

CITY OF CASCADE, IOWA
COUNCIL MEETING AGENDA & PUBLIC NOTICE
Monday, April 22, 2024, 6:00 P.M
CITY HALL, 320 1ST AVE WEST

NOTICE: Notice is hereby given that the Cascade City Council will hold a meeting at **6:00 PM** on Monday, April 22, 2024, at City Hall. Any visually or hearing-impaired person with special accessibility needs should contact the City Clerk at 563-852-3114.

Meetings are live streamed at www.cityofcascade.org and Facebook Live

- 1. Call to Order**
- 2. Pledge of Allegiance**
- 3. Roll Call**
- 4. Approve Agenda**
- 5. Public Comment (Limit 3 minutes per person-Agenda Items and Local Government Issues)**
- 6. Consent Agenda - Review and approve the following:**
 - 1. Minutes: City Council 4/8/24 Special & Regular, 4/9/24 Library Board, 4/10/24 Utility Board, Personnel Committee 4/9/24 and 4/15/24**
 - 2. April 22, 2024 Claims**
 - 3. Liquor License 5-day Textile Brewery LLC dba The Corner Taproom - Wingfest May 11**
- 7. Open Public Hearing Fiscal Year 2025 Budget**
- 8. Close Hearing**
- 9. Consideration of Resolution #41-24 Fiscal Year 2025 Budget Adoption**
- 10. Consideration of Resolution #43-24 Fiscal Year 2025 Wages**
- 11. Consideration of Resolution #44-24 Hourly Police Shift Differential Pay**
- 12. Consideration of Resolution #45-24 Wage Structure for Water and Sewer Certifications**
- 13. Consideration of Resolution #42-24 providing for the issuance of \$1,325,000 General Obligation Corporate Purpose Bonds, Series 2024 and providing for the levy of taxes to pay the same**
- 14. Consideration of Resolution #48-24 Fire EMS Volunteer Insurance Coverage**
- 15. Consideration of Resolution #46-24 FY24 Transfers**
- 16. Consideration of Ordinance #09-24 Water Services Material Used to Replace Right of Ways (First Reading)**
- 17. Consideration of Ordinance #11-24 Building Sewers and Connections Material Used to Replace Right of Ways (First Reading)**
- 18. Consideration of Ordinance #10-24 Utility Billing Errors and Adjustment Policy**
- 19. Consideration of Resolution #47-24 to Change September Council Meeting from September 23 to 30, 2024 and City Administrator Attendance at ICMA Conference**
- 20. Clarification on Uniform Allowance for Public Works**
- 21. Reports - Police Chief, Library Furniture and City Administrator**
- 22. Public Comment (Limit 3 Minutes per person-only items on this agenda)**
- 23. Adjournment**

April 8, 2024
City Council Meeting Minutes

The April 8, 2024 Regular City Council meeting was called to order at 6:00PM by Mayor Steve Knepper. The Pledge of Allegiance was recited. Delaney, Gehl, Hosch, Oliphant and Rausch answered roll call.

Motion Oliphant, second Rausch to approve the agenda. All Ayes. Motion carried.

Motion Oliphant, second Delaney to approve the consent agenda items: City Council Minutes 3/25/24; April 8, 2024 Claims and March Financial Reports. All Ayes. Motion carried.

Motion Rausch, second Hosch to approve Resolution #37-24 Authorizing and approving a Loan Agreement with Dubuque County, Iowa, providing for the issuance of a \$200,000 General Obligation County Note and providing for the levy of taxes to pay the same. Roll Call vote. All Ayes. Motion carried.

Motion Delaney, second Oliphant to approve Resolution #38-24 Approving Bond Purchase Agreement for the sale of General Obligation Corporate Purpose Bonds, Series 2024. Roll Call vote. All Ayes. Motion carried.

Motion Delaney, second Rausch to approve Resolution #35-24 Authorizing Adoption of Policies and Procedures Regarding Municipal Securities Disclosure. Roll Call vote. All Ayes. Motion carried.

Motion Rausch, second Oliphant to Suspend the Three Meetings Rule and Adopt the Ordinance #08-24 at this meeting. Roll Call vote. All Ayes. Motion Carried.

Motion Rausch, second Hosch to approve Ordinance #08-24 Public Library Lot Rezoning (Second and Final Reading). Roll Call vote. All Ayes. Motion Carried.

Motion Oliphant, second Delaney to approve Resolution #39-24 Setting Public Hearing for the FY2025 Budget Adoption (4-22-2024). Roll Call vote. All Ayes. Motion carried.

Motion Hosch, second Rausch to approve Resolution #36-24 to Appoint Planning and Zoning Commission – David Mehrl. Roll Call vote. All Ayes. Motion carried.

Motion Oliphant, second Hosch to approve Resolution #40-24 For City Hall Improvements Re-Paint Doorways and West side entrance. Roll Call vote. All Ayes. Motion carried.

Motion Oliphant, second Delaney to approve adding \$150 Cascade High School claim for t-shirt sponsorship. All Ayes. Motion carried.

Motion Oliphant, second Delaney to approved adding \$200 Beck Construction refund claim for zoning change request that was not required due to City Hall error. All Ayes. Motion carried.

Motion Delaney, second Hosch to adjourn at 6:39pm. All Ayes. Motion carried.

Kathy Goerdt, City Clerk

Steven J. Knepper

April 8, 2024
Special City Council Meeting Minutes

The April 8, 2024 Regular City Council meeting was called to order at 5:30PM by Mayor Steve Knepper. The Pledge of Allegiance was recited. Delaney, Gehl, Hosch, Oliphant and Rausch answered roll call.

Motion Oliphant, second Rausch to approve the agenda. All Ayes. Motion carried.

Motion Delaney, second Rausch to Open the Public Hearing – Fiscal Year 2025 Property Taxes.

Public Hearing discussion.

Motion Delaney, second Oliphant to Close Public Hearing – Fiscal Year 2025 Property Taxes.

Motion Rausch, second Hosch to adjourn at 5:41pm. All Ayes. Motion carried.

Kathy Goerdts, City Clerk

Steven J. Knepper

Cascade Public Library Board of Trustees Minutes

April 9, 2024

Present: Kane, Brindle, Howard, Recker, Thomas, Brickley

1. Call to Order: Recker called the meeting to order at 4:30pm.
2. Approval of the Agenda: Howard motioned to approve the agenda, Brindle seconded. All approved.
3. Approval of the Minutes of the March 12, 2024, library board meeting: Thomas moved to approve Brickley seconded. All approved.
4. Public Comment: No public comment.
5. Budget Reports: Budget reports were reviewed.
6. Bills: Bills were reviewed. Thomas motioned to pay the bills, Brindle seconded. All approved.
7. Circulation Statistics: Door count and circulation of all materials were up in the month of March. Total usage of all materials is 3804.
8. Future Building Project: A furniture meeting is being held Wednesday, April 10 at 2:30pm at City Hall. The fundraising committee will be meeting on Tuesday, April 16 at 6pm at City Hall.
9. Friends of the Library update: Thomas reported that the Friends of the Library have T-shirts and sweatshirts for sale online. The shop closes soon, and people should submit their orders. The Friends are also purchasing a banner for the Friends group. The library is going to pursue doing the same for the library. The Friends next quarterly meeting is May 8 at 5:30pm.
10. Programming/Upcoming Events/Librarians Calendar: Kane reported on the programs being offered at the library this month as well as school visits.
11. Moving Plans: Moving plans were discussed. Kane will continue to add to the list and continue to provide the list at the library board meetings for discussion. The list was not provided this month as there were no additions to it to discuss at this meeting. The list will be provided again at the next meeting.
12. Other: U.S. Cellular Mobile hotspots are being given to libraries for free, and the charge for service will be \$25.00 per month. Kane will seek to purchase 2 for the library. We will trial them for 3 months and go from there.
13. Adjournment: Brickley moved to adjourn. Thomas seconded. All approved. Next meeting is Tuesday, May 14 at 4:30pm.

Melissa Kane

Meeting Minutes April 10, 2024
Cascade Municipal Utilities Board

Chairman Gross called the April 2024 regular meeting of the Cascade Municipal Utilities Board of Trustees to order on Wednesday, April 10, 2024 at the special time of 4:30 pm. Present were Trustees Barb Gross, Greg VanderLugt, Sue Knepper, Utility Manager Shontele Orr and Team Lead Matt Cooksley

The chairman of the board welcomed new board member Sue Knepper.

Motion VanderLugt, second Knepper to approve the meeting agenda. Motion carried 3-0.

The Board went over the three truck bids that were submitted. Motion VanderLugt, 2nd Knepper to accept the highest bid at \$20,051 for the 2011 Chevy and \$1551 for the truck box. Motion carried 3-0.

The board discussed the open utility operator position. Motion Gross, 2nd VanderLugt to hire back Jason Takes to the position with prior years of experience on the pay scale & allowing payback of recent electrical schooling. Motion carried 3-0.

The board discussed taking over full responsibility for street lighting including paying for new poles going forward (minus the electrical usage which will stay with the city). Motion VanderLugt, 2nd Gross to add full control of street lighting into the utility budget. Motion carried 3-0.

The board discussed consideration of resolution 183-24, updating the electrical service rules to include additional max year language. Motion Gross, 2nd VanderLugt to approve Resolution 183-24-Update to Electric Service Rules. All ayes via role call vote.

Motion Knepper, 2nd VanderLugt to approve the March 8 and March 13 meeting minutes, March Financial Statements and Fund Balances, and the April bill list & claims for payment. Motion carried 3-0.

Under correspondence the board discussed the March plant summary & metrics and energy efficiency reports. Motion VanderLugt, 2nd Knepper to approve correspondence. Motion carried 3-0.

Manager/Team Lead Report - discussion was held regarding past & future workload, fence update, upcoming healthcare renewal, possible generation coming this fall and upcoming training. The board also discussed moving the permanent meeting time to 4:45 on the second Wednesday of the month.

Motion Gross, 2nd VanderLugt to adjourn meeting at 5:19 pm. Motion carried 3-0.

Vendor Name	Check Amount	Vendor Name	Check Amount
ADVANTAGE ADMINS (BUYDOWN)	3,952.81	KERP'S SERVICE CENTER	139.25
ADVANTAGE ADMINSTRATORS	43.50	KEVIN FAGAN	350.00
AHLERS & COONEY PC	948.00	KGM	2,148.54
AT&T	14.22	MADISON NATIONAL LIFE INS CO	132.99
BARD MATERIALS	353.37	MARY BRIDGET GERKEN	200.00
BILL MCCARTHY	100.00	MCDERMOTT OIL CO.	924.89
BRYAN & LAUREN TRUMM	189.80	MCMASTER-CARR SUPPLY CO	750.86
CASCADE COMMUNICATIONS COMPANY	102.00	MISSION SQUARE RETIREMENT	185.00
CASCADE LUMBER CO	201.93	MISSION SQUARE RETIREMENT	185.00
CASCADE MUNICIPAL UTILITIES	210.20	NICUSA - IOWA DIVISION	1,286.63
CASCADE MUNICIPAL UTILITIES	1,928.65	PAYROLL	2,111.17
CASCADE YOUTH LEAGUE	90.00	PAYROLL	9,936.65
CLAY GAVIN	523.25	PAYROLL	10,641.97
CLAYTON ENERGY CORPORATION	93,664.76	PETE RECKER	100.00
COMLEC INTERNET SERVICES	45.00	POSTMASTER	500.00
DELANEY'S PC REPAIR & RECYCLE	173.61	SIMECA	87,947.23
EFTPS	2,752.74	TERRY DURIN COMPANY	9,625.00
EFTPS	3,945.74	TREASURER STATE OF IOWA	1,348.00
GASSER FARM & HARDWARE LLC	98.55	TREASURER STATE OF IOWA	8,750.88
GORDON FLESCH COMPANY	148.00	TRUCK COUNTRY OF IOWA	46.37
GREG VANDERLUGT	25.00	VISA	613.45
GROEBNER & ASSOCIATES INC	342.03	WELLMARK BC BS OF IOWA	4,806.75
I.A.M.U.	6,973.00	WESCO RECEIVABLES CORP.	26.55
INSURANCE ASSOCIATES INC	74,630.95	WOODWARD COMMUNITY MEDIA	105.84
IPERS	6,219.99	Total	340,540.12

ELECTRIC REVENUE 150,530.08
GAS REVENUE 154,748.10

Secretary, Shontele Orr

Chairman, Barb Gross

Personnel Committee Minutes

April 9, 2024

Attendees: Steve Knepper, Megan Oliphant, Riley Rausch, Lisa Kotter

The Mayor called the meeting to order at 5:15 p.m..

