# AGENDA
## December 15, 2025

**Meetings of Standing Committees**
**Council Conference Room**
**5:45PM**

**Livestream**
**http://mishawaka.in.gov/council/livestream**

**REGULAR MEETING OF THE MISHAWAKA COMMON COUNCIL**
**COUNCIL CHAMBERS/CITY HALL**
**6:00PM**

**Microsoft Teams Number:1-213-493-9412**
**Meeting ID: 217 373 773 224 77**
**Meeting password: k5C6B8SD**

**Dial: +1 213-493-9412,,468343614#**

**Livestream #1:**
**https://mishawaka.in.gov/government/elected-appointed-officials/common-council/**

**Livestream #2**
**https://www.facebook.com/cityofmishawaka/**

**Livestream #3:**

**www.youtube.com/@cityofmishawaka635**

**Livestream #4:**
**@MichianaAccessTV on Facebook**

1. Call to Order

2. Pledge of Allegiance

3. Roll Call

4. Approval of the Minutes of the Regular Meeting of December 01, 2025

5. Petitions, Communications, Remonstrance, and Memorial

A letter from the City Plan Commission regarding its recommendations from its December 09, 2025 meeting.

A letter from the Historic Preservation Commission regarding their recommendations from their December 02, 2025 meeting.

6. Report of Special Committee

7. Ordinances on First Reading

| | |
|---|---|
| P.O. No. 2025-46 | Rezone from R-1 to R-2 Two-Family Residential to match existing use – 902 & 902 ½ S. Main St. |
| P.O. No. 2025-47 | Rezone from C-4 Automobile Oriented to R-1 Single Family Residential District to match existing use- 2106 N. Byrkit |
| P.O. No. 2025-48 | Rezone from C-1 General Commercial to I-1 Light Industrial to expand business – 1825 E. 12th St. |
| P.O. No. 2025-49 | Establishing 120 N. Race St. as a Historic Landmark |

8. Resolutions

| | |
|---|---|
| R2025-26 | Fiscal Plan for Annexation of the Southeast corner of Fir Rd. & E. Cleveland |
| R2025-27 | Fiscal Plan for Annexation of the Southeast corner of State Rd. 23 & Toll Rd. |

R2025-28 Honoring Marian High School Girls Soccer Team

9. Ordinances on Second Reading

P.O. No. 2025-32 Annex & Rezone to R-3 Multi-Family Residential for Apartment Complex – 53000 Block of Fir Rd. **(Assigned Land Use Planning Committee) VOTE ONLY**

P.O. No. 2025-34 Annex & Zone to C-1 General Commercial District for Landscaping Contractor – SE corner of State Rd 23 & Toll Rd. **(Assigned Land Use Planning Committee) VOTE ONLY**

P.O. No. 2025-36 Funds Transfer:

**MVH Fund**

| | | | |
|---|---|---|---|
| From: | Other Supplies | | |
| | 2201-50-429-13 | Traffic Supplies | $3,500.00 |
| To: | Rentals | | |
| | 2201-50-437-05 | Uniforms | $3,500.00 |

**(Assigned to Budget & Finance Committee)**

P.O. No. 2025-37 Amending ORD 5915 Civil City Salary Ord for 2025 – Central Services **(Assigned to Budget & Finance Committee)**

P.O. NO. 2025-38 Amending ORD 5950 Civil City Salary Ord for 2026 – Central Services **(Assigned to Budget & Finance Committee)**

P.O. No. 2025-39 Amending ORD 5875 Deferred Compensation Matching Plan **(Assigned to Budget & Finance Committee)**

P.O. No. 2025- 40  Funds Transfer to various Departments:

**General Fund**

**Human Resources**

| | | | |
|---|---|---|---|
| From: | Personal Services | | |
| 1101-04-411-03 | Temporary | $ | 16,000.00 |
| To: | Other Services and Charges | | |
| 1101-04-431-04 | Professional Services | $ | 16,000.00 |

**Information Technology**

| | | | |
|---|---|---|---|
| From: | Other Services and Charges | | |
| 1101-05-439-03 | Subscriptions and Dues | $ | 2,500.00 |
| To: | Personal Services | | |
| 1101-05-411-65 | Professional Certifications | $ | 2,500.00 |

**(Assigned to Budget & Finance Committee)**

P.O. NO. 2025-41  Additional Appropriation: Various Departments $824,500.00**(Assigned to Budget & Finance Committee)**

P.O. No. 2025-42  Amending Restaurant License Fees **(Assigned to Budget & Finance Committee)**

P.O. No. 2025-43  Amending Uniform Schedule of Fees **Amendment Requested (Assigned to Budget & Finance Committee)**

P.O. No.2025-44  Establishing a Merit System for the Police Department **(Assigned to Public Health & Safety Committee)**

P.O. NO. 2025-45  Establishing Responsible Bidding Practices and Submission Requirements**(Assigned to Public Improvements Committee)**

10. Privilege of the Floor – Non-Agenda Items
11. Unfinished Business

12. New Business

13. Adjournment

This meeting will be aired via live stream:

An archived version of the livestream video can be viewed on the city of Mishawaka's Facebook and YouTube pages. **https://www.facebook.com/cityofmishawaka/** and **www.youtube.com/@cityofmishawaka635** and on the Michiana Access TV Facebook page, **https://www.facebook.com/MichianaAccessTV**

If technology is needed to present, please advise the Clerk's Office by 4:00pm the Friday before the meeting by emailing: dblock@mishawaka.in.gov or calling 574-258-1616.

**Download Packet Link:**

**https://mishawakain.portal.civicclerk.com/event/976/files/agenda/3390**

At this time, I know of no other business to come before the Council.

Deborah S. Block, IAMCA, CMO, MMC, City Clerk

The City of Mishawaka acknowledges its responsibility to comply with the Americans with Disabilities Act of 1990. In order to assist individuals with disabilities who require special services (i.e. sign interpretative services, alternative audio/visual devices, and amanuenses) for participation in or access to City sponsored public programs, services and/or meetings, the City requests that individuals make requests for these services forty-eight (48) hours ahead of the scheduled program, service and/or meeting. To make arrangements contact Susan Kile, ADA Coordinator, at (574) 258-1615.

**Scan the QR Code to access all Common Council Meeting Agenda's, Packets, and Meeting Minutes.**

SCAN ME

**REGULAR MEETING OF THE MISHAWAKA COMMON COUNCIL**

**December 1, 2025**

Be it remembered that the Common Council of the City of Mishawaka, Indiana met in the Council Chambers of the New Mishawaka City Hall and via telephone on Monday November 17, 2025, at 6:00PM. The meeting was called to order by Council President Gregg Hixenbaugh. All were asked to stand for the Pledge of Allegiance.

**Members attending virtually do so by WebEx. Public that attends can participate by WebEx or observe meetings by YouTube or Facebook live. The Council meetings are also streamed live on Michiana Access on Comcast/AT&T U-verse Channel 99.**

**Present: Mrs. Hazen (P), Mrs. Voelker (P), Mr. Carroll (P), Mr. Banicki (P), Mr. Emmons (P), Ms. Hahn (P), Mr. Mammolenti (P), Mr. Violi (P), Mr. Hixenbaugh (P)**
**P: Present E: Electronically Participating A: Absent**

Minutes for the Regular Meeting on November 17, 2025, were approved as received from the Clerk's Office.

Clerk Block read the following petitions by title.

| | |
|---|---|
| **Petition No. 2025-21** | Rezone from R-1 to R-2 Two-Family Residential to match existing use 902 & 902 ½ S. Main St. |
| **Petition No. 2025-22** | Rezone from C-4 Automobile Oriented to R-1 Single Family Residential District to match existing use – 2106 N. Byrkit |
| **Petition No. 2025-23** | Rezone from C-1 General Commercial to I-1 Light Industrial to expand business – 1825 E. 12th St. |

**Redevelopment Commission Spending Plan Report for 2026 (No further action necessary)**

Clerk Block read the following proposed ordinances by title and assigned committee.

**PROPOSED ORDINANCE NO. 2025-36**

**AN ORDINANCE DECLARING AN EMERGENCY AND TRANSFERRING AND REAPPROPRIATING FUNDS WITHIN THE MOTOR VEHICLE HIGHWAY DEPARTMENT IN THE BUDGET ADOPTED FOR THE CALENDAR YEAR ENDING DECEMBER 31, 2025**
**MVH Fund – From: Other Supplies (2201-50-429-12 Traffic Supplies - $3,500.00) To: Rentals (2201-50-437-05 Uniforms - $3,500.00)**
**(Assigned to Budget & Finance Committee)**

**PROPOSED ORDINANCE NO. 2025-36**

**AN ORDINANCE AMENDING ORDINANCE 5915 FIXING THE SALARIES OF ALL EMPLOYEES OF THE CITY OF MISHAWAKA EXCEPT MISHAWAKA PARK DEPARTMENT, ELECTED OFFICIALS, AND THE MISHAWAKA UTILITIES FOR THE CITY OF MISHAWAKA, INDIANA FOR THE YEAR BEGINNING JANUARY 1, 2025**

**Amending Ordinance 5915 Civil City Salary Ordinance for 2025 – Central Services**

**(Assigned to Budget & Finance Committee)**

**PROPOSED ORDINANCE NO. 2025-37**

**AN ORDINANCE AMENDING ORDINANCE 5950 FIXING THE SALARIES OF ALL EMPLOYEES OF THE CITY OF MISHAWAKA EXCEPT MISHAWAKA PARK DEPARTMENT, ELECTED OFFICIALS, AND THE MISHAWAKA UTILITIES FOR THE CITY OF MISHAWAKA, INDIANA FOR THE YEAR BEGINNING JANUARY 1, 2026**

**Amending Ordinance 5950 Civil City Salary Ordinance for 2026 – Central Services**

**(Assigned to Budget & Finance Committee)**

**PROPOSED ORDINANCE NO. 2025-38**

**AN ORDINANCE AMENDING ORDINANCE 5875 OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, APPROVING THE PARTICIPATION IN THE STATE OF INDIANA DEFERRED COMP MATCHING PLAN ADOPTION AGREEMENT AND AMENDMENT ONE**

**Amending Ordinance 5875 Deferred Compensation Matching Plan**

**(Assigned to Budget & Finance Committee)**

**PROPOSED ORDINANCE NO. 2025-40**

**AN ORDINANCE DECLARING AN EMERGENCY AND TRANSFERRING AND REAPPROPRIATING FUNDS WITHIN THE BUDGET ADOPTED FOR THE CALENDAR YEAR ENDING DECEMBER 31, 2025**

**Funds Transfer in Various Departments: General Fund – Human Resources (From: Personal Services 1101-04-411-03: Temporary $16,0000 To: Other Services and Charges 1101-04-431-04 Professional Services $16,000), Information Technology (From: Other Services and Charges 1101-05-439-03 Subscriptions and Dues $2,500 To: Personal Services 1101-05-411-65 Professional Certifications $2,500)**

**(Assigned to Budget & Finance Committee)**

**PROPOSED ORDINANCE NO. 2025-41**

**AN ORDINANCE DECLARING AN EMERGENCY AND DETERMINING THE EXPENDITURE OF ADDITIONAL FUNDS FOR THE YEAR ENDING DECEMBER 31, 2025**
**Additional Appropriation: Various Departments $824,500**
**(Assigned to Budget & Finance Committee)**

**PROPOSED ORDINANCE NO. 2025-42**

**AN ORDINANCE AMENDING TITLE 9 CHAPTER 100 RESTAURANTS AND FOOD OF THE MISHAWAKA MUNICIPAL CODE OF THE CITY OF MISHAWAKA, INDIANA**
**Amending Restaurant License Fees**
**(Assigned to Budget & Finance Committee)**

**PROPOSED ORDINANCE NO. 2025-43**

**AN ORDINANCE OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA AMENDING THE UNIFORM SCHEDULE OF FEES**
**(Assigned to Budget & Finance Committee)**

**PROPOSED ORDINANCE NO. 2025-44**

**AN ORDINANCE OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA ESTABLISHING A MERIT SYSTEM FOR THE MISHAWAKA POLICE DEPARTMENT**
**(Assigned to Public Health & Safety Committee)**

**PROPOSED ORDINANCE NO. 2025-45**

**AN ORDINANCE OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA ESTABLISHING RESPONSIBLE BIDDING PRACTICES AND SUBMISSION REQUIREMENTS FOR PUBLIC WORKS PROJECTS**
**Establishing Responsible Bidding Practices and Submission Requirements**
**(Assigned to Public Improvements Committee)**

Clerk Block read the following proposed ordinances by title and opened the public hearing.

**PROPOSED ORDINANCE NO. 2025-32**

**AN ORDINANCE ANNEXING CONTIGUOUS TERRITORY TO THE CITY OF MISHAWAKA, INDIANA, AND PROVIDING ZONING CLASSIFICATION THEREFORE**

**Annex & Rezone to R-3 Multi-Family Residential for Apartment Complex – 53000 Block of Fir Rd.**

**Public Hearing – No Vote**

Andy Heltzel, Danch, Harner & Associates 1643 Commerce Drive in South Bend, spoke in favor of **PROPOSED ORDINANCE NO. 2025-32**. Mr. Heltzel stated he was representing the petitioner that evening. Mr. Heltzel stated the petitioner was proposing to annex, rezone, and have a preliminary site plan approval for an 18.99-acre track consisting of two parcels and dedicated right-of-way being used for drainage to be annexed into the city. Mr. Heltzel stated the site was zoned residential at that time with it being single-family residential and unincorporated in St. Joe County. Mr. Heltzel stated the proposed rezoning, once annexed, would be compatible with the adjacent residential and commercial uses. Mr. Heltzel stated there was wetland on site in the south portion of the property and only a small portion, less than a quarter of an acre, would be impacted with an access drive. Mr. Heltzel stated the client was working with another consulting agency that had already delineated it and would work through any necessary permitting through Army Corps of Engineer and IDEM.

Mrs. Voelker stated on the wetland, he had said less than a quarter of an acre would be affected and asked how big the wetland was. Mr. Heltzel stated he had that on the site plan, but he did not have a copy of what was presented before the Council or a total amount. Mr. Heltzel stated if he had to guess, it was probably five acres. Mrs. Voelker asked if it was just a road. Mr. Heltzel stated that was correct and it was just the interior access drive. Mrs. Voelker asked if there would not be anything built on the wetlands. Mr. Heltzel stated that was correct and it was just an access drive crossing over a small portion of the site. Mrs. Voelker stated on the site plan that there was one detention pond on the site, but it would not be big enough. Mr. Heltzel stated that was correct and they had not done a drainage or stormwater analysis up to that point in time, but he anticipated that they would probably increase the detention pond. Mrs. Voelker asked if he believed the detention pond would be a pretty good size. Mr. Heltzel stated he guessed it would be similar to the size on the site plan. Mrs. Voelker stated she was asking the question because she was curious about whether the detention pond would be fenced off or not. Mr. Heltzel stated it would be something they could look into, and he did not know if they were opposed to it, but a portion under the fence would have to be kept open so the sheet flow could go under. Mrs. Voelker stated they had had some issues in the past with detention ponds so it was on the top of her mind and she saw that some roads were going to be heading into the pond and she would be interested in them taking a look at some kind of barrier so that they did not have problems with children, pets, or cars going into it. Mr. Heltzel stated he would make a note about that. Mrs. Voelker thanked Mr. Heltzel.

The public hearing for **PROPOSED ORDINANCE NO. 2025-32** was closed at 6:12PM. Pursuant to Indiana Law, the Council's vote would be cast on the matter at their next regularly scheduled council meeting on Monday, December 15, 2025.

## PROPOSED ORDINANCE NO. 2025-33

**AN ORDINANCE AMENDING CHAPTER 137, OF THE MUNICIPAL CODE OF THE CITY OF MISHAWAKA, INDIANA, AS FROM TIME TO TIME AMENDED, COMMONLY KNOWN AS THE "ZONING ORDINANCE" OF 1966 OF THE CITY OF MISHAWAKA, INDIANA.**
**Rezone from R-4 to S-2 PUD Development for Single Family, Attached Single-Family, and Multi-Family dwellings and Clubhouse – SW corner of Byrkit & McKinley**

Mr. Carroll reported the Land Use Planning Committee recommended that this proposed ordinance be adopted. Upon a second by Mr. Banicki, the motion carried. The committee report passed unanimously.

Steve Ruby, Abonmarche Consulting, spoke in favor of **PROPOSED ORDINANCE NO. 2025-33**. Mr. Ruby stated he was representing the petitioner. Mr. Ruby stated the site was being requested to be rezone from R-4 to S-2 PUD to allow for flexible housing types within it. Mr. Ruby stated it was purchase by Habitat for Humanity of St. Joe County and they had the President of Habitat for Humanity of St. Joe County, Jim Williams, present that evening. Mr. Ruby stated the project was pretty straightforward and they were looking forward to the removal of the current mobile home park units. Mr. Ruby stated he would let Jim speak a little bit more about that, but they were removing the units in light of putting more affordable housing in place of that as part of Habitat's mission and build process. Mr. Ruby stated the site was approximately nine acres in size and there were two main front streets, one being McKinley and the other being Byrkit. Mr. Ruby stated there were several arterial streets that would serve the property and it was anticipated they would have stormwater on site. Mr. Ruby stated there would be some public and private road developments within the site itself and they would be working with the city engineering staff to accommodate the measures and needs necessary for the public roadways and infrastructure to be inputted into the development. Mr. Ruby stated Habitat also engaged with the University of Notre Dame on the project to help them with development plans to help with different types of housing and needs that they saw were beneficial to the clientele base that they were looking to assist and help. Mr. Ruby stated that they had partnered with the University of Notre Dame to come up with a plan that was presented in their packet from the initial Plan Commission meeting from the staff report. Mr. Ruby stated they were looking to move forward over the next coming months with a future build in the spring or mid-summer of 2026.

Jim Williams, President and CEO of Habitat for Humanity of St. Joseph County, spoke in favor of **PROPOSED ORDINANCE NO. 2025-33**. Mr. Williams thanked the Council for their continued support of Habitat as they tried to provide more home ownership opportunities for people in St. Joseph County and many people in Mishawaka. Mr.

Williams stated as they knew they had spent a lot of time and effort in their Fields At Highland subdivision at the corner of Byrkit and Jefferson. Mr. Williams stated he was very excited to say that with approximately five houses, all seventy-six homes and the pocket park would be finished, and this would be their next major development. Mr. Williams stated this development would be called Woodfield Crossing and what was unique about the project was that it represented a variety of housing solutions for residents in Mishawaka. Mr. Williams stated they were known for building single-family detached homes, but this would not only include single-family detached, but also some town homes and duplexes which would be side by side with some being stacked duplexes, and even some cottage courts which they envisioned perhaps some senior citizens would enjoy in the community. Mr. Williams stated that was what they were looking forward to and they were still in the process of getting the title work handled and had and they had an attorney working with them on it, because when they bought the property, all of the title work for the mobile homes was a mess. Mr. Williams stated they had to get that situated before they could demolish the mobile homes and they knew that all of the Council were probably just as anxious as they were to get it cleaned up but that was where they were at in the process. Mr. Williams stated they currently only had three families out of thirty-four families that were still living in the mobile homes that were to be rehomed and there was a solution for all three of them and they had something to go to, but by the end of that week, he was told that they should be completely moved out of the mobile home park. Mr. Williams stated he was very proud of that and they originally had given a six-month notice which would have been May 8th that the park was going to be closed, but they extended that an additional seven months to be considerate of the families involved and because it had taken some time to find the proper solutions and that was why it had taken a little longer, but they had always said from the beginning that their main priority was to take care of the families and to make sure it worked for them. Mr. Williams stated they also gave every one of the families an opportunity to come to the informational meetings so they could learn and possibly even become homeowners with Habitat. Mr. Williams thanked the Council for their consideration of the proposal, and he would answer any questions they had.

Mr. Violi asked if any of the former residents took him up on the offer to live in the affordable housing development or not yet. Mr. Williams stated they had not yet up to that point.

Mr. Mammolenti thanked Mr. Williams for all he had done in the community and that he continued to do with spending a lot of time and effort on making sure all of the residents had been rehomed, so he really appreciated the delay in making sure that happened. Mr. Williams thanked Mr. Mammolenti.

Mrs. Voelker stated she had looked at the preliminary site plan and with McKinley specifically, it was such a busy street, and it was not very wide there and she believed Habitat planned on having a buffer there between McKinley. Mrs. Voelker asked what would be on McKinley as part of the development. Mr. Williams stated it was being recommended to them at that point that they put some multi-family developments there which could be two fourplexes but they were going to development them in phases and

that would be the very last phase, so they would be able to get a feel for what exactly that was going to be like for residents. Mr. Williams stated the buffer would probably be trees or something of the sort and then the way that the fourplexes would be designed would be to try to minimize the noise from McKinley for the residents of those units. Mrs. Voelker asked if there would be any kind of fencing there or if it was too early or too detailed to ask that question. Mr. Williams stated it had not been finalized, but they had discussed fencing or something decorative that would look really nice, but they had not decided what that would be at that time. Mrs. Voelker asked if he could keep an eye on that as it was such a busy street and they would have lots of families and children in that community and she did not know what the demographic of ages looked like for the mobile home park, but she imagined a lot of families would be living in the new development and she wanted to make sure that they were safe. Mr. Williams stated they shared the same concern. Mrs. Voelker thanked Mr. Williams.

Mr. Hixenbaugh stated with regard to the interaction with the city, specifically public versus private roadways, he encouraged Habitat and the Administration to be as open to the maximum number of public roadways as possible and there may be site plan requirements that thwarted that goal, but he believed from a Council standpoint, especially that time of year, that they heard a lot from residents throughout the city with regard to snow plowing and other related issues concerning private roads. Mr. Hixenbaugh stated there was a good place for private roadways and it was a legally permissible decision to make, but from their standpoint, they preferred to see roads with new developments such as the one in question, particularly with the one that would be such a benefit to the community, have the maximum number of public dedicated streets as opposed to private roadways. Mr. Hixenbaugh stated there may have needed to be some private roadways there, but if Mr. Williams and Habitat for Humanity could work with the Administration, as he suspected that would happen anyway, it would be appreciated by the Council. Mr. Hixenbaugh stated also this would not only be a benefit to the community as a whole, but he was really excited about what it would do for the school corporation as well. Mr. Hixenbaugh stated the fact that there would be a variety of houses and housing that would be part of the development, but that infusion of students into the school corporation for a school corporation that was landlocked and did not have a wealth of developable space would be very beneficial to them. Mr. Hixenbaugh thanked Mr. Williams and Habitat for their willingness to partner not only with the city but also with the school corporation to make this happen. Mr. Williams thanked Mr. Hixenbaugh.

Question was called for at 6:22PM for **PROPOSED ORDINANCE NO. 2025-33 Motion passed by unanimous roll call vote (summary: Yes = 9).**
**Yes: Mrs. Hazen, Mrs. Voelker, Mr. Carroll, Mr. Banicki, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh.** The proposed ordinance passed 9-0, thus it became **ORDINANCE NO. 5955.**

**PROPOSED ORDINANCE NO. 2025-34**

**AN ORDINANCE ANNEXING CONTIGUOUS TERRITORY TO THE CITY OF MISHAWAKA, INDIANA AND PROVIDING ZONING CLASSIFICATION THEREFORE**
**Annex & Zone to C-1 General Commercial District for Landscaping Contractor – SE corner of State Rd 23 & Toll Rd.**
**Public Hearing – No Vote**

John Piraccini, Coldwell Banker 633 Windy Cove Court Mishawaka, IN 46544, spoke in favor of **PROPOSED ORDINANCE NO. 2025-34**. Mr. Piraccini stated the site was owned by Gary Wilson and it had been on the market for quite a few years and it was a difficult site there along the Toll Road and State Road 23. Mr. Piraccini stated they annexed next door to it for their All-Secure Storage a couple of years back. Mr. Piraccini stated Mr. Carroll was the developer and he was present that evening if they had any questions for him, as well as Steve Ruby with Abonmarche who would be presenting the site plan. Mr. Piraccini stated he thought they found the perfect buyer for the property, which was a landscaping company, and the property backed up against the old remediation site there in the back end. Mr. Piraccini stated they received unanimous approval from the Plan Commission, had no remonstrators there, and he believed it was a really nice fit. Mr. Piraccini stated with the access issue, it was a little tight there coming off as it was blocked off by the Toll Road, so not every business would really go there and it just fit perfectly. Mr. Piraccini stated he would answer any questions.

