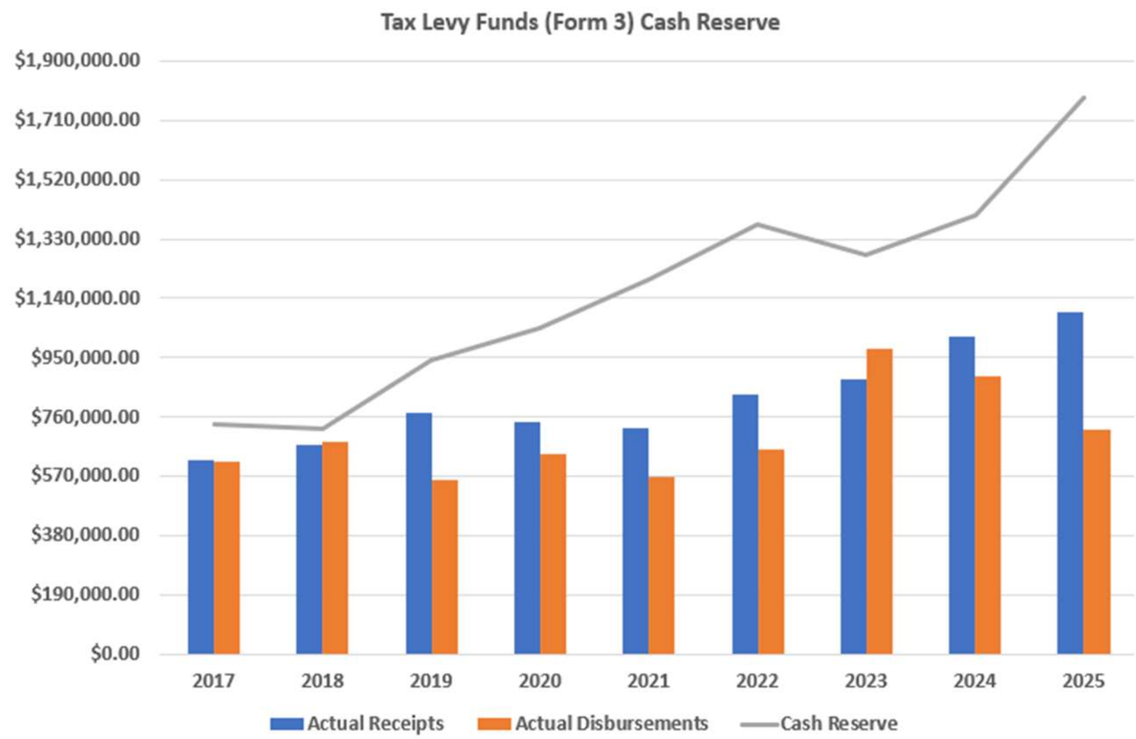
Baker Tilly LIT Impact Calculation Assumptions

TOWN OF CLEAR LAKE, INDIANA

CALCULATION ASSUMPTIONS

HEA 1210-2026 - COUNTY-WIDE MUNICIPAL LIT CALCULATION METHODOLOGY		
Assumption	**Baker Tilly**	
	No Municipalities with at least 3,500 population opt out	**One or more Municipalities with at least 3,500 population opt out**
Local Income Tax Rate	Up to 1.20%	Up to 1.20%
Estimated Adjusted Gross Income	County-wide: Based on 2026 Adjusted Gross Income per State Budget Agency	County-wide: Based on 2026 Adjusted Gross Income per State Budget Agency, less the estimated Adjusted Gross Income of any Municipalities that opt-out
		Municipalities: Calculated by first deriving total county income using certified local income tax distributions and rates. This total is then allocated to the municipality based on its share of the county population. The result is further adjusted by a household income factor to reflect differences between municipal and county income levels, producing a final estimate of municipal adjusted gross income.
Basis for Population Threshold	2020 U.S. Census	2020 U.S. Census
Population Used to Determine Allocation of Revenue	2020 U.S. Census	2020 U.S. Census

Town of Clear Lake Demonstrated History of Fiscal Responsibility



Year over Year increase in cash balance for emergencies

Cash Reserves for COOP-Identified Threats and Hazards to Town of Clear Lake

APPENDIX D: THREATS AND HAZARDS LISTING

Hazard Ranking

On August 2, 2024, the Town of Clear Lake formally adopted the 2020 Steuben County Multi-Hazard Mitigation Plan (Resolution 06-2024). In the Steuben County plan, Section 4.15 lists potential hazards and ranks them based on the probability, consequence, warning time, and duration of a hazard. The ranking, called The Calculated Priority Rating Index (CPRI) was done on a county-wide basis with probability adjustments listed for local jurisdictions within the county. Below is the calculated Priority Risk Index for the Town of Clear Lake from that plan.

CPRI Risk Factor Score = [(Probability*.45) + (Consequence*.30) + (Warning Time*.15) + (Duration*.10)]

Natural Hazards	Probability		Consequence		Warning Time		Duration		CPRI Risk Factor
Tornadoes	4	Highly Likely	3	Critical	4	< 6 hours	4	> 1 week	3.70
Summer Storms	4	Highly Likely	2	Limited	3	6-12 hours	2	< 24 hours	3.05
Hazmat Incident	2	Possible	3	Critical	4	< 6 hours	4	> 1 week	2.80
Winter Storms	3	Likely	2	Limited	2	12-24 hours	3	< 1 week	2.55
Earthquake	2	Possible	2	Limited	4	< 6 hours	4	> 1 week	2.50
Flooding	2	Possible	2	Limited	4	< 6 hours	3	< 1 week	2.40
Flash Floding	2	Possible	2	Limited	4	<6 hours	3	< 1 week	2.40
Harmful Organisms & Infectious Agents	2	Possible	2	Limited	3	6-12 hours	4	> 1 week	2.35
Wildfire	2	Possible	2	Limited	4	<6 hours	2	< 24 hours	2.30
Drought	2	Possible	2	Limited	1	24+ hours	4	> 1 week	2.05
Extreme Temperatures	2	Possible	2	Limited	1	24+ hours	4	> 1 week	2.05
Dam Failure	1	Unlikely	2	Limited	4	<6 hours	2	< 24 hours	1.85
Levee Failure	1	Unlikely	2	Limited	4	<6 hours	2	< 24 hours	1.85
Ground Failure	1	Unlikely	1	Negligible	4	<6 hours	4	> 1 week	1.75