

# City of Chicago Department of Planning and Development

## Special Service Area (SSA) Program

### Audit Report Package Transmittal Checklist

This checklist must be completed and submitted with audit report package to City's Department of Planning and Development (DPD) via DPD's SharePoint platform. Note: Effective with 2019 audit report package submissions e-mail submissions are not an acceptable form of transmittal and report packages will be deemed "not submitted" unless they are uploaded into CPD's SharePoint platform. For each SSA submission enter the starting page number for each of the PDF audit report package components listed below. Each required component on the checklist must have a numeric page number, unless otherwise noted.

SSA Name and number: **Albany Park SSA60**

SSA Provider Name: **North River Commission**

Submission Date: **May 1, 2021**

Starting PDF Page Number	Audit Report Package Components
	Comparative Financial Statements
6	1. Statement of Net Position and Governmental Fund Balance Sheet – Current Year
6	2. Statement of Net Position and Governmental Fund Balance Sheet – Prior Year
7	3. Statement of Activities and Governmental Fund Revenues, Expenditures and Changes in Fund Balance – Current Year
7	4. Statement of Activities and Governmental Fund Revenues, Expenditures and Changes in Fund Balance – Prior Year
15-16	5. Statement of Revenues and Expenditures – Budget and Actual
4-5	Auditor's Opinion on Financial Statements
16	Schedule of Findings – Current and Prior Year, if applicable
16	Corrective Action Plan – Current and Prior Year, if applicable (if findings)*
18	Audit Firm CPA License
19	SSA Budget Summary page for the latest modified/amended budget approved by your SSA commission (for current audit period)
Separate PDF file attached – Yes/No	<b>SSA Detailed SSA Commission Approved Budget</b>
	Note: SSA Service Provider must submit detailed budget corresponding to Summary page, noted above, with audit report package.

\*required if findings exist

**Special Service Area 60**  
**(a taxing district authorized by the City of Chicago)**  
**Managed by North River Commission**

**Financial Statements**  
**December 31, 2020 and 2019**

**Special Service Area 60**  
**Managed by North River Commission**  
**Financial Statements**  
**December 31, 2020 and 2019**

**Table of Contents**

<u>Financial Statements</u>	<u>Page</u>
Independent Auditor's Report	1-2
Statements of Net Position and Governmental Fund Balance Sheets December 31, 2020 and 2019	3
Statements of Activities and Governmental Fund, Revenues, Expenditures and Changes in Fund Balances December 31, 2020 and 2019	4
Notes to the Financial Statements - For the Years Ended December 31, 2020 and 2019	5-10
<u>Supplementary Information</u>	
Schedule of Revenues and Expenditures - Budget and Actual December 31, 2020	11
Schedule of Revenues and Expenditures - Budget and Actual December 31, 2019	12
Summary Schedule of Audit Findings For the Year Ended December 31, 2020	13
State of Illinois Professional CPA License	14
SSA Budget Summary Page Used	15

## Independent Auditor's Report

To the Commissioners of  
Special Service Area 60  
Managed by North River Commission

We have audited the accompanying financial statements of Special Service Area 60, (a taxing district authorized by the City of Chicago) as of and for the years ended December 31, 2020 and 2019, and the related notes to the financial statements, which collectively comprise the SSA 60 basic financial statements as listed in the table of contents.

### ***Management's Responsibility for the Financial Statements***

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### ***Auditor's Responsibility***

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## ***Opinions***

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Special Service Area 60 as of December 31, 2020 and 2019, and its statements of activities and governmental fund/revenues, expenditures and changes in fund balance, for the years then ended in conformity with accounting principles generally accepted in the United States of America.

## ***Other Matters***

### ***Required Supplementary Information***

Management has omitted the management's discussion and analysis that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. Our opinion on the basic financial statements is not affected by this missing information.

### ***Supplementary Information***

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The schedule of revenues and expenditures - budget and actual on page 11 and 12, are presented for comparison and analysis purposes only. The supplementary information is not a required part of the basic financial statements. We have not performed any auditing procedures on the budget amounts and therefore, express no opinion on them.