Steve Ruby, Abonmarche Consulting, spoke in favor of **PROPOSED ORDINANCE NO. 2025-34**. Mr. Ruby stated he was representing his client for the site location. Mr. Ruby stated as was mentioned, they were looking for the site to be rezoned and annexed into the city limits and with the site itself, even though it was a landscaping business, they did had some things that were unique to it such as some outdoor storage things that were mentioned in the use variance and items that were previously presented to the Plan Commission. Mr. Ruby stated they were looking for this as a way to present their product and what they would be selling and it had a great visual appeal as they would see through the site plan development. Mr. Ruby stated as part of the development, they would increase parking to accommodate the commercial business, and they would also add an outdoor storage building that would house some of their product and pieces that they would be presenting in the front yard where the use variance was being requested and that would allow for outside storage. Mr. Ruby stated as a whole, it was a perfect use for this type of client and what they tended to do with their product line, and they saw it as a good fit for the space. Mr. Ruby asked that they consider it in the review of the project site itself and the annexation process.

Mr. Banicki asked if there would be any big trucks coming and going out of the area. Mr. Ruby stated it was anticipated that there would be some large trucks for some delivery of materials on and off and some of that would be a specific question to the owner, but he imagined it was going to be a periodic delivery, so there would be product in maybe once a week or once every few

weeks. Mr. Banicki stated he just knew that going down State Road 23 and when you got to the Toll Road and then when you turned left to get to Hickory, that was a really tough corner, and he did not want to see any added traffic or issues there. Mr. Ruby stated it would be a bit of a challenging movement and some of the truck drivers would accommodate how those turning maneuvers took place and they would either turn out one way or the other and come in the same way. Mr. Ruby stated they would also be providing a turnaround space within the property itself, so they would not be actually making a movement back out onto the State Road 23 roadway there and they were trying to accommodate the safety that way.

Mrs. Voelker stated it looked like there was a fair amount of forest on the site and asked if they would be keeping that. Mr. Ruby stated in the rear of the property, there was a wooded lot, and it was anticipated that some of it would be removed for the storage building that they wanted to put there, but that would be closer to the house. Mr. Ruby stated obviously they wanted to keep their operations tight and compact, so they were not driving to the rear of the lot for their activities, but some of it would be removed as part of the build. Mr. Ruby stated detention basin was also placed back in the rear area, so some of that would be accommodated through that.

The public hearing for **PROPOSED ORDINANCE NO. 2025-34** was closed at 6:30PM and pursuant to Indiana law, they would take final action on the proposed ordinance at the next regularly scheduled council meeting on December 15, 2025 at 6PM in the Council Chambers.

## PROPOSED ORDINANCE NO. 2025-35

**AN ORDINANCE AMENDING CHAPTER 137, OF THE MUNICIPAL CODE OF THE CITY OF MISHAWAKA, INDIANA, AS FROM TIME TO TIME AMENDED, COMMONLY KNOWN AS THE "ZONING ORDINANCE" OF 1966 OF THE CITY OF MISHAWAKA, INDIANA.**
**Rezone from C-1 General Commercial to C-10 Filling Station Commercial for Fuel Kiosk and Pumps – Part of 3016 W. Indian Ridge Blvd.**

Mr. Mammolenti reported the Land Use Planning Committee recommended that this proposed ordinance be adopted. Upon a second by Mr. Banicki, the motion carried. The committee report passed unanimously.

Gabriel Loth, Carlson Consulting Engineers, spoke in favor of **PROPOSED ORDINANCE NO. 2025-35**. Mr. Loth stated he was representing Walmart that evening. Mr. Loth stated they had been in talks with the Planning staff for a little over a year up to that point and wanted to make sure that they ironed out the exact positioning and what they wanted to see to make sure the proposal was approved. Mr. Loth stated they had submitted a preliminary site plan showing what the plans were with the rezoning.

Mr. Banicki stated he went to that Walmart quite a bit and it looked like the proposed station would take up a sixth of the parking lot. Mr. Banicki asked if that sounded right. Mr. Loth stated he had not looked at the exact numbers, but it appeared that way. Mr.

Banicki asked where people would park then when they went shopping and if he was more concerned with gas or more concerned with consumers shopping. Mr. Loth stated he believed they were concerned with both and with this, they would be asking for a variance soon but they wanted to make sure that the site plan was completely ironed out before they went in and asked for a reduction in parking so they could see exactly how many parking spots they would be able to put in. Mr. Loth stated the Walmart location in question shared a parking lot with the Sam's Club as well and this was something they had seen time and time again with their work all over the country was that there was ample amount of parking between both of the stores to serve each one. Mr. Banicki asked where they planned on the cars being staged to get into the parking lot so that there would not be a lot of cars lined up waiting to get gas, like Costco. Mr. Loth stated they did not really have a staging area for that, and they had ten pumps there on either side fuel service, so there were sixteen serviceable positions as well as parking around the kiosk. Mr. Loth stated their intention with that was to be able to service the amount of people that would require gas there. Mr. Banicki stated it seemed pretty tight and when he went there from time to time or drove by, there were always delivery semis and things like that parked right where the proposal would be. Mr. Banicki asked what they would do with the delivery vehicles that were waiting to leave in the morning or waiting to drop off at the store. Mr. Loth stated that was something that they would need to coordinate with the store manager about that because to his knowledge, those semis should not be in the parking positions because they should be allowed for customers and not blocked off.

Mrs. Voelker asked if people that had a Sam's Club membership would receive a discount similar to how Costco's prices are for Costco members and if Walmart followed that. Mr. Loth stated he was not sure what Walmart's exact policy on that was with Sam's Club, but his understanding was that they were two different entities legally speaking, so he did not know that answer. Mrs. Voelker stated she was asking that because people went to Costco because it was a discounted price compared to a market rate price and it got really backed up. Mrs. Voelker stated she imagined if you were a Sam's Club cardholder and you got a discount on gas, one would go there and that could cause a traffic backup that Costco experienced. Mrs. Voelker stated she remembered a number of years ago across the street, another entity wanted to put an oil change facility in the parking lot of Home Dept and they were pretty concerned about the size of that parking lot at the time as well and she also knew there was a lot of infrastructure underneath the parking lot and their Engineering Department was concerned about whether it would be feasible to put that type of business there from an engineering standpoint. Mrs. Voelker stated she was curious to know what their Engineering Department thought about a gas station going in this particular parking lot. Mrs. Voelker stated given their experience and their thoughts with the oil change facility going in, it was almost the same situation. Mr. Hixenbaugh stated Mrs. Voelker raised good points and if it was her desire to have further input from city departments, then a motion to postpone was her right to make. Mr. Hixenbaugh noted for the record that the staff report indicated that all city departments had reviewed the proposal and made comments and they had other comments, but none from Engineering and her points were still valid. Mr. Hixenbaugh suggested that they hear what other questions other council members had and depending upon how the

conversation went, it may have been appropriate to postpone the proposed ordinance to run down the answers to the questions.

Mr. Carroll asked as far as parking minimums were concerned if he knew roughly what percentage this would put them under the minimum parking when they requested the proposal. Mr. Loth stated he believed it was 5.0 per 1,000 square feet of cross listable area, but he did not have the exact number in front of him and asked if that was correct for the City of Mishawaka. Mr. Hixenbaugh stated for the record, it was 5.5 per 1,000 square feet. Mr. Loth stated he believed they would also have an expansion going into the site, so after the expansion and the fuel station, he believed they would be looking at 3.16 parking spots per 1,000 square feet. Mr. Carroll asked what percentage they were under for the minimum parking at that point in time and what it would be after the proposal percentage wise. Mr. Loth stated he would have to do the math to figure out the percentage. Mr. Hixenbaugh stated according to the staff report, currently the plan showed that 785 parking spaces existed with 679 spaces remaining after the gas station was developed and per the ordinance, a total of 855 parking spaces were required for Walmart. Mr. Hixenbaugh stated he read that as Walmart had fewer parking spaces than were called for by their ordinance and if in fact they approved the matter, then they were going to be even further below what their ordinance would call for. Mr. Hixenbaugh stated there was a process for a developer such as Walmart to be able to ask for a variance from the ordinance, but it appeared to be what the impact would be of an approval for the proposed ordinance that evening. Mr. Carroll stated if his math was correct, it would be 20% under the minimum parking requirement once the gas station went in. Mr. Loth stated that like it was currently under parked at 3.76 per 1,000 square feet.

Mr. Banicki stated he was on the Traffic Commission, and he was concerned with the traffic in that area, because that parking lot can be a mess around that time of year. Mr. Banicki stated there were three entrances with one being in the center that fed into both Sam's Club and Walmart and then one for Walmart and one for Sam's Club, but only one of them had a stoplight. Mr. Banicki asked if there had been any discussions about adding a stoplight close by. Mr. Loth asked for clarification on where he was suggesting additional stoplights should be. Mr. Banicki stated there were a lot of people who came out of that entrance and if you were going to add more traffic to it, there could be a necessity to modify the existing light that they had with it being a bottleneck and there were accidents there frequently. Mr. Banicki stated to keep traffic moving with some regularity, you almost had to have either an improved main drive entrance or a second one with a light. Mr. Loth stated he had not received his photometrics plan back from their supplier, but typically what they had seen in going off of past experiences was there were lights underneath the canopy that helped illuminate it and they liked to put additional lights surrounding the kiosk and the fuel areas to boost the lighting in the areas. Mr. Banicki stated he was more concerned with the stoplights and moving traffic going in and out. Mr. Loth stated that was not under their consideration at that time.

Mrs. Hazen stated with Walmart, some of the facilities had gas stations and some of them did not and it seemed kind of odd that they were adding the fuel station so much later.

Mrs. Hazen asked if that was a normal process for them. Mr. Loth stated yes, he believed with their firm they had about eight or nine in Indiana alone and across the country it was about 150 to 160. Mr. Loth stated this was a common thing and there were a couple that were under construction throughout Indiana that were doing similar things.

Mr. Violi asked if the fueling station would be for Walmart only and if it was something like a Murphy's that used to be their brand. Mr. Loth stated it would not be a Murphy's, and they were Walmart-branded and owned, so they were not Murphy's oils. Mr. Violi asked if this would be open to anybody, since it was through Walmart and not Sam's Club. Mr. Loth stated this Walmart-branded and owned and it would be open to all of the public. Mr. Violi asked if they would have market rate prices as opposed to discounted prices at Costco. Mr. Loth stated that would make sense to him. Mr. Violi asked if he could find that out to make sure that they were all on the same page.

Mr. Mammolenti thanked Mr. Loth for being there that evening and echoed Mr. Banicki's comments in that he also shopped at that location quite regularly and it was very difficult to exit the property, so with the increased traffic he agreed with Mr. Banicki's comments and concerns regarding traffic. Mr. Mammolenti asked if Walmart was currently under the required parking spaces. Mr. Loth stated yes. Mr. Mammolenti asked if the gas station got approved, they would be even further under the requirement. Mr. Loth stated yes. Mr. Mammolenti asked if this were to be approved and they went further under the required parking spaces, what would happen next. Mr. Loth stated they would apply for a variance and go through that process. Mr. Mammolenti asked what if that got denied. Mr. Loth stated he did not have an answer for that. Mr. Mammolenti asked if they would apply for the variance prior to constructing the gas station. Mr. Loth stated yes, of course, and he believed the next steps, pending approval that evening, were a submittal on December 9th for the Plan Commission for site plan approval and the variance for parking. Mr. Mammolenti asked for clarification if the gas station got approved that evening and if the variance was denied, then the gas station would not go in. Mr. Hixenbaugh stated he would defer to Mr. Prince, but it seemed to him that the two matters stood independently and if that matter was approved that evening, then the variance stood on its own and if the variance as not approved then the site plan would have to be adjusted to reflect the fact that the variance had not been approved. Mr. Hixenbaugh stated he did not know if the site plan could be adjusted in order to reflect the lack of the variance and would leave that to Sam's Club, Walmart, and their professionals. Mr. Hixenbaugh stated he believed they were two independent matters in his opinion, but he also thought it was appropriate for the Council to further probe the issue, because it was very important to so many of them with regard to whether they felt like this met the statutory criterion for approval of the proposed ordinance.

Mrs. Voelker asked given the discussion about the light and they all knew that getting in and out of the parking area was tight, if he knew what the anticipated increase in traffic would be going in and out of the parking lot. Mr. Loth stated he did not have those numbers for her. Mrs. Voelker asked if that was something he would be able to find out. Mr. Loth stated he believed if the city required it, that was something they would want to provide for the Council and they would get that information. Mrs. Voelker asked if that

was something they had done at other gas stations because she was curious to know what the increased traffic would be there. Mr. Loth stated they had done them in the past even though it was not standard due diligence for them to get those numbers while still in the conceptual phase, so he did not have those numbers that evening.

Mr. Hixenbaugh thanked Mr. Loth for his patience with them as he worked through the issues and answered the questions. Mr. Hixenbaugh stated he remained open to vote in favor of the proposed ordinance, but he did have some concerns that hopefully he could help him work through. Mr. Hixenbaugh stated with regard to the parking, he believed that to be interrelated with the discussion he and Mr. Banicki had with regard to the semis and he appreciated his answer that the policing if the parking lot was going to be much more within the power of the manager of that facility than it was as a representative like himself. Mr. Hixenbaugh stated if he understood Mr. Loth's answer correctly, to say that it was going to have that issues and would have to be coordinated with the management without any kind of commitment on the part of the petitioner to address that issue, he found that problematic because, as the record had already reflected, Walmart at that time had fewer parking spaces than what their ordinance called for. Mr. Hixenbaugh stated if this was approved, they would fall even further below the ordinance requirement and although they would have ample parking for the gas station use, they would be losing quite a bit as far as the overall parking lot was concerned. Mr. Hixenbaugh stated the staff report showed pictures of the semis in the parking lot before them that evening and he did not know anybody who had ever driven in the parking lot there who had not seen semis there, so he could not take it on just blind faith that if they approved the proposed ordinance that there would not to be some commitment on the part of Walmart to deal with the semis. Mr. Hixenbaugh stated he would not be voting in favor of it when they were already below the number of parking spaces and then have semis sitting out there further posing a problem for people who were trying to ingress and egress from the property, so some type of more binding commitment on behalf of their client was going to be necessary for him to at least be able to vote in favor of the matter. Mr. Hixenbaugh asked if there was anything he could share with them that would help him and his colleagues feel better about Walmart's commitment if the proposed ordinance were to be approved to police the parking lot. Mr. Hixenbaugh added that he chose that phrase consciously to make sure that there was not going to be a traffic problem for the customers who were coming in and out of the parking lot whether they were using the gas station or not. Mr. Loth stated he believed it was reasonable and as Mr. Hixenbaugh stated at the beginning, the policing of the parking lot was something that he could not speak on that evening and that was something he would have to go and ask to get a commitment from Walmart. Mr. Hixenbaugh stated that was reasonable. Mr. Hixenbaugh stated in order to allow him to have the time to be able to do some of the follow-up on the points that had been raised by his colleagues. Mr. Hixenbaugh stated Mrs. Voelker brought up traffic and traffic counts, and they were now having a discussion with regard to how Walmart was going to be a good corporate citizen and made sure that there was not a problem with regard to traffic in and out of that parking lot if they approved it. Mr. Hixenbaugh asked what type of developmental timeline problems would be raised if they postpone the matter until their next council meeting on December 15th in order to provide him with an opportunity to consult with his client and come back to them with some new

information. Mr. Loth stated from a developmental standpoint, he guessed they would be delayed with a site plan approval and parking variance until the next available filing deadline for that and they certainly wanted the rezoning approval before hey continued down the path of the variance and site plan approval, because they could not put that there if the site was not zoned correctly. Mr. Loth stated those were the main concerns he saw and they would get their questions answered as soon as possible. Mr. Hixenbaugh stated he appreciated that and again, he would be more comfortable with having the questions answered, because he legitimately thought that there was a need for more gas and filling station access to be available and opportunities to be available in that area, so he thought this met a need but it just felt to him that there were some issues that needed to be ironed out. Mr. Hixenbaugh stated he wanted to acknowledge that it was not the Council's role to approve the site plan, but he believed that the statute that they had to look at allowed them to have some discretion and some right to have their questions answered before they casted a vote that indicated that this would be a responsible development. Mr. Hixenbaugh stated he thought the issues went to whether or not it was a responsible development and he found Sam's Club and Walmart to be responsible corporate citizens and they did good business and they valued them in Mishawaka, but he thought that before he would be willing to vote in favor of it, he would like to hear the answers to some of the questions and have some more information fleshed out. Mr. Hixenbaugh stated if Mrs. Voelker was so inclined to ask to postpone the matter until their next council meeting, he would be inclined to support that. Mr. Hixenbaugh asked if there was anything else Mr. Loth wanted to share with them before they moved forward. Mr. Loth stated if that were to happen, they would love to have their questions explained thoroughly so he could get the questions over to Walmart who he represented to make sure they were getting clear answers on exactly what the Council wanted to see so there would not be a need for another postponement. Mr. Hixenbaugh stated that was absolutely fair. Mr. Banicki requested Mr. Prince to come to the podium next. Mr. Hixenbaugh thanked Mr. Loth for his patience.

Ken Prince, Director of Planning and Community Development, spoke before the Council regarding **PROPOSED ORDINANCE NO. 2025-35**. Mr. Prince stated before he weighed in on the matter, he would respond to any questions from the Council.

Mr. Banicki stated looking at the parking lot configuration and the way cars got in and out, there was one stoplight and it was pretty tight. Mr. Banicki asked if there was anything in the plans on the city's side or the developer's side that would help to improve that at that time. Mr. Prince stated no and what he would like the Council and everyone watching or listening to understand that they designed the plan very specifically so that it was easy to get in and they did not care how long it took to get out and that was just the reality. Mr. Prince stated they needed the roads to function and how they did that, looking at the University Park Mall, Target and Costco, they were very easy to get in and much harder to get out because ultimately, they needed that traffic to flow and that was specifically designed and set up that way. Mr. Prince stated regarding the traffic and when they talked about the number of parking spaces, he wanted to go on record as it was very common as the University Park Mall had less than four per thousand square feet and when you looked at Heritage Square, it also had less than four per thousand square feet.

Mr. Prince stated they routinely did that on very large centers and when you looked at the efficiency, they wanted them to accommodate their own needs, and it was not like a grid where you were downtown, and you were parking on streets. Mr. Prince stated if you went into Walmart or Sam's Club and you were not able to find a parking spot, then you just were not going there, so they would be hurting their own business by providing less parking spaces than what they needed. Mr. Prince stated in cases where parking was a demand, they had other options available to them so they could rip out their entire parking lot and do a perk system and then fill the ponds in front to make more area available which would be extremely cost-prohibitive. Mr. Prince stated to answer Mrs. Voelker's question in terms of what the difference was between the Home Depot and the station being proposed, Engineering's concern in that location was that Home Depot was designed with an infiltration system in that area, so by putting an oil change facility in that location, you would be removing the infiltration system as part of it. Mr. Prince stated in this case, it was an impervious area in Walmart's parking area that was designed to go to the retention ponds and they were not physically altering the retention ponds, so they did not have to do any additional storm water requirements in order to fit the gas station in there, because it had all been designed as impervious anyway that was going to that pond. Mr. Prince stated if anything, they were actually getting a benefit for ripping some of it up and putting green space in that area. Mr. Prince stated to Mr. Hixenbaugh's point, there were site plan issues that had to be worked on and that Engineering, regarding their weigh-in on the project, every department that typically reviewed site plans were responsible for submitting a sheet on comments and Engineering did submit a sheet and identified that they had no comments and that it was approved as submitted for the rezoning approval, so they inherently did not have any concerns but obviously when the site plan was filed, they may in fact would have comments or questions regarding that. Mr. Prince stated regarding the access to get out he appreciated that there was not queueing, for example if you looked at the University Park Mall or Costco or Target, when they queued up their light, they had a much longer throat and that was part of the confusion with the matter in question. Mr. Prince stated they could ask them to look at a longer throat in terms of the exit traffic, and he thought the issue there was that then they would be looking at a greater parking reduction by providing that throat to try to orient people going through it. Mr. Prince stated he did not shop there often, so he was curious to know if it was an inconvenience or a fundamental safety problem in terms of getting in and out. Mr. Prince stated if it was not a safety problem, he would leave it to them to figure it out. Mr. Prince stated if it was a safety problem that needed to be addressed, that would be a different issue, but he relied on the Council for their feedback on if they should ask them that question to have them address it.

Mr. Carroll stated his main concern was what Mr. Prince addressed and asked if he did not see the addition of a gas station regardless of parking minimums as something that would cause a safety issue in any of the areas. Mr. Prince stated not from a vehicular standpoint, and it would be no worse than the parking lot that was there at that time. Mr. Carroll stated the other concern that he addressed was that the way he phrased the numbers were so many per thousand and if the proposal were to be passed, they would be 20% under what the minimal requirement was and that would not be abnormal for something like that and asked if he heard him right on that. Mr. Prince stated that was

correct and what they did not understand was why the parking was less than what was originally approved and going back to the site plan, that was a question and when they went through the numbers and when they went through the numbers, they arrived at different numbers and it could be how things were striped in the back where they were relying on parking that they could not identify, but he could not explain why there was less parking out there than what was required by the ordinance.

Mr. Violi asked if it was because they combined Sam's Club and Walmart square footage and then used both parking lots to come up with that and that was why it was approved knowing that it was less and if it worked if you did both parking lots at both buildings. Mr. Prince stated he did not believe so, but they could verify that.

Mr. Hixenbaugh thanked Mr. Prince for his clarification and asked if there were any thoughts he wanted to share with regard to the repetitive presence of semis being parked in the rear of the parking lot and how that would, if at all, be impacted by a filling station now being introduced to the site. Mr. Prince stated they were going to need to find a spot for the semis but he was not clear if the semis were Walmart deliveries and he thought it was a fair question to ask if they were Walmart or if there were other people that were using that. Mr. Prince stated when you looked at Meijer, for example, in the southside, they had a number of semis that were using the Meijer parking lot as a staging area and a resting area for that and then Meijer posted signs that said they were not allowed to park there for that use and it was for the parking lot. Mr. Prince stated if they could ascertain if it was Walmart, he believed Mr. Loth was correct in saying that the store manager rightfully should take care of that regarding how the semis were properly staged on site. Mr. Prince stated if they were off site, they would probably need to do the same thing as Meijer and have signs posted so that people were not using the area. Mr. Prince stated he sympathized with the truck drivers as they needed areas to rest, but at the same time they needed the parking lot to serve the public at large. Mr. Hixenbaugh stated he would summarize it as the experience they had was that other major retail outlets had taken steps to be able to address the issues when they had their own issues with semis in their parking lot, so it was not impossible for a business such as Walmart to be able to remediate and address the semis there, especially in an area where they spent significant dollars to try to make it an attractive area and an attraction for people to come to. Mr. Hixenbaugh asked Mr. Prince if he would agree with him that that was inconsistent with some of the investments they made and the standards that they had with regard to businesses not only in the northern part of Mishawaka, but throughout Mishawaka. Mr. Prince stated yes, that was correct. Mr. Hixenbaugh thanked Mr. Prince.