Water and Sewer Testing Wage Adjustment

The Committee discussed the idea of having a schedule for wages when water and sewer employees pass grade level tests through the IDNR. In the past, the City has made a case by case determination after a test has been taken. Kotter will prepare a schedule to present to the Council with \$0.75 per grade 1 test, \$1.25 per grade 2 test and \$2.25 per grade 3 test. Each grade has two tests so for example passing two grade 1 tests would equal \$1.50.

Comp Time

The Committee discussed providing comp time for hourly employees that work overtime. Currently the City only allows overtime pay. It is a common public sector practice to allow employees to choose between their future time off or pay. The Committee is recommending comp time be allowed starting July 1, 2024. There would be a 40-hour maximum per year limit with a payout at the end of each fiscal year so there is no carryover from year to year. Once the maximum of 40 hours is reached, the employee then only has the option to take pay again.

FY2025 Budget

The Council discussed providing employees with a cost-of-living increase in the next fiscal year. The budgeted amount was 4%. The Police Chief requested 10% for his department. The recommendation is to have a 4% for all employees. The Committee also discussed the idea of providing a shift differential for hourly, full-time police officers as they had learned this was a common local police practice. The recommendation is for this compensation to be \$1.50 per hour for hourly, full-time employees.

Motion Oliphant, second Rausch to adjourn at 7:15 p.m..

Lisa Kotter, City Administrator

Personnel Committee Minutes

April 15, 2024

Attendees: Steve Knepper, Megan Oliphant, Riley Rausch, Lisa Kotter
Also: Tricia Conter, Kim Lynch and Mike Donovan (all left at 6:45pm)

The Mayor called the meeting to order at 5:15 p.m..

Tricia Conter Discussion

Tricia requested to meet with the Committee about a written memo she received from the EMS Directors regarding her performance. She went through the items listed in the memo and gave feedback or her perspective. She had a list of items she requested be changed. After the discussion, Directors Donovan and Lynch will review the list and speak to City Administrator Kotter about any changes.

Water and Sewer Testing Wage Adjustment

The Committee previously discussed the idea of having a schedule for wages when water and sewer employees pass grade level tests through the IDNR. At the April 9 meeting it was believed that both water and sewer had two tests per grade level. That was incorrect. The water tests are split into two and the sewer tests are still combined as one per grade. The Committee clarified prior to the City Council meeting that the amount for two water tests will be combined and the same for the sewer tests.

Director of City Development and Promotion

The Committee discussed the resignation of Sean Chambers. There was discussion about the hiring of another employee. There is no recommendation at this time.

Kotter Performance Review

Kotter presented a list of accomplishments since she has been in her position. The Committee discussed bringing in the City employees to get feedback prior to completing the review. The Committee will set up two meetings the week of April 22, with closed session agendas to be posted.

Motion Rausch, second Oliphant to adjourn at 7:30 p.m..

Lisa Kotter, City Administrator

INVOICE#	VENDOR NAME	INVOICE DESCRIPTION	INVOICE AMT	VENDOR TOTAL	CHECK#	CHECK DATE
7543749-00	3E ELECTRICAL ENGINEERING	GENERATOR REPAIR		140.00		
04/05/2024	ADVANTAGE ADMINISTRATORS	BENEFITS PAID-KOTTER	37.56		14016250	4/11/24
04/12/2024	ADVANTAGE ADMINISTRATORS	BENEFITS PAID-KOTTER	418.46		14016251	4/18/24
12292022	ADVANTAGE ADMINISTRATORS	PSF BUY DOWNS		456.02		
431540	ALL FLAGS LLC	6 US FLAGS & 6 IOWA FLAGS		306.89		
2178173478	AT&T	MARCH INVOICE DUE		25.05		
135520	BARD MATERIALS	OAKHILL PLAYGROUND	265.20			
135890	BARD MATERIALS	OAKHILL PLAYGROUND	336.55	601.75		
85295165	BOUND TREE MEDICAL LLC	STAT PADZ PEDS/TRANSFER DEVICE	730.25			
85300464	BOUND TREE MEDICAL LLC	LINEN PAKS	491.97	1,222.22		
2024 POOL	CAMP COURAGEOUS OF IOWA	POOL RENTAL (6 HRS X \$125/HR)		750.00		
120722	CASCADE FUTURE FIELDS & REC	PLEGDED AMOUNT		3,862.75		
182936	CASCADE LUMBER CO	CAUTION TAPE	11.29			
183202	CASCADE LUMBER CO	BATTERIES	55.47			
936050	CASCADE LUMBER CO	SHIPPING CHARGES/BATTERY/SEAL	34.79			
936390	CASCADE LUMBER CO	2ND QTR NITRATE SHIPPING CHARG	14.50			
936570	CASCADE LUMBER CO	BLOCK SOLID CONCRETE	10.32			
937370	CASCADE LUMBER CO	BLOCK SOLID CONCRETE	10.32			
938775	CASCADE LUMBER CO	COARSE CEMENT MIX	9.59			
938915	CASCADE LUMBER CO	FIRE HYDRANTS PAINT BRUSH SET	39.96			
939255	CASCADE LUMBER CO	SHIPPING CHARGES	120.84			
939735	CASCADE LUMBER CO	LED BULBS/NOZZLE PISTOL	34.87	341.95		
1997685	CITY LAUNDERING CO	UNIFORMS/SUPPLIES	73.71			
1999911	CITY LAUNDERING CO	UNIFORMS/SUPPLIES	111.27	184.98		
100-2024	CITY OF ASBURY	IMMI CONFERENCE ROOM FEES		111.32		
10751	CITY OF DUBUQUE	WATER TESTS:31425,31428,31468		88.00		
241259	CJ COOPER & ASSOCIATES	ANNUAL CLEARING FOR DOT DRIVER	30.00			
241650	CJ COOPER & ASSOCIATES	LAB/MRO FEE 2/26/24	50.00	80.00		
114238	FEH DESIGN	CONSTRUCTION ADMIN/FURNITURE		9,612.05		
003132	GARLING CONSTRUCTION	LIBRARY: PAY APP #03		169,646.07		
31801	GASSER FARM & HARDWARE LLC	STIHL AIR FILTER	38.99			
31905	GASSER FARM & HARDWARE LLC	100 PACK NITRATE GLOVES	27.98			
31976	GASSER FARM & HARDWARE LLC	LIBRARY-POTTING MIX	167.88			
31977	GASSER FARM & HARDWARE LLC	CREDIT:LIBRARY POTTING MIX	138.03-			
32000	GASSER FARM & HARDWARE LLC	TANK SPRAYER	16.99			
32098	GASSER FARM & HARDWARE LLC	CITY HALL VELCRO	5.49	119.30		
04092024	GEHL LAWN SERVICE	COMMUNITY PARK GRASS CARE		650.00		
042024	PHIL GEHL	REIMBURSEMENT:2 PAIR JEANS		96.28		
042024	GOERDT KATHY	REIMBURSEMENT:IMFOA SPRING MEE		296.81		
I00913024	GORDON FLESCH COMPANY INC	NEW COPIER LEASE	148.01			
IN14635946	GORDON FLESCH COMPANY INC	COPIER/PRINTER BASE FEES	15.19	163.20		
1434	GRAVEL GRADING & EXCAV LLC	TRUCKING FOR SALT FROM DUBUQUE		807.50		
695721	HEIAR BROTHERS FENCING INC	3" LATCH FOR GATES		150.00		
042024	MARTY HOFFMANN	PANTS AND BOOTS REIMBURSEMENT		304.93		
30647	IAMU	ISEP APRIL-JUNE 2024 Q2 TRAINI		706.00		
04192024	ICMA	ICMA DUES-LISA		540.80		
APRIL 24 180K	IOWA MAIN STREET INVESTMENTS	2ND PYMT:RES #21-24		180,000.00		
PR20240405	IPERS	IPERS	3,307.30		14016247	4/19/24
PR20240411	IPERS	IPERS	3,311.39	6,618.69	14016247	4/19/24
PR20240411	IRS W/H	FED/FICA TAX		6,068.28	14016248	4/19/24
7747	JKP DESIGNS LLC	CLERK-3 EMBROIDERY ITEMS		36.00		
4906	KERPS SERVICE CENTER INC	TIRES FOR AMBULANCE:RIG #351		1,978.34		
43772	KIRKWOOD COMMUNITY COLLEGE	WATER DISTRIBUTION CLASS COST		545.00		
36434	KLUESNER CONSTRUCTION INC	CRACK SEALING OF STREETS		18,171.47		

INVOICE#	VENDOR NAME	INVOICE DESCRIPTION	INVOICE AMT	VENDOR TOTAL	CHECK#	CHECK DATE
03262024	KOPPES KREATIONS	100 COOKIES FOR LIB RIBBON CUT		220.00		
216736	LYNCH DALLAS P.C.	EMAILS TO CITY ADMIN ANNEXATIO	259.00			
216737	LYNCH DALLAS P.C.	CITY ADMIN REVIEW RES 47-23	30.00			
216738	LYNCH DALLAS P.C.	CITY ADMIN BLDG PERMIT STRUCTU	74.00			
216739	LYNCH DALLAS P.C.	CITY ADMIN:NUISANCE REVIEW	277.50	640.50		
1618514	MADISON NATL LIFE INS CO, INC	MAY 2024 PREMIUMS		416.39		
04/28/24	MAQUOKETA VALLEY COOP	STREET LIGHTS	153.31			
04282024	MAQUOKETA VALLEY COOP	HWY 151 & REITER ROAD	39.16	192.47		
04246089	MERCY MEDICAL CENTER	BRAUNS LENS/TRUE STRIPS		24.81		
3341	MIDWEST PATCH	STREET SIGNS		679.00		
PR20240411	MISSION SQUARE RETIRE-#303939	ICMA		1,229.20	65655	4/19/24
MMI156604	MODERN MARKETING INC	POLICE DEPARTMENT: 600 PENS		1,075.80		
003718	MSA PROFESSIONAL SERVICES	R00447040.00 JOHNSON STREET SW	13,585.79			
003787	MSA PROFESSIONAL SERVICES	ENGINEER SERVICES 12/23-4/24	3,270.00	16,855.79		
MAY 2024	JOE OR PEG REIFF	MAY 2024 MONTHLY BLDG RENT		500.00		
0897-001017981	BFI WASTE SERVICES LLC	GARBAGE HAULER FOR 05152024		25,251.05		
275675	STATE HYGIENIC LABORATORY	WATER TESTING		29.00		
PR20240405	TREAS STATE OF IOWA	STATE TAXES	906.44		14016246	4/19/24
PR20240411	TREAS STATE OF IOWA	STATE TAX	875.15	1,781.59	14016246	4/19/24
MARCH 2024 SALES TAX	TREASURER STATE OF IOWA	MARCH 2024 SALES TAX	1,781.13		14016253	4/15/24
MARCH 2024 WET	TREASURER STATE OF IOWA	MARCH 2024 WET	2,187.87	3,969.00	14016252	4/15/24
241020001686	WELLMARK BC/BS OF IA	MAY 2024 PREMIUMS		10,948.05		
Accounts Payable Total				468,494.30		
Invoices: Paid				20,122.78		
Invoices: Scheduled				448,371.52		
Payroll Checks				19,081.96		
Report Total				487,576.26		

**CLAIMS REPORT
CLAIMS FUND SUMMARY**

FUND	NAME	AMOUNT
001	GENERAL	265,979.06
016	PARTIAL SELF-FUND	456.02
110	ROAD USE TAX	6,934.72
323	HIGHWAY 136	13,585.79
370	LIBRARY CAPITAL PROJECT	179,478.12
600	WATER	11,768.09
610	SEWER	9,374.46

	TOTAL FUNDS	487,576.26

Lisa Kotter

From: Kathy Goerd
Sent: Monday, April 15, 2024 9:54 AM
To: Lisa Kotter; Sean Chambers
Cc: Fred Heim; Cascade Municipal Utilities (cmuoffice@netins.net); 'Zach Nothdorf'
Subject: FW: Application App-198919 Ready for Review

This is a 5-day outdoor service license for Wing Fest.