*Eilts & Associates, Inc.*

EILTS & ASSOCIATES, INC.  
Chicago, Illinois  
March 10, 2021

**Special Service Area 60  
Managed by North River Commission  
Statements of Net Position and  
Governmental Fund Balance Sheets  
December 31, 2020 and 2019**

	2020			2019		
	Governmental Fund	Adjustments	Statement of Net position	Governmental Fund	Adjustments	Statement of Net position
<b>ASSETS</b>						
Cash and Cash Equivalents	\$ 122,506	\$ -	\$ 122,506	\$ 54,500	\$ -	\$ 54,500
Property Tax Receivable, Net of allowance of \$13,568 and \$11,700	390,576	-	390,576	373,945	-	373,945
<b>Total Assets</b>	<b><u>\$ 513,082</u></b>	<b><u>\$ -</u></b>	<b><u>\$ 513,082</u></b>	<b><u>\$ 428,445</u></b>	<b><u>\$ -</u></b>	<b><u>\$ 428,445</u></b>
<b>LIABILITIES</b>						
Accounts Payable and Accrued Expenses Due to City of Chicago	\$ 55,529	\$ -	\$ 55,529	\$ 33,103	\$ -	\$ 33,103
	-	-	-	1,619	-	1,619
<b>Total Liabilities</b>	55,529	-	55,529	34,722	-	34,722
<b>DEFERRED INFLOWS</b>						
Deferred Property Tax Revenue	390,576	(390,576)	-	373,945	(373,945)	-
<b>Total Deferred Inflows</b>	390,576	(390,576)	-	373,945	(373,945)	-
<b>FUND BALANCE / NET POSITION</b>						
Unassigned	66,977	(66,977)	-	19,778	(19,778)	-
<b>Total Fund Balance</b>	<b><u>66,977</u></b>	<b><u>(66,977)</u></b>	<b><u>-</u></b>	<b><u>19,778</u></b>	<b><u>(19,778)</u></b>	<b><u>-</u></b>
<b>Total Liabilities, Deferred Inflows and Fund Balance</b>	<b><u>\$ 513,082</u></b>			<b><u>\$ 428,445</u></b>		
<b>Net Position - Unrestricted</b>		<b><u>\$ (457,553)</u></b>	<b><u>\$ 457,553</u></b>		<b><u>\$ (393,723)</u></b>	<b><u>\$ 393,723</u></b>

Amounts reported for government activities in the statement of net position are different because:

Total fund balance - governmental funds	\$ 66,977	\$ 19,778
Property tax revenue is recognized in the period for which levied rather than when "available." A portion of the property tax is deferred as it is not available in the government funds.	390,576	373,945
<b>Total net position - governmental activities</b>	<b><u>\$ 457,553</u></b>	<b><u>\$ 393,723</u></b>

See notes to the financial statements and independent auditor's report

**Special Service Area 60**  
**Managed by North River Commission**  
**Statements of Activities and Governmental Fund,**  
**Revenues, Expenditures and Changes in Fund Balances**  
**December 31, 2020 and 2019**

	2020			2019		
	Governmental Fund	Adjustments	Statement of Activities	Governmental Fund	Adjustments	Statement of Activities
<b>REVENUES</b>						
Property Taxes and Interest	\$ 378,702	\$ 16,631	\$ 395,333	\$ 356,462	\$ 14,345	\$ 370,807
Total Revenues	378,702	16,631	395,333	356,462	14,345	370,807
<b>EXPENDITURES</b>						
Customer Attraction	27,750	-	27,750	37,250	-	37,250
Public Way Aesthetics	182,148	-	182,148	228,272	-	228,272
Sustainability and Public Places	5,250	-	5,250	-	-	-
Economic Business Development	8,946	-	8,946	-	-	-
Safety Programs	1,000	-	1,000	-	-	-
SSA Management	23,002	-	23,002	22,707	-	22,707
Personnel	83,407	-	83,407	84,265	-	84,265
Total Expenditures	331,503	-	331,503	372,494	-	372,494
Excess of Revenues Over Expenditures	47,199	16,631	63,830	(16,032)	14,345	(1,687)
Change in Net Position	47,199	16,631	63,830	(16,032)	14,345	(1,687)
<b>Fund Balance/Net Position</b>						
Beginning of the Year	19,778	373,945	393,723	35,810	359,600	395,410
End of the Year	\$ 66,977	\$ 390,576	\$ 457,553	\$ 19,778	\$ 373,945	\$ 393,723