Mr. Carroll stated when looking at the site, it was currently about 8.2% under the reduction from what it currently was, which would be about a 13.5% reduction making a total of roughly 20% below what the ordinance had said. Mr. Violi stated it should be 21%.

Mr. Emmons stated in talking about the trucks parking out there in the parking lot, he was out there the other day and the trucks were not for Walmart or Sam's Club and they were there because they were resting and they were waiting for another load, so they were just

parking in the parking lots. Mr. Emmons stated he was on site there the other day and he struggled to find a parking space, because it was packed and maybe that had to do with the time of the year it was, but when you started eliminating parking spaces and allowed semis to park in there, you were discouraging people from going shopping there and they did not want to discourage people from coming into their area and shopping in their facilities. Mr. Emmons stated he had a concern about approving the proposal and eliminating that many parking spaces.

Mrs. Voelker stated she appreciated Mr. Prince clearing up her concern about the engineering and how the two different parking lots were used, so she wanted to withdraw her concern there and about the ingress and egress, so she would not be asking for a postponement that evening.

Mr. Mammolenti thanked Mr. Prince for coming to the podium and giving clarification on some of his concerns and he brought up some very compelling and interesting points regarding the number of spaces and it did make sense since it was not taking away spots like it was downtown for their public and local citizens and it was up to Walmart to determine if that would influence their business. Mr. Mammolenti stated with the other information that he provided he was willing to act on the proposal that evening as on the agenda.

Mr. Hixenbaugh asked Mr. Loth to come back to the podium once more. Mr. Hixenbaugh thanked Mr. Loth for his patience and stated he wanted to go back to the semi issue. Mr. Hixenbaugh asked if there was any way that he could firm up his earlier answer and make more commitment on behalf of his client to interact with the management of the store to ask them to take the reasonable measures that Mr. Prince highlighted and other businesses in Mishawaka had taken to avoid their parking lot becoming a truck rest stop. Mr. Loth asked if Mr. Hixenbaugh was referring to the signage around that stated no truck parking. Mr. Hixenbaugh stated that was what he was referring to. Mr. Loth stated he believed those were measures that could solidify that the signs could be added as part of the fuel project to ensure that did not happen. Mr. Hixenbaugh stated for clarification that on behalf of Mr. Loth's client, he was committing to the Council that Walmart would take reasonable steps to place signage on the property and take other actions to curtail the long-term parking of semis on their parking lot and asked if that was correct. Mr. Loth stated he could commit to signage, and he did not know if he was at liberty to commit to much else. Mr. Loth stated he could coordinate with the store manager, and he was just not in the position where he could commit to things on behalf of Walmart, but he believed, like Mr. Hixenbaugh was saying before, there were other developments that had similar signage and they could definitely add them in as part of the development, but he could not commit to a lot else, because ultimately the store manager had more authority than he did. Mr. Hixenbaugh stated he agreed and like he had said earlier, he acknowledged that. Mr. Hixenbaugh stated he was willing to take a little bit of a leap of faith based upon that representation and he did not visit Walmart very frequently, but it sounded like his colleagues did and if there was not signage that was put up or a reasonable effort by Walmart to address it, his opinion would be that Walmart had not lived up to the commitment he made on their behalf that evening and he would work with

their Council Attorney to take any actions allowable by the Council under Indiana law to revisit the issue. Mr. Hixenbaugh stated it had gone beyond semis in a parking lot at that point in time and it was now about entities being good corporate citizens and doing what they should like other corporate citizens did to avoid these types of circumstances. Mr. Hixenbaugh stated nobody benefited from the semis being out in the parking lot if they were not serving Walmart's need and he hoped they could agree on that. Mr. Hixenbaugh stated he was willing to take the leap of faith, but his strong sense of it was that the Council and their administration would keep a good eye on what had happened there and if they felt as though Walmart was not acting responsibly, then they would review whatever actions they could take to try to address that, but based upon Mr. Loth's further clarification, he would be inclined to vote in favor of the proposal that evening. Mr. Hixenbaugh thanked Mr. Loth once again for his patience that evening and working through the issues with them.

Mr. Carroll asked Mr. Hixenbaugh if they could get firm commitments if they voted in favor of the proposed ordinance between this matter and the variance because they would not be able to build it without the variance. Mr. Hixenbaugh stated since it was a developmental variance that was acted upon by a separate body and not the Council, it was beyond their scope to be able to impose that condition and they had the ability to be able to impose reasonable conditions upon the actions that they took to be able to make it subject to the action of another body that also had discretion to vote in favor or against based upon the law and he would be hesitant to think that would be in their best interest to do so. Mr. Carroll thanked Mr. Hixenbaugh.

Mr. Loth asked if given the scenario, if they would consider a conditional approval based on the verbal commitments, he may be able to get from Walmart within the next week or so if that was the way they wanted to go for a more firm and solid answer from himself and from Walmart. Mr. Hixenbaugh stated he appreciated his suggestion, but the more they tried to make the verbal commitment binding, the more he was going to cause him to be inclined to ask for a written commitment and to really embed that in the approval, so that would slightly make him feel better and at that point in time, he was willing to give Mr. Loth the benefit of the doubt that he was going to follow up with his client based upon what he had shared with the Council that evening and what they had shared with him. Mr. Hixenbaugh stated long after Mr. Loth returned to the state of Tennessee, there would be people specifically on the Council who were going to visit Walmart to make sure that they were doing what the Council believed they should in order to be a good corporate citizen. Mr. Hixenbaugh stated he did not know what would happen at that point in time, but if he wanted to provide them with some follow-up information then they would all certainly entertain that, but at that point in time a conditional approval did not appear to advance the process in his opinion, but he appreciated the suggestion, nonetheless. Mr. Hixenbaugh thanked Mr. Loth.

Question was called for at 7:14PM for **PROPOSED ORDINANCE NO. 2025-35 Motion passed by unanimous roll call vote (summary: Yes = 7 No = 2).**
**Yes: Mrs. Hazen, Mrs. Voelker, Mr. Carroll, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh.**
**No: Mr. Banicki, Mr. Emmons.** The proposed ordinance passed 7-2, thus it became **ORDINANCE NO. 5956.**

**NEW BUSINESS**

Mr. Carroll announced they would be having a December meeting for the 2nd District Neighborhood Group, and it would be brief with the discussion primarily regarding snow plowing he assumed. Mr. Carroll stated that would be at 7PM on the second Thursday of December and every month moving forward.

ADJOURNMENT 7:16PM

Deborah S. Block /s/ Gregg A. Hixenbaugh /s/
Deborah S. Block, IAMC, MMC, City Clerk Gregg A. Hixenbaugh, President

These minutes are a summary of actions taken at the Mishawaka Common Council meeting. The full video archive of the meeting is available for viewing at www.youtube.com/@cityofmishawaka635 for as long as this media is supported.

# CITY OF MISHAWAKA

**DAVID A. WOOD, MAYOR**

**DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT**
**Kenneth B. Prince, ASLA, AICP, Executive Director**

December 11, 2025

Honorable Members of the Common Council
City of Mishawaka, Indiana

RE: Plan Commission Recommendation
December 9, 2025, Public Hearing

Honorable Members:

A regular meeting of the Mishawaka Plan Commission meeting was held on the above date at which time the following petitions were considered:

**PET #25-21** A request submitted by Edward J & Gwyneth Sauceda requesting to rezone 902 & 902 ½ S Main Street from R-1 Single Family Residential to R-2 Two Family Residential.

The Commission, with a vote of 3-4, provides no recommendation.

**PET #25-22** A request submitted by Aldor Investment LLC requesting to rezone 2106 N Byrkit from C-4 Auto Oriented Commercial to R-1 Single Family Residential.

The Commission, with a vote of 7-0, recommended approval.

**PET #25-23** A request submitted by D A Dodd LLC requesting to rezone 1825 E 12th Street from C-1 General Commercial to I-1 Light Industrial.

The Commission, with a vote of 7-0, recommended approval.

Respectfully,

Donna M Whitt

Donna M Whitt, Administrative Planner
Secretary, Plan Commission

MISHAWAKA
HISTORIC
PRESERVATION
COMMISSION

Deborah S. Block, IAMC, MMC
DEC 0 3 2025
City Clerk
Mishawaka, IN

December 3, 2025

Honorable Members of the Common Council
City of Mishawaka, Indiana

RE: Historic Preservation Commission Recommendation
December 2, 2025 Public Hearing
Certification of Proposed Ordinance

Honorable Members:

A regular meeting of the Historic Preservation Commission was held on the above referenced date at which time the following Ordinance was considered:

**HPC #25-02** A proposed ordinance submitted by Cody and Kathrine Rans to establish 120 N Race Mishawaka Indiana, as a Local Historic Landmark. The property is legally described as: 36 feet on the north side by 7 rods on the west end of Lot 8, Race Street, in the Original Plat of St Joesph Iron Works, City of Mishawaka, Penn Township, St. Joseph County, State of Indiana.

The Commission recommended approval.

Pursuant to I.C. 36-7-11 the Historic Preservation Commission hereby certifies to the Mishawaka Common Council the attached proposed Ordinance regarding the above matter.

Sincerely,

Christa Hill

Christa Hill
Secretary, Historic Preservation Commission

*enc*

PETITION 25-21

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2025-46

ORDINANCE NO. _____

AN ORDINANCE AMENDING CHAPTER 137, OF THE MUNICIPAL CODE OF THE CITY OF MISHAWAKA, INDIANA, AS FROM TIME TO TIME AMENDED, COMMONLY KNOWN AS "THE ZONING ORDINANCE OF 1966" OF THE CITY OF MISHAWAKA, INDIANA.

WHEREAS, the Plan Commission of the City of Mishawaka, Indiana, has recommended the reclassification of the zoning as herein set forth of the real estate hereinafter described:

**902 & 902 ½ S Main Street**

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, that:

Section 1. Chapter 137, of the Municipal Code of the City of Mishawaka, commonly known as "The Zoning Ordinance of 1966", be, and the same is hereby amended as follows:

The following described real estate in the City of Mishawaka, St. Joseph County, State of Indiana, to-wit:

*Lot numbered 98 as shown on the Plat of Gaylor's Second Plat recorded August 25, 1900 in the Office of the Recorder of St Joseph County, Indiana in Plat Book 8, page 4 excepting therefrom a tract of land 50 feet in length, north and south, taken off of and from the entire width of the south end of said lot.*

which real estate is now classified as R-1 Single Family Residential District shall hereafter be within and a part of that District known as R-2 Two Family Residential District designated in "The Zoning Ordinance of 1966" as amended.

Section 2. The Common Council of the City of Mishawaka, Indiana, hereby finds that:

This recommendation is based on the following findings of fact per Indiana Code Section 36-7-4-603:

1. *The Comprehensive Plan* – The Mishawaka 2000 Comprehensive Plan, created in 1990, identifies a preferred or recommended land use of the subject property as Low Density Residential. The proposed request for a duplex that has existed since 1952 is consistent with the Comprehensive Plan.

2. *Current conditions and the character of current structures and uses in each district* – The use of this property has been the same for over 70 years. It is surrounded by single family uses and at least one other duplex.

3. *The most desirable use for which the land in each district is adopted* – The most desirable use for the property is continuing its use as a two-unit residence.

4. *The conservation of property values throughout the jurisdiction* - The rezoning of this property should not be injurious to property values in the area since it has been a 2-family residence since 1952 without any incident.

5. *Responsible development and growth* – The proposed change to Multi-Family Residential is desirable given the historical use of the property and adjacent residential uses.

Section 3. This Ordinance shall be in full force and effect from and after its passage, due attestation and legal publication.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____day of _____, 2025, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____, 2025, at ____ o'clock ____.M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2025, at _____o'clock ____.M.

_____
David A. Wood, Mayor

# STAFF REPORT

Location: 902 and 902 ½ S Main Street

Date: December 9, 2025

Petition: 25- 21

Prepared By: CH

## GENERAL INFORMATION

| | |
|---|---|
| Petitioners: | Edward J & Gwyneth Sauceda / Julie Circle |
| Status: | Property Owner / Real Estate Agent & Representative |
| Request: | Rezone from R-1 Single Family Residential to R-2 Two Family Residential |
| Zoning Classification: | R-1 Single Family Residential |
| Lot Size: | 66' x 47' (0.07 acres) |
| Applicable Regulations: | Section 137-186 thru 137-188 / R-2 Two-Family Residential District;<br>Section 137-41 / Amendments to the Zoning Map<br>Indiana Code 36-7-4-603 |

## SPECIAL INFORMATION

| | | |
|---|---|---|
| Area Development Pattern: | North: | R-1 Single Family Residential District (single family home) |
| | South: | R-1 Single Family Residential District (single family home) |
| | East: | R-1 Single Family Residential District (single family home) |
| | West: | R-1 Single Family Residential District (single family home & duplex) |
| Thoroughfare: | S. Main Street | |
| Council District: | 1 | |
| School District: | School City of Mishawaka | |
| Public Utilities: | Available and currently serve the property | |
| Comprehensive Plan: | Low Density Residential | |

## ANALYSIS

The Petitioners are requesting to rezone property at 902 & 902 ½ S. Main Street from R-1 Single Family District to R-2 Two Family District to allow the duplex to remain. The property is located on the southeast corner of S. Main Street and E. Tenth Street and is surrounded by R-1 Single Family Residential zoning, however, a property across the street is being taxed as a duplex.

The structure was built as a single-family home in 1915. According to the Polk Directories, the duplex has existed since at least 1952. Our office wrote non-conforming use letters in 1997 & 2006. The Saucedas purchased the home in 2022. There is a pending sale initiating this rezoning.

Dwellings in the R-2 District require 2 (two) parking spaces per unit. The property has a one car garage and 40' long driveway, which could fit 2 cars comfortably. Their representative is investigating ways to provide the fourth spot including repurposing the existing patio.

All pertinent City Departments have reviewed and approved the rezoning request. Engineering commented the property is no longer eligible for sewer insurance.

## RECOMMENDATION

Staff recommends **approval** of Petition 25-21 to rezone property at 902 & 902 ½ S. Main Street from R-1 Single Family District to R-2 Two Family District. This recommendation is based on the following findings of fact per Indiana Code Section 36-7-4-603:

1. *The Comprehensive Plan* – The Mishawaka 2000 Comprehensive Plan, created in 1990, identifies a preferred or recommended land use of the subject property as Low Density Residential. The proposed request for a duplex that has existed since 1952 is consistent with the Comprehensive Plan.

2. *Current conditions and the character of current structures and uses in each district* – The use of this property has been the same for over 70 years. It is surrounded by single family uses and at least one other duplex.

3. *The most desirable use for which the land in each district is adopted* – The most desirable use for the property is continuing its use as a two-unit residence.

4. *The conservation of property values throughout the jurisdiction* - The rezoning of this property should not be injurious to property values in the area since it has been a 2-family residence since 1952 without any incident.

5. *Responsible development and growth* – The proposed change to Multi-Family Residential is desirable given the historical use of the property and adjacent residential uses.

## ATTACHMENTS

AERIAL, PHOTOGRAPHS, PETITION, POLK DIRECTORY FROM 1952 SHOWING 2 RESIDENTIAL UNITS, NON-CONFORMING LETTERS (1997 & 2006), LOCATION MAP




Aerial




P1. A view east from South Main Street




P2. A view south from East Tenth Street




P3. A view of the garage and driveway

Docusign Envelope ID: 9FABF8FE-2C6F-407E-B227-539867987E9A

PET 25-21

Received
NOV 13 2025
Planning and
Community Development

DATE: November 12, 2025

Honorable Members of the Common Council
City of Mishawaka, Indiana and
Mishawaka City Plan Commission
City of Mishawaka, Indiana

***RE: PETITION TO REZONE***

The undersigned, Edward J Sauceda and Gwyneth Sauceda (H/W) respectfully show they are the owners of the following described real estate located in the City of Mishawaka, County of St. Joseph, State of Indiana, to-wit:

Lot Numbered 98 as shown on the plat of Gaylor's Second Plat recorded August 25, 1900 in the Office of the Recorder of St. Joseph County, Indiana in Plat Book 8, page 4 EXCEPTING THEREFROM a tract of land 50 feet in length, North and South, taken off of and from the entire width of the South end of said Lot.
Common Address- 902 & 902 1/2 S. Main Street Mishawaka, IN 46544

Petitioners own one hundred (100%) percent of the above described parcel of land which carries a zoning classification of R-1 District. Said property is currently used as a duplex. Petitioners desire said real estate to be rezoned to District R-2.

Petitioners further state that they intend to utilize said land for use as a duplex. Petitioners request rezoning in accordance with zoning code 159.262-Restoration of non-conforming structures, in order that the property equity may be utilized through obtaining a mortgage or sold to a buyer by manner of a mortgage.

Wherefore, the petitioners pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted rezoning the above described parcel of land located in the City of Mishawaka.

Signed by:
11/10/2025 | 17:14 PST

Edward J Sauceda

Signed by:
Gwyneth Sauceda
11/11/2025 | 02:53 EST

Gwyneth Sauceda

**CONTACT PERSON:**
NAME: Julie Circle
ADDRESS: 1900 Berry St. Ste H Elkhart, IN
PHONE NUMBER: 574-386-0055
FAX
EMAIL: myhomebrokerjulie@gmail.com

Docusign Envelope ID: 9FABF8FE-2C6F-407E-B227-53986798 7E9A

DATE: November 12, 2025
Honorable Members of the Common Council
City of Mishawaka, Indiana and
Mishawaka City Plan Commission
City of Mishawaka, Indiana

***RE: PETITION TO REZONE***

The undersigned, Edward J Sauceda and Gwyneth Sauceda (H/W) respectfully show they are the owners of the following described real estate located in the City of Mishawaka, County of St. Joseph, State of Indiana, to-wit:

Lot Numbered 98 as shown on the plat of Gaylor's Second Plat recorded August 25, 1900 in the Office of the Recorder of St. Joseph County, Indiana in Plat Book 8, page 4 EXCEPTING THEREFROM a tract of land 50 feet in length, North and South, taken off of and from the entire width of the South end of said Lot.
Common Address- 902 & 902 1/2 S. Main Street Mishawaka, IN 46544

We hereby grant permission to Julie Circle, Realtor with Keller Williams Realty Group, to act as our representative in this rezoning petition process.

Signed

Signed by:
BAD57BC8C8D8491...
Edward J Sauceda
11/10/2025 | 17:14 PST

Signed by:
Gwyneth Sauceda
C5CB9359A53B4A5...
Gwyneth Sauceda
11/11/2025 | 02:53 EST

**CONTACT PERSON:**
NAME: Julie Circle
ADDRESS: 1900 Berry St. Ste H Elkhart, IN
PHONE NUMBER: 574-386-0055
FAX
EMAIL: myhomebrokerjulie@gmail.com

DocuSigned by:
Julie Circle
-8539F972A0E148A...
Julie Circle
11/10/2025 | 20:02 EST

TORS, INC.
CARS
TRUCKS
PARTS
Service
Mishawaka, Ind.

THOMAS L. KATOVSICH
SANDBLASTING, WATERPROOFING AND STUCCO CONTRACTORS
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R. R. 2, Crumstown Highway, Box 309 Phone 7-4771

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Phone 5-5088
Res. Phone 5-2494

& CO.'S

# MISHAWAKA DIRECTORY OF HOUSEHOLDERS (1951-52)

32-B-5
ver bridge
's & Fur-
rber
hdw
piano
rsetiere
er rink
Mrs ⓞ
tore
Mrs
Irs
ngs
dentist
ist
intersects
st
re
restr
Council
enl mdse
lot)
36
itrosects
Mrs ⓞ
terseots
terseots

931ΔSchroeder J Edw ⓞ
Broadway intersects
1002ΔPozzi John P ⓞ
1003ΔMcKnight Hattie B Mrs ⓞ
1005 Bradley Cranston R
ΔMuzzey Leo V
ΔSperry Lee F
1005½ΔCooley Robt B
1006ΔNichols Willis L ⓞ
1009ΔErne Walter V ⓞ
1011ΔGeyer Wm N ⓞ
Faulkner Doyle
1012 Mike's Barber Shop
Parker Earl C
Belcher Gerald L
1014 Albrecht Chas gro
1015ΔBirk Norman T ⓞ
1013ΔStayton Mabel L Mrs ⓞ
1021ΔStevens Julius A ⓞ gro
1022ΔGingrey Ardath ⓞ
Marion intersects
1101-07ΔClark Geo C Metal Last Co Inc
1102ΔFire Dept Hose Co No 2
1112ΔNorth Side Feed Store
38
GTWRR crosses
1204ΔDannell Anna E Mrs ⓞ
1208ΔEllis Margt A Mrs ⓞ
1210ΔMorris Forrest D
1212ΔDonnal Nettie Mrs ⓞ
1224ΔWhite Carmon L ⓞ
Stanley begins
1301 City Cemetery
1302ΔHeighn Richd M ⓞ
1306ΔSwanson John P ⓞ
1314ΔBeehler Fred W ⓞ
1316ΔPerry Minnie M Mrs ⓞ
1324ΔRobinson's Cities Service Sta filling sta
E Jefferson blvd intersects
1401ΔFairview Cemetery
1410ΔZielinski Ervin A
1412ΔDavis Raymond ⓞ
1414ΔHesh Walter G ⓞ
1415ΔLove Robt W
1416ΔLandaw Donald E ⓞ
Watts Barnett
Hambrick Robt
1416½ Blacharski Walter E
E Borley av begins
E Donaldson av begins
1611ΔHillebrand Wm J ⓞ
1615 Johnson Carl E ⓞ
1616 Under construction
1618 Under construction
1622 Under construction
1625ΔKirk Tobs ⓞ
1627ΔJohnson J Arth ⓞ
E Edgar av begins
1701ΔJohnson Swan H ⓞ
rear ΔJohnson Printing Service
1702ΔBrown Quincy jr ⓞ
1710ΔClark John L ⓞ
1711ΔMartin Jay A ⓞ
1711ΔCallantino Wm I ⓞ
1718ΔNichols Wm H
1722 Termont Russell W
1725ΔFrank Henry J ⓞ
E Lowell av begins
1803 Under construction
1812ΔMaupin Wm L ⓞ
1814ΔBarrett Wilbur F ⓞ
1815ΔGeyer Martha O Mrs ⓞ
1815½ Flechter Virgil
1816ΔRitter Carl ⓞ
1819ΔVanWiele Frank J ⓞ
E Omer av begins
1902ΔMiller Chas E ⓞ
1906ΔShingledecker Owen D ⓞ
1914ΔErnsberger Richd A ⓞ
1925ΔMcLane Paul H ⓞ auto repr
Colfax av intersects
2005ΔCosta Edw G ⓞ
2006ΔBaugher Roy G ⓞ
2009ΔLivingston Alf ⓞ
2020 Vacant
LaSalle av intersects
2101 Colpaert Camiel ⓞ
2102 No return
2109ΔClaeys Henry J ⓞ
2110ΔGeorge Peter J ⓞ