May 10-May15th

Approval for April 22nd Council Meeting.

Thanks,
Kathy

From: noreply@salesforce.com <noreply@salesforce.com> **On Behalf Of** IOWA ABD Licensing Support
Sent: Monday, April 15, 2024 8:51 AM
To: Kathy Goerd <clerk@citycascade.com>
Cc: licensingnotification@iowaabd.com
Subject: Application App-198919 Ready for Review

Hello,

Application Number App-198919 has been set to "Submitted to Local Authority" status and is currently ready for your review.

Corp Name: TEXTILE BREWERY, LLC

DBA: The Corner Taproom

License Number:

Application Number: App-198919

Tentative Effective Date: 5/10/2024

License Type: Special Class C Retail Alcohol License (BW)

Application Type: New

Amendment Type:

Thank you.



April 22, 2024 Agenda

To: City Council, Mayor and Staff

From: Lisa Kotter, City Administrator

Date: April 19, 2024

Re: Public Hearing and Approval of the FY25 Budget

This is the night of the public hearing for the budget and final approval as state law requires the budget to be submitted to the State no later than April 30. The Council must first hold the public hearing and then can adopt the budget. The budget spreadsheet will be emailed as a separate document.

RESOLUTION #41-24

**ADOPTING THE CITY OF CASCADE'S FY25 OPERATING BUDGET WHICH
BEGINS JULY 1, 2024 AND ENDS JUNE 30, 2025**

WHEREAS, the Cascade City Council has thoroughly examined and projected the City's funds on-hand, revenues, and expenses for the budget year beginning July 1, 2024 and ending June 30, 2025, and prepared a detailed and responsible operating budget for the FY23 fiscal year budget; and,

WHEREAS, the City has published an advance notice of the public hearing as required by law, attached as Exhibit A, on the proposed FY25 budget in the April 10, 2024 edition of the Cascade Pioneer for a April 22, 2024 public hearing at 6:00PM at the Cascade City Hall; and,

WHEREAS, the City also made the proposed FY25 budget available for public examination and review at City Hall prior to the public hearing.

NOW, THEREFORE, BE IT RESOLVED, by the City Council of the City of Cascade, Iowa, that the annual budget for the fiscal year beginning July 1, 2024 and ending June 30, 2025, as set forth in the detailed budgeted attached hereto show projected beginning balances, revenues, expenditures, ending balances and appropriating allocations to programs and activities for the FY25 fiscal year, is hereby adopted.

BE IT FURTHER RESOLVED, by the City Council of the City of Cascade, Iowa, that the City Clerk is hereby directed to make the filings required by law and to set up the books in accordance with the summary and details as adopted.

PASSED, APPROVED AND ADOPTED this 22nd day of April, 2024.

Steven Knepper, Mayor

ATTEST:

Kathy Goerd, City Clerk

NOTICE OF PUBLIC HEARING – PROPOSED BUDGET
Fiscal Year July 1, 2024 - June 30, 2025

Resolution #41-24
Exhibit A

City of: **CASCADE**

The City Council will conduct a public hearing on the proposed Budget at: **320 1st Ave W, Cascade City Hall, Cascade Iowa 52033 Meeting Date: 4/22/2024 Meeting Time: 06:00 PM**

At the public hearing any resident or taxpayer may present objections to, or arguments in favor of, any part of the proposed budget. This notice represents a summary of the supporting detail of revenues and expenditures on file with the City Clerk and County Auditor.

City budgets are subject to protest. If protest petition requirements are met, the State Appeal Board will hold a local hearing. For more information, consult <https://dom.iowa.gov/local-budget-appeals>.

The Budget Estimate Summary of proposed receipts and expenditures is shown below. Copies of the the detailed proposed Budget may be obtained or viewed at the offices of the Mayor, City Clerk, and at the Library.

The estimated Total tax levy rate per \$1000 valuation on regular property 12.50115

The estimated tax levy rate per \$1000 valuation on Agricultural land is 3.00282

At the public hearing, any resident or taxpayer may present objections to, or arguments in favor of, any part of the proposed budget.

Phone Number
(563) 852-3114

City Clerk/Finance Officer's NAME
Lisa Kotter

		Budget FY 2025	Re-estimated FY 2024	Actual FY 2023
Revenues & Other Financing Sources				
Taxes Levied on Property	1	1,463,047	1,087,757	1,057,953
Lcss: Uncollected Property Taxes-Levy Year	2	0	0	0
Net Current Property Taxes	3	1,463,047	1,087,757	1,057,953
Delinquent Property Taxes	4	0	0	0
TIF Revenues	5	369,351	346,210	99,460
Other City Taxes	6	400,000	425,000	390,190
Licenses & Permits	7	15,450	24,060	40,845
Use of Money and Property	8	142,560	131,106	111,479
Intergovernmental	9	2,881,245	1,061,521	566,788
Charges for Fees & Service	10	5,065,077	1,793,250	4,965,099
Special Assessments	11	0	0	0
Miscellaneous	12	829,578	484,684	1,701,317
Other Financing Sources	13	0	1,660,000	0
Transfers In	14	614,405	823,130	890,130
Total Revenues and Other Sources	15	11,780,713	7,836,718	9,823,261
Expenditures & Other Financing Uses				
Public Safety	16	504,824	658,795	576,081
Public Works	17	963,013	861,402	576,180
Health and Social Services	18	0	0	0
Culture and Recreation	19	441,862	400,323	613,740
Community and Economic Development	20	219,100	921,096	140,671
General Government	21	529,960	350,124	359,303
Debt Service	22	444,154	361,088	303,825
Capital Projects	23	3,589,830	1,972,000	324,194
Total Government Activities Expenditures	24	6,692,743	5,524,828	2,893,994
Business Type / Enterprises	25	4,640,332	1,303,498	4,086,821
Total ALL Expenditures	26	11,333,075	6,828,326	6,980,815
Transfers Out	27	614,405	823,130	890,130
Total ALL Expcnditures/Transfers Out	28	11,947,480	7,651,456	7,870,945
Excess Revenues & Other Sources Over (Under) Expenditures/Transfers Out	29	-166,767	185,262	1,952,316
Beginning Fund Balance July 1	30	4,841,446	4,656,184	2,703,868
Ending Fund Balance June 30	31	4,674,679	4,841,446	4,656,184



April 22, 2024 Agenda

To: City Council, Mayor and Staff

From: Lisa Kotter, City Administrator

Date: April 19, 2024

Re: Wages, Water and Sewer Certifications and Shift Differential

The Personnel Committee has met over the past few weeks to complete their recommendations for wages. There are three resolutions to be considered by the Council.

The first is the cost-of-living increase which is budgeted for and recommended at 4%. The reason that it is recommended to have the new year's wage start on June 21, 2024 is that this date is the beginning of a pay period. Having to do a split wage process for the first payroll is rather cumbersome. For the past few years this has been the practice for a start date. See Resolution # 43-24.

The second is a shift differential in the police department for full-time hourly staff. This recommendation is \$1.50 per hour for full-time hours worked between 3pm and 7am. See Resolution # 44-24.

Finally, the third one addresses the increases attributed to any water and sewer certification tests taken through the IDNR. In the past, the City has made these determinations after a test has been taken and on a case by case basis. The recommendation is to have a set schedule so employees can anticipate the increase they will receive when the test is passed. In the case of the water department, each level of a 1, 2 or 3 certifications has two tests. On the sewer department side, each level 1, 2 or 3 certification testing is combined into one test. Therefore, the recommendation shows the combined increase for two level one water tests is the same as the one level one sewer test. The City of Cascade must currently operate the Water department with a Grade 2 and the Sewer Department is a Grade 3. These grade requirements are determined by the IDNR based on the type of operations within the Department. Both Phil for sewer, and Marty for Water, are each currently certified at the required Grade. However, we want to have appropriate succession planning for the future by sending both Greg and Ben to train for and take additional tests. See Resolution #45-24.

RESOLUTION #43-24

A RESOLUTION APPROVING WAGES AND SALARIES FOR CITY EMPLOYEES FOR THE FY23 FISCAL YEAR BEGINNING JULY 1, 2024 AND ENDING JUNE 30, 2025 FOR THE CITY OF CASCADE, IOWA

BE IT RESOLVED, BY THE CITY COUNCIL OF THE CITY OF CASCADE, IOWA,
as follows:

Section I. The following full-time and permanent part-time employees and/or positions of the City of Cascade shall be given a 4% cost of living increase and shall be paid the gross wages and salaries as indicated below for the fiscal year 2025. The new wages will begin on June 21, 2024 and ending June 30, 2025.

	<u>Employee Name</u>	<u>Position</u>	<u>Wage/Salary</u>
1.	Part-Time Police Officers	(Not to Exceed Amount Listed)	\$27.82/hr
2.	Schmidt, Greg	Public Works	\$23.62/hr
3.	Frasher, Ben	Public Works Sewer Operator	\$27.57/hr
4.	Gehl, Phil	City Superintendent	\$34.54/hr
5.	Heim, Fred	Police Chief	\$72,413/yr
6.	Hoffmann, Marty	Public Works Water Operator	\$30.64/hr
7.	Kotter, Lisa	City Administrator	\$108,160/yr
8.	Staner, Brad	Police Officer	\$29.83/hr
9.	Goerdt, Kathy	City Clerk	\$28.57/hr
10.	Summer Maintenance	May 15-August 30, 2024	\$15.00/hr
11.	Summer GIS Tech	May 15-August 30, 2024	\$20.00/hr

Section II. The City Clerk of the City of Cascade is hereby authorized to issue checks, less legally required or authorized deductions from the amount set out above, on the days of the payroll, and to make contributions to IPERS, Social Security and Medicare, or other purposes required by law or authorized by the City Council all subject to audit and review of the City Council.

PASSED AND APPROVED this 22ND day of April, 2024.

Steven J. Knepper, Mayor

ATTEST:

Kathy Goerdt, City Clerk

RESOLUTION #44-24

A RESOLUTION APPROVING A POLICE SHIFT DIFFERENTIAL FOR FULL-TIME HOURLY POLICE OFFICERS BEGINNING JUNE 21, 2024 FOR THE CITY OF CASCADE, IOWA

Whereas, the City Council recognizes that a shift differential is a common practice for hourly police officers working second and third shift hours.

BE IT RESOLVED, BY THE CITY COUNCIL OF THE CITY OF CASCADE, IOWA, as follows:

The City Clerk of the City of Cascade is hereby authorized to compensate full time police officers working between 3:00 p.m. and 7:00 a.m. an additional \$1.50 per hour beginning on June 21, 2024.

PASSED AND APPROVED this 22ND day of April, 2024.

Steven J. Knepper, Mayor

ATTEST:

Kathy Goerdts, City Clerk

RESOLUTION #45-24

**A RESOLUTION APPROVING WAGE ADJUSTMENTS FOR WATER AND SEWER IOWA
DNR CERTIFICATIONS FOR THE CITY OF CASCADE, IOWA**

Whereas, the City Council recognizes that an adjustment in pay is appropriate when employees receive certifications at different levels for water and sewer operators through the Iowa DNR; and,

Whereas, the City Council wants to clearly state the wage adjustments that are associated with passing each level.

THEREFORE BE IT RESOLVED, BY THE CITY COUNCIL OF THE CITY OF CASCADE, IOWA, that the City Clerk of the City of Cascade is hereby authorized to compensate and increase the full time water and sewer employees hourly wage by the following amounts upon written proof of a successful passing grade on each test.

Water		Sewer	
Treatment 1	\$0.75	Level 1	\$1.50
Distribution 1	\$0.75		
Treatment 2	\$1.25	Level 2	\$2.50
Distribution 2	\$1.25		
Treatment 3	\$2.25	Level 3	\$4.50
Distribution 3	\$2.25		

PASSED AND APPROVED this 22ND day of April, 2024.