Amounts reported for governmental activities in the statement of activities is different because:

Net Change in Fund Balance - Governmental Funds	\$ 47,199	\$ (16,032)
Property Tax is recognized in the year it is levied rather than when it is available for Governmental Funds	16,631	14,345
Change in Net Position	\$ 63,830	\$ (1,687)

See notes to the financial statements and independent auditor's report

**Special Service Area 60**  
**Managed by North River Commission**  
**Notes to Financial Statements**  
**For the Years Ended December 31, 2020 and 2019**

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NOTE 1 – Nature of Activities and Reporting Entity

Special Service Area (SSA) 60 is a taxing district authorized by City of Chicago located in Chicago, Illinois. Its scope of services is to fund various activities to improve and enhance the North River, Albany Park and Irving Park commercial district. The SSA is funded by property tax levied on properties within the SSA boundaries, which are collected by the Cook County Treasurer, and then distributed by the City of Chicago to the SSA.

Special Service Area 60 is governed by a Commission whose members are appointed by the Mayor of Chicago. The City of Chicago contracted with the North River Commission to perform administrative duties as the service provider for this SSA during the reporting period. North River Commission is an Illinois not-for-profit corporation, exempt from federal taxes under Section 501c(3) of the Internal Revenue Code.

The primary source of funds for the SSA 60 is from real estate taxes on properties within the SSA district. SSA 60 is located in the most diverse neighborhood in Chicago, and supports a vibrant, safe, clean, beautiful, and welcoming commercial district filled with restaurants, attractive retail and service, as well as cultural and entertainment options, that meet the needs of local residents and attract visitors. The boundaries of SSA 60 are the following: Central Park Ave to 2650 W Montrose Ave along Montrose Ave; Kimball Ave to 2901 W Lawrence Ave along Lawrence Ave; 4907 N Kedzie Ave to Irving Park Rd along Kedzie Ave; Lawrence Ave to Leland Ave along Kimball Ave; and Spaulding Ave to Sacramento Ave along Irving Park Rd.

Services provided by the SSA include cleaning and beautification activities, façade rebates, snow removal services, coordination of advertising and promotional events, and attraction and recruitment of new quality businesses to the area.



**Special Service Area 60**  
**Managed by North River Commission**  
**Notes to Financial Statements**  
**For the Years Ended December 31, 2020 and 2019**

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NOTE 2 – Summary of Significant Accounting Policies

a. Governmental-Wide and Fund Financial Statements

The financial statements of the SSA have been prepared in conformity with accounting principles generally accepted in United States of America as applied to governmental units, hereinafter referred to as GAAP (generally accepted accounting principles). The accepted standard-setting body for establishing governmental accounting and financial reporting principles is GASB (the Governmental Accounting Standards Board).

Governmental-Wide Financial Statements (statement of net position and statement of activities) are prepared using the economic resources measurement focus and the accrual basis of accounting for all of the SSA's activities. The Fund Financial Statements, which focus on the SSA's governmental funds current financial resources measurement focus, are prepared on the modified accrual basis.

The SSA accounts for its activities in one fund, its general fund.

b. Measurement Focus, Basis of Accounting and Financial Statement Presentation

The Government-Wide Financial Statements are reported using the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred regardless of the timing of related cash flows. Property taxes are recognized as revenues in the year in which they are levied.