MAIN N—Contd
2116ΔScheibelhut Aloysius B ⓞ
2120 Gilmartin John J ⓞ
2123ΔMilliken Wm H ⓞ
Russ av begins
2201ΔEwald Gus ⓞ
2205ΔScheibelhut Robt J ⓞ
McKinley av intersects
2333 Brown Wm V ⓞ
2339ΔKronick Doris M Mrs ⓞ
2340ΔLong Louis H ⓞ
2343ΔHall Forrest G ⓞ
2344ΔShayler Harold J ⓞ
2347ΔAcrey Chas W ⓞ
2348ΔFrye Eliz Mrs ⓞ
2353ΔBucher Lloyd F ⓞ
2356ΔHans Hillis L ⓞ
2357ΔHarringer Robt V ⓞ
2361ΔSells Lewis E ⓞ
Guam av intersects
2403ΔHirsch Chester D
2406ΔFry Clippenger C ⓞ
2407ΔHay Allan L ⓞ
2410ΔClark Kenneth R ⓞ
2411ΔSpringer Chas E
2416ΔWilson Geo F ⓞ
2417ΔWhaley Harry E
2421ΔJohnson Jos W ⓞ
2422ΔWilkinson Kenneth L ⓞ
2425ΔChicci Walter J ⓞ
StLo av intersects
2503ΔTuma Jas
2506ΔWhisnant Joe E ⓞ
2507ΔSigsby Gene C ⓞ
2510 Root Clyde S ⓞ
2513 Bray Walker S ⓞ
2516ΔScheetz Jas A ⓞ
2519ΔHorvath Wm ⓞ
2522ΔVanOrsdoll Eug G ⓞ
Leyte av intersects
2603ΔGour Phillias L ⓞ
2604 Rice Frank D ⓞ
2609ΔBelfield Henry H ⓞ
2610ΔRobinett Nebit O ⓞ
2614 McCormack C Saml ⓞ
2617 Vacant
2620ΔTeeter Paul E
2623ΔKeb Raymond A ⓞ
Bastogne av intersects
2703ΔFleck Clem ⓞ
2704ΔFarr Evans C ⓞ
2709ΔPierce Irwin L ⓞ
2710ΔBair Jos L
2716ΔJackson Millard F
2717ΔKelly Ralph H ⓞ
2723ΔDavis Jos L ⓞ
2729ΔCocanower Wm E ⓞ
2732ΔBechtold Erroll W ⓞ
2733ΔBickel Earl J ⓞ
2739ΔHuppert Hugh F ⓞ
2740ΔThompson Edwin H ⓞ
2743 Williams Stewart G ⓞ
2747ΔCave Quentin R ⓞ
Palau av intersects
2803ΔGehring Chas F ⓞ
2806ΔJennings Harry C ⓞ
2807ΔWest Earl R ⓞ
2810ΔKring Wayne D ⓞ
2811ΔHawk Marvin L ⓞ
2816ΔFlaherty Wm J ⓞ
2817ΔClinton Wilbert C ⓞ
2821ΔMessana Victor J ⓞ
2823 Ostrom Roy A ⓞ
2825ΔMarshall Clifford ⓞ
2903 Brothers Jas W ⓞ
2907 Lashley Johnnie ⓞ
2911ΔSchalliol Edgar R ⓞ
Ardennes av intersects
City limits
32-B-1
MAIN S—From Lincoln way south beyond city limits (base line dividing east and west streets)
101½ΔJohnson Geo E lwyr
ΔHousehold Finance Corp
ΔPlodowski Wm lwyr
ΔMichiana Eng Co bldrs
107ΔClub Restaurant Inc
108 First Natl Bank Bldg
(For tenants see 101-03 Lincoln way E)
109ΔVanRie Edna M Mrs jwlr
109½ΔStark Realty Co real est
ΔCavanaugh Geo V lwyr
ΔGoethals Geo H genl ins
ΔVance Ralph J real est
110ΔFirst Natl Bank of Mich personal loan dept
ΔFirst Ins Agcy Inc
111-13ΔTwo-By-Four Lunch
112ΔDavis J Robt dentist
ΔBurcliff Sales mfrs agts
ΔWalton E Spencer lwyr
113½ΔMishawaka Enterprise (weekly)
ΔDoolittle Robt P real est
ΔJernegan Ralph H lwyr
114ΔNorthern Indiana Public Service Co
115-17ΔBelger Furn Co
116ΔLeMar Beauty Shoppe
116½ Major-Laing Bldg
Rooms:
201ΔSpeiser G Fredk optom
203-04ΔFlack Wm S dentist
205-06ΔHollenberg Arth W dentist
207-08ΔShoemaker W Albert dentist
209-10ΔRoberts Newal J osteo
211-12ΔMishawaka Credit Bureau Inc (collections)
213ΔCurrey Robt S lwyr
214-15ΔKintner Kenneth E optom
Street continued
116ΔRidge Co The auto parts
119ΔDill Photo Service photo fnshrs
120 Melrose Confectionery
121ΔKunkel's Music Shop
122 Vacant
124 First Natl Bank parking lot
3d intersects
201ΔGilman & Drover
202-06ΔMishawaka Hotel Corp Hotel Mishawaka
ΔBucher Dolly W Mrs
Michiana Kennel Club
Kiwanis Club
Rotary Club
Lions Club
lobbyΔWare Chas D barber
ΔOtrowski Mary beauty shop
lobbyΔMishawaka Hotel Cocktail Bar tavern
ΔMishawaka Chamber of Commerce
ΔMishawaka Junior Chamber of Commerce
StJoseph Valley Broadcasting Station (br)
WJVA Radio Station (br)
ΔChicago Motor Club (Mish Br AAA)
213ΔLaurette Beauty Shop
ΔGirl Scouts of Am Mish Council Inc
214ΔNu-Way Grocery
214½ Moose Hall
Loyal Order of Moose
Mishawaka Lodge No 1262 (LOOM)
Women of the Moose No 98
224ΔCity Auto Sales
4th intersects
302ΔBurns Standard Service
311ΔMishawaka Transfer Co
312ΔWhitt Heating Co furnaces
313 Hopkins Hat Shop
313½ Biggs Royal R
314ΔWhitt Walter D ⓞ
317 Willard Harry L ⓞ
321ΔMarvin Wm D ⓞ
328ΔLowe Lumber Co bldg material
ΔMishawaka Builders Inc
ΔMishawaka Wholesalers Inc
NYCRR crosses
400ΔCastleman Coal Ice & Oil Co
411ΔCook Bros Coal Co
415 Sullivan Walter barber
416 Lowe Lumber Co (shop)
417ΔCanarecci John tavern Apartments
1ΔKlugh Mark
2 Wegner Gerald H
3ΔFore Scott
4ΔHeftie Walter
5ΔDePoy Glen
6ΔPerryman Frank W
Street continued
422ΔJohnston Auto Serv auto repr
424 Alex Tho Frenchman Cln
34
6th intersects
501ΔPeiffer Minnie Mrs
502ΔDellmann I G A Food Store
502½ΔGoff Jas W ⓞ
506ΔHigh Maurie M Mrs beauty shop
506½ Haeck Eliz G Mrs
509ΔHunsberger Victoria A Mrs ⓞ
516ΔChristian Edwin G
519ΔBurns Francis J
520ΔGarman Carrow G
521 Hardesty Richd
521½ Henigsmith Wm V
7th intersects
601 First English Evan Luth Ch
609ΔAllen Wilbur E Rev
611ΔSwift & Co ice cream div
613ΔDalley Ian M ⓞ
614ΔWeisweaver Thos O ⓞ
615 Engine Co No 3
616½ Young Moncer L
618ΔGeist John C ⓞ
620ΔBella Frank S used cars
8th intersects
701ΔWachs Orville L ⓞ
702ΔSouth Side Pharmacy
702½ White Geo R
704ΔMarker Loren D gro
704½ΔAustin Fred F
705ΔMeixel Leo jr ⓞ
708ΔKelley Frank O ⓞ
709ΔHesch Harvey M ⓞ
713ΔBeyer Arth H
721ΔSchreiber Albert R
721½ΔDeRoo Jos A
724ΔMishawaka Farmers Dairy Co
9th intersects
801ΔSchalliol Chas D ⓞ
807ΔEllsasser Edw C ⓞ
811ΔMartens Richd R ⓞ
811½ΔMiller Dale G
814ΔPalmer Benj H ⓞ
817ΔRuff Hattie L Mrs ⓞ
820ΔWhybrew John E
822ΔGoeller Victor A ⓞ
10th intersects
901ΔBokhart Ernest ⓞ
902ΔGlass Herbert E
Goodman Raymond
902½ΔHarringer Paul J
909ΔSmith Harry O ⓞ
909½ Szorencse Emery S
912ΔVida Steph ⓞ
915 Urschel John ⓞ
919ΔWilder Elmer J ⓞ
920ΔKaminski Steph J ⓞ
922ΔKuhn Paul M ⓞ
11th intersects
1001ΔHuys Bros Grocery
ΔHuys Wm A ⓞ
1006 Bultinck Fred A ⓞ
1007ΔColl Russell L
1013ΔCackowski Vincent ⓞ
1014 Golba John
1017ΔJosefsberg Jos ⓞ
1018 Balbo Louis ⓞ
1021ΔLammens Camiel ⓞ
1024ΔArtusi Edw ⓞ
12th intersects
1101ΔEvans Howard M ⓞ
1104ΔEvans Gro & Mkt
1105ΔWilken Wilbur C ⓞ
1109ΔWeinkauf Wilfred F ⓞ
1113ΔGiacomini Ugo ⓞ
1118ΔVeevaete Mary Mrs ⓞ
1119ΔRansberger Vinnie Mrs ⓞ
1122ΔBaumgartner Frank J ⓞ
1124ΔVanDePutte Oscar ⓞ
1201ΔBreackevelt Constant ⓞ
13th intersects
1202ΔKomick Harry ⓞ
1207 DeRuyter Rene ⓞ
1208ΔAndrzejewski Edw J
1211ΔFain Chas W ⓞ

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No. 2 109 E. Wayne
No. 3 411 S. Michigan
No. 4 216 W. Colfax Av.
No. 5 112 E. Jefferson Blvd.

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n Gary and Hammond, Ind. Tel. 2-8226

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# CITY OF MISHAWAKA

DEPARTMENT OF CITY PLANNING

ROBERT C. BEUTTER, MAYOR

J. Christopher Huff, AICP
City Planner

Jeffrey L. Rea
Assistant City Planner/ Zoning Administrator

13 February 1997

Byron Boyer
902 S. Main Street
Mishawaka, Indiana 46544

Re: 902 S. Main Street ( Lot #98, Gaylor's Second Plat )

Dear Mr. Boyer;

The above referenced property is currently zoned R-1 Single Family Residential. The property is used as a two unit duplex house. Based on the Affidavit In Aid of Title, submitted to my office today which indicates continuous use as a two unit house since 1952, the property is classified as a legal nonconforming use. Therefore the property may continue to be used as a two unit house until such time as the house is vacant for six months or more, an act of God destroys the house, or if it is converted back to a single unit house. Should any of the above occur, then the house must be used as a single unit house in the future.

Should you have any further questions please do not hesitate to contact this office.

Sincerely,
DEPARTMENT OF CITY PLANNING

J. Christopher Huff, AICP
City Planner

# City of Mishawaka

**JEFFREY L. REA, MAYOR** **DEPARTMENT OF CITY PLANNING**

May 26, 2006

Mike Huszar
Mortgage Gallery
1101 Lincolnway West
Mishawaka, IN 46544

Re: 902 S. Main Street
Parcel No. 16-1147-5904

Dear Mr. Huszar:

The above referenced property is currently zoned R-1 Single Family Residential. The property is used as a two-unit duplex house.

Based on the Affidavit In Aid of Title, the property has continually been used as a two-unit house since 1952; therefore, it is classified as a legal nonconforming use. The property may continue to be used as a two-unit house until such time as the house is vacant for six months or more, an act of God destroys the house, or if it is converted back to a single unit house. Should any of the above occur, then the house must be used as a single unit house.

If you have any questions or comments, please don't hesitate to contact our office.

Sincerely,

Linda Feldmaier

Linda Feldmaier
Planning Department

City Hall, 600 East Third Street, Mishawaka, IN 46544-2241 (574) 258-1625 FAX (574) 968-6999
E-mail planning @ mishawakacity.com




# Location Map

## PET 25-21

OWNER:
EDWARD J AND GWYNETH SAUCEDA

LOCATION:
902 & 902 1/2 S MAIN

REQUEST: REZONING FROM R-1
SINGLE FAMILY RESIDENTIAL DISTRICT
TO R-2 TWO FAMILY RESIDENTIAL DISTRICT
TO MATCH EXISTING USE

PETITION 25-23

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2025-47

ORDINANCE NO. _____

Deborah S. Block, IAMC, MMC
DEC 10 2025
City Clerk
Mishawaka, IN

AN ORDINANCE AMENDING CHAPTER 137, OF THE MUNICIPAL CODE OF THE CITY OF MISHAWAKA, INDIANA, AS FROM TIME TO TIME AMENDED, COMMONLY KNOWN AS "THE ZONING ORDINANCE OF 1966" OF THE CITY OF MISHAWAKA, INDIANA.

WHEREAS, the Plan Commission of the City of Mishawaka, Indiana, has recommended the reclassification of the zoning as herein set forth of the real estate hereinafter described:

**1825 E 12th Street**

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, that:

Section 1. Chapter 137, of the Municipal Code of the City of Mishawaka, commonly known as "The Zoning Ordinance of 1966", be, and the same is hereby amended as follows:

The following described real estate in the City of Mishawaka, St. Joseph County, State of Indiana, to-wit:

*Parcel 1:*

*Part of the North 1/2 of Section 23, Township 37 North, Range 3 East, Mishawaka, Indiana, described as follows: Commencing at the Northwest corner of Section 23, Township 37 North, Range 3 East, Mishawaka, Indiana; thence North 90°00'00" East (bearing assumed) on the North line of said Section 23, a distance of 2,744.30 feet; thence South 00°18'30" West parallel to the West line of said Section 23, a distance of 220.00 feet to the point of beginning; thence North 90°00'00" East parallel to the North line of said Section 23, a distance of 158.00 feet; thence North 00°18'30" East parallel to the West line of said Section 23, a distance of 45.00 feet; thence North 90°00'00" East parallel to the North line of said Section 23, a distance of 70.00 feet; thence North 00°18'30" East parallel to the West line of said Section 23, a distance of 175.00 feet to the North line of said Section 23; thence North 90°00'00" East on said North line, a distance of 40.00 feet; thence South 00°18'30" West parallel to the West line of Section 23, a distance of 812.69 feet; thence South 90°00'00" West parallel to the North line of said Section 23, a distance of 268.00 feet; thence North 00°18'30" East parallel to the West line of said Section 23, a distance of 592.69 feet to the point of beginning.*

*Less and except:*

*Part of the North Half of Section 23, Township 37 North, Range 3 East, Penn Township, City of Mishawaka, St. Joseph County, Indiana, described as follows:*

*Commencing at the Northwest corner of Section 23, Township 37 North, Range 3 East, Penn Township, City of Mishawaka, St. Joseph County, Indiana; thence North 90°00'00" East (assumed bearing) on the North line of said Section 23, a distance of 2744.30 feet; thence South 00°18'30" West parallel to the West line of said Section 23, a distance of 220.00 feet; thence North 90°00'00" East parallel to the North line of said Section 23, a distance of 158.00 feet to the point of beginning; thence North 00°18'30" East parallel to the West line of said Section 23, a distance of 45.00 feet; thence North 90°00'00" East parallel to the North line of*

*said Section 23, a distance of 70.00 feet; thence South 00°18'30" West parallel to the West line of said Section 23, a distance of 45.00 feet; thence South 90°00'00" West parallel to the North line of said Section 23, a distance of 70.00 feet to the point of beginning.*

*Less and except:*

*Part of the North Half of Section 23, Township 37 North, Range 3 East of the Second Principal Meridian, St. Joseph County, Indiana described as follows:*

*Commencing at the Northwest corner of the Northeast Quarter of said Section 23, thence North 89 degrees 46 minutes 50 seconds East a distance of 358.88 feet, along the north line of said Quarter Section to the northwest corner of the grantor's land; thence continue North 89 degrees 46 minutes 50 seconds East 40.00 feet to a point lying 3012.3 feet east of the northwest corner of said Section 23, said point being the northeast corner of the granter; thence South 00 degrees 05 minutes 19 seconds West 40.00 feet along the granters' east line; thence South 89 degrees 46 minutes 50 seconds West 40.00 feet to the grantors' west line; thence North 00 degrees 05 minutes 13 seconds East 40.00 feet along the granters' west line to the point of beginning, containing 0.037 acres, more or less inclusive of the presently existing right of way which contains 0.013 acres more or less.*

*Parcel 2:*

*Part of the West 1 /2 of the Northeast 1 /4 of Section 23, Town ship 37 North, Range 3 East, Penn Town ship, St. Joseph County, Indiana, described as follows:*
*Commencing at the Northeast corner of Section 23, Township 37 North, Range 3 East, Penn Township, St. Joseph County, Indiana; thence South 90 degrees 00 minutes 00 seconds West (bearing assumed) on the North line of said Section 23, a distance of 1834.71 feet; thence South 00 degrees 20 minutes 00 seconds West parallel to the center line of Capital Avenue (as said center line existed on June 27, 1945), a distance of 250.00 feet to the point of beginning; thence continuing South 00 degrees 20 minutes 00 seconds West parallel to the aforementioned center line of Capital Avenue, a distance of 292.17 feet to the center line of Laing Ditch; thence South 44 degrees 44 minutes 33 seconds West on said center line of Laing Ditch, a distance of 172.00 feet to a point on a line parallel to and 1954.71 feet West of the aforementioned center line of Capital Avenue and 664.70 feet South of the North line of said Section 23; thence South 00 degrees 20 minutes 00 seconds West parallel to the aforementioned center line of Capital Avenue, a distance of 147.99 feet to a line that is parallel to and 812.69 feet South of the North line of said Section 23; thence South 90 degrees 00 minutes 00 seconds West parallel to the North line of Section 23 a distance of 261.05 feet to a point on a line that is parallel to and 3012.3 feet East of the West line of said Section 23; thence North 00 degrees 18 minutes 30 seconds East parallel to the West line of said Section 23, a distance of 562.69 feet; thence North 90 degrees 00 minutes 00 seconds East parallel to the North line of said Section 23, a distance of 381.30 feet to the point of beginning.*

*State ids: 71-09-23-201-008.000-022, 71-09-23-201-009.000-022, 71-09-23-201-010.000-022*

which real estate is now classified as C-1 General Commercial District shall hereafter be within and a part of that District known as I-1 Light Industrial District designated in "The Zoning Ordinance of 1966" as amended.

Section 2. The Common Council of the City of Mishawaka, Indiana, hereby finds that:

This recommendation is based on the following findings of fact per Indiana Code Section 36-7-4-603:

1. *The applicable Comprehensive Plan* is the Mishawaka 2000 Comprehensive Plan, created in 1990, which identifies a preferred land use of the subject property as Commercial or Manufactured Home Residential due to the proximity of the Village Green mobile home park. The existing building was constructed in 1993 and occupied by the Mishawaka FOP until the mid 2010's.

2. *Current conditions and the character of current structures and uses in each district* – The proposed I-1 Light Industrial is consistent with the properties in this area. Adjacent land uses include C-1 General Commercial, I-1 Light Industrial, and I-2 Heavy Industrial.

3. *The most desirable use for which the land in each district is adopted* – The most desirable use for the property is Light Industrial because of the existing use, proposed expansion, and the adjacent industrial zoned properties.

4. *The conservation of property values throughout the jurisdiction* – Rezoning this property to the I-1 Light Industrial classification should not affect the adjacent property values since industrial zoned and occupied properties are located nearby.

5. *Responsible development and growth* - The proposed change is desirable given the existing uses in the area

Section 3. This Ordinance shall be in full force and effect from and after its passage, due attestation and legal publication.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____day of _____, 2025, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____, 2025, at ____ o'clock ____.M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2025, at _____o'clock ____.M.

_____
David A. Wood, Mayor

# STAFF REPORT

Location: 2106 N Byrkit

Date: December 9, 2025

Petition: 25 22

Prepared By: DMW

## GENERAL INFORMATION

| | |
|---|---|
| Applicant: | Aldor Investments LLC / Joseph Franks |
| Status: | Property Owner / Contingent Purchaser |
| Request: | Rezone from C-4 Automobile Oriented Commercial District to R-1 Single Family Residential District |
| Zoning Classification: | C-4 Automobile Oriented Commercial District |
| Lot Size: | 0.26 acres |
| Applicable Regulations: | Sec. 137-164 thru 137-166 Residential R-1 District; Sec. 137-40 Plan Commission; & Sec. 137-41 Amendment to Zoning Ordinance and Zoning Map, Indiana Code 36-7-4-603 |

## SPECIAL INFORMATION

| | | |
|---|---|---|
| Area Development Pattern: | North: | C-4 Automobile Oriented Commercial (Single Family Home) |
| | South: | R-1 Single Family Residential |
| | East: | R-1 Single Family Residential |
| | West: | S-2 Planned Unit Development (Habitat for Humanity - Mixed housing development) |
| Thoroughfare: | N Byrkit Avenue | |
| Council District | 5 | |
| School District: | Penn-Harris-Madison | |
| Township: | Penn | |
| Public Utilities: | All public utilities are available and existing. | |
| Comprehensive Plan: | Low Density Residential | |

## ANALYSIS

The Petitioner is requesting to rezone 2106 N Byrkit from C-4 Automobile Oriented District to R-1 Single Family Residential District. The property is located on the east side of N Byrkit just north of E Lasalle Avenue and south of E McKinley Avenue. The area is mixed with zoning of R-1 Single Family Residential and C-4 Automobile Oriented District.

The properties to the north of 2106 N Byrkit are zoned C-4 Automobile Oriented District, but occupied by single family homes, with the exception of 2120 N Byrkit which is zoned R-1 Single Family Residential.

The property is being sold as a single family home and the contingent purchaser would like to have the zoning match for financing purposes. The property has always been a single family home like neighboring properties.

The house at 2102 N Byrkit was rezoned from C-4 Automobile Oriented to R-1 Single Family Residential in 2015. Additionally, 2120 N Byrkit and 1624 E LaSalle was rezoned to R-1 Single Family in 2005 and 1995 respectively.

Pertinent City Departments have reviewed and approved the request.

## RECOMMENDATION

The Planning Department recommends **approval** of Petition #25-22 to rezone 2106 N Byrkit from C-4 Automobile Oriented District to R-1 Single Family Residential District. This recommendation is based upon the following findings of fact per *Indiana Code Section 36-7-4-603*:

1. *The applicable Comprehensive Plan* is the Mishawaka 2000 Comprehensive Plan, created in 1990, which identifies a preferred land use of the subject property as low density residential. The property and neighboring area south of McKinley is primarily residential. The proposed request is consistent with the existing and planned use in this area.

2. *Current conditions and the character of current structures and uses in each district* – The proposed R-1 Single Family Residential is consistent with the properties in this area. Adjacent land uses include R-1 Single Family, C-4 Automobile Oriented (are single family homes) and S-2 Planned Unit Development (recently rezoned for Habitat for Humanity to include multiple housing types).