Steven J. Knepper, Mayor

ATTEST:

Kathy Goerdts, City Clerk



April 22, 2024 Agenda

To: City Council, Mayor and Staff
From: Lisa Kotter, City Administrator
Date: April 19, 2024
Re: Approval of new GO Debt

There is one final resolution to complete the GO Debt approval. Please find Resolution #41 in your packet. If approved this enables the Council to approve the loan agreement and provide for the issuance of General Obligation Corporate Purpose Bonds, Series 2024 which is scheduled to close on May 7, 2024. This Resolution will give the Mayor and Clerk to sign all documents associated with the loan closing.

RESOLUTION NO. 42-24

Resolution providing for the issuance of \$1,325,000 General Obligation Corporate Purpose Bonds, Series 2024 and providing for the levy of taxes to pay the same

WHEREAS, the City of Cascade (the “City”), in Dubuque and Jones Counties, State of Iowa, heretofore proposed to enter into a General Obligation Library Loan Agreement (the “2022 Loan Agreement”) and to borrow money thereunder in a principal amount not to exceed \$1,000,000, pursuant to the provisions of Sections 384.24A and 384.24.3(q) of the Code of Iowa, for the purpose of paying the costs, to that extent, of undertaking the Municipal Library Development Project, an urban renewal project in the Cascade Urban Renewal Area authorized by action of the City Council on September 12, 2022, and in lieu of calling an election upon such proposal, has published notice of the proposed action, including notice of the right to petition for an election, and has held a hearing thereon, and as of October 24, 2022, no petition had been filed with the City asking that the question of entering into the 2022 Loan Agreement be submitted to the registered voters of the City; and

WHEREAS, the City has used a portion of its borrowing authority under the 2022 Loan Agreement to enter into a certain \$250,000 General Obligation credit facility with Central Iowa Power Cooperative for a portion of the funding of the Municipal Library Development Project; and

WHEREAS, the City will use a portion of its borrowing authority under the 2022 Loan Agreement to enter into a certain \$200,000 General Obligation credit facility with Dubuque County for another portion of the funding of the Municipal Library Development Project; and

WHEREAS, the City will use the remainder of its borrowing authority (\$550,000) under the 2022 Loan Agreement to complete the financing of the Municipal Library Development Project as hereinafter set forth; and

WHEREAS, the City has also proposed to enter into an additional General Obligation Loan Agreement (the “2024 Loan Agreement”), pursuant to the provisions of Section 384.24A of the Code of Iowa, and to borrow money thereunder in a principal amount not to exceed \$860,000 for the purpose of paying the costs, to that extent, of (1) constructing street, water system, sanitary sewer, and storm water drainage improvements; and (2) current refunding a \$105,000 Promissory Note, dated May 1, 2023, which was previously issued to fund the acquisition of a street sweeper, and has published notice of the proposed action and has held a hearing on such 2024 Loan Agreement on March 11, 2024; and

WHEREAS, pursuant to Section 384.28 of the Code of Iowa, the City Council has combined the remaining authority under the 2022 Loan Agreement and the 2024 Loan Agreement into a single loan agreement (the “Loan Agreement”) and determined its intent to issue General Obligation Corporate Purpose Bonds, Series 2024 (the “Bonds”) in evidence of its obligations thereunder; and

WHEREAS, a Preliminary Official Statement (the “P.O.S.”) has been prepared to facilitate the sale of the Bonds to be issued in evidence of the City’s obligations under the Loan Agreement,

and the City Council has made provision for the approval of the P.O.S. and has authorized its use by D.A. Davidson & Co. (the “Underwriter”) as the underwriter of the issuance of the Bonds; and

WHEREAS, a certain Bond Purchase Agreement (the “Bond Purchase Agreement”) has been prepared to set forth the terms of the Bonds and the understanding between the City and the Underwriter with respect to the purchase thereof, and the City Council has approved the Bond Purchase Agreement and has made provision for its execution and delivery; and

WHEREAS, it is now necessary to authorize the calling of the Promissory Note, dated May 1, 2023 for early redemption on May 7, 2024 (the “Redemption Date”); and

WHEREAS, it is now necessary to make final provision for the approval of the Loan Agreement and to authorize the issuance of the Bonds;

NOW, THEREFORE, Be It Resolved by the City Council of the City of Cascade, Iowa, as follows:

Section 1. The City shall enter into the Loan Agreement with the Underwriter, in substantially the form as has been placed on file with the City Council, providing for a loan to the City in the principal amount of \$1,325,000, for the purpose or purposes set forth in the preamble hereof.

The Mayor and City Clerk are hereby authorized and directed to sign the Loan Agreement on behalf of the City, and the Loan Agreement is hereby approved.

Section 2. The Bonds, in the aggregate principal amount of \$1,325,000, are hereby authorized to be issued in evidence of the City’s obligations under the Loan Agreement. The Bonds shall be dated May 7, 2024, shall be issued in the denomination of \$5,000 each or any integral multiple thereof and shall mature on June 1 in each of the years, in the respective principal amounts, and bear interest at the respective rates as follows:

<u>Date</u>	<u>Principal</u>	<u>Interest Rate</u>
2029	\$395,000	3.45%
2034	\$425,000	3.60%
2039	\$505,000	4.00%

Section 3. UMB Bank, n.a., West Des Moines, Iowa, is hereby designated as the Registrar and Paying Agent for the Bonds and may be hereinafter referred to as the “Registrar” or the “Paying Agent.” The City shall enter into an agreement (the “Registrar/Paying Agent Agreement”) with the Registrar, in substantially the form as has been placed on file with the Council; the Mayor and City Clerk are hereby authorized and directed to sign the Registrar/Paying Agent Agreement on behalf of the City; and the Registrar/Paying Agent Agreement is hereby approved.

The City reserves the right to optionally prepay part or all of the principal of the Bonds maturing in the years 2034 and 2039, inclusive, prior to and in any order of maturity on June 1, 2032, or on any date thereafter upon terms of par and accrued interest. If less than all of the Bonds of any like maturity are to be redeemed, the particular part of those Bonds to be redeemed shall be selected by the Registrar by lot. The Bonds may be called in part in one or more units of \$5,000.

Principal of the Bond maturing on June 1, 2029 is subject to mandatory redemption (by lot, as selected by the Registrar) on June 1 in each of the years, 2025, 2026, 2027, and 2028, at a redemption price of 100% of the principal amount thereof to be redeemed, plus accrued interest thereon to the redemption date, in the following principal amounts:

<u>Year</u>	<u>Principal Amount</u>
2025	\$ 35,000
2026	\$100,000
2027	\$110,000
2028	\$ 75,000
2029	\$ 75,000 (Maturity)

Principal of the Bond maturing on June 1, 2034 is subject to mandatory redemption (by lot, as selected by the Registrar) on June 1 in each of the years, 2030, 2031, 2032, and 2033, at a redemption price of 100% of the principal amount thereof to be redeemed, plus accrued interest thereon to the redemption date, in the following principal amounts:

<u>Year</u>	<u>Principal Amount</u>
2030	\$80,000
2031	\$80,000
2032	\$85,000
2033	\$90,000
2034	\$90,000 (Maturity)

Principal of the Bond maturing on June 1, 2039 is subject to mandatory redemption (by lot, as selected by the Registrar) on June 1 in each of the years, 2035, 2036, 2037, and 2038, at a redemption price of 100% of the principal amount thereof to be redeemed, plus accrued interest thereon to the redemption date, in the following principal amounts:

<u>Year</u>	<u>Principal Amount</u>
2035	\$ 90,000
2036	\$100,000
2037	\$100,000
2038	\$105,000
2039	\$110,000 (Maturity)

If less than the entire principal amount of any Bond in a denomination of more than \$5,000 is to be redeemed, the Registrar will issue and deliver to the registered owner thereof, upon surrender of such original Bond, a new Bond or Bonds, in any authorized denomination, in a total

aggregate principal amount equal to the unredeemed balance of the original Bond. Notice of such redemption as aforesaid identifying the Bond or Bonds (or portion thereof) to be redeemed shall be sent by electronic means or by registered mail to the registered owners thereof at the addresses shown on the City's registration books not less than 30 days prior to such redemption date. Any notice of redemption may contain a statement that the redemption is conditioned upon the receipt by the Paying Agent of funds on or before the date fixed for redemption sufficient to pay the redemption price of the Bonds so called for redemption, and that if funds are not available, such redemption shall be cancelled by written notice to the owners of the Bonds called for redemption in the same manner as the original redemption notice was sent. All of such Bonds as to which the City reserves and exercises the right of redemption and as to which notice as aforesaid shall have been given and for the redemption of which funds are duly provided, shall cease to bear interest on the redemption date.

Accrued interest on the Bonds shall be payable semiannually on the first day of June and December in each year, commencing December 1, 2024. Interest shall be calculated on the basis of a 360-day year comprised of twelve 30-day months. Payment of interest on the Bonds shall be made to the registered owners appearing on the registration books of the City at the close of business on the fifteenth day of the month next preceding the interest payment date and shall be paid to the registered owners at the addresses shown on such registration books. Principal of the Bonds shall be payable in lawful money of the United States of America to the registered owners or their legal representatives upon presentation and surrender of the Bond or Bonds at the office of the Paying Agent.

The Bonds shall be executed on behalf of the City with the official manual or facsimile signature of the Mayor and attested with the official manual or facsimile signature of the City Clerk, and shall be fully registered Bonds without interest coupons. In case any officer whose signature or the facsimile of whose signature appears on the Bonds shall cease to be such officer before the delivery of the Bonds, such signature or such facsimile signature shall nevertheless be valid and sufficient for all purposes, the same as if such officer had remained in office until delivery.

The Bonds shall not be valid or become obligatory for any purpose until the Certificate of Authentication thereon shall have been signed by the Registrar.

The Bonds shall be fully registered as to principal and interest in the names of the owners on the registration books of the City kept by the Registrar, and after such registration, payment of the principal thereof and interest thereon shall be made only to the registered owners or their legal representatives or assigns. Each Bond shall be transferable only upon the registration books of the City upon presentation to the Registrar, together with either a written instrument of transfer satisfactory to the Registrar or the assignment form thereon completed and duly executed by the registered owner or the duly authorized attorney for such registered owner.

The record and identity of the owners of the Bonds shall be kept confidential as provided by Section 22.7 of the Code of Iowa.

Section 4. Notwithstanding anything above to the contrary, the Bonds shall be issued initially as Depository Bonds, with one fully registered Bond for each maturity date, in principal amounts equal to the amount of principal maturing on each such date, and registered in the name

of Cede & Co., as nominee for The Depository Trust Company, New York, New York (“DTC”). On original issue, the Bonds shall be deposited with DTC for the purpose of maintaining a book-entry system for recording the ownership interests of its participants and the transfer of those interests among its participants (the “Participants”). In the event that DTC determines not to continue to act as securities depository for the Bonds or the City determines not to continue the book-entry system for recording ownership interests in the Bonds with DTC, the City will discontinue the book-entry system with DTC. If the City does not select another qualified securities depository to replace DTC (or a successor depository) in order to continue a book-entry system, the City will register and deliver replacement Bonds in the form of fully registered certificates, in authorized denominations of \$5,000 or integral multiples of \$5,000, in accordance with instructions from Cede & Co., as nominee for DTC. In the event that the City identifies a qualified securities depository to replace DTC, the City will register and deliver replacement Bonds, fully registered in the name of such depository, or its nominee, in the denominations as set forth above, as reduced from time to time prior to maturity in connection with redemptions or retirements by call or payment, and in such event, such depository will then maintain the book-entry system for recording ownership interests in the Bonds.

Ownership interests in the Bonds may be purchased by or through Participants. Such Participants and the persons for whom they acquire interests in the Bonds as nominees will not receive certificated Bonds, but each such Participant will receive a credit balance in the records of DTC in the amount of such Participant’s interest in the Bonds, which will be confirmed in accordance with DTC’s standard procedures. Each such person for which a Participant has an interest in the Bonds, as nominee, may desire to make arrangements with such Participant to have all notices of redemption or other communications of the City to DTC, which may affect such person, forwarded in writing by such Participant and to have notification made of all interest payments.