The Governmental Fund Financial Statements are prepared on the modified accrual basis of accounting with only current assets and liabilities included on the balance sheet. Under the modified accrual basis of accounting, revenues are recorded when susceptible to accrual, both measurable and available to finance expenditures of the current period. Available means collected within the current period or soon enough thereafter to be used to pay liabilities of the current period. Property taxes are susceptible to accrual and recognized as a receivable in the year levied.

**Special Service Area 60**  
**Managed by North River Commission**  
**Notes to Financial Statements**  
**For the Years Ended December 31, 2020 and 2019**

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NOTE 2 – Summary of Significant Accounting Policies – (continued)

Revenue recognition is deferred unless the taxes are received within 60 days subsequent to year-end. Expenditures are recorded when the liability is incurred.

The preparation of financial statements in conformity with generally accepted accounting principles accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenditures/expenses during the reported period. Actual results could differ from those estimates.

c. Assets, Liabilities, and Net Position

Cash and Cash Equivalents:

The SSA #60's cash and cash equivalents are considered to be cash on hand, demand deposits, and short-term investments with original maturities of three months or less from the date of acquisition.

Receivables:

All property tax receivables are shown net of allowances. As of December 31, 2020, and 2019, the allowance is estimated to be 3-5% of the outstanding property taxes.

Fund Equity / Net Position:

Governmental Fund equity is classified as fund balance. Fund balance is further classified as nonspendable, restricted, committed, assigned, or unassigned. Nonspendable fund balance cannot be spent because of its form. Restricted fund balance has limitations imposed by the SSA board through approval of resolutions. Assigned fund balance is a limitation imposed by a designee of the SSA 60's board. Unassigned fund balance is the net resources in excess of what can be properly classified in one of the above four categories.

**Special Service Area 60**  
**Managed by North River Commission**  
**Notes to Financial Statements**  
**For the Years Ended December 31, 2020 and 2019**

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NOTE 2 – Summary of Significant Accounting Policies – (continued)

When both restricted and unrestricted fund balances are available for use, it is the SSA's policy to use restricted fund balance first, then unrestricted fund balance. Furthermore, committed fund balance is reduced first, followed by assigned amounts, and then unassigned amounts when expenditures are incurred for purposes for which amounts in any of those unrestricted fund balance classifications can be used.

For the government-wide financial statements, net position is reported as invested in capital assets net of related debt, restricted or unrestricted. Invested in capital assets, net of related debt, if applicable, is comprised of the net capital asset balance less any related debt. Restricted net position is when restrictions are placed on net assets from 1) externally imposed by creditors, grantors, contributors, or laws, or regulations of other governments or 2) imposed by law through constitutional provisions or enabling legislation. The remaining net position is classified as unrestricted.

d. Subsequent Events

Subsequent events have been evaluated through March 10, 2021, which is the date the financial statements were available to be issued.

NOTE 3 – Cash and Cash Equivalents

The SSA defines cash and cash equivalents as short-term liquid investments such as cash in banks, money markets, and other financial instruments that can be reduced to cash in thirty days or less. The SSA maintains its cash balance in a financial institution located in Chicago, IL. The balance is insured by the Federal Deposit Insurance Corporation up to \$250,000. The SSA's cash balance did not exceed the insurance level as of December 31, 2020 and 2019.

**Special Service Area 60**  
**Managed by North River Commission**  
**Notes to Financial Statements**  
**For the Years Ended December 31, 2020 and 2019**

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NOTE 4 – Property Taxes

The SSA's principal source of revenue is from real estate taxes levied on certain property located in its boundaries. Property taxes become an enforceable lien on real property on January 1 of the year it is levied. Taxes are payable in two installments in the subsequent year. The first installment is an estimate based on the prior year billed levy (55%) and is due March. The second installment is due in August or 30 days from the mailing of the tax bills, if issued later than July 1. The second installment is based on the remaining amount of the levy on file with the County. Bills are issued and collected by Cook County who remits the SSA's share to the City who then remits the monies to the SSA.