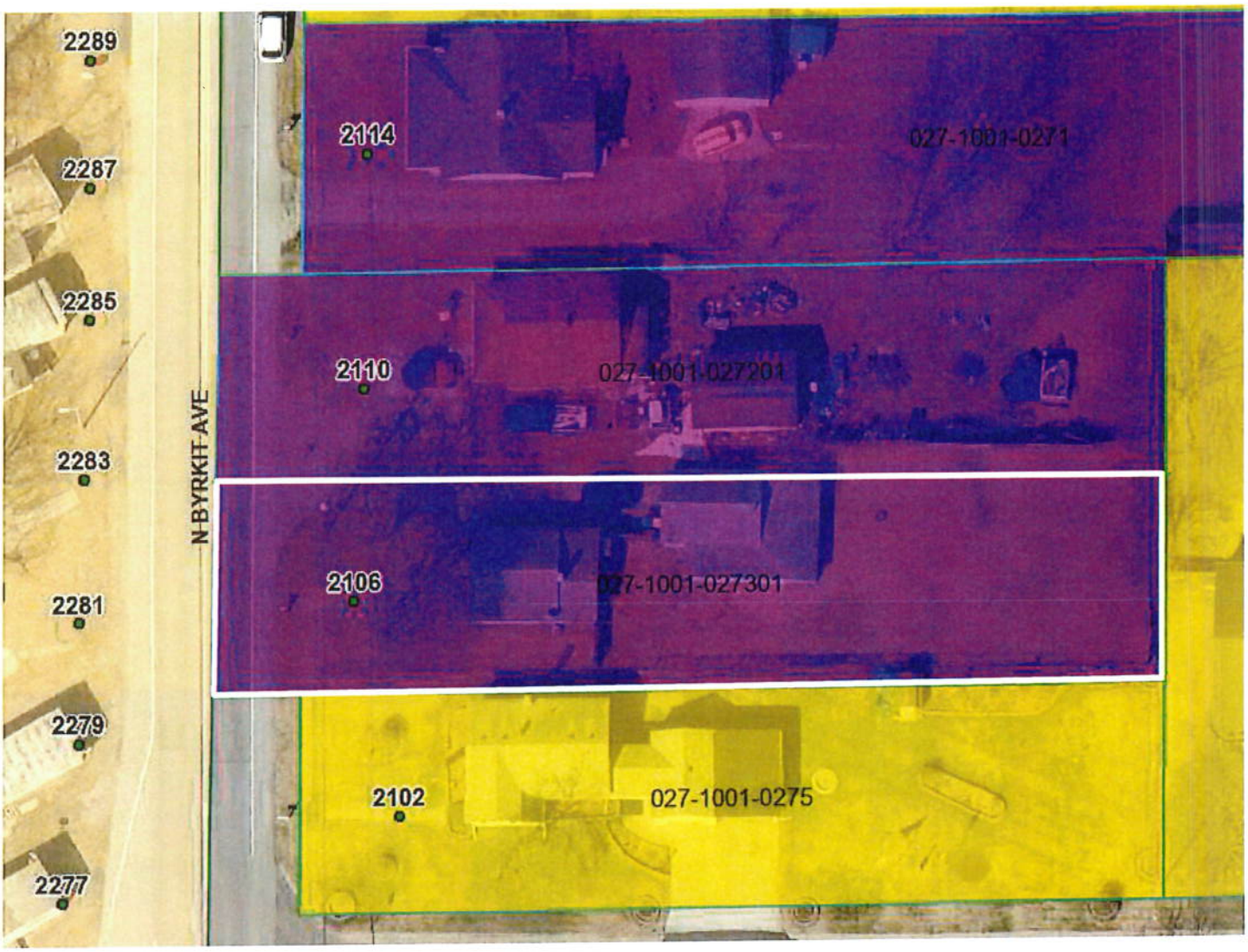
3. *The most desirable use for which the land in each district is adopted* – The most desirable use for the property is Single Family Residential. The home was built in the 1930's and has always been a single family residence.

4. *The conservation of property values throughout the jurisdiction* – Rezoning this property to the R-1 Single-Family Residential classification will have a favorable and stabilizing impact on the neighborhood, conserving property values in the immediate and surrounding residential neighborhood.

5. *Responsible development and growth* - The proposed change is desirable given the existing uses in the area.

## ATTACHMENTS

AERIAL, PHOTOGRAPHS, PETITION, LOCATION MAP




Aerial




Easterly view from N Byrkit




Southeasterly view from N Byrkit

***This is NOT a fill-in form. It is to be used merely as a GUIDE in preparing your petition.***

Plt 25-22
Received
NOV 18 2025
Planning and Community Development

DATE:

Honorable Members of the
Common Council
City of Mishawaka, Indiana
and
Mishawaka City Plan Commission
City of Mishawaka, Indiana

***RE: PETITION TO REZONE***

The undersigned Aldor Investments LLC respectfully show they are the owners of the following described real estate located in the City of Mishawaka, County of St. Joseph, State of Indiana, to-wit:

The west 230' of the South half of Lot 49 of Schinders Proposed Sec 11 37N 3E
Commonly Known as 2106 N Byrkit

Petitioner(s) own one hundred (100%) percent of the above described parcel of land which carries a zoning classification of C-4 District. Said property is (Single family home).

Petitioner(s) desire said real estate to be rezoned to R-1 District. Petitioner(s) further state that they intend to utilize said land for (Single family home.

Wherefore, the petitioner(s) pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted rezoning the above described parcel of land located in the City of Mishawaka.

*Signature(s) of Property Owner(s)*

Typewritten name also
Allen Miller

*Signature(s) of Property Owner(s)*

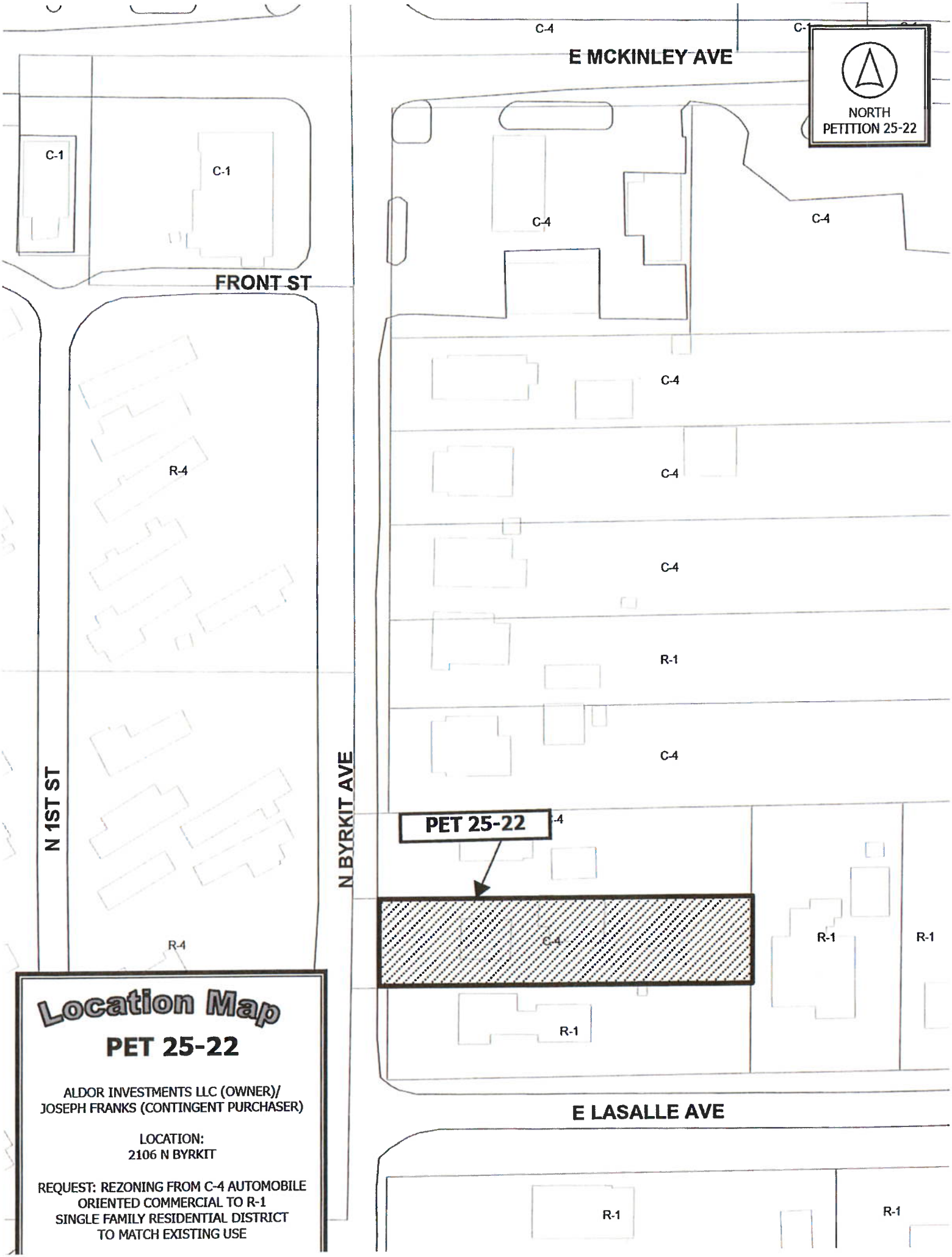
Typewritten name also

**CONTACT PERSON:**
NAME Joseph Franks
ADDRESS 53800 Whitesell Drive, South Bend, IN 46628
PHONE NUMBER 574-404-4987
FAX
EMAIL theredhood576@gmail.com

I, Allen Miller, with Aldor Investments LLC, authorize Joseph Franks to represent me in the issue of rezoning the property at 2106 N Byrkit Avenue Mishawaka IN 46545.

Allen Miller

11/17/25




# Location Map

## PET 25-22

ALDOR INVESTMENTS LLC (OWNER)/
JOSEPH FRANKS (CONTINGENT PURCHASER)

LOCATION:
2106 N BYRKIT

REQUEST: REZONING FROM C-4 AUTOMOBILE ORIENTED COMMERCIAL TO R-1 SINGLE FAMILY RESIDENTIAL DISTRICT TO MATCH EXISTING USE

PETITION 25-22

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2025-48

ORDINANCE NO. _____

AN ORDINANCE AMENDING CHAPTER 137, OF THE MUNICIPAL CODE OF THE CITY OF MISHAWAKA, INDIANA, AS FROM TIME TO TIME AMENDED, COMMONLY KNOWN AS "THE ZONING ORDINANCE OF 1966" OF THE CITY OF MISHAWAKA, INDIANA.

WHEREAS, the Plan Commission of the City of Mishawaka, Indiana, has recommended the reclassification of the zoning as herein set forth of the real estate hereinafter described:

**2106 N Byrkit**

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, that:

Section 1. Chapter 137, of the Municipal Code of the City of Mishawaka, commonly known as "The Zoning Ordinance of 1966", be, and the same is hereby amended as follows:

The following described real estate in the City of Mishawaka, St. Joseph County, State of Indiana, to-wit:

*West 230' of the South half of Lot 49 of Schindler's Proposed Sec 11 37N 3E commonly known as 2106 N Byrkit.*

which real estate is now classified as C-4 Auto Oriented Commercial District shall hereafter be within and a part of that District known as R-1 Single Family Residential District designated in "The Zoning Ordinance of 1966" as amended.

Section 2. The Common Council of the City of Mishawaka, Indiana, hereby finds that:

This recommendation is based on the following findings of fact per Indiana Code Section 36-7-4-603:

1. *The applicable Comprehensive Plan* is the Mishawaka 2000 Comprehensive Plan, created in 1990, which identifies a preferred land use of the subject property as low density residential. The property and neighboring area south of McKinley is primarily residential. The proposed request is consistent with the existing and planned use in this area.

2. *Current conditions and the character of current structures and uses in each district* – The proposed R-1 Single Family Residential is consistent with the properties in this area. Adjacent land uses include R-1 Single Family, C-4 Automobile Oriented (are single family homes) and S-2 Planned Unit Development (recently rezoned for Habitat for Humanity to include multiple housing types).

3. *The most desirable use for which the land in each district is adopted* – The most desirable use for the property is Single Family Residential. The home was built in the 1930's and has always been a single family residence.

4. *The conservation of property values throughout the jurisdiction* – Rezoning this property to the R-1 Single-Family Residential classification will have a favorable and stabilizing impact on the neighborhood, conserving property values in the immediate and surrounding residential neighborhood.

5. *Responsible development and growth* - The proposed change is desirable given the existing uses in the area.

Section 3. This Ordinance shall be in full force and effect from and after its passage, due attestation and legal publication.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____day of _____, 2025, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____, 2025, at ____ o'clock ____.M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2025, at _____o'clock ____.M.

_____
David A. Wood, Mayor

# STAFF REPORT

Location: 1825 East Twelfth Street

Date: December 9, 2025

Petition: 25 23

Prepared By: SA

## GENERAL INFORMATION

| | |
|---|---|
| Applicant: | D. A. Dodd LLC / Abonmarche Consultants Inc. |
| Status: | Property Owner / Engineer & Surveyor |
| Request: | Rezone from C-1 General Commercial to I-1 Light Industrial District |
| Zoning Classification: | C-1 General Commercial |
| Lot Size: | 8.43 acres |
| Applicable Regulations: | Sec. 137-585 thru 137-587 Light Industrial I-1 District; Sec. 137-40 Plan Commission; & Sec. 137-41 Amendment to Zoning Ordinance and Zoning Map, Indiana Code 36-7-4-603 |

## SPECIAL INFORMATION

| | | |
|---|---|---|
| Area Development Pattern: | North: | I-1 Light Industrial (Liquor Store and vacant building) |
| | South: | R-4 Manufactured Home Residential (Village Green) |
| | East: | Unincorporated St. Joseph County (vacant) |
| | West: | I-1 Light Industrial (Self-Lock Storage) & R-4 Manufactured Home Residential (Village Green) |
| Thoroughfare: | East Twelfth Street & Commonwealth Drive | |
| Council District | 2 | |
| School District: | Penn-Harris-Madison | |
| Township: | Penn | |
| Public Utilities: | All public utilities are available and existing. | |
| Comprehensive Plan: | General Commercial & Manufactured Home, Residential | |

## ANALYSIS

The Petitioner is requesting to rezone 1825 East Twelfth Street (027-1001-024503), including parcels 027-1001-0244 and 027-1028-047526, from C-1 General Commercial to I-1 Light Industrial District. The property is located near the corner of East Twelfth Street and Commonwealth Drive. The area is predominantly I-1 Light Industrial, C-1 General Commercial, and R-4 Manufactured Home Residential (Village Green).

D.A. Dodd currently operates a service team out of 1825 East Twelfth Street (OJS building). They also own the property to the east of the building and are planning the construction of a manufacturing facility on the property. The parcels need to be rezoned because the current commercial zoning does not permit a

manufacturing facility. The new building will include roughly 40,000 square feet of shop space and 10,000 square feet for an office. Following the rezoning from C-1 to I-1, they will need to submit for a Replat to tie the three existing parcels together and dedicate any require easements. A final site plan for the proposed building and other improvements will also need to be submitted and approved by the Plan Commission.

As a result of the rezoning to the I-1 district, a 7' high opaque fence and 10' wide area planted with a solid row of 7' high evergreens are required along the entire south and west property lines where adjacent to residential zoned property. The Planning staff will support a variance to allow no fence, if desired, but evergreens shall be planted along these property lines where no existing vegetation is present. The wooded area in the southeast and northeast corners of the property shall be maintained.

The Electric Department will need to discuss electric needs with the contractor prior to construction.

All other pertinent City Departments have reviewed and approved the request without comment.

## RECOMMENDATION

The Planning Department recommends **approval** of Petition #25-23 to rezone 1825 East Twelfth Street (027-1001-024503), including parcels 027-1001-0244 and 027-1028-047526, from C-1 General Commercial to I-1 Light Industrial District. This recommendation is based upon the following findings of fact per *Indiana Code Section 36-7-4-603*:

1. *The applicable Comprehensive Plan* is the Mishawaka 2000 Comprehensive Plan, created in 1990, which identifies a preferred land use of the subject property as Commercial or Manufactured Home Residential due to the proximity of the Village Green mobile home park. The existing building was constructed in 1993 and occupied by the Mishawaka FOP until the mid 2010's.

2. *Current conditions and the character of current structures and uses in each district* – The proposed I-1 Light Industrial is consistent with the properties in this area. Adjacent land uses include C-1 General Commercial, I-1 Light Industrial, and I-2 Heavy Industrial.

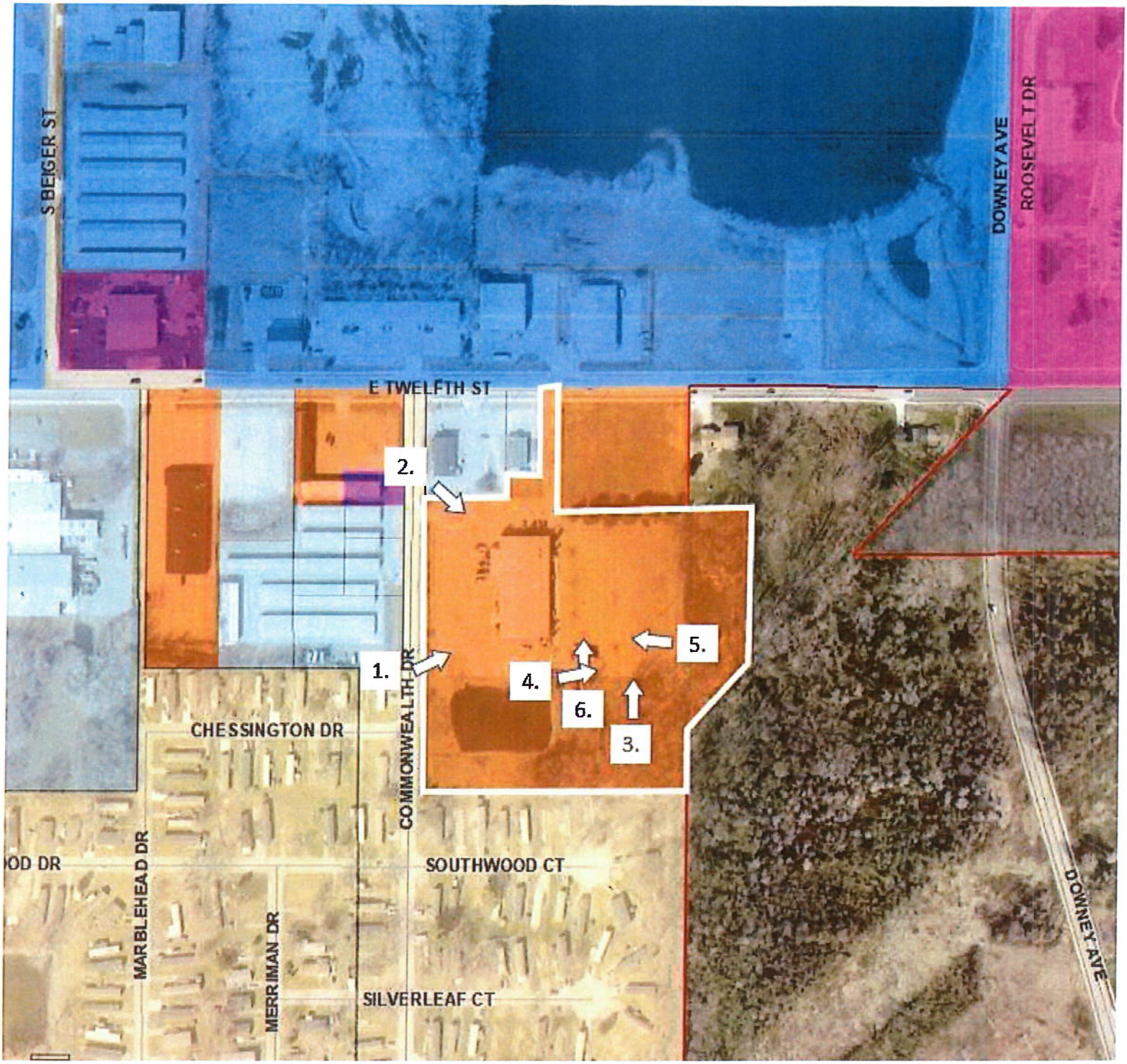
3. *The most desirable use for which the land in each district is adopted* – The most desirable use for the property is Light Industrial because of the existing use, proposed expansion, and the adjacent industrial zoned properties.

4. *The conservation of property values throughout the jurisdiction* – Rezoning this property to the I-1 Light Industrial classification should not affect the adjacent property values since industrial zoned and occupied properties are located nearby.

5. *Responsible development and growth* - The proposed change is desirable given the existing uses in the area.

## ATTACHMENTS

AERIAL, PHOTOGRAPHS, PETITION, LOCATION MAP


S BEIGER ST
DOWNEY AVE
ROOSEVELT DR
E TWELFTH ST
2.
1.
4.
6.
3.
5.
COMMONWEALTH DR
CHESSINGTON DR
SOUTHWOOD CT
MARBLEHEAD DR
MERRIMAN DR
SILVERLEAF CT
DOWNEY AVE

Aerial




1. Northeast facing from Commonwealth Drive




2. Southeast facing from the neighboring parking lot




3. North facing from the rear parking lot




4. East facing from the rear parking lot




5. West facing from the rear parking lot




6. North facing from the rear parking lot

# City of Mishawaka, Indiana
# REZONING PROCEDURE

Pet 25-23

Received
NOV 19 2025
Planning and
Community Development

DATE: 11/18/2025

Honorable Members of the Common Council
City of Mishawaka, Indiana and
Mishawaka City Plan Commission City of Mishawaka, Indiana

***RE: PETITION TO REZONE***

The undersigned Jason DeMeyer, President of D.A. Dodd respectfully show they are the owners of the following described real estate located in the City of Mishawaka, County of St. Joseph, State of Indiana, to-wit: **see attached legal desctiption**.

*(Give accurate and complete legal description. Tax key numbers and shortened legals alone are not acceptable. Also give the common address or a definitive common location.)* 1825 E. 12th ST, MISHAWAKA, IN 46544

Petitioner(s) own one hundred (100%) percent of the above-described parcel of land which carries a zoning classification of C-1 District. Said property is *(state the existing use of the real estate)* Existing industrial building, parking, retention pond, natural pond, woodlands.

Petitioner(s) desire said real estate to be rezoned to I-1 District. Petitioner(s) further state that they intend to utilize said land for *(state the proposed use for the property/ reason for the rezoning)* To construct a second building to expand business and combine 3 parcels into 1.
Wherefore, the petitioner(s) pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted rezoning the above described parcel of land located in the City of Mishawaka.