The City will have no responsibility or obligation to such Participants or the persons for whom they act as nominees with respect to payment to or providing of notice for such Participants or the persons for whom they act as nominees.

As used herein, the term “Beneficial Owner” shall hereinafter be deemed to include the person for whom the Participant acquires an interest in the Bonds.

DTC will receive payments from the City, to be remitted by DTC to the Participants for subsequent disbursement to the Beneficial Owners. The ownership interest of each Beneficial Owner in the Bonds will be recorded on the records of the Participants whose ownership interest will be recorded on a computerized book-entry system kept by DTC.

When reference is made to any action which is required or permitted to be taken by the Beneficial Owners, such reference shall only relate to those permitted to act (by statute, regulation or otherwise) on behalf of such Beneficial Owners for such purposes. When notices are given, they shall be sent by the City to DTC, and DTC shall forward (or cause to be forwarded) the notices to the Participants so that the Participants can forward the same to the Beneficial Owners.

Beneficial Owners will receive written confirmations of their purchases from the Participants acting on behalf of the Beneficial Owners detailing the terms of the Bonds acquired. Transfers of ownership interests in the Bonds will be accomplished by book entries made by DTC

and the Participants who act on behalf of the Beneficial Owners. Beneficial Owners will not receive certificates representing their ownership interest in the Bonds, except as specifically provided herein. Interest and principal will be paid when due by the City to DTC, then paid by DTC to the Participants and thereafter paid by the Participants to the Beneficial Owners.

Section 5. The Bonds shall be in substantially the following form:

(Form of Bond)

UNITED STATES OF AMERICA
STATE OF IOWA
DUBUQUE AND JONES COUNTIES
CITY OF CASCADE

GENERAL OBLIGATION CORPORATE PURPOSE BONDS, SERIES 2024

No. _____				\$ _____
	RATE	MATURITY DATE	BOND DATE	CUSIP
	_____%	June 1, 20__	May 7, 2024	147294 _____

The City of Cascade (the “City”), in Dubuque and Jones Counties, State of Iowa, for value received, promises to pay on the maturity date of this Bond to

Cede & Co.
New York, New York

or registered assigns, the principal sum of

THOUSAND DOLLARS

in lawful money of the United States of America upon presentation and surrender of this Bond at the office of UMB Bank, n.a., West Des Moines, Iowa (hereinafter referred to as the “Registrar” or the “Paying Agent”), with interest on said sum, until paid, at the rate per annum specified above from the date of this Bond, or from the most recent interest payment date on which interest has been paid, on June 1 and December 1 of each year, commencing December 1, 2024, except as the provisions hereinafter set forth with respect to redemption prior to maturity may be or become applicable hereto. Interest on this Bond is payable to the registered owner appearing on the registration books of the City at the close of business on the fifteenth day of the month next preceding the interest payment date, and shall be paid to the registered owner at the address shown on such registration books. Interest shall be calculated on the basis of a 360-day year comprised of twelve 30-day months.

This Bond shall not be valid or become obligatory for any purpose until the Certificate of Authentication hereon shall have been signed by the Registrar.

This Bond is one of a series of General Obligation Corporate Purpose Bonds, Series 2024 (the “Bonds”) issued by the City to evidence its obligation under a certain loan agreement, dated as of May 7, 2024 (the “Loan Agreement”), entered into by the City for the purpose of paying the cost, to that extent, of (a) undertaking the Municipal Library Development Project, an urban renewal project in the Cascade Urban Renewal Area authorized by action of the City Council on September 12, 2022; (b) constructing street, water system, sanitary sewer system, and storm water drainage improvements; and (c) current refunding a \$105,000 Promissory Note, dated May 1, 2023, which was previously issued to fund the acquisition of a street sweeper.

The Bonds are issued pursuant to and in strict compliance with the provisions of Chapters 76 and 384 of the Code of Iowa, 2023, and all other laws amendatory thereof and supplemental thereto, and in conformity with a resolution of the City Council, adopted on April 22, 2024, authorizing and approving the Loan Agreement and providing for the issuance and securing the payment of the Bonds (the “Resolution”),

and reference is hereby made to the Resolution and the Loan Agreement for a more complete statement as to the source of payment of the Bonds and the rights of the owners of the Bonds.

The City reserves the right to optionally prepay part or all of the principal of the Bonds maturing in the years 2034 and 2039, inclusive, prior to and in any order of maturity on June 1, 2032, or on any date thereafter upon terms of par and accrued interest. If less than all of the Bonds of any like maturity are to be redeemed, the particular part of those Bonds to be redeemed shall be selected by the Registrar by lot. The Bonds may be called in part in one or more units of \$5,000. Principal of the Bonds maturing on June 1 in the years 2029, 2034, and 2039 is subject to mandatory redemption (by lot, as selected by the Registrar) on June 1 in the years 2025, 2026, 2027, and 2028; 2030, 2031, 2032, and 2033; and 2035, 2036, 2037, and 2038, respectively, in accordance with the mandatory redemption schedules set forth in the Resolution at a redemption price of 100% of the principal amount thereof to be redeemed, plus accrued interest thereon to the redemption date.

If less than the entire principal amount of any Bond in a denomination of more than \$5,000 is to be redeemed, the Registrar will issue and deliver to the registered owner thereof, upon surrender of such original Bond, a new Bond or Bonds, in any authorized denomination, in a total aggregate principal amount equal to the unredeemed balance of the original Bond. Notice of such redemption as aforesaid identifying the Bond or Bonds (or portion thereof) to be redeemed shall be sent by electronic means or by registered mail to the registered owners thereof at the addresses shown on the City's registration books not less than 30 days prior to such redemption date. Any notice of redemption may contain a statement that the redemption is conditioned upon the receipt by the Paying Agent of funds on or before the date fixed for redemption sufficient to pay the redemption price of the Bonds so called for redemption, and that if funds are not available, such redemption shall be cancelled by written notice to the owners of the Bonds called for redemption in the same manner as the original redemption notice was sent. All of such Bonds as to which the City reserves and exercises the right of redemption and as to which notice as aforesaid shall have been given and for the redemption of which funds are duly provided, shall cease to bear interest on the redemption date.

This Bond is fully negotiable but shall be fully registered as to both principal and interest in the name of the owner on the books of the City in the office of the Registrar, after which no transfer shall be valid unless made on said books and then only upon presentation of this Bond to the Registrar, together with either a written instrument of transfer satisfactory to the Registrar or the assignment form hereon completed and duly executed by the registered owner or the duly authorized attorney for such registered owner.

The City, the Registrar and the Paying Agent may deem and treat the registered owner hereof as the absolute owner for the purpose of receiving payment of or on account of principal hereof, premium, if any, and interest due hereon and for all other purposes, and the City, the Registrar and the Paying Agent shall not be affected by any notice to the contrary.

And It Is Hereby Certified and Recited that all acts, conditions and things required by the laws and Constitution of the State of Iowa, to exist, to be had, to be done or to be performed precedent to and in the issue of this Bond were and have been properly existent, had, done and performed in regular and due form and time; that provision has been made for the levy of a sufficient continuing annual tax on all the taxable property within the City for the payment of the principal of and interest on this Bond as the same will respectively become due; and that the total indebtedness of the City, including this Bond, does not exceed any constitutional or statutory limitations.

IN TESTIMONY WHEREOF, the City of Cascade, Iowa, by its City Council, has caused this Bond to be executed with the duly authorized facsimile signature of its Mayor and attested with the duly authorized facsimile signature of its City Clerk, as of May 7, 2024.

CITY OF CASCADE, IOWA

By (DO NOT SIGN)
Mayor

Attest:

(DO NOT SIGN)
City Clerk

Registration Date: (Registration Date)

REGISTRAR'S CERTIFICATE OF AUTHENTICATION

This Bond is one of the Bonds described in the within-mentioned Resolution.

UMB Bank, n.a.
West Des Moines, Iowa
Registrar

By (Authorized Signature)
Authorized Officer

STATEMENT OF INSURANCE

Build America Mutual Assurance Company ("BAM"), New York, New York, has delivered its municipal bond insurance policy (the "Policy") with respect to the scheduled payments due of principal of and interest on this Bond to UMB Bank, n.a., West Des Moines, Iowa or its successor, as paying agent for the Bonds (the "Paying Agent"). Said Policy is on file and available for inspection at the principal office of the Paying Agent and a copy thereof may be obtained from BAM or the Paying Agent. All payments required to be made under the Policy shall be made in accordance with the provisions thereof. By its purchase of these Bonds, the owner acknowledges and consents (i) to the subrogation and all other rights of BAM as more fully set forth in the Policy and (ii) that upon the occurrence and continuance of a default or an event of default under the Resolution or this Bond, BAM shall be deemed to be the sole owner of the Bonds for all purposes and shall be entitled to control and direct the enforcement of all rights and remedies granted to the owners of the Bonds or the trustee, paying agent, registrar or similar agent for the benefit of such owners under the Resolution, at laws or in equity.

ABBREVIATIONS

The following abbreviations, when used in this Bond, shall be construed as though they were written out in full according to applicable laws or regulations:

- TEN COM - as tenants in common
- TEN ENT - as tenants by the entireties
- JT TEN - as joint tenants with right of survivorship and not as tenants in common
- UTMA _____
(Custodian)
- As Custodian for _____
(Minor)
- under Uniform Transfers to Minors Act
- _____
- (State)

Additional abbreviations may also be used though not in the list above.

ASSIGNMENT

For valuable consideration, receipt of which is hereby acknowledged, the undersigned assigns this Bond to

(Please print or type name and address of Assignee)

PLEASE INSERT SOCIAL SECURITY OR OTHER IDENTIFYING NUMBER OF ASSIGNEE

and does hereby irrevocably appoint _____, Attorney, to transfer this Bond on the books kept for registration thereof with full power of substitution.

Dated: _____

Signature guaranteed:

(Signature guarantee must be provided in accordance with the prevailing standards and procedures of the Registrar and Transfer Agent. Such standards and procedures may require signatures to be guaranteed by certain eligible guarantor institutions that participate in a recognized signature guarantee program.)

NOTICE: The signature to this Assignment must correspond with the name of the registered owner as it appears on this Bond in every particular, without alteration or enlargement or any change whatever.

Section 6. The Bonds shall be executed as herein provided as soon after the adoption of this resolution as may be possible, and thereupon they shall be delivered to the Registrar for registration, authentication and delivery to or on behalf of the Underwriter, upon receipt of the loan proceeds \$1,319,349.05, minus the original issue discount (-\$5,650.95), (the “Loan Proceeds”), and all action heretofore taken in connection with the Loan Agreement is hereby ratified and confirmed in all respects. The Loan Proceeds shall be used to pay the costs of issuance of the Bonds and to carry out the Projects.

A portion of the Loan Proceeds (\$19,875) shall be retained by the Underwriter as the Underwriter’s Discount.

A portion of the Loan Proceeds (\$105,000) (the “Refunding Proceeds”) received from the sale of the Bonds shall be deposited into a separate and segregated fund and used to carry out the refunding within 90 days of the Redemption Date.

A portion of the Loan Proceeds (\$1,156,024.05) received from the sale of the Bonds shall be deposited in a dedicated fund (the “Project Fund”), which is hereby created, to be used for the payment of costs of the Projects and to the extent that any such proceeds (the “Project Proceeds”) remain after the full payment of the costs of the Projects, such Project Proceeds, shall be transferred to the Debt Service Fund for the payment of interest on the Bonds.

A portion of the Loan Proceeds (\$13,300) received from the sale of the Bonds shall be used to pay the bond insurance premium to Build America Mutual Assurance Company.

The remainder of the Loan Proceeds (\$25,150) (the “Cost of Issuance Proceeds”), received from the sale of the Bonds shall be deposited in the Project Fund, and shall be used for the payment of costs of issuance of the Bonds, and to the extent that Cost of Issuance Proceeds remain after the full payment of the costs of issuance of the Bonds, such Cost of Issuance Proceeds shall be transferred to the Debt Service Fund for the payment of interest on the Bonds.

The City shall keep a detailed and segregated accounting of the expenditure of, and investment earnings on, the Loan Proceeds to ensure compliance with the requirements of the Internal Revenue Code, as hereinafter defined.