At December 31, 2020 and 2019, Due to the City of Chicago was \$0, and \$1,619, respectively, which consisted of property taxes to be refunded in 2020 for prior years.

NOTE 5 – Deferred Inflows of Revenue

A deferred inflow of resources/property tax revenue represents an acquisition of fund balance that applies to a future period and therefore will not be recognized as an inflow of resources (revenue) until that future time.

NOTE 6 – Fund Equity / Net Position

The SSA is required to present information regarding its financial position and activities according to the Agreement for Special Service Area 60 between the City of Chicago and North River Commission. As of December 31, 2020, and 2019, the SSA had total fund balances of \$66,977 and \$19,778, respectively. These funds will be utilized in this special service area during future years.

**Special Service Area 60**  
**Managed by North River Commission**  
**Notes to Financial Statements**  
**For the Years Ended December 31, 2020 and 2019**

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NOTE 7 – Related Party Transactions

The SSA is affiliated with North River Commission as its sole service provider. Special service area 60 shares office space, equipment, and employees through this affiliation. Special Service Area 60 has no employees of their own, but reimburses North River Commission for payroll and related costs of the individuals working on the programs. It also reimburses North River Commission for a portion of its operating expenses, and allocation of rent and utilities. During the years ending December 31, 2020 and 2019, North River Commission charged \$100,555 and \$104,412, to SSA#60 for their share of office space, admin related expenses, and payroll.

NOTE 8 – Risks and Uncertainties

In January 2020, the World Health Organization declared the spread of the Coronavirus Disease (COVID-19) a worldwide pandemic. The COVID-19 pandemic is having significant effects on global markets, supply chains, businesses, and communities. Specific to the SSA, COVID-19 may impact various parts of its 2021 operations and financial results, including potential cancellations of future events and programming.

Management believes the SSA is taking appropriate actions to mitigate the negative impact. However, the full impact of COVID-19 outbreak continues to evolve as of the date the SSA's financial statements were issued. Given the uncertainty related to the pandemic, the SSA is not able to estimate the effects of the COVID-19 outbreak on its operations, financial condition and liquidity for the year ended December 31, 2021.

## **Supplementary Information**

**Special Service Area 60**  
**Managed by North River Commission**  
**Schedule of Revenues and**  
**Expenditures - Budget and Actual**  
**December 31, 2020**

	<u>Budget</u>	<u>Actual</u>	<u>Variance</u>
<b>REVENUE</b>			
Property Taxes and Interest	\$ 397,345	\$ 378,702	\$ 18,643
Total Revenues	397,345	378,702	18,643
<b>EXPENDITURES</b>			
Customer Attraction	39,050	27,750	11,300
Public Way Aesthetics	281,750	182,148	99,602
Sustainability and Public Places	14,000	5,250	8,750
Economic Business Development	19,000	8,946	10,054
Safety Programs	3,000	1,000	2,000
SSA Management	25,895	23,002	2,893
Personnel	83,650	83,407	243
Total Expenditures	466,345	331,503	134,842
Excess of Revenues Over Expenditures	<u>\$ (69,000)</u>	<u>\$ 47,199</u>	<u>\$ (116,199)</u>
<b>CARRYOVER</b>	<u>69,000</u>	<u>-</u>	<u>69,000</u>
Net Revenues In Excess of Expenses	<u>\$ -</u>	<u>\$ 47,199</u>	<u>\$ (47,199)</u>

See notes to the financial statements and independent auditor's report

**Special Service Area 60**  
**Managed by North River Commission**  
**Schedule of Revenues and**  
**Expenditures - Budget and Actual**  
**December 31, 2019**