Jason DeMeyer Digitally signed by Jason DeMeyer DN: C=US, E=jasondemeyer@dadodd.com, O="D.A. Dodd LLC.", CN=Jason DeMeyer Date: 2025.11.18 13:14:56-06'00'
*Signature of Property Owner / Title Holder*

*Signature of Second Property Owner / Title Holder*

Jason DeMeyer D.A. Dodd LLC
*Print Name*

*Print Name*

**CONTACT PERSON:**

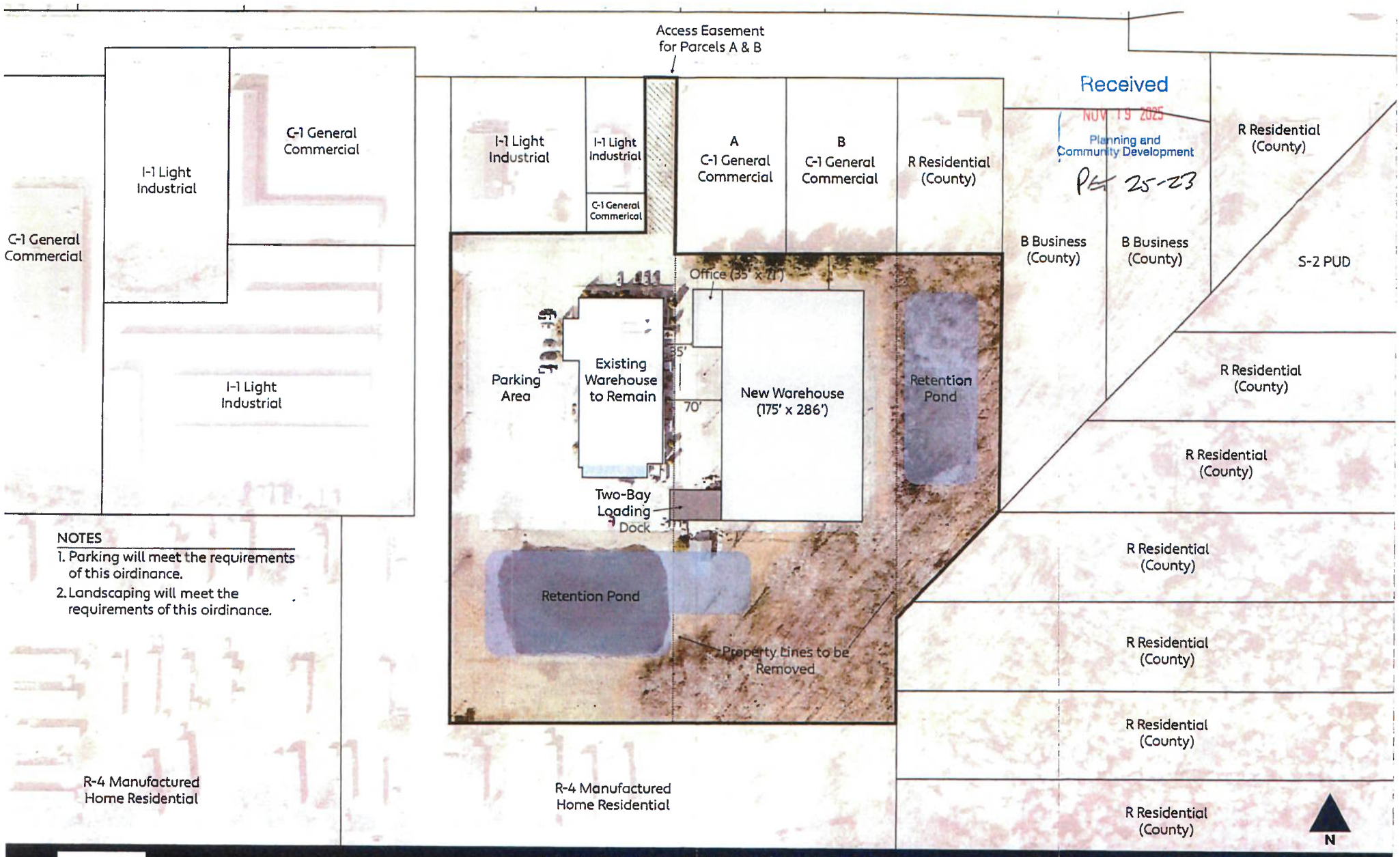
Name: Abonmarche - Chris Godlewski

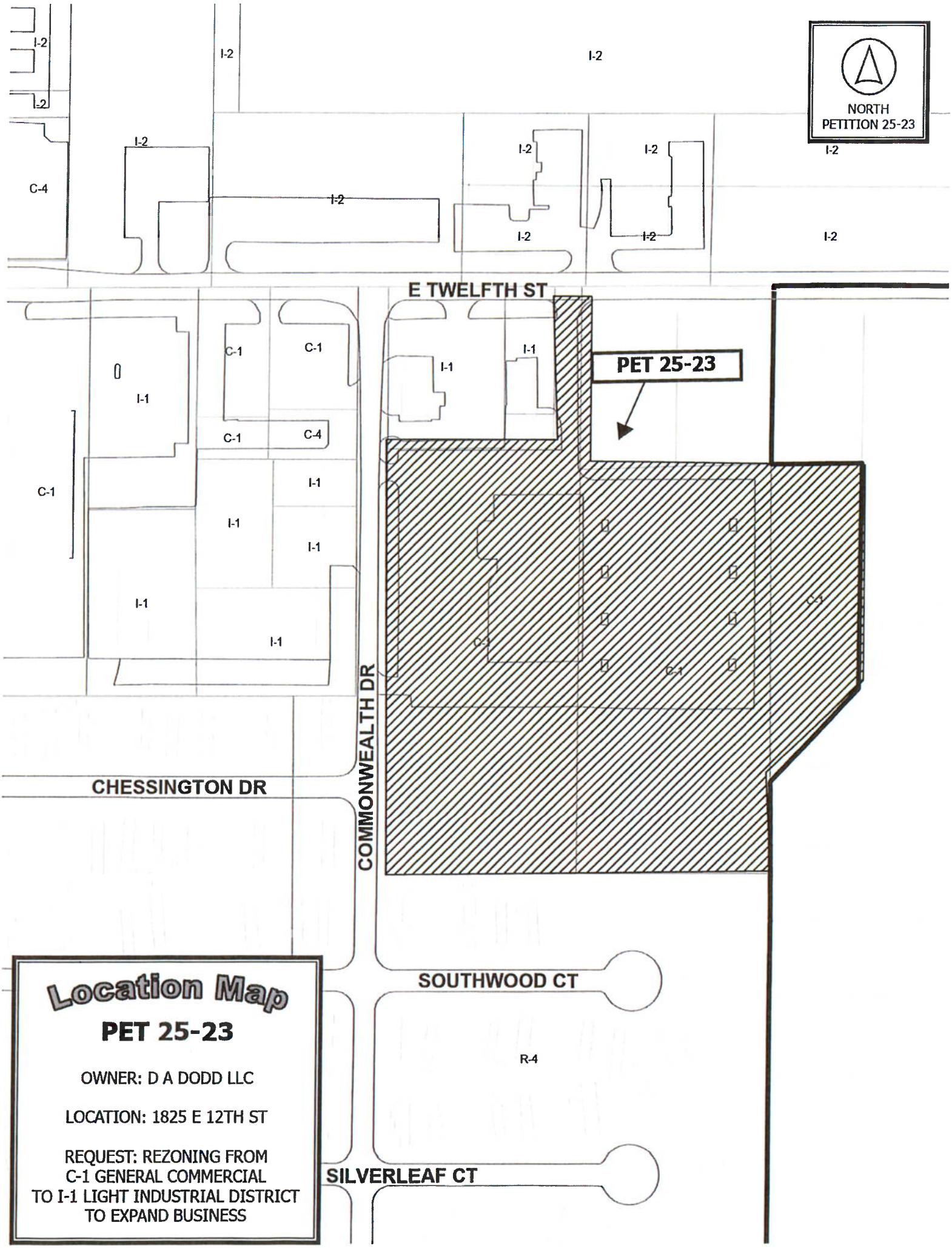
Address: 315 West Jefferson Boulevard South Bend, In 46601

Day Phone Number: 574-393-9804

Fax Number:

Email: cgodlewski@abonmarche.com


Access Easement for Parcels A & B
Received
NOV 19 2025
Planning and Community Development
PC 25-23
I-1 Light Industrial
C-1 General Commercial
I-1 Light Industrial
C-1 General Commerical
A
C-1 General Commercial
B
C-1 General Commercial
R Residential (County)
R Residential (County)
C-1 General Commercial
I-1 Light Industrial
B Business (County)
B Business (County)
S-2 PUD
Office (35' x 71')
35'
Parking Area
Existing Warehouse to Remain
New Warehouse (175' x 286')
70'
Retention Pond
R Residential (County)
R Residential (County)
Two-Bay Loading Dock
R Residential (County)
Retention Pond
Property lines to be Removed
R Residential (County)
R Residential (County)
R Residential (County)
NOTES
1. Parking will meet the requirements of this oirdinance.
2. Landscaping will meet the requirements of this oirdinance.
R-4 Manufactured Home Residential
R-4 Manufactured Home Residential
N
1" = 100'
D.A. DODD CONCEPTUAL SITE PLAN
ABONMARCHE




# Location Map

## PET 25-23

OWNER: D A DODD LLC

LOCATION: 1825 E 12TH ST

REQUEST: REZONING FROM
C-1 GENERAL COMMERCIAL
TO I-1 LIGHT INDUSTRIAL DISTRICT
TO EXPAND BUSINESS

**PROPOSED ORDINANCE NO. 2025-49**

**ORDINANCE NO. _____**

**HPC # 25-02**

**AN ORDINANCE TO ESTABLISH 120 NORTH RACE STREET AS A LOCAL HISTORIC LANDMARK WITHIN THE CITY OF MISHAWAKA, INDIANA.**

**WHEREAS**, Chapter 125 of the Municipal Code provides for the establishment of Historic Districts within the City of Mishawaka, and

**WHEREAS**, the owner of 120 N. Race Street, Cody and Kathrine Rans, wish to preserve and protect the VanDinter-Rans Home by establishing it as a Local Historic Landmark, and

**WHEREAS,** the Historic Preservation Commission held a public hearing on December 2, 2025 for the purpose of allowing discussion and public comment on the proposed designation of 120 N. Race Street as a Local Historic Landmark, and

**WHEREAS,** a Staff report, application, supporting documentation, Preservation Guidelines and Location Map are attached.

**WHEREAS**, the Commission voted to forward the request to the Common Council with a favorable recommendation.

**SECTION 1:** The property is commonly described as 120 N. Race Street, and is legally described as follows:

Thirty six (36) feet on the north side by seven (7) rods on the west end of Lot 8, Race Street, in the Original Plat of St Joesph Iron Works, City of Mishawaka, Penn Township, St. Joseph County, State of Indiana.

Tax Key Number: 016-1012-0496

**NOW, THEREFORE BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, COUNTY OF ST. JOSEPH, STATE OF INDIANA, THAT the above reference property be designated as the VanDinter-Rans House, a Local Historic Landmark.**

This Ordinance shall be in full force and effect from and after its passage, due attestation and legal publication.

**PASSED** by the Common Council of the City of Mishawaka, Indiana, this _____day of_____, 2026, at _____ o'clock p.m.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMCA, CMC, City Clerk

**PRESENTED** by me to the Mayor this _____ day of _____, 2026, at _____o'clock, ___.m.

_____
Deborah S. Block, IAMCA, CMC, City Clerk

**APPROVED** by me this _____ day of _____, 2026, at _____ o'clock _____.m.

_____
David A. Wood, Mayor

MISHAWAKA
HISTORIC
PRESERVATION
COMMISSION

Deborah S. Block, IAMC, MMC
DEC 0 3 2025
City Clerk
Mishawaka, IN

December 3, 2025

Honorable Members of the Common Council
City of Mishawaka, Indiana

RE: Historic Preservation Commission Recommendation
December 2, 2025 Public Hearing
Certification of Proposed Ordinance

Honorable Members:

A regular meeting of the Historic Preservation Commission was held on the above referenced date at which time the following Ordinance was considered:

**HPC #25-02** A proposed ordinance submitted by Cody and Kathrine Rans to establish 120 N Race Mishawaka Indiana, as a Local Historic Landmark. The property is legally described as: 36 feet on the north side by 7 rods on the west end of Lot 8, Race Street, in the Original Plat of St Joesph Iron Works, City of Mishawaka, Penn Township, St. Joseph County, State of Indiana.

The Commission recommended approval.

Pursuant to I.C. 36-7-11 the Historic Preservation Commission hereby certifies to the Mishawaka Common Council the attached proposed Ordinance regarding the above matter.

Sincerely,

Christa Hill

Christa Hill
Secretary, Historic Preservation Commission

*enc*

**Staff Report for 120 N. Race Street**
**Designation as a Local Landmark**
**City of Mishawaka, Indiana**

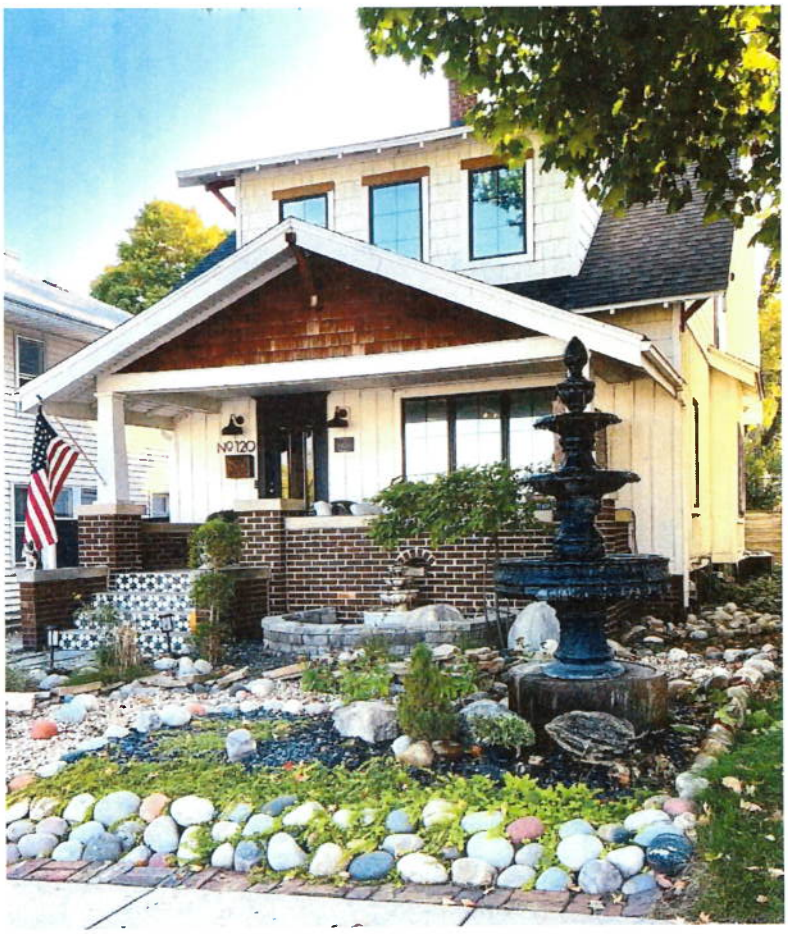



*Photo provided by owner*

**Name of Landmark:** VanDinter-Rans House

**Location of Landmark:** 120 N. Race Street

**Legal Description:** The property is legally described as 36 feet on the north side by 7 rods on the west end of Lot 8, Race Street, in the Original Plat of St Joesph Iron Works, City of Mishawaka, Penn Township, St. Joseph County, State of Indiana.

**Property Owner:** Cody and Kathrine Rans

**Guidelines of the District**
Attached as Exhibit C.

**Map of the District.**
Attached as an appendix in Exhibit D.

**Reasons for Historic District Designation:**

*Criteria 1 "good example of major architectural styles"*

The 1995 Indiana Historic Sites and Structures Inventory identified the house at 120 N. Race Street as Notable in the Beiger Historic District, which runs from Race Street on the west to Cedar Street on the east, the River on the north to Third Street on the south. Architecture identified as a bungalow with a built date circa 1920. Tax records and the homeowner's research confirm this date.

It sits on the east side of Race Street, north of Lincolnway East and south of First Street. All eight houses on in this block were included in the 1995 Sites and Structures Survey, with 120 being the only Notable rating. The four northern houses were demolished in 2008.

The two-story home is wood built on a brick foundation with a covered brick front porch. Somes of the architectural elements include the gable roof and central dormer with three double hung windows. The garage, also built in 1920, sits on the back of the lot and has no connection to the driveway.

At some point, the upstairs was converted into 3 apartments, however, it has been returned to a single-family home.

*Criteria 2: Structures and survey areas associated with individuals or social groups of historical importance.*

Ownership:
1925: William Ackerman (earliest ownership documented in Polk Directory)
1930-1938: George VanDinter
1944: Emeral Callander
1950: Clyde and Lois Cone
1955: Thomas Loughlin
1962: Charles and Mildred Maze
1977: Robert and Lillie Sheehan
2004: Cody and Kati Rans

George VanDinter, who lived in the house from 1930-1938, was the son of Louis VanDinter, an organ maker whose work appears at St. Joseph Church and First Presbyterian Church. George was employed at the VanDinter factory, located at 213 South Spring Street. VanDinter Organs had a reputation as "some of the largest organs in the West" and "are ranked with the largest and best instruments on the United States".

**Recommendation**

The staff recommends in favor of creating a Local Landmark at 120 N. Race Street based on the following reasons:

1. ***Architecture/Design*** – Rated as Notable in the 1995 Historic Sites and Structures Survey, only half of the original houses on that block remain. From being converted to 3 second floor apartments, the house was returned to its original use as a single-family home.

2. ***People*** – The VanDinter family made pipe organs for churches, not just locally, but as far as Detroit and Louisville and were highly regarded in the industry.

MISHAWAKA HISTORIC PRESERVATION COMMISSION

# HISTORIC DISTRICT/LANDMARK NOMINATION APPLICATION

Received
OCT 21 2025
Planning and Community Development

An application for nomination of a historic landmark may only be submitted by the owner of record of the nominated site. Applications and supporting documentation should be provided to: Mishawaka Department of Planning and Community Development, 100 Lincolnway West, Mishawaka IN 46544 (574)258-1625.

**APPLICANT/OWNER OF RECORD**

Name(s): Cody & Kati Rans

Address: 120 N. Race St.

Mishawaka, IN 46544

Signature of Owner: [signature]

Street Address of Property, if different from above: _____

The legal description of the property (from deed):

36'N Side 7 Rds W End Lot 8 Race St OP St. Joseph Ironworks

Please provide a written statement describing the structure, building, site and setting forth reasons in support of the proposed designation, including a list of significant exterior architectural features that should be protected.
Cite the specific criteria (there may be more than one) under which you are seeking historic designation (see list a attached). Attach additional information if necessary.

Provide the following information:

- Written documentation and evidence establishing that the Applicant is the current owner of record of the nominated property and consents to the proposed historic designation. Such documentation or evidence of record ownership shall include the most recent available title policy in the name of the Applicant or other evidence of record ownership acceptable to the City Planner.
- An overall site plan and front, side and rear photographs of the property. Restoration methods, material samples, etc., if applicable.
- Such other relevant information as requested by the Planning Department or the Commission.
- A list of all property owner of record within 300 feet of the subject property, provided by Planning Staff (574) 258-1625.
- Business size (4 ½" by 9 ½"), stamped envelopes addressed to all property owners on the list from the Auditor's office. Do NOT put your return address on the envelopes. If using a stamp meter, do not date.

MISHAWAKA HISTORIC PRESERVATION COMMISSION

# MISHAWAKA HISTORICAL MARKER PROGRAM

## Application Form

This application form must be filled out completely.
Attach documentation and supporting information as required.
Please type or print clearly.
Return Application by September 30 to: Christa Hill, Secretary

1. **Proposed Title of Marker:** Van Dinter - Rans House

2. **Address:** 120 N. Race St, Mishawaka, IN 46544

3. **The Marker Will Commemorate** (Please check all that are appropriate:)

| | | | |
|---|---|---|---|
| X | Person | | Event |
| X | Historic Property or District | | Organization |
| | Graveyard or Archaeological Site | | Other |

4. **Submission Material Included:**

| | | | |
|---|---|---|---|
| | Statement of Significance | | Secondary Source Material |
| | Suggested Marker Title | | Digital Images at Location |
| | Primary Source Material | | Map (with proposed marker location) |

5. **Applicant Information**

Applicant's Name (Individual/Organization): Cody + Kasi Rans

Mailing Address: 120 N. Race St

City: Mishawaka State: IN Zipcode: 46544

Telephone (including area code): (574)952-1606 (574)806-2136

Email: Cody.Rans@gmail.com

SIGNATURE: [signature] DATE: 10/20/21

6. **Property Owner**

Applicant's Name (Individual/Organization): Same as above

Mailing Address: _____

City: _____ State: _____ Zipcode: _____

Telephone (including area code): _____

Email: _____

SIGNATURE: _____ DATE: _____

Preservation Objective

The subject structure, exterior features of the site, and architectural and historic character shall be preserved as a significant resource of Mishawaka and St. Joseph County according to the standards set forth. The VanDinter home is identified and designed as a single site in the Mishawaka Historic Preservation District.

Exhibit A

Description

The VanDinter Home was constructed in 1920. The Craftsman style home is located at 120 North Race Street which is part of Mishawaka's historic downtown core, an area that has undergone significant revitalization efforts in recent years. The two-story home is wood built on a brick foundation.

The VanDinter Home is a two-story structure with a porch on the front of the home. The primary facade and main entrance of the home faces North Race Street and is located near the southeast corner of North Race Street and First Street. The beautiful brick front porch and large windows on the first floor provide ample natural light for the interior. The second floor has regularly spaced windows. The entrance is offset to the North on the Race Street side of the building.

The home today includes an entrance into the main living space which includes a staircase that immediately leads to the second floor and living room. The dining room is adjacent to the living room. A study and first floor half bath are adjacent to the dining room. At the back of the first floor, you'll find the kitchen and stairway leading to the basement. Today, you will find an updated basement with a family room, large bathroom, large laundry/workout room, and storage room. Located on the second floor, find a master bedroom, 2 separate bedrooms, and 1 master bath. The details of each room go beyond the furnishings such as crown molding, and chandeliers.

Exhibit B

History

The VanDinter Home was constructed in 1920. The Craftsman style home is located at 120 North Race Street. The two-story home is wood built on a brick foundation with a brick front porch. George VanDinter, one of Louis VanDinter's sons, lived in the home between 1930 to at least 1938, verified from the Polk City Directories located at the Mishawaka Penn Harris Library.

According to Peter J. DeKever's book, Lost Mishawaka, and the Mishawaka History Museum,

> the VanDinters were one of three families that were organ builders in Weert, the Netherlands in the 1700 to 1800s, along with the Beerens and the Vermeulens. The Vermeulens were the pioneers building their first organ in 1730. Louis Vandinter's great-great grandmother married Petrus Vermeulen married Petrus Vermeulen, merging the 2 families. Louis's mother, a Vermeulen, wed Mathieu in 1850.

> Mathieu's Father, Petrus Franciscus, was the first VanDinter to build organs. Petrus was a nobleman with the title Baron Peter VanDinter and owned a castle, DeMunt, in Tegelen, Limburg. However, he lost his entire fortune when the State Bank of Austria went bankrupt in 1811. Louis' grandfather Petrus first started organ building due to this financial disaster. Louis' father, Mathieu, learned organ building from his father Petrus and Louis' maternal grandfather, Lambertus Vermeulen, whom Mathieu began working for in Weert around 1844. Louis was thus the beneficiary of the 2 families' organ building traditions.

> Louis immigrated to the United States in 1870 to Detroit. The first VanDinter pipe organ appears in April 1875 at the First Baptist Church of Detroit. In 1884, Louis VanDinter installed 2 organs in Mishawaka: one for St. Joseph Church and the other for the First Presbyterian Church. According to the reference used in the book Lost Mishawaka, Louis "had already been favorably impressed with the community" of Mishawaka and decided to relocate here.

Louis partnered with August J. Erb to open "The Erb & Van Dinter Organ and Altar Factory in 1886 at 213 South Spring Street in Mishawaka. By 1893, the factory was called The Van Dinter Pipe Organ Factory and was only 1 of 3 pipe organ factories in Indiana. Van Dinter was held in high esteem in his profession and had constructed "some of the largest organs in the West."

The First Baptist Church pipe organ was originally intended for the new home of Martin Beiger, the president of Mishawaka Woolen Manufacturing Company, known as Ball-Band. Unfortunately, Martin Died unexpectedly before finishing the mansion, so Mrs. Beiger decided to sell the organ to the First Baptist Church at a 40% reduction of $1,200.

George VanDinter was one of 3 sons who were employed at the VanDinter factory. VanDinter organs had a long-standing reputation for being of the highest quality: The Tribune stated in 1927 that they "are ranked with the largest and best instruments in the United States." Louis VanDinter passed away on March 9, 1932, and is buried in St. Joseph Catholic Cemetery, Mishawaka.

The VanDinter home was sold throughout the years and became home to several families. It was converted into multiple apartments. The Rans purchased the home in 2004 and spent many years refurbishing both the inside and the outside of the home and it is now their residence.