Section 7. For the purpose of providing for the levy and collection of a direct annual tax sufficient to pay the principal of and interest on the Bonds as the same become due, there is hereby ordered levied on all the taxable property in the City, the following direct annual tax for collection in each of the following fiscal years:

For collection in the fiscal year beginning July 1, 2025,
sufficient to produce the net annual sum of \$147,920;

For collection in the fiscal year beginning July 1, 2026,
sufficient to produce the net annual sum of \$154,470;

For collection in the fiscal year beginning July 1, 2027,
sufficient to produce the net annual sum of \$115,675;

For collection in the fiscal year beginning July 1, 2028,
sufficient to produce the net annual sum of \$113,088;

For collection in the fiscal year beginning July 1, 2029,
sufficient to produce the net annual sum of \$115,500;

For collection in the fiscal year beginning July 1, 2030,
sufficient to produce the net annual sum of \$112,620;

For collection in the fiscal year beginning July 1, 2031,
sufficient to produce the net annual sum of \$114,740;

For collection in the fiscal year beginning July 1, 2032,
sufficient to produce the net annual sum of \$116,680;

For collection in the fiscal year beginning July 1, 2033,
sufficient to produce the net annual sum of \$113,440;

For collection in the fiscal year beginning July 1, 2034,
sufficient to produce the net annual sum of \$110,200;

For collection in the fiscal year beginning July 1, 2035,
sufficient to produce the net annual sum of \$116,600;

For collection in the fiscal year beginning July 1, 2036,
sufficient to produce the net annual sum of \$112,600;

For collection in the fiscal year beginning July 1, 2037
sufficient to produce the net annual sum of \$113,600; and

For collection in the fiscal year beginning July 1, 2038
sufficient to produce the net annual sum of \$114,400.

(Such taxes being supplemental and additional to taxes
previously authorized by the City for this purpose for
collection in the fiscal year beginning July 1, 2024).

Section 8. A certified copy of this resolution shall be filed with the County Auditors of Dubuque and Jones Counties, and the County Auditors are hereby instructed to enter for collection and assess the tax hereby authorized. When annually entering such taxes for collection, the County Auditors shall include the same as a part of the tax levy for Debt Service Fund purposes of the City and when collected, the proceeds of the taxes shall be converted into the Debt Service Fund of the City and set aside therein as a special account to be used solely and only for the payment of the principal of and interest on the Bonds hereby authorized and for no other purpose whatsoever. Any amount received by the City as accrued interest on the Bonds shall be deposited into such special account and used to pay interest due on the Bonds on the first interest payment date.

Pursuant to the provisions of Section 76.4 of the Code of Iowa, each year while the Bonds remain outstanding and unpaid, any funds of the City which may lawfully be applied for such purpose, including incremental property tax revenues as provided for in Section 403.19 of the Code of Iowa, may be appropriated, budgeted and, if received, used for the payment of the principal of and interest on the Bonds as the same become due, and if so appropriated, the taxes for any given fiscal year as provided for in Section 7 of this Resolution, shall be reduced by the amount of such alternate funds as have been appropriated for such purpose, and evidenced in the City's budget. A portion of the projects identified in the preamble hereof have been authorized and approved as urban renewal projects of the City. The City hereby declares its intent to use incremental property tax revenues from its respective urban renewal areas pursuant to Section 403.19 of the Code of Iowa for the payment of some or all of the principal of and interest on the Bonds allocable to the financing of such urban renewal projects.

Section 9. The interest or principal and both of them falling due in any year or years shall, if necessary, be paid promptly from current funds on hand in advance of taxes levied and when the taxes shall have been collected, reimbursement shall be made to such current funds in the sum thus advanced.

Section 10. It is the intention of the City that interest on the Bonds be and remain excluded from gross income for federal income tax purposes pursuant to the appropriate provisions of the Internal Revenue Code of 1986, as amended, and the Treasury Regulations in effect with respect thereto (all of the foregoing herein referred to as the "Internal Revenue Code"). In furtherance thereof, the City covenants to comply with the provisions of the Internal Revenue Code as they may from time to time be in effect or amended and further covenants to comply with the applicable future laws, regulations, published rulings and court decisions as may be necessary to insure that the interest on the Bonds will remain excluded from gross income for federal income tax purposes. Any and all of the officers of the City are hereby authorized and directed to take any and all actions as may be necessary to comply with the covenants herein contained.

The City hereby designates the Bonds as "Qualified Tax Exempt Obligations" as that term is used in Section 265(b)(3)(B) of the Internal Revenue Code.

Section 11. The Securities and Exchange Commission (the "SEC") has promulgated certain amendments to Rule 15c2-12 under the Securities Exchange Act of 1934 (17 C.F.R. § 240.15c2-12) that make it unlawful for an underwriter to participate in the primary offering of municipal securities in a principal amount of \$1,000,000 or more unless, before submitting a bid or entering into a purchase contract for such securities, an underwriter has reasonably determined that the issuer or an obligated person has undertaken in writing for the benefit of the holders of such securities to provide certain disclosure information to prescribed information repositories on a continuing basis so long as such securities are outstanding or unless and to the extent that the offering is exempt from the requirements of the Rule.

On the date of issuance and delivery of the Bonds, the City will execute and deliver a Continuing Disclosure Certificate pursuant to which the City will undertake to comply with the Rule. The City covenants and agrees that it will comply with and carry out the provisions of the Continuing Disclosure Certificate. Any and all of the officers of the City are hereby authorized

and directed to take any and all actions as may be necessary to comply with the Rule and the Continuing Disclosure Certificate.

Section 12. The purchasing of bond insurance from Build America Mutual Assurance Company with respect to the Bonds is hereby approved. The Mayor and/or City staff are authorized and directed to execute such documents as they, with advice from bond counsel, deem necessary to carry out the purchasing of the bond insurance.

1. Notice and Other Information to be given to BAM. The City will provide BAM with all notices and other information it is obligated to provide (i) under its Continuing Disclosure Agreement and (ii) to the holders of the Bonds or the Trustee under the Security Documents.

The notice address of BAM is: Build America Mutual Assurance Company, 200 Liberty Street, 27th Floor, New York, NY 10281, Attention: Surveillance, Re: Policy No. _____, Telephone: (212) 235-2500, Telecopier: (212) 962-1710, Email: notices@buildamerica.com. In each case in which notice or other communication refers to an event of default or a claim on the Policy, then a copy of such notice or other communication shall also be sent to the attention of the General Counsel at the same address and at claims@buildamerica.com or at Telecopier: (212) 962-1524 and shall be marked to indicate "URGENT MATERIAL ENCLOSED."

2. Amendments, Supplements and Consents.
 - a. *Consents and Amendments.* Whenever any Security Document requires the consent of Bondholders, BAM's consent shall also be required. In addition, any amendment, supplement or modification to the Security Documents that adversely affect the rights or interests of BAM shall be subject to the prior written consent of BAM.
 - b. *Control Rights of BAM Upon Default.* Anything in any Security Document to the contrary notwithstanding, upon the occurrence and continuance of a default or an event of default, BAM shall be deemed to be the sole holder of the Bonds for all purposes and shall be entitled to control and direct the enforcement of all rights and remedies granted to the holders of the Bonds or the trustee, paying agent, registrar, or similar agent (the "Trustee") for the benefit of such holders under any Security Document. The Trustee may not waive any default or event of default or accelerate the Bonds without BAM's written consent.
3. BAM As Third Party Beneficiary. BAM is explicitly recognized as and shall be deemed to be a third-party beneficiary of the Security Documents and may enforce any right, remedy or claim conferred, given or granted thereunder.
4. Policy Payments.
 - a. In the event that principal and/or interest due on the Bonds shall be paid by BAM pursuant to the Policy, the Bonds shall remain outstanding for all

purposes, not be defeased or otherwise satisfied and not be considered paid by the City, the assignment and pledge of the trust estate and all covenants, agreements and other obligations of the City to the registered owners shall continue to exist and shall run to the benefit of BAM, and BAM shall be subrogated to the rights of such registered owners including, without limitation, any rights that such owners may have in respect of securities law violations arising from the offer and sale of the Bonds.

- b. Notwithstanding anything to the contrary, the City and the Trustee shall agree for the benefit of BAM that:
 - i. They recognize that to the extent BAM makes payments directly or indirectly (e.g., by paying through the Trustee), on account of principal of or interest on the Bonds, BAM will be subrogated to the rights of such holders to receive the amount of such principal and interest from the City, with interest thereon, as provided and solely from the sources stated in the Security Documents and the Bonds; and
 - ii. They will accordingly pay to BAM the amount of such principal and interest, with interest thereon, but only from the sources and in the manner provided in the Security Documents and the Bonds for the payment of principal of and interest on the Bonds to holders, and will otherwise treat BAM as the owner of such rights to the amount of such principal and interest.
- c. *Special Provisions for Insurer Default:* If an Insurer Default shall occur and be continuing, then, notwithstanding anything in paragraph 2 above to the contrary, (1) if at any time prior to or following an Insurer Default, BAM has made payment under the Policy, to the extent of such payment BAM shall be treated like any other holder of the Bonds for all purposes, including giving of consents, and (2) if BAM has not made any payment under the Policy, BAM shall have no further consent rights until the particular Insurer Default is no longer continuing or BAM makes a payment under the Policy, in which event, the foregoing clause (1) shall control. For purposes of this paragraph (4c), "Insurer Default" means: (A) BAM has failed to make any payment under the Policy when due and owing in accordance with its terms; or (B) BAM shall (i) voluntarily commence any proceeding or file any petition seeking relief under the United States Bankruptcy Code or any other Federal, state or foreign bankruptcy, insolvency or similar law, (ii) consent to the institution of or fail to controvert in a timely and appropriate manner, any such proceeding or the filing of any such petition, (iii) apply for or consent to the appointment of a receiver, trustee, custodian, sequestrator or similar official for such party or for a substantial part of its property, (iv) file an answer admitting the material allegations of a petition filed against it in any such proceeding, (v) make a general assignment for the benefit of creditors, or (vi) take action for the purpose of effecting any of the foregoing; or (C) any state or federal agency or instrumentality shall order

the suspension of payments on the Policy or shall obtain an order or grant approval for the rehabilitation, liquidation, conservation or dissolution of BAM (including without limitation under the New York Insurance Law).

5. Definitions.

“BAM” shall mean Build America Mutual Assurance Company, or any successor thereto.

“Policy” shall mean the Municipal Bond Insurance Policy issued by BAM that guarantees the scheduled payment of principal of and interest on the Bonds when due.

“Security Documents” shall mean the resolution, trust agreement, ordinance, loan agreement, bond, note and/or any additional or supplemental document executed in connection with the Bonds.

Section 13. The City Clerk, as Registrar and Paying Agent for the Promissory Note, is hereby authorized to take all action necessary to call the Promissory Note for early redemption on the Redemption Date, and is further authorized and directed to give notice of such redemption by sending notice by electronic means the holder of the Promissory Note prior to the Redemption Date. All action heretofore taken in this regard is hereby ratified and affirmed.

Section 14. All resolutions or parts thereof in conflict herewith are hereby repealed to the extent of such conflict.

Section 15. This resolution shall be in full force and effect immediately upon its adoption and approval, as provided by law.

Passed and approved April 22, 2024.

Steven Knepper, Mayor

Attest:

Kathy Goerd, City Clerk



April 22, 2024 Agenda

To: City Council, Mayor and Staff
From: Lisa Kotter, City Administrator
Date: April 19, 2024
Re: Fire and EMS Volunteer Coverage

The insurance coverage we have for compensation to Fire and EMS volunteers is the minimal plan. For an additional \$949, there is additional coverage that I would recommend we consider. As we know it is harder and harder to get people to serve in these positions. Having a sense of security with additional coverage is something I think shows the value we place on the volunteers.

The Resolution for council consideration would be to approve the highest of the three tiers. The details of additional coverage are included in the packet.