	<u>Budget</u>	<u>Actual</u>	<u>Variance</u>
<b>REVENUE</b>			
Property Taxes and Interest	\$ 388,358	\$ 356,462	\$ 31,896
Total Revenues	388,358	356,462	31,896
<b>EXPENDITURES</b>			
Customer Attraction	41,495	37,250	4,245
Public Way Aesthetics	286,758	228,273	58,485
Sustainability and Public Places	4,000	-	4,000
Economic Business Development	9,758	-	9,758
Safety Programs	3,000	-	3,000
SSA Management	23,690	22,707	983
Personnel	88,157	84,265	3,892
Total Expenditures	456,858	372,495	84,363
Excess of Revenues Over Expenditures	<u>\$ (68,500)</u>	<u>\$ (16,033)</u>	<u>\$ (52,467)</u>
<b>CARRYOVER</b>	<u>68,500</u>	<u>-</u>	<u>68,500</u>
Net Revenues In Excess of Expenses	<u>\$ -</u>	<u>\$ (16,033)</u>	<u>\$ 16,033</u>

See notes to the financial statements and independent auditor's report



**Special Service Area 60**  
**Managed by North River Commission**  
**Summary Schedule of Audit Findings**  
**For the Year Ended December 31, 2020**

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As part of our audit and request by the Special Service Area Annual Audited Financial and Accounting Guide prepared by the City of Chicago Department of Planning and Economic Development, we have read and understand the requirements contained in the Service Provider Agreement. After conducting the audit, we determined that no exceptions were noted.

The auditor's report expresses an unmodified opinion on the financial statements of Special Service Area 60. No significant deficiencies or material weaknesses were disclosed during the audit of the financial statements.

FINDINGS:

None found

PRIOR YEAR FINDINGS:

None found

**Special Service Area 60**  
**(a taxing district authorized by the City of Chicago)**  
**Managed by Albany Park**  
**License**  
**For the Years Ended December 31, 2020**



**Special Service Area 60**  
**(a taxing district authorized by the City of Chicago)**  
**Managed by Albany Park**  
**Budget**  
**For the Years Ended December 31, 2020**

**Exhibit A**  
**Budget**

	<b>Special Service Area # 60</b>
<b>SSA Name:</b>	<b>Albany Park</b>

<b>2020 BUDGET SUMMARY</b>
Budget and Services Period: January 1, 2020 through December 31, 2020

CATEGORY	2019 Levy		Carryover Funds	TIF Rebate Fund #	Estimated Late Collections and Interest	Total All Sources
	Collectable Levy	Estimated Loss Collection				
1.00 Customer Attraction	\$23,100	\$5,200	\$5,000	\$0	\$5,750	\$39,050
2.00 Public Way Aesthetics	\$223,500	\$1,000	\$52,000	\$0	\$5,250	\$281,750
3.00 Sustainability and Public Places	\$7,800	\$2,500	\$3,000	\$0	\$700	\$14,000
4.00 Economic/ Business Development	\$10,000	\$0	\$9,000	\$0	\$0	\$19,000
5.00 Safety Programs	\$0	\$3,000	\$0	\$0	\$0	\$3,000
6.00 SSA Management	\$25,895	\$0	\$0	\$0	\$0	\$25,895
7.00 Personnel	\$83,650	\$0		\$0	\$0	\$83,650
	<b>Sub-total</b>	<b>\$11,700</b>				
<b>GRAND TOTALS</b>	<b>Levy Total</b>	<b>\$385,645</b>	<b>\$69,000</b>	<b>\$0</b>	<b>\$11,700</b>	<b>\$466,345</b>

LEVY ANALYSIS	
Estimated 2019 EAV:	<b>\$108,552,754</b>
Authorized Tax Rate Cap:	<b>0.425%</b>
Maximum Potential Levy	<b>\$461,349</b>
Requested 2019 Levy Amount:	<b>\$385,645</b>
Estimated Tax Rate to	<b>0.3553%</b>

LEVY CHANGE FROM PREVIOUS YEAR	
2018 Levy Total (in 2019)	\$377,600
2019 Levy Total (in 2020)	\$385,645
Percentage Change	2.13%
Community meeting required if levy amount	

CARRYOVER CALCULATION	
2019 Budget Total	\$456,858
2020 Carryover	\$69,000
Percentage	15.103%
Must be less than 25%	