Citations

DeKever, Peter J. *Lost Mishawaka*. Published by The History Press. 2024. ISBN 9781467157919

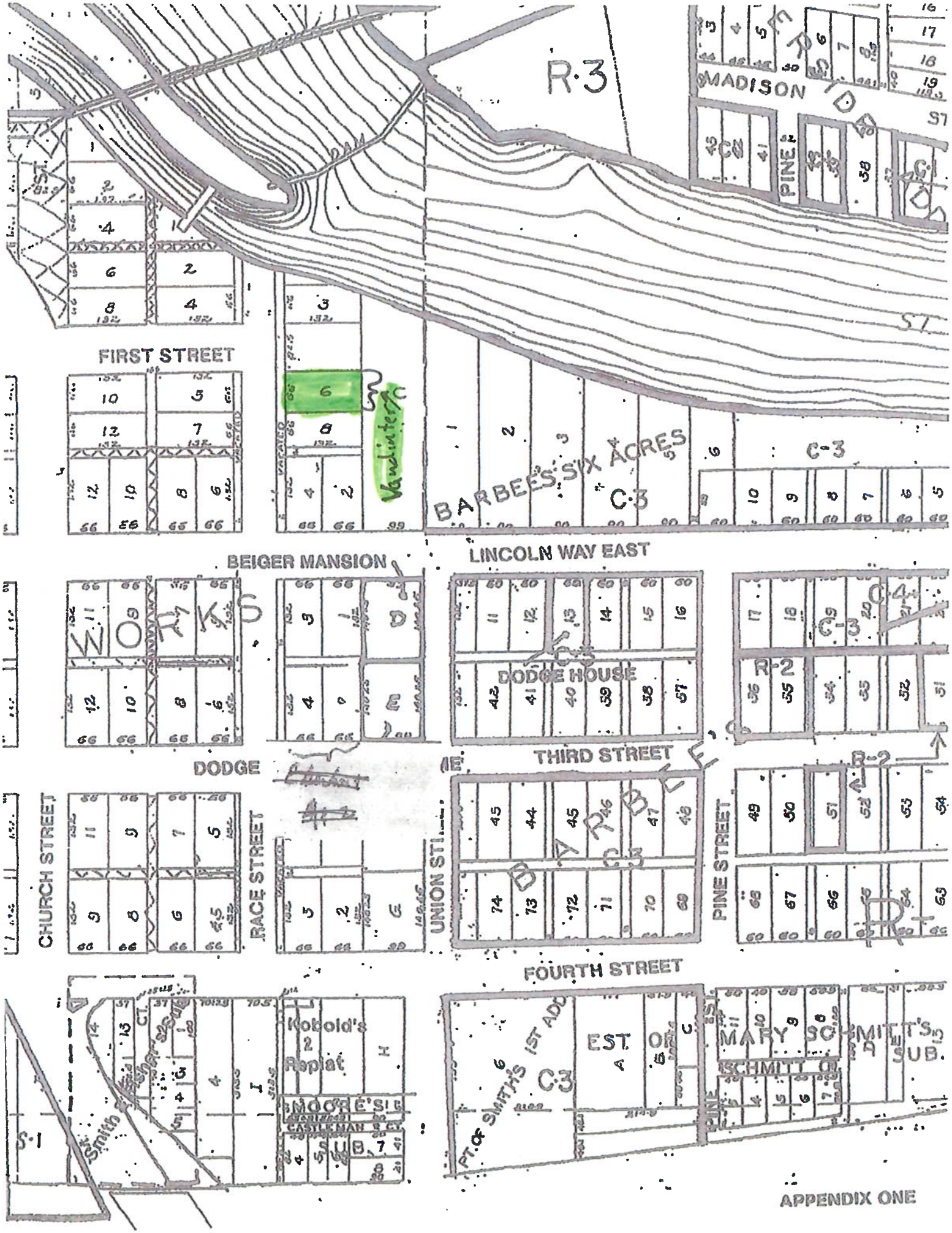
Polk's South Bend Indiana City Directory Including Mishawaka/ Mishawaka Householders' Directory (1925, 1930, 1938, 1944). Located at the Mishawaka Penn Harris Public Library.

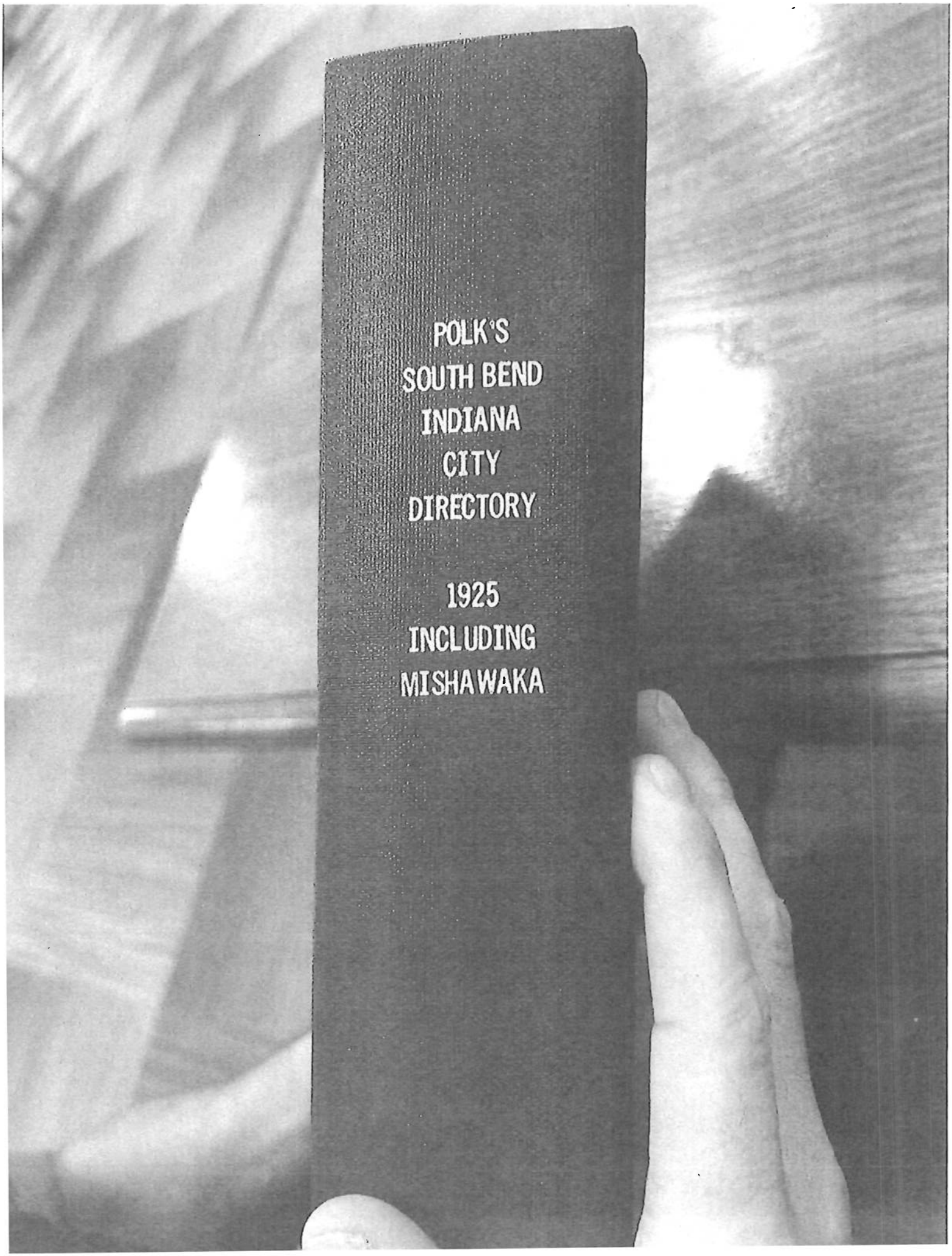
Additional Documentation

A. Alterations to the site include the site being the 2nd floor converted to 3 apartments and a kitchenette prior to the Rans' taking ownership. These renovations have been removed and converted back into a single-family home. Updates include updated windows, electrical, roof, landscaping, finished basement, refinished hardwood floors, hinges and doorknobs stripped and replaced.

B. Louis VanDinter son, George VanDinter.

C. The earliest property ownership that is documented in the Polk City Directory.
   1925 – William Ackerman
   1930-1938 George VanDinter
   1944-Emeral Callander
   1950- Clyde and Lois Cone
   1955- Thomas Loughlin
   1962- Charles and Mildred Maze
   1977- Robert and Lillie Sheehan
   2004- Cody and Kati Rans (Current Residents)


R-3
MADISON
PINE
FIRST STREET
DAM
BARBEES SIX ACRES
C-3
LINCOLN WAY EAST
BEIGER MANSION
DODGE HOUSE
THIRD STREET
DODGE
CHURCH STREET
RACE STREET
UNION ST.
PINE STREET
FOURTH STREET
Robold's Replat
SCHMITT'S
MARY SCHMITT'S SUB.
PT. OF SMITH'S 1ST ADD
EST
APPENDIX ONE


POLK'S
SOUTH BEND
INDIANA
CITY
DIRECTORY
1925
INCLUDING
MISHAWAKA

ESTATE
'S J. ROY
STATE
MOBILE INSURANCE
NTS — BONDS
Phone Mishawaka 1209
HINDLER
ip Agents
rage Loans
ie, Mishawaka 62
Mishawaka, Ind.
D
CO.
ishawaka, Indiana
urant

# POLK'S
# Mishawaka City Directory
## ---1925---

### ALPHABETICAL LIST OF NAMES

AARDEEL
Aardeel Ivo (Erma) rubberwkr h920 W 7th
Abberger Anselm r115 W 6th
" John J (Eliz V) mech h234 E Marion
Abbiehl Raymond A (Edna) lab h514 S Mill
" Walter L lab r330 Cleveland
Abbott Carl boilermkr r1402 E 4th
Abdill Bert F lab r134 E Jefferson av
Abel Leslie M bridgemn r610½ Margaret
" Rebecca Mrs h610½ Margaret
" Rufus (Effie) steelwkr r610½ Margaret

ADAMS
" Mary shoewkr r318 E 13th
" Oscar shoewkr r318 E 13th
" Paul shoewkr r318 E 13th
" Truman Q (Emma E) farmer h604 W Jefferson av
ADAMS & NEFF (Lube A Adams, Irvin G Neff), Real Estate and Building Contractors 202½ N Main, Phone Mishawaka 235
Adamson Opal sten Mishawaka Rubber & Woolen Mfg Co r420 W 1st
Adcox Saml (Mary) shoewkr r315 W 1st
Addington Fred L (Gertrude A) clk h 121½ E Mishawaka av

STARK REALTY CO.
207-208 First National Bank Bldg. Tel. Mishawaka 460
REALTORS — INSURANCE AND LOANS

Abele Clarence E (Bonnie O) cost acct h1226 E 3d
Abousamra Wm (Ruth A) mgr The Julian Goldman Store res Elkhart Ind
Abraham Mary (wid Michl) r513 E Lawrence
Abrams Jacob A (Beatrice R; The Hub Store) h209 N West
Abshire Leslie F (Golda) dry clnr h814 Sarah
" Nina Mrs r201 E Lawrence
Ackenhusen Jack (Georgie) lab h123 State
" John E (Minnie) shipper h112 E 11th
Ackerman Wm r120 N Race
Ackins E C (Eliz) lab r707 Ann
Acsai Jos (Rose) shoemkr h317 Ward av
Adams Bertha tchr High Sch r109 N Cedar
" Cyriel (Valire) rubberwkr h418 W 10th
" Glenn (Maud) pntr h535 W Broadway
" John W (Loa) clk h120 S Beiger
" Lube A (Mabel I; Adams & Neff) h 416 W 3d

ADDISON EDWIN S (Louisa W) Prop Addison's North Side Hardware, 505-507 N Main, Phone Mishawaka 199, h1221 Woodward av (S Bend)
" Wm D clk r413 E Lawrence
ADDISON'S NORTH SIDE HARDWARE, Edwin S Addison Prop, Hardware, Paints, Oils, Glass, Cutlery, Granite Ware and Sheet Metal Works 505-507 N Main, Phone Mishawaka 199 (See page 28)
Aerts Erma shoewkr r530 W 5th
" Peter (Mary) shoewkr h530 W 5th
" Rene shoewkr r530 W 5th
Ahara Edwin H (Emma B) v-pres Mishawaka Chamber of Commerce genl mgr Temple Theatre h716 Lincoln Way E
Ahlgren John (Nellie) gro 1922 W 6th h do
Ahrens Carson shoewkr r324 E 12th
" Aswald lab h324 E 12th
" Ray shoewkr r324 E 12th
Aikens Jas lab r223 S Beiger
Ainlay Chas W (Lillian) merchant police h314 W 3d
" Dessa physical director r314 W 3d
" Jennie student r314 W 3d

AMERICAN TRUST COMPANY
MICHIGAN STREET AT WASHINGTON AVENUE

The Ellsworth Store
"The Brightest Spot In Town"
Furniture, Rugs and Draperies

Ackerman, Wm 120 N Race
1925

Van Pinter George L
1934

Callander, Emeral M
1944


FIRST BANK & TRUST CO.
SOUTH BEND'S LARGEST BANK
FIRST BANK & TRUST COMPANY
FOR
EVERY BANKING SERVICE




CONSULT THE
Classified Business Lists
IN THIS DIRECTORY
IF YOU WOULD FIND WHAT YOU WISH TO BUY



361 Miller Lloyd C
401 Holland Furnace Co
Force Albert J
402 Griffin Alec C ⓞ
406 Dorsch Michl ⓞ
407 Anderson Ida Mrs ⓞ
409 Prahl Adolph L ⓞ
410 Shellabarger Chas A
Karr Forest G
10½ Richardson Elmer
15 Young Wm H ⓞ
16 Patterson Peter W ⓞ
18 Doxtater U Grant ⓞ
24 Fross Garland H
25 Carmean Chas A ⓞ
26 Voelkert Herbert L ⓞ
32 Kellogg Howard E ⓞ
3 Melser Wm E ⓞ
7 Caskey Francis M ⓞ
8 Sanders Chas C
5 Vacant
9 Bingham Chas W ⓞ

INSYLVANIA AV—From N
lder east to city limits, I
rth of Lincoln way E
No houses

E—From 500 Lincoln way E
uth to N Y C R R
Rasley Geo A ⓞ
Wharton Wesley G
Vacant
½ Weade David ⓞ
Newman Julius A ⓞ
North Western Mutual Life
Insurance Co
Vacant
Third intersects
Wolford Melvin F ⓞ
Hover Nathan ⓞ
Schnellbach Francis ⓞ
Arndt Geo W ⓞ
Fourth intersects
Moore Jesse B
tine Frank P

SANT—From 1010 Wilson
east 1 block
ollenbeck Chas T ⓞ
alker Herman C ⓞ

DRIVE—From 2900 Lin-
way E north to StJoseph

sscawen Walter L
cant

E AV—From 2100 block
n way E south to N Y C

yder Walton
ith Harold C
riel Edw A ⓞ
derdrks Delbert ⓞ

1803 Malcolm Jessie Mrs ⓞ
1805 Shalley Ralph ⓞ

QUEENSBORO AV—From Lincoln way W south to city limits, 4 east of Ironwood dr
N Y C R R crosses
511 Klinger Leonard ⓞ
513 Libey Almon G ⓞ
517 Peacock Alice I Mrs
523 Mead Marvin
Milburn blvd intersects
707 Miller Chester L
713 Taylor Vernon L ⓞ
723 Walters Marvin
726 Garrett Noble H ⓞ
727 Henney Harley ⓞ
730 Hibray Delbert ⓞ
801 Fox Burtlyn ⓞ
809 Vacant
811 Walters Fredk J ⓞ
813 Beck Saml
817 Williams Frank ⓞ
Delaware intersects
905 Hatfield Chas O
915 Rice Fred
921 Blanchard Ora I ⓞ
Flowers Floyd
923 Vacant
927 Vacant

RACE N—From 300 Lincoln way E north to StJoseph river
109 Doyles Edw ⓞ
113 Gosbin Hiram
115 Bubb Fred H
117 Lowell
[illegible] Robt V ⓞ
119 Frew Douglas
120 VanDinter Geo L ⓞ
123 Garrett Chas
[illegible]
[illegible] Mollie Mrs
126 Potts Marshall R
First ends
202 Myers King C
204 Gardner Della C Mrs
206 Bristow E B ins
208 Hemphill Geo

RACE S—From 300 Lincoln way E south to Fourth
111 Norton Robt W
115 Jernegan Ralph H ⓞ
123 Herzog Walter C ⓞ
124 Gaik Louis W ⓞ
Third intersects
209 Cornwell Robt E ⓞ
210 Doan Edgar A ⓞ phys
Doan Anna B Mrs dentist
213 Vacant
214 Little Jas A
216 Hunt Geo F ⓞ
219 Gerard Ralph C ⓞ
220 VanRie Arth A ⓞ

813 Vacant
818 Robb John
819 Keb Albert
820 Price John
822 Watkins Myrtle Mrs ⓞ
823 Gilson Wm W
Delaware av intersects
901 Stoner Darrell
903 Bond Alvin T
906 Pownell Harley H ⓞ
907 Vacant
910 Pippenger Archie
911 Boswell Farrell O ⓞ
912 Wilson Lloyd R ⓞ
915 Wise Everett ⓞ
920 Davis Jennie Mrs
924 Friend Russell G ⓞ
1004 Nuckles Melvin
1009 Hurst Jas R ⓞ
1010 Vacant
1011 Price Cath Mrs
1013 Thiem Alex ⓞ
1016 Elbel Hugo F ⓞ

RIVER AV—From 2412 Lincoln way W west to city limits
112 Mills Earl C ⓞ
114 Landis John W
115 Harris Frank A ⓞ
118 Smith Harry G
119 Jones Jas M
121 Ratkowski Paul ⓞ
123 Sailor Claude G ⓞ
124 Flora Vaun R
128 Slaybaugh Frank W ⓞ
134 Vacant
135 Wolfe Glen A
138 Emmons Albert ⓞ
146 Papworth Alf J ⓞ
2416 Harlin Dale ⓞ
2420 Harlin Fred L ⓞ
2424 Hosteter Milton
2432 Hertram Pearl Mrs ⓞ
Ouellette Rose
2518 Templin A H ⓞ
2532 Eby Raymond ⓞ
2536 Carlin Vernon H
2606 Morningstar Leo
2610 Erhardt Walter J ⓞ
2612 Dick Grant A ⓞ
2618 Finton Wm H ⓞ
2624 McNutt Leon
2628 Hass Walter A ⓞ
2702 Reaker Theo
2702½ Vacant
2706 Ehresman Lory E
2706½ Hursh Martin
2708 Driver M B
2712 Carter Leslie G ⓞ
2720 Freedrick Glen C ⓞ
2726 Miller Leo
2728 Kennedy John ⓞ
2802 Ogle Henry
2803 Potter Ernest H ⓞ
2806 Vacant

[illegible] DRIVE — From 2400

401ΔCollins Ray M
402ΔGale Geo N
406 Dorsch Michl F ⓞ
407 Taylor Burl L
409ΔPrahl Adolph L ⓞ
410ΔMyers Calvin W ⓞ
415ΔYoung Jas G ⓞ
418 Doxtator Eliz Mrs ⓞ
Doxtator Jos E
424 Madlen Clarence J ⓞ
425 Carmean Chas A ⓞ
426 DeMan Henry J
432ΔCochran Willard L
433ΔBach Ephraim L ⓞ
437 Caskey Francis M ⓞ
438ΔSanders Chas N ⓞ
445 Essex Albert G ⓞ
449ΔBingham Chas W ⓞ

**PENNSYLVANIA AV**—From N Elder east to city limits, 1 north of Lincoln way E
No houses

**PINE N** — From 525 Madison north to E Mishawaka av
312 Franyo Steven ⓞ
315 Brinson Frank
Elkhart & Western RR crosses
402 Vintella Eliz Mrs ⓞ
404 Green Garland
410 Soule Roy H
Alice begins
504 Huenerkopf Sallie ⓞ
507ΔPeiffer Edw H ⓞ
510 Ravencroft Abr F ⓞ
513 Palmer Kathryn Mrs
514 Gooley Clarence F ⓞ
517 Pearce Alonzo R
518 Friedman Geo ⓞ
520 Wilde Veronica M Mrs
521 Cox Arth ⓞ
523 Kadik Chas
527 Ipes J Delbert ⓞ
532 Giszewski Stanley ⓞ
533 Walker John
535 Whitaker Robt W

**PINE S**—From 500 Lincoln way E south to NYCRR
109 Rasley Mina M Mrs ⓞ
Riley Jas B jr
110 Haase Carl E
Anthony Melvin M
110½ Hover Earl V
115ΔNewman Julius A ⓞ ins
116 Sexson Malden S
Zumbrenen Esther
Wambach Richd
Third intersects
201 Wolford Melvin F ⓞ
Kiel Orville C
205 Hover Nathan ⓞ int dec
215ΔSchnellbach Francis C ⓞ
217 Arndt Geo W ⓞ
Fourth intersects
313 Noe Steph
402 Bixler Winton E

**PLEASANT** — From 1010 Wilson blvd east 1 block
1012 Goebel Lydia A ⓞ
1014ΔWalker Herman C ⓞ

**POWER DRIVE**—From 2880 Lincoln way E north to St Joseph river
104ΔSlocum Wallace C ⓞ
118 Barr Chas A
n endΔInd & Mich Elec Co (plant)

**PRAIRIE AV**—From 2100 block Lincoln way E south to NYC tracks
115 Vacant
123ΔRichardson Arth L pntr
125 Beason Fred
127 Fredericks Delbert A ⓞ

**PROSPECT DRIVE**—From 600 Indiana av east to Byrkit av
1002 Spaeth Harry C ⓞ
1008 Vacant
1123ΔPetersen Carl ⓞ
1213ΔMiller Dennis L
1222 Krueger Chas H ⓞ
Paskin Louis
1302ΔKaiser John C ⓞ
1312ΔKelley Otto M ⓞ
1320ΔAbraham Geo H ⓞ
1321 Schmitt Regis I ⓞ
1323ΔBlake Earl C ⓞ
1324 Schmidt Kenneth E ⓞ

**QUEENSBORO AV**—From Lincoln way W south to city limits, 4 east of Ironwood dr
NYCRR crosses
511 Delnarella Selina Mrs
513 Vacant
517 Kendle Arth Q ⓞ
Milburn blvd intersects
707 Gant Earl L
713 Shidler Jasper C ⓞ
721 Yates Auddie
723 Vacant
726 Silvers Elden L
727 Gospel Mission of Spiritualist Science
Brown Emma Rev
803 East John V
805 Williams Geo D
809 Banner Jas R
811 Walters Fredk J ⓞ
813 Beck Saml J ⓞ
817 Williams Franklin A ⓞ
Delaware av intersects
905 Hatfield Ella M Mrs ⓞ
921 Blanchard Ora I ⓞ
1001 Hughey Gerald M ⓞ

**RACE N**—From 300 Lincoln way E north to St Joseph River
109ΔHaynes Worthie W ⓞ
ΔFidelity Loan & Inv Co Inc
113 Vacant
115 Vacant
[illegible] Marie B Mrs ⓞ
119 Hadden Martha ⓞ
120ΔVanDinter Geo L ⓞ
123 Bates Jesse W
[illegible] Daisy E Mrs ⓞ
125 Munchow
126ΔPotts Marshall ⓞ
First ends
202ΔKemper Llewellyn ⓞ
204 Wallick Harry A ⓞ
206ΔFuller Hattie
208ΔHemphill Geo H

**RACE S**—From 300 Lincoln way E south to Fourth
111 Vacant
115ΔJernegan Ralph H ⓞ
123ΔHerzog Walter C ⓞ
124 Vacant
Third intersects
209 Cornwell Robt E
210ΔDoan Edgar E ⓞ phys
ΔDoan Anna B Mrs dentist
213 Badger Everett D
214 Bock Carlton
216 Hunt Lillian B Mrs ⓞ
219 Weist Guy
220ΔVanRie Arth ⓞ
223ΔGerard Ralph C ⓞ

**RAY**—From 3744 Lincoln way E south to NYCRR
109 Smalley Lewis J
111 Wreath Jesse C ⓞ
112ΔLogan Marvin K ⓞ
122 Bodine Cash C
127ΔMichele Anthony F ⓞ

REDDICK — From [illegible]

Transportation
CHEVROLET
BOGDA CHEVROLET CO.
South Bend's Oldest and Largest Chevrolet Dealer
COMPLETE CHEVROLET SERVICE
ttle Blvd. at W. Western Ave. Open Day and Nite Phone 3-6188

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SOUTH BEND FLOR

SOUTH BEND EXTERMINATING CO.
Tel. 4-1151

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TOLEDO
DETROIT
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ARROLL
TEL.
-1191
PPERS



PINE N—Contd
514 Cooley Clarence F ⊙
517ΔFisher Chas C ⊙
518 Friedman Geo ⊙
520ΔWilde Veronica Mrs
521 Cox Arth ⊙
523 Kedik Chas J ⊙
527 Ipes Nora Mrs ⊙
Ell ends
532 Giszewski Stanley ⊙
533 Simon Albert
535 Jennings Jas M
E Mishawaka av intersects

PINE S—From 500 Lincoln way E south to NYCRR
102 Hostetler Elmer
102½ Beck Pink C
104 Eger Esra A
109 Rasley Mina M Mrs ⊙
Prahl Oscar L
110ΔAnthony Melvin M ⊙
110½ Bollovich Paul
Deal John
115 Newman Josephine Mrs ⊙
116 Polley Richd F
E Third intersects
201 Hover Earl V
205ΔHover Florence E Mrs ⊙
215 Sullivan Wm H
217ΔArndt Geo J ⊙
E Fourth intersects
Smith ct begins
304 Thorns Chas D
313 Lewis Wilfred G
402 Dawson Wm H
NYCRR crosses

PLEASANT — From 1010 Wilson blvd west to city limits
1012 Pontius Ervin T
1014ΔWalker Herman C ⊙
N Logan intersects
City limits

POWER DRIVE — From 2900 Lincoln way E north to StJoseph river
1014ΔVinson Harold ⊙
1118ΔBarr Chas A ⊙
Smalley av begins
Smith Shore dr begins
417ΔInd & Mich Elec Co (plant)
StJoseph river

PRAIRIE AV—From 2100 Lincoln way E south to E Fourth
110 Ditsch Walter ⊙
115 Clark Raymond G
117 Clark Ray G
123 Richardson Eliz H Mrs ⊙
125ΔBeason Fred
127 Fredericks Delbert A ⊙
E Third intersects
201ΔEvans Fredk O ⊙
202 Goss Louis M
203 Ehrmin Wyatt S ⊙
208 McMillan F Lee ⊙
208ΔHushower Hilton D ⊙ contr
214 Scott Benj H jr ⊙
215 Dubbs Ralph ⊙
216 Pyke Eug H ⊙
217ΔMcNutt Leon F ⊙
218 Huff Thelbert C ⊙
222 Scott Benj H ⊙
223 Pherson Jerry ⊙
225 Key Elmer F ⊙
230ΔNorlin Henry E ⊙
E Fourth intersects

PROSPECT DRIVE — From 800 Indiana av east to N Roosevelt (unopened between N Byrkit av and Home)
1002ΔHanrahan Gerald M
1012ΔDonat Ray
ΔBerger Paul S ⊙
1012 Mow Chas R
Schnaible Albert P
N Wenger av ends
Studebaker ends
1107ΔBower Clyde O ⊙
1113ΔWaterfield Albert J ⊙
1125ΔPetersen Carl W ⊙
N Mason ends
1213ΔHuston Thos L ⊙

1320ΔAbraham Geo H ⊙
1321ΔSchmitt Regis I ⊙
State intersects
1322 Vacant
1323ΔBlake Earl C ⊙
1324ΔSchmidt Kenneth E ⊙
1329ΔHelmer Benj S ⊙
1395ΔPartridge Chas L ⊙
N Byrkit av intersects
(Not open between N Byrkit av and Home)
Home intersects
N DeLorenzi av intersects
N Roosevelt intersects

QUEENSBORO AV—From 2500 W Sixth south to city limits
505 Helfrich Kenneth C ⊙
511 Tavernier Veronica M Mrs ⊙
513 Enders Ralph R ⊙
517ΔKendle Arth G ⊙
Milburn blvd intersects
604 Goras Harold R
607 Funkhouser Parma
609 Lewis Russell J
713ΔShidler Edna G ⊙
721ΔEndres Herbert W ⊙
726 Toth Alex A ⊙
727 Vacant
803 Vacant
805 Scanlon Earl J
809 Dunkleberger Otis J
811ΔWalters Fredk J ⊙
813 Gaby Leo G ⊙
817ΔBloom Millard ⊙
Delaware av intersects
905 Hatfield Lowell C ⊙
921 Blanchard Eliz Mrs ⊙
1001 Miller Milan O ⊙
Ewing av intersects
City limits

RACE N—From 300 Lincoln way E north to StJoseph river
109ΔHaynes Worthie W ⊙
ΔChicago Daily News (sub sta)
Hunsberger Beatrice
113ΔFrankel Paul jr ⊙
115ΔGardner Chas
Corredo Jos
117 Rebu[illegible] Earl J
[illegible] Martha ⊙
Hanna Mervin
120ΔCallander Emeral M ⊙
123 Darr Louis C
[illegible]
126ΔPolts R Marshall ⊙
E First ends
202ΔKemper Llewellyn L ⊙
204 Null Jos H
206 VanBergen Mary Mrs ⊙
208ΔGood Vance A
StJoseph river crosses

RACE S — From Lincoln way E south to E Fourth
110 Fry C C Inc used cars
114-16 Gates L O Chevrolet Inc (used cars)
115ΔJernegan Ralph H ⊙
123ΔHerzog Walter C ⊙
124ΔAlbert Sol M ⊙
E Third intersects
209ΔBrewer Leo Mary Mrs
210ΔDoan Edgar ⊙
212ΔCandield Clement J
214 Tabor Alex
216ΔHunt Lillie B Mrs ⊙
219ΔWeist Guy
220 Fuller C Ray
E Fourth intersects

RAY—From 3300 Lincoln way E south to NYCRR
109 Smalley Lewis J
111ΔMiller Floyd D ⊙
112 Onstott Wilbur I ⊙
122 Willingham Posey L ⊙
127ΔMichels Anthony F ⊙
201 Stemes Phillip T ⊙
NYCRR crosses

212½ Rotge John J
NYCRR crosses
W Sixth intersects
502 Gill Walter S ⊙
506ΔMcCay Mervin T
506½ Phillips David E ⊙ auto repr
510ΔPhillips David E ⊙
515 Miller Lawrence ⊙
515½ Stolzel Troy D
517 Emmons Samson C
607ΔKirby Fred C ⊙
608 Roempagel Ida M Mrs ⊙
616 Gearn Maynard
Milburn blvd intersects
716ΔKesner Cecil F ⊙
721ΔCramer Edith E Mrs ⊙
724 DeWinter Eug ⊙
726 Eakins Ernest E ⊙
727ΔCramer Thos H ⊙
730ΔNellans Oren A ⊙
801ΔVaerewyck Frank A ⊙
802 Dawson Nathan
806 Galloway Jacob C
808 Morgan Kenneth H
813ΔKollar Emma R Mrs ⊙
818 Kronewitter Theo R ⊙
819ΔKollar Norman B ⊙
820 Browning Emma T Mrs
822 Yaw J Hurlyn ⊙
822½ Clarke Ralph V
823ΔOlson Maurice M
Gilson Eva A Mrs ⊙
Delaware av intersects
901 Hoxie C Fredk ⊙
902 Reorganized Church of Jesus Christ of Latter Day Saints
905 Daily Arth W ⊙
906ΔPownell Harley H ⊙
907 Skaggs Wm M ⊙
910ΔEmerick Marvin W ⊙
911 Siders Louis
912 Wilson Lloyd V ⊙
915ΔWise Everett L
920ΔInks Walter H ⊙
924ΔFunkhouser Ross H ⊙
1004ΔLawson Ashley A ⊙
1009 Smet John D ⊙
1010 Lawson Wm N ⊙
1011 Yeazel Clinton H ⊙
1015 Lax Nella G
1016 Pryts Carl E
Panama intersects
City limits

RIVER AV — From 2400 Lincoln way W northwest to city limits
112 Sanmet John G
114ΔBrackelaere Chas ⊙
115ΔDaoust Roger H ⊙
118ΔWolfe Glen A ⊙
119ΔFoote Ralph C ⊙
121ΔZiegert Raymond O ⊙
123 Cochovety Mary Mrs ⊙
124ΔAhrbeck Geo F
128ΔSlaybaugh Frank W ⊙
134ΔCogan Richd P ⊙
135 Kimmel Jos K
137 Linder Raymond F
138ΔNelson F Dale
142ΔHurtle Edw L ⊙
146 Evon Henry J
2416ΔBeauchamp J Scott
2420ΔHarlin Dale A
2424 Harlin Alice M Mrs ⊙
2432ΔHertram Pearl U Mrs ⊙
Russell av ends
2518ΔDay Donald D ⊙
2528ΔCarpenter Meade B ⊙
2532ΔWalter Arth E ⊙
2536ΔPenney Donald F ⊙
Monmoor av ends
2606ΔSamson Clarence B ⊙
2610ΔKilgore Hiram B ⊙
2612 Wulleart Rene ⊙
2618 Finton Wm H ⊙
2624ΔYoder Henry S ⊙
2628ΔRinker Jos A ⊙
Middlebere av intersects
2702ΔDurham Ralph A
2702½ΔWarren Hazel D Mrs ⊙
2706ΔPerson Wm L ⊙
2706½ Henry Norman W
2708ΔWilson Eva M ⊙
2712ΔJones Byron H ⊙

# RESIDENCE PROPERTY

INSERT NAME OF OWNER, ADDRESS AND DESCRIPTION

496

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

FILE BOOK PLAT PARCEL

TRANSFER OF OWNER

SHEET NO. OF

Cove, Clyde C. & Dale L.
c/o Mich. Bldg. & Loan

Vol. DATE 9-30-60

LOUGH III, Thomas
Mich Bldg & Loan
COVE, Clyde C. et al Cert. #42776 DATE 2-1-55
120 N. Race St., Mich. #42785 DATE 2-1-55
MAZE, Charles E. & Mildred WD#3350 DATE 2-28-62

DATE

DATE

[illegible]

[illegible]

[illegible]

[illegible]

## ADDITIONAL INFORMATION

| | |
|---|---|
| ASK. RENT | DATE |
| RENT REC'D | DATE |
| SALE PR | DATE |
| MORTGAGE | DATE |
| COST | DATE |

UNIT MAP REFERENCE SKETCH OF LAND

N/A

## SUMMARY OF VALUATIONS AND CHANGES

| YEAR | 1949 | | | RE 1963 | |
|---|---|---|---|---|---|
| LAND | 740 | | | 820 | |
| BUILDING | 8370 | | | 7790 | |
| TOTAL | 9110 | | | 2610 | |
| CHANGES | | | | | |
| DOCUMENT | | | | | |

## SERVICES AND LAND IMPROVEMENTS

| | | | | | |
|---|---|---|---|---|---|
| DIRT ST | WIDTH OF ST. [illegible] FT. | SEWER | | ELECTRIC | |
| GRAVEL ST | CURB & GUTTER | WATER | | STREET LIGHTS | |
| HARD SURFACE ST | SIDEWALK | GAS | | TELEPHONE | |

DEPTH UNIT [illegible] FT.

## LAND COMPUTATION

ALLEY INFLUENCE

SIDE FT REAR %

| | FEET FRONTAGE | DEPTH FT. | GRADE % | SQ. MISC. % | SPECIAL DEP. % | SQ. FT. OR ACRES | UNIT | TOTAL VALUE |
|---|---|---|---|---|---|---|---|---|
| | 50 | 132 | | | | | 20 | 740 |
| | | | | | | | | |
| | | | | | | | | |
| | | 132 | 100 | | | | 50 | 1850 |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

TOTAL LAND VALUE

RESIDENCE FORM RA-1 Mirror Print Inc PRESCRIBED BY STATE BOARD OF TAX COMMISSIONERS

TWP. COUNTY SEC. OR SUB. DIV.

NO. STREET CLASS

| STORIES | ROOMS | NO. APTS. |
|---|---|---|
| | | |

| CLASSIFICATION | CONSTRUCTION | GRADE |
|---|---|---|
| SINGLE DWLG. | FRAME | 1 HIGH CLASS |
| DOUBLE DWLG. | BRICK | 2 GOOD |
| DUPLEX DWLG. | STONE | 3 AVERAGE |
| APARTMENT | CONCRETE | 4 LOW COST |
| APT. WITH STORES | | |
| STORES | | |

SKETCH OF BUILDING

| ITEM | BUILDING DESCRIPTION | | | | | INDEX |
|---|---|---|---|---|---|---|
| 1 FOUNDATION | CONCRETE | CENT. B. W. | STONE | BRICK | FIGHT | |
| 2 BASEMENT | FULL | PART | CEMENT FL. | WOOD FL. | FINISHED RMS. | |
| 3 WALLS | SIDING | SHINGLE | WOOD | ASPHALT | ASBESTOS | |
| | STUCCO ON | STUCCO ON | CON. BL. | FACE BR. | BR. VENEER | |
| | CEMENT BLK. | CINDER BLK. | FIELD STONE | CUT-STONE | | |
| 4 ROOFING | FLAT | PITCHED | COMPOSITION | METAL | ASPHALT SHINGLE | |
| | WOOD SHINGLE | ASBESTOS SHINGLE | SLATE | TILE | | |
| 5 EXTERIOR TRIM | PLAIN | STONE | ROOMER | BAYS 1 STORY | 2 STORY | |
| 6 INTERIOR FIN. | PINE | HARDWOOD OR BUR | FIRST CLASS | | | |
| 7 FLOORS | JOIST | PINE | HARDWOOD | CONCRETE | COMPOSITION | |
| 8 ATTIC | UNFINISHED | | NO. OF ROOMS UNFINISHED | | | |
| 9 HEATING | HOT AIR | HOT WATER OR VAPOR | STEAM | AIR COND. | RADIANT | |
| 10 LIGHT | ELECTRIC | | GAS | | | |
| 11 PLUMBING | NO. OF BATHS | LAVATORIES | SHOWERS | SEP. TILE WALLS | | |
| | TILE FLOORS | TILE WALLS | SEWER | WATER | GAS | |
| 12 PORCHES | COVERED | SQ. FT. | UNCOVERED | SQ. FT. | | |
| | ENCLOSED | SQ. FT. | WOOD | MASONRY | | |
| 13 BUILT-IN GAR | NO. OF CARS | | | | | |

INDEX TOTAL

| BLDG | SIZE | INDEX | BASE PR | UNIT PR. | SQ. FT. | VALUE |
|---|---|---|---|---|---|---|
| | X | | | | | |
| | X | | | | | |
| | X | | | | | |
| | X | | | | | |

REPRODUCTION VALUE

DEPRECIATION INFORMATION BY

OWNER | TENANT

OFFICE | ESTIMATED

YEAR BUILT REMODELED

1 PHYSICAL DEP. FROM TABLE % GOOD %

2 CONDITION %

3 OBSOLESCENCE (IF ANY) %

4 TOTAL LINES 2 & 3 % TIMES LINE 1 %

5 TOTAL REMAINING % GOOD, LINE 1 MINUS LINE 4 %

% GOOD TIMES REPRODUCTION VALUE = DEPRECIATED VALUE

DEPRECIATED VALUE

| OTHER BUILDINGS | GRADE | WALLS | FLOOR | ROOF | DIMENSIONS | HGT | SQ. FT. OR CU. FT. | UNIT | REPROD. VAL. | BUILT | % COND |
|---|---|---|---|---|---|---|---|---|---|---|---|
| PRIVATE GARAGE | A | CB | C | A | X | | | | | | |
| | | | | | X | | | | | | |
| | | | | | X | | | | | | |
| | | | | | X | | | | | | |
| | | | | | X | | | | | | |
| | | | | | X | | | | | | |

| | | | | | |
|---|---|---|---|---|---|
| BLDG. PERMIT | CHECKED BY | DUP. YR. | UNFINISHED VALUE | TOTAL BUILDING VALUE | |
| EST. COST | DATE | DUP. YR | VALUE TO BE ADDED | DISTRICT % | |
| DATE ISSUED | VALUED BY | DUP. YR. | VALUE TO BE ADDED | TOTAL ASSESSED BLDG. VALUE | |

# PROPERTY RECORD

SHIP OR DRATION | TAXING DISTRICT | SECTION OR PLAT | ROUTING NUMBER

ESS OF ERTY | CLASS OF PROPERTY | CARD NUMBER __ OF __

~~MAZE CHARLES E & MILDRED~~
120 N RACE ST
MISHAWAKA IND..46544 496

36'N SIDE 7 RDS ~~2-01-16~~
W END LOT 8 ~~32 496~~
RACE ST O P
ST JOSEPH IRON WKS 16-1012-0496

| RECORD OF OWNERSHIP | DATE | STAMPS |
|---|---|---|
| SHEEHAN, ROBERT H. & LILLIE WD#8821 | 11/7/77 | |

| ASSESSMENT RECORD | | |
|---|---|---|
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |
| 19 | LAND | |
| | BLDGS. | |
| | TOTAL | |

## LAND VALUE COMPUTATIONS AND SUMMARY

| NTAGE | DEPTH | UNIT VALUE | DEPTH FACTOR | ACTUAL VALUE | TRUE CASH VALUE | ASSESSED VALUE |
|---|---|---|---|---|---|---|
| | | | 102.84 | ~~35~~ | 350 | 120 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| EPRECIATION | | | | | | |
| ER INFL. | | | | | | |

| CLASSIFICATION | NO. OF ACRES | RATE | |
|---|---|---|---|
| BLE LAND | | | |
| BLE LAND | | | |
| IRE | | | |
| LAND | | | |
| ELAND | | | |
| | | | |
| SITE | | | |
| TOTAL ACREAGE | | | |

| | | |
|---|---|---|
| TOTAL VALUE LAND | ~~1,000~~ | ~~400~~ |
| TOTAL VALUE BUILDINGS | ~~2,500~~ | ~~1,000~~ |
| TOTAL VALUE LAND AND BUILDINGS | ~~3,500~~ | ~~1,400~~ |

## BUILDING PERMIT RECORD

| DATE | NUMBER | AMOUNT | PURPOSE |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

## MEMORANDA

## PROPERTY FACTORS

| TOPOGRAPHY | | IMPROVEMENTS | | STREET OR ROAD | | DISTRICT | |
|---|---|---|---|---|---|---|---|
| LEVEL | | CITY WATER | | PAVED | / | IMPROVING | |
| HIGH | | SEWER | | SEMI-IMPROVED | | STATIC | |
| LOW | | GAS | | UNIMPROVED | | DECLINING | |
| ROLLING | | ELECTRICITY | | | | | |
| SWAMPY | | ALL UTILITIES | | SIDEWALK | / | BLIGHTED AREA | |

## General Information

**Parcel Number**
71-09-16-278-007.000-023

**Local Parcel Number**
016-1012-0496

**Tax ID:**

**Routing Number**
9-16D

**Property Class 510**
1 Family Dwell - Platted Lot

**Year: 2025**

## Location Information

**County**
St. Joseph

**Township**
PENN TOWNSHIP

**District 023 (Local 016)**
MISHAWAKA-PENN

**School Corp 7200**
MISHAWAKA CITY

**Neighborhood 7123066-023**
16540-417

**Section/Plat**

**Location Address (1)**
120 N RACE ST
MISHAWAKA, IN 46544

**Zoning**

**Subdivision**

**Lot**

**Market Model**
7123066-023 - Residential

## Characteristics

| Topography | Flood Hazard |
|---|---|
| Level | ☐ |
| **Public Utilities** | **ERA** |
| All | ☐ |
| **Streets or Roads** | **TIF** |
| Paved | ☑ |

**Neighborhood Life Cycle Stage**
Static

Printed Tuesday, August 6, 2024
Review Group 2023

## Ownership

Rans Cody R & Kathrine A
120 N Race St
Mishawaka, IN 46544-1429

## Legal

36'N Side 7 Rds W End Lot 8 Race St O P St Joseph Iron Wks

## Transfer of Ownership

| Date | Owner | Doc ID | Code | Book/Page | Adj Sale Price | V/I |
|---|---|---|---|---|---|---|
| 05/30/2008 | Rans Cody R & Kathri | 2747 | QC | / | $1 | I |
| **04/14/2004** | **RANS, CODY R** | 1875 | **WD** | 0/0 | **$80,000** | I |
| 11/07/1977 | SHEEHAN, ROBERT | 0 | WD | 0/0 | | I |

## Notes

12/20/2023 CR32: INOS

10/31/2023 GI24: sketch updated for conversion.

9/30/2021 BP20: BUILDING PERMIT 2020
7/15/21 KV BP35629 ext reno, some INT in process
9/30/21 KV 100%, EFFAGE from 1920 to 1960for 22/23

Res

## Valuation Records (Work In Progress values are not certified values and are subject to change)

| 2025 | Assessment Year | 2024 | 2023 | 2022 | 2021 | 2020 |
|---|---|---|---|---|---|---|
| WIP | Reason For Change | AA | GenReval | GenReval | GenReval | GenReval |
| 04/14/2024 | As Of Date | 01/01/2024 | 01/01/2023 | 01/01/2022 | 01/01/2021 | 01/01/2020 |
| Indiana Cost Mod | Valuation Method | Indiana Cost Mod | Indiana Cost Mod | Indiana Cost Mod | Indiana Cost Mod | Indiana Cost Mod |
| 1.0000 | Equalization Factor | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| | Notice Required | ☐ | ☐ | ☐ | ☐ | ☐ |
| **$14,300** | **Land** | **$14,300** | **$14,300** | **$14,300** | **$8,600** | **$7,700** |
| $14,300 | Land Res (1) | $14,300 | $14,300 | $14,300 | $8,600 | $7,700 |
| **$0** | **Land Non Res (2)** | **$0** | **$0** | **$0** | **$0** | **$0** |
| $0 | Land Non Res (3) | $0 | $0 | $0 | $0 | $0 |
| **$136,800** | **Improvement** | **$136,800** | **$116,200** | **$116,200** | **$100,000** | **$87,400** |
| $136,800 | Imp Res (1) | $136,800 | $116,200 | $116,200 | $100,000 | $87,400 |
| **$0** | **Imp Non Res (2)** | **$0** | **$0** | **$0** | **$0** | **$0** |
| $0 | Imp Non Res (3) | $0 | $0 | $0 | $0 | $0 |
| **$151,100** | **Total** | **$151,100** | **$130,500** | **$130,500** | **$108,600** | **$95,100** |
| $151,100 | Total Res (1) | $151,100 | $130,500 | $130,500 | $108,600 | $95,100 |
| **$0** | **Total Non Res (2)** | **$0** | **$0** | **$0** | **$0** | **$0** |
| $0 | Total Non Res (3) | $0 | $0 | $0 | $0 | $0 |

## Land Data (Standard Depth: Res 120', CI 120' Base Lot: Res 48' X 111', CI 48' X 111')

| Land Type | Pricing Method | Soil ID | Act Front. | Size | Factor | Rate | Adj. Rate | Ext. Value | Infl. % | Market Factor | Cap 1 | Cap 2 | Cap 3 | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F | F | | 36 | 36x127 | 1.03 | $481.77 | $496 | $17,856 | 0% | 0.8000 | 100.00 | 0.00 | 0.00 | $14,280 |

## Land Computations

| | |
|---|---|
| Calculated Acreage | 0.10 |
| Actual Frontage | 36 |
| Developer Discount | ☐ |
| **Parcel Acreage** | **0.00** |
| 81 Legal Drain NV | 0.00 |
| **82 Public Roads NV** | **0