RESOLUTION #48-24

**A RESOLUTION APPROVING ADDITIONAL VOLUNTEER INSURANCE BENEFITS FOR
EMS AND FIRE VOLUNTEERS**

WHEREAS, the City has dozens of people that volunteer their time so that the City can provide fire and EMS services to its residents and visitors; and,

WHEREAS, the City provides a basic insurance plan for coverage in the event of injury.; and,

WHEREAS, the City would like to provide additional coverage for protection for the volunteers.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CASCADE, IOWA, that:

Section I. That City Council approves the third tier (highest) of coverage going forward for the Fire and EMS volunteer coverage which for FY24-FY25 costs \$1,472 .

PASSED AND APPROVED this 22ND day of April, 2024.

Steven J. Knepper, Mayor

ATTEST:

Kathy Goerdts, City Clerk



**Plans of Insurance for the
Cascade Fire Department and EMS**

Benefits apply while performing a Covered Activity.

- Class 1 All volunteer classes of membership including but not limited to a Volunteer Member, Emergency Volunteer, Auxiliary Member, Fire Corps, Community Volunteer, Board Member, Trustee, Administrative Personnel, Junior Member, Member in Training, Probationary Member, and Part-Time Employees of the Policyholder.
- Class 2 Career Personnel of the Policyholder.

Section I: Death Benefits

		<u>Present Plan</u>	<u>Plan 1</u>	<u>Plan 2</u>
A.	Covered Injury Death Benefit	\$50,000	\$50,000	\$50,000
B.	Covered Illness Death Benefit	\$50,000	\$50,000	\$50,000
C.	HIV Positive Diagnosis Lump Sum Benefit	\$50,000	\$50,000	\$50,000
D.	Bereavement Benefit	Up to Not Included	\$5,000	\$5,000
E.	Dependent Child Benefit (Per Child)	Not Included	\$10,000	\$10,000
F.	Seatbelt Benefit	Not Included	\$12,500	\$12,500
	Airbag Benefit	Not Included	\$12,500	\$12,500
G.	Final Expenses Benefit*	Up to Not Included	\$5,000	\$5,000
H.	Spousal Benefit	Not Included	\$15,000	\$15,000
I.	Surviving Spouse Education Benefit	Up to Not Included	\$10,000	\$10,000
J.	Dependent Child Education Benefit	Up to Not Included	\$10,000	\$10,000

* Includes repatriation to the funeral home as well as other locations, cremation, burial services, grave marker/headstone.

Section II: Impairment Benefits

A.	Dismemberment, Loss of Speech or Hearing Benefit**	Up to \$50,000	\$50,000	\$50,000
B.	Vision Impairment Benefit**	Up to \$50,000	\$50,000	\$50,000
C.	Cosmetic Disfigurement from Burns Benefit**	Up to \$50,000	\$50,000	\$50,000
D.	Permanent Physical Impairment Benefit**	Up to Not Included	\$50,000	\$50,000
E.	Felonious Assault Benefit	Up to Not Included	\$25,000	\$25,000
F.	Impairment Modification Benefit**	Up to Not Included	\$50,000	\$50,000
G.	Paralysis Benefit**	Up to Not Included	\$50,000	\$50,000

** Benefits payable are based on the percentage of impairment or loss as defined in the Policy.

Section III: Income Protection Benefits

A.	Weekly Total Disability Benefits	Up to Not Included	Not Included	\$100
A.i.	Covered Injury Minimum Weekly Total Disability Benefit	Not Included	Not Included	\$50
A.ii.	Covered Illness Minimum Weekly Total Disability Benefit	Not Included	Not Included	\$50
A.iii.	Covered Injury Weekly Earned Income Replacement Benefit***	Up to Not Included	Not Included	\$50
A.iv.	Covered Illness Weekly Earned Income Replacement Benefit***	Up to Not Included	Not Included	\$50
B.	Partial Disability Benefit ***	Up to Not Included	Not Included	\$100
C.	Cost of Living Adjustment	Up to Not Included	Not Included	\$300
D.	First Week Disability Benefit***	Up to Not Included	Not Included	\$1,000
E.	Transition Benefit	Up to Not Included	Not Included	\$100
F.	Retraining Benefit	Up to Not Included	Not Included	\$20,000

*** Benefits are payable in coordination with the Loss of Earnings Coverage as defined in the Policy.

Plans of Insurance for the Cascade Fire Department and EMS

Benefits apply while performing a Covered Activity.

Section IV: Medical Expenses

		<u>Present Plan</u>	<u>Plan 1</u>	<u>Plan 2</u>
A.	Medical Expense Benefit****	Up to Not Included	Not Included	\$5,000
B.	Plastic Surgery Expense Benefit****	Up to Not Included	Not Included	\$25,000

**** We will not pay covered medical expenses incurred by an Insured Person that are paid or payable under Workers' Compensation, no fault auto or similar insurance.

Section V: Additional Benefits

A.	Daily Hospital Confinement and Outpatient Treatment Benefit		Not Included	Not Included	\$5
B.	Daily Critical Care Benefit		Not Included	Not Included	\$10
C.	Family Expense Benefit	Up to	Not Included	Not Included	\$5,000
D.	Occupational Rehabilitation Benefit	Up to	Not Included	Not Included	\$5,000
E.	Mental Stress Management Benefit	Up to	Not Included	Not Included	\$5,000
F.	Traumatic Incident Benefit	Up to	Not Included	Not Included	\$5,000
G.	Health Insurance Premium Benefit	Up to	Not Included	Not Included	\$12,000

Annual Premium

The annual payment option offers a one-year rate guarantee.

<u>Present Plan</u>	<u>Plan 1</u>	<u>Plan 2</u>
\$523	\$806	\$1,472

Preparation Date: March 21, 2024

Renewal Date: May 18, 2024

Proposal ID: 65000

This proposal is valid for 90 days from the Preparation Date or until 1 day prior to the Renewal Date, whichever is later.

Underwritten by: AXIS Insurance Company



April 22, 2024 Agenda

To: Mayor, City Council and Staff

From: Lisa Kotter, City Administrator

Date: April 19, 2024

Re: Interfund and Debt Transfers

As we work to finalize the FY25 budget and prepare for FY24 year end balances, I am recommending we approve the planned transfers at this time. The Resolution outlines the ones planned. See Resolution #47-24 and the Exhibit A Spreadsheet.

RESOLUTION #46-24

A RESOLUTION AUTHORIZING THE CITY CLERK TO TRANSFER FUNDS FOR FISCAL YEAR 2024 FOR THE DEBT LEVY AND OTHER INTERNAL TRANSFERS FOR THE CITY OF CASCADE, IOWA

WHEREAS, the City Council adopted the Fiscal Year 2024 budget with a number of transfers to allocate funds for the Debt obligations and between various funds; and

WHEREAS, the City Council desires to direct the City Clerk to perform these transfers prior to final budget amendments are considered in May of 2024; and

WHEREAS, a summary of the planned transfers is attached as Exhibit A.

NOW, THEREFORE, BE IT RESOLVED, by the City Council of the City of Cascade, Iowa, that:

Section I. That the City Council approves the transfers to pay the debt requirements of the City of Cascade, Iowa.

Section II. That the City Council approves the transfers to move funds internally between various City Funds.

Section III. That the City Clerk is hereby authorized and directed to execute these transfers listed in Exhibit A on behalf of the City of Cascade, Iowa.

PASSED AND APPROVED this 22nd day of April, 2024.

Steven Knepper, Mayor

ATTEST:

Kathy Goerdts, City Clerk

**Transfers to Reserves, Capital Project & Debt Service Funds
FY24**

Resolution #57-24
Exhibit A

Transfer Out				Transfer In			
Fund	Department	Amount	Reason for transfer	Fund	Department	Amount	Reason for transfer
110	RUT	\$ 35,000.00	to reserve account	15	Truck Reserves	\$ 5,000.00	
				20	Street Equipment Reserves	\$ 30,000.00	
121	Local Option	\$ 228,825.00	Debt	200	Debt Service	\$ 228,825.00	pool debt, bond fees part of street debt(\$64,175)
112	Employee Benefits	\$ 25,000.00	to general & RUT	110	RUT	\$ 8,000.00	for health ins
				1	General	\$ 17,000.00	for health ins
600	Water	\$ 5,000.00	to PSF	16	Partial Self-Funding	\$ 20,000.00	
1	General	\$ 5,000.00	to PSF				
110	RUT	\$ 5,000.00	to PSF				
610	Sewer	\$ 5,000.00	to PSF				
1	General	\$ 75,000.00	to reserve funds	12	Fire Truck Reserves	\$ 30,000.00	
				14	Fire Equipment Reserves	\$ 10,000.00	
				28	Ambulance Reseves	\$ 20,000.00	
				17	Pool Reserves	\$ 5,000.00	
				21	Library Reserve	\$ -	
				11	Police Reserve	\$ 7,000.00	
				20	Street Equip Reserve	\$ 3,000.00	
600	Water	\$ 1,600.00	for PRV maintenance	600	Water Reserve	\$ 1,600.00	for PRV maintenance
12	Fire Truck Reserves	\$ 236,150.00	Fire Truck	1	General	\$ 236,150.00	Fire Truck
TOTAL TRANSFERS		<u>\$ 621,575.00</u>		TOTAL TRANSFERS		<u>\$ 621,575.00</u>	



April 22, 2024 Agenda

To: City Council, Mayor and Staff
From: Lisa Kotter, City Administrator
Date: April 19, 2024
Re: Water and Sewer Repairs ROW

Highway 136 on the north side is concrete and a portion of the new South portion will also be concrete. As we were reviewing the water and sewer ordinances it was not clear what material can be used for patches to a road after pipe repairs are completed. Since all repairs are the responsibility of the property owner, we want to be clear that if the road is concrete, concrete must be used in the patch. The proposed ordinance #09 and #11 both clarify that like materials must be used. In addition, the water language includes “100%” for who is responsible and the sewer side does not. The language still is that both are fully responsible but since we are changing the material portion, I also added the “100%” to the sewer language. I am making these two recommendations simply to be clear prior to any issue coming forward.

This would be the first reading of three if approved by the City Council.

ORDINANCE #09-24

**AN ORDINANCE AMENDING THE CODE OF ORDINANCES OF THE CITY OF
CASCADE, IOWA, BY AMENDING**

**CHAPTER 6-3 UTILITIES-WATER SYSTEM SPECIFICALLY
RESPONSIBILITY FOR WATER SERVICE PIPE 6-3-13**

NOW, THEREFORE, BE IT ENACTED, by the City Council of the City of
Cascade, Iowa, as follows:

Section I. Section Modified. Title VI Physical Environment, Chapter 3 Utilities –
Water System, of the Code of Ordinances of the City of Cascade, Iowa, is repealed and the
following adopted in lieu thereof:

6-3-13 RESPONSIBILITY FOR WATER SERVICE PIPE

1. Installation. All costs and expenses incident to the installation and connection of the water
service pipe from the curb stop to the building served shall be borne by the owner.
The owner shall indemnify the City from any loss or damage that may directly or indirectly be
occasioned by the installation of said water service pipe. The cost to repair the water service pipe
from the city water main to the curb box and from the curb box to the residence shall be paid by the
property owner 100%. The materials used to repair the right of way must be the same original
material such as concrete or asphalt, unless otherwise pre-approved by the City.

Section II. Severability Clause. If any section, provision or part of the ordinance shall be
adjudged invalid or unconstitutional, such adjudication shall not affect the validity of the
ordinance or any section, provision or part thereof not adjudged invalid or unconstitutional.

Section III. When Effective. This ordinance shall be in effect from and after its final
passage, approval and publication as provided by law.

PASSED, ADOPTED AND APPROVED this 28th day of May, 2024.

Steven J. Knepper, Mayor

ATTEST:

Kathy Goerdt, City Clerk

First Reading:

Second Reading:

Third Reading:

Publication:

Sent to American Legal:

ORDINANCE #11-24

**AN ORDINANCE AMENDING THE CODE OF ORDINANCES OF THE CITY OF
CASCADE, IOWA, BY AMENDING**

**CHAPTER 6-2 UTILITIES-SANITARY SYSTEMS SPECIFICALLY
RESPONSIBILITY FOR BUILDING SEWERS AND CONNECTIONS 6-2-4-14**

NOW, THEREFORE, BE IT ENACTED, by the City Council of the City of Cascade, Iowa, as follows:

Section I. Section Modified. Title VI Physical Environment, Chapter 2 Utilities – Sanitary System, of the Code of Ordinances of the City of Cascade, Iowa, is repealed and the following adopted in lieu thereof:

6-2-4-14 BUILDING SEWERS AND CONNECTIONS

The Owner of the property served by a building sewer shall be 100% responsible for the operation, maintenance, repair, blockage, surface replacement, and any damage resulting from operation, maintenance repair and blockage of said building sewer, from the point of connection with the building drain to the Public Sewer. The materials used to repair the right of way must be the same original material such as concrete or asphalt, unless otherwise pre-approved by the City.

