TOWN OF CLEAR LAKE – TOWN COUNCIL

Special Session Meeting Agenda
Tuesday, September 29, 2026

NOTICE: The Town of Clear Lake Town Council will meet to have its regularly scheduled meeting on **Tuesday, September 29, 2026**, at **7:00pm** (EST). **This Special Session 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 – Response to County Council

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.

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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
Austin Batt

Street/Sewer Superintendent
Guy Rodgers

Zoning Administrator
Hometown Initiatives

Billing Clerk
Jennifer Sattison

Town Attorney
Dave Hawk

Next Meeting:
Tues., Oct. 20th at 7pm

Key Financial and Operational Data for Clear Lake Civil Town (Unit 0877)

1. Levy and Property Tax (PT) Capacity
   a. Question (Q): History of maximum levy vs. certified levy (5 years)
      i. Answer (A):

Tax Year	Maximum Levy	Certified Levy
2022	$ 408,949	$ 413,822
2023	$ 427,331	$ 450,560
2024	$ 461,738	$ 467,022
2025	$ 479,144	$ 491,429
2026	$ 503,973	$ 509,320

   b. Q: Occurrence and amount of levy excess (5 years)
      i. A: Levy Excess = Actual Property Tax Collections (Steuben County Auditor – Settlement Reports) – Certified Property Tax Levy (see 1a certified levy)

Tax Year	Certified Levy	~~Actual~~ PT Collected (Est. per Form 4)	Levy Excess
2022	$ 413,822	$408,949	($4,873)
2023	$ 450,560	$427,331	($23,229)
2024	$ 467,022	$461,738	($5,284)
2025	$ 491,429	$479,144	($12,285)
2026	$ 509,320	$503,973	($5,347)

   c. Q: History of excess levy appeals (years, amounts, types, outcomes; 5 years)
      i. A: Clear Lake Civil Town (CLCT) (Unit 0877) did not have any excess levy-related appeals for tax years 2022, 2023, 2024, 2025, or 2026
   d. Q: Current circuit breaker (tax cap) losses
      i. A: Tax Year 2026 circuit breaker losses are $6,614
   e. Q: Does the unit have a cumulative fund established
      i. A: Yes, the 2026 certified rate is 4.48% compared to the Max Rate of 5%
   f. CLCT Added Q: Current PT distributions and Share of total budget funded by PT
      i. A:

Tax Year	Property Tax Gen Fund Distribution	Property Tax MVH Fund Distribution	Property Tax CCD Fund Distribution	Total Property Tax Distribution
2026	$ 199,210	$ 113,936	$ 192,280	$ 505,426

      ii. A:

Tax Year	General Fund Budget	MVH Fund Budget	CCD Fund Budget (2yr Average)	Total Property Tax Fund Budget	Property Tax % of Budget
2026	$438,475	$ 120,272	$ 160,859	$ 719,606	70%

2. Current LIT Distributions
    a. Q: Current LIT certified distribution amounts

	Tax Year	Total Certified Shares Distribution	Public Safety Distribution	Economic Development Distribution	Total LIT Distribution
i. A:	2026	$ 210,881	$ 68,288	$ 32,492	$ 311,661

    b. Q: Share of total budget funded by LIT

	Tax Year	Total LIT Distribution	General Fund Budget	Public Safety Budget	Economic Development Budget	Total LIT Fund Budget	LIT % of Budget
i. A:	2026	$ 311,661	$438,475	$ 63,695	$ 19,000	$ 521,170	60%

    c. Q:Trends in LIT distributions over time

	Tax Year	LIT Total Distributions
	2022	$ 242,304
	2023	$ 290,129
	2024	$ 321,002
	2025	$ 348,530
i. A:	2026	$ 311,661

    d. Q: LIT receipted funds cash balance as a percentage of annual expenditure

	Tax Year	Total LIT Fund Budget	Total LIT Fund Cash Balance	Total LIT Fund Cash Balance % of Expenditures
i. A:	2026	$ 521,170	$ 19,123	4%

3. Other Local Revenue Sources
    a. Q: Does the unit have a municipal food & beverage tax (rate, revenue, use)
        i. A: No, Clear Lake Civil Town does not have food & beverage tax
    b. Q: Does the unit have a municipal surtax/wheel tax (rate, revenue, use)
        i. A: No, Clear Lake Civil Town does not have a separate surtax/wheel tax but receives distributions from Steuben Counties LOHUT – Local Option Highway User Tax
    c. Q: Any other significant local-option revenues
        i. A: No, Clear Lake Civil Town does not have any local option taxes of its own. Everything the town receive comes from county-level taxes adopted by Steuben County, not from any municipal tax adopted by the Town.
    d. CLCT Added Q: Share of total budget funded by Current LIT & PT distributions

i. A:

Tax Year	Total LIT + PT Fund Budget	Total LIT + PT Distribution	Total LIT +PT % of Budget
2026	$ 802,301	$ 817,087	98%

4. Fund Balances & Financial Position
    a. Q: Fund balances by major operating fund
        i. A: Cash balances accumulated over time are reserved for Continuity of Operations Plan (COOP) emergencies

Tax Year	General Fund Cash Balance	Public Safety Cash Balance	Economic Development Cash Balance	MVH Fund Cash Balance	CCD Fund Cash Balance
2026	$ 519,441	$ 103,333	$ 190,256	$ 347,050	$ 186,988

    b. Q: Fund balances as a % of annual expenditures
        i. A: This table depicts Clear Lake's strong preparedness, fiscal flexibility, and recovery capacity — all of which reduce county-level emergency costs and improve coordination during crises.

Tax Year	General Fund % of Budget	Public Safety % of Budget	Economic Development % of Budget	MVH Fund % of Budget	CCD Fund % of Budget
2026	118%	162%	1001%	289%	116%

    c. Q: Cash flow trends
        i. A: Cash flow is neutral. Current budgets nearly equal tax distributions

Tax Year	Total LIT + PT Fund Budget	Total LIT + PT Distribution	Total LIT +PT % of Budget
2026	$ 802,301	$ 817,087	98%

    d. Q: Rainy day or reserve policies
        i. A: Clear Lake Civil Town establishes a Rainy-Day Fund by Ordinance Chapter 33.06 Rainy Day Fund. Rainy Day Fund policies follow the state statute IC 36-1-8-5.1 and State Board of Accounts uniform compliance guidelines summarized as follows:
            a. Uses of the Rainy-Day Fund must match the purposes stated in the ordinance establishing the fund.
            b. Transfers into the Rainy-Day Fund are limited to unused/unencumbered funds and cannot exceed 10% of the annual budget.

c. Rainy Day Fund appropriations follow the same rules as other tax-supported funds.

5. Debt & Long-Term Obligations
    a. Q: Outstanding debt service obligations
        i. A: None. Clear Lake Civil Town has no debt service obligations
    b. Q: Upcoming debt issuances or planned capital projects
        i. A: None. Clear Lake Civil Town has no debt issuances
        ii. A: Current capital projects include replacement of the emergency backup power generator to fulfill the requirements of Continuity Operations plan and is estimated at $156,000
    c. Q: Debt service as a % of total budget
        i. A: Not Applicable, see 5 (a) (i)
    d. Q: Debt service as a % of total debt capacity
        i. A: Not Applicable, see 5 (a) (i)

6. Tax Base & Growth Trends
    a. Q: Assessed Value (AV) trends (net and gross)
        i. A: Net & Gross AVs for 2022-2026

Tax Year	Gross Assessed Value (County Assessor)	Net Assessed Value
2022	TBD	$ 335,349,794
2023	TBD	$ 387,411,313
2024	TBD	$ 400,533,530
2025	TBD	$ 429,196,147
2026	TBD	$ 442,118,796

    b. Q: New construction / AV growth history
        i. A: New construction / AV growth history (Note: there is no single number for new construction, therefore it is inferred that year-over-year increases in net AV is driven by new construction)

Tax Year	Annual Assessed Value Growth	% Assessed Value Growth
2022	NA	NA
2023	$ 52,061,519	16%
2024	$ 13,122,217	3%
2025	$ 28,662,617	7%
2026	$ 12,922,649	3%

    c. Q: TIF incremental AV
        i. A: Tax Increment Financing (TIF) AVs for 2022-2026 is $0

Tax Year	TIF Assessed Value
2022	$ -
2023	$ -
2024	$ -
2025	$ -
2026	$ -

7. Tax Increment Financing (TIF) Exposure
    a. Number of TIF districts by unit
    b. Number of parcels captured within each TIF district
    c. Tif District Details (by TIF ID #)
        i. A (7a,b, &c): The Clear Lake Civil Town has no TIF exposure as reported by the DLGF Certification of Net Assessed Values by District for 2022–2026, Clear Lake Civil Town has no TIF-captured assessed value (reference 6 (c)(i) above)

8. Expenditure Drivers & Service Levels
    a. Q: Major cost drivers (public safety, infrastructure, etc.)
        i. A: Clear Lake Civil Town's 2026 budget emphasizes operational stability and infrastructure maintenance, with nearly half of expenditures supporting general operations and 12% dedicated to street maintenance. Economic development funding, while modest, reflects strategic collaboration with regional partners to sustain long-term growth

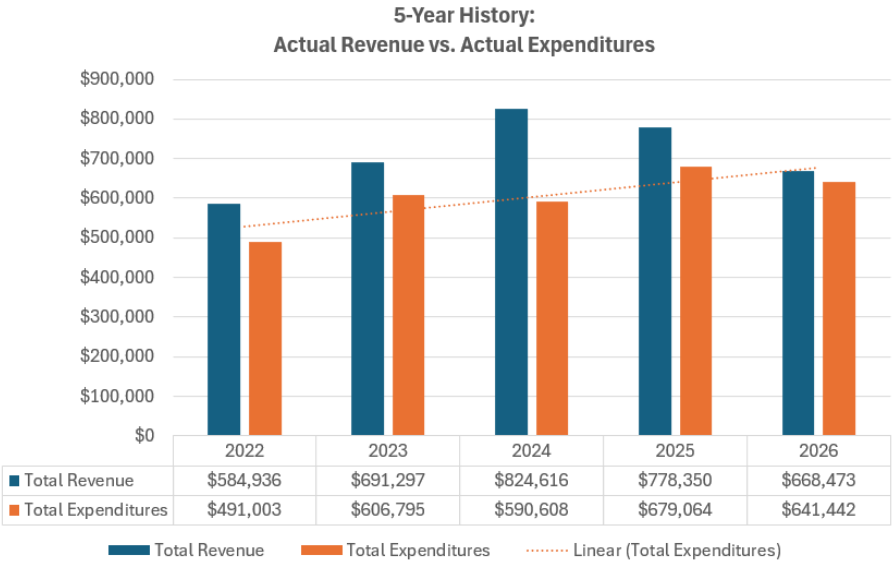
Rank by Expenditure	Fund	Services	2026 Budget	% of Total Budget
1	General	Operations	$ 438,475	48%
2	Community Capital Development (CCD)	Road Improvements	$ 282,500	31%
3	Motor Vehicle Highway (MVH)	Street Maintenance & Operations	$ 109,892	12%
4	Public Safety	Fire Protection & Marshall Operations	$ 63,695	7%
5	Economic Development	NIPSCO Gas Study, Steuben County Economic Development Council, and Region 3A	$ 19,000	2%

    b. Q: Staffing levels and trends
        i. A: Clear Lake Civil Town relies primarily on part-time staff consisting of:
            1. Elected Town Council (5 members) and the elected Clerk-Treasurer.
            2. Appointed Operational functions—including legal services, zoning administration, public works, law enforcement, Plan Commission (7 members), Board of Zoning Appeal (5-member), and billing
            3. Project-based contractors as needed
            4. Town staffing is stable

c. Q: Contractual obligations
    i. A: Clear Lake Civil Town only has one contract obligation. Fire protection is provided by the Fremont Volunteer Fire Department under a four-year contract covering 2024–2027. The annual fee is $44,500 in 2026 and $47,164 in 2027.
d. Q: Any recent or planned service expansions or reductions
    i. A: There are no planned service expansions or reductions

9. Interlocal Agreements & Shared Services
    a. Q: Existing interlocal agreements
        i. A: Fremont Volunteer Fire Department - See 8 (C)
    b. Q: Shared services or cost-sharing agreements
        i. A: Financially supported NIPSCO's Gas Service Study to increase capacity serving the City of Angola
        ii. Transfer Town's Opioid Settlement distributions to Steuben County for greater collective impact
    c. Q: Opportunities already pursued for efficiencies
        i. A: Street Sand & Salt: Combined purchase with Town of Fremont to receive quantity discount

10. Financial Trends, Population, & Per Capita Metrics
    a. Q: Revenue and expenditure trends (5 years)
        i. A: Over the past decade, Clear Lake Civil Town has maintained disciplined spending, with seasonal cost variations averaging only ~6% (including 3% average inflation) . By 2026, revenues and expenditures are nearly balanced, demonstrating fiscal stability and predictable budgeting — a strong foundation for county coordination and emergency preparedness



    b. Q: Population trends (growth/decline since 2010 decennial census)
        i. A: Clear Lake's demographic profile is like that of a retirement community:

- The year-round population has remained small and relatively stable for the past 50 years.
- The population is progressively aging, and Clear Lake has the highest median age in Steuben County.
- Seasonal population levels fluctuate significantly.
- These characteristics are central to understanding the town's service demands, fixed costs, and fiscal planning needs.

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**

c. Q: Annexation/disannexation report (5 years)
   i. A: Clear Lake Civil Town has not annexed or disannexed any area in last 5-years
d. Q: Expenses per capita (overall and by major fund category)
   i. A: Clear Lake Civil Town's per-capita expenditures show a stable, service-focused fiscal structure. The town invests heavily in core operations and infrastructure while maintaining modest commitments to economic development and environmental stewardship — a balanced approach that supports both daily operations and long-term community resilience to non-forecasted emergencies

Unit Name		2025 Total Annual All Fund Expenditures Per Capita
Clear Lake Civil Town		$659
Fund Description	**2025 AFR Total Expenses**	**2025 Total Fund Annual Expenses Per Capita**
GENERAL FUND #0101	$322,886	$912
MOTOR VEHICLE HIGHWAY Fund #0708	$100,356	$283
LOCAL OPTION INCOME TAX	$48,646	$137
CUM CAP DEVELOPMENT Fund #2391	$39,219	$111
ECONOMIC DEVELOPMENT Fund #2411	$12,380	$35
Police Department Marine Patrol	$147	$0
Hannah Nature Preserve	-$350	-$1
ARP	$1,103	$3
Local Road & Bridge Matching Grant	$60,732	$172
Payroll	-$351,882	-$994

e. Q: Expenses per capita for LIT funds
    i. A: Clear Lake Civil Town's per-capita LIT only expenditure demonstrates the reliance on a stable LIT revenue to maintain operations

Unit Name	2025 Total Annual LIT Expenditures Per Capita
Clear Lake Civil Town	$587
Fund Description	**2025 Total LIT Fund Annual Expenses Per Capita**
GENERAL FUND #0101	$415
MOTOR VEHICLE HIGHWAY Fund #0708	
LOCAL OPTION INCOME TAX	$137
CUM CAP DEVELOPMENT Fund #2391	
ECONOMIC DEVELOPMENT Fund #2411	$35

f. Q: Multi-year financial forecasts (if available)
    i. A: Partnering with MUST to achieve the following:
        1. Protect funding for high fixed-cost services that do not scale with small permanent population
        2. Avoid a pure population-based formula that ignores higher resident contributions and elevated service burden
        3. Support a hybrid distribution approach balancing permanent population, service/peak population, income contribution, and existing service levels
        4. Provide multi-year predictability and stability in LIT distributions, reducing fiscal risk