Section II. Severability Clause. If any section, provision or part of the ordinance shall be adjudged invalid or unconstitutional, such adjudication shall not affect the validity of the ordinance or any section, provision or part thereof not adjudged invalid or unconstitutional.

Section III. When Effective. This ordinance shall be in effect from and after its final passage, approval and publication as provided by law.

PASSED, ADOPTED AND APPROVED this 28th day of May, 2024.

Steven J. Knepper, Mayor

ATTEST:

Kathy Goerd, City Clerk

First Reading:

Second Reading:

Third Reading:

Publication:

Sent to American Legal:



April 22, 2024 Agenda

To: City Council, Mayor and Staff
From: Lisa Kotter, City Administrator
Date: April 19, 2024
Re: Water, Sewer and Garbage Billing Adjustments

There are times when billing errors occur. The error can be over or under billing a customer. We have the right by State law to collect the charges if services were provided. We would also like to add a section to the ordinance that further clarifies how the charges will be handled when billing errors occur. In the packet is a draft of Ordinance #10-24 which covers this area of consideration. This draft specifies that the back bill or refund can go as far as three years. For repayment it states lump sums or payments over time and allows for repayment plans. It also clarifies that CMU is acting as our billing agent. It also clarifies that people have a duty to report discrepancies they find. Finally, it states that we will not charge interest on back billed amounts due to the City underbilling a customer.

This would be the first of three readings if approved by the City Council.

ORDINANCE NO. 10-24

AN ORDINANCE AMENDING TITLE VI, CHAPTER 5 OF THE CODE OF ORDINANCES OF THE CITY OF CASCADE, IOWA, BY CREATING A NEW SECTION 6-5-13 FOR THE PURPOSE OF ESTABLISHING A POLICY FOR UTILITY BILLING ERRORS AND ADJUSTMENTS

Be It Ordained by the City Council of the City of Cascade, Iowa, that:

SECTION 1. AMENDMENT. Title VI, Chapter 5, of the Code of Ordinances, is amended by creating the following new section 6-5-13:

6-5-13 – Utility Billing Errors and Adjustments Policy

1. Intent and Purpose. This policy is intended to establish the maximum time period for (1) the collection of billing undercharges, and (2) the refund or credit for billing overcharges. This rule shall supplement all other applicable rules and policies of the City of Cascade that may pertain to the calculation of utility service billing errors, overcharges and undercharges, the recovery of undercharges, and the refund or credit for overcharges.

2. Joint Billing for Combined Services. The City Council is the governing body of the City of Cascade and its water, sewer utilities and garbage services. The City Council is solely responsible for the establishment, imposition, adjustment, and collection of rates and charges, including billing adjustments relating to overcharges and undercharges. However, pursuant to Iowa Code section 384.84(8)(b), two or more city utilities, including board-governed city utilities under Iowa Code chapter 388, may contract for the joint billing or collection of combined service accounts. The City Council of Cascade, which governs the city’s water and sewer utilities, and the Board of Trustees of the Cascade Municipal Utilities (“CMU”), which governs the city’s gas and electric utilities, have agreed that CMU will undertake the billing and collection of combined service accounts for all of the city-owned utility services.

3. Duty to Review Usage and Notify. Customers and ratepayers (“Customers”) of the City’s water and sewer utilities shall have a duty to review all billing invoices and other billing communications sent to them, whether from the City or from CMU, to monitor their utility usage, and to notify the City or CMU promptly if the usage appears out of the ordinary, whether deficient or excessive in general or relative to prior billings and usage. Such notification shall be given to the City or to CMU, if there is an agreement to undertake joint billing for combined service accounts. Failure to promptly notify the City or CMU of a potential or suspected billing error may be a basis for denial of a request for a refund or credit for an overcharge for the time period after the Customer was aware of or suspected the potential overcharge.

4. Time Period for Billing Adjustments. If for any reason the City or CMU determines there has been a billing error with regard to the amounts due and owing for water or sewer service, the City or CMU may adjust the amount due and owing as provided in this rule or may authorize CMU to do so under the joint billing agreement. The time period for recovery of undercharges and for a refund or credit of overcharges shall be limited as follows:

- The maximum time period for which an undercharge may be recovered from the Customer is three (3) years. The maximum time period for which an overcharge may be refunded or credited to the Customer is also three (3) years.

- There shall be no recovery of an undercharge, nor a refund or credit for an overcharge, for a time period that is more than three (3) years prior to the time notification was given, whether by the Customer or by the City or CMU, as applicable.
- In the case of a failure by the Customer to promptly notify the City or CMU, or by the City or CMU to promptly notify the Customer, of a potential or suspected overcharge or undercharge, there shall be no recovery of an undercharge or refund or credit for an overcharge for the time period after the Customer suspected or was aware of the potential overcharge or the City or CMU suspected or was aware of the potential undercharge.
- No interest shall be applied to undercharges or overcharges.
- CMU shall include the City Administrator in large payment arrangements when there are undercharge billing adjustment payment arrangements and in all cases inform the City of undercharges and overcharges involving the water, sewer and garbage billing.

Examples:

- If a meter error results in a Customer being overcharged by 10% for each bill for the most recent two-year period and the Customer gives the City Utility prompt notice once the Customer suspects the overcharge, the Customer will receive a full refund or credit of the overcharge.
- If the 10% overcharge has occurred for the most recent 7 years and the Customer gives prompt notice to the City Utility once the Customer suspects the overcharge, the Customer will receive a refund or credit for the most recent 3 years of the overcharge.
- If the 10% overcharge occurred for a 7-year period which began 10 years ago and stopped 3 years ago, and the Customer gives prompt notice to the Utility once the Customer suspects the overcharge, the Customer will not receive a refund or credit for the overcharge because the overcharge was more than 3 years ago. The outcome is the same without regard to whether the Customer knew, should have known, or could have known of the overcharge.

Recovery of Undercharges. Undercharges payable under this rule may be recovered by the City or CMU by applying the amount of the undercharge to the Customer's bill in a lump sum or by applying it monthly over a period of time up to one year. The Customer and the City or CMU may enter into a payment plan the terms of which are established by contract, though the offering of a payment plan is solely at the City or CMU's discretion. A Customer's failure to pay an undercharge, or failure to enter into a payment plan, or a breach of a payment plan, may result in a disconnection of service or in a lien upon the property as provided by law.

Refund or Credit of Overcharges. Overcharges payable to a Customer may be refunded or credited to the Customer as provided in this rule, in the City or CMU's discretion. If the City or CMU provides a refund, it may be paid in a lump sum or monthly over a period of time up to one year. If the City or CMU provides a credit, the credit shall be applied to the Customer's account balance for the applicable utility for each billing cycle thereafter until the credit has been used in full.

If a Customer gives notice of a suspected or potential overcharge and the City or CMU does not agree, and if the source of the overcharge involves the meter, the Customer's sole remedy is to request a meter test pursuant to the rules of the applicable utility service.

This rule shall not be construed to require a cash refund to a current customer if the amount is less than five dollars nor to a previous customer in an amount less than ten dollars.

5. Authority: This policy is adopted under the authority reserved for and granted to the City or CMU by applicable law, including the following:

- Municipal Home Rule authority under the Iowa Constitution, as amended (at the time of adoption of this Policy, Article III, Section 38A of the Iowa Constitution) and its statutory implementation in Iowa Code chapter 364;
- Iowa Code section 384.84, as amended regarding the establishment, imposition, adjustment, and collection of rates and charges by the governing body of the city utility; and
- Iowa Code Chapter 388;

6. Non-Applicability and Waiver. The provisions of this policy are not subject to and shall not be subject to or modified by the discovery rule or theories of continuing violations, statutory law (unless expressly regulating municipal utility ratemaking authority), provisions or theories of general contract law, equitable principles, or other common law theories or remedies which might otherwise have the effect of extending the time period for or the amount of collection of underpayments and refunds or credit for overpayments. By accepting utility service from the City, the customer expressly waives, holds harmless from, and agrees not to assert any of the aforementioned claims, causes of action, or theories against the City, or in relation to its sewer service, water service, or financial management, in any forum whatsoever.

7. Severability. If any part or provision of this rule is legally declared invalid or unenforceable by a court of law with proper jurisdiction, that part or provision of the rule will be construed consistent with applicable law as nearly as possible, and the remaining parts and provisions will remain in full force and effect. Such invalidity or non-enforceability will not invalidate or render unenforceable any other part or provision of this Policy.

SECTION 2. REPEALER. All ordinances or parts of ordinances in conflict with the provisions of this ordinance are hereby repealed.

SECTION 3. SEVERABILITY CLAUSE. If any section, provision, or part of this ordinance shall be adjudged invalid or unconstitutional, such adjudication shall not affect the validity of the ordinance as a whole or any section, provision or part thereof not adjudged invalid or unconstitutional.

SECTION 4. WHEN EFFECTIVE. This ordinance shall be in effect from and after its final passage, approval and publication as provided by law.

Passed and approved by the City Council the 28th day of May, 2024.

Steven Knepper, Mayor

ATTEST:

Kathy Goerdts, City Clerk

1st Reading:

2nd Reading:

3rd Reading:

Published:

Sent to American Legal:



April 22, 2024 Agenda

To: City Council, Mayor and Staff

From: Lisa Kotter, City Administrator

Date: April 19, 2024

Re: ICMA Conference Attendance and CC Meeting Date in September

Per my employment agreement I am requesting to attend the International City Manager's Association conference in September. There are several other Iowa managers attending and we will look at carpooling or flights to see which is cheaper. The event is in Pittsburgh this year. We are also looking to share a hotel room to save our City's on costs. Registration is in early June.

If I attend it is during the September 23 City Council meeting. September happens to have 5 Mondays and so if we switch it from September 23 to September 30, we will still not have back-to-back meeting weeks.

The Resolution for council consideration is to approve my attendance and change the meeting date.

RESOLUTION #47-24

A RESOLUTION APPROVING THE CITY ADMINISTRATOR’S ATTENDANCE AT THE ICMA CONFERENCE AND CHANGING THE SEPTEMBER 23, 2024 MEETING DATE IN THE CITY OF CASCADE, IOWA

WHEREAS, the City Council has approved an employment agreement that encourages and supports professional development for the City Administrator; and,

WHEREAS, one of the associations for City Administrators is the International City Manager’s Association which has a national conference in September 2024 in Pittsburgh, PA.; and,

WHEREAS, Ms. Kotter is requesting permission to attend the conference September 21 to 26, 2024; and,

WHEREAS, the City Council meeting takes place during this absence and there are five Mondays in the month of September.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CASCADE, IOWA, that:

Section I. That City Council approves Ms. Kotter attending the ICMA conference for 2024 and to switch the Council meeting from September 23 to 30th, 2024.

PASSED AND APPROVED this 22ND day of April, 2024.

Steven J. Knepper, Mayor

ATTEST:

Kathy Goerdts, City Clerk



April 22, 2024 Agenda

To: City Council, Mayor and Staff

From: Lisa Kotter, City Administrator

Date: April 19, 2024

Re: Uniform Allowance Clarification

Back when the Council gave permission to have half the Public Works Department move to self-purchased and washed uniforms, the other two were going to stay with City Laundering. Since then, City Laundering asked me to sign a three-year contract, or we had to give up the service. The other two guys then decided they would move to the buy and wash their own. However, those two guys would like to use the \$750 to buy different types of shirts than T-shirts and Hoodies. The Resolution and policy change you approved said clothing, but our discussion was that the \$750 was for pants. I am just confirming that I am planning to allow them to buy tops or bottoms with the \$750 unless there is Council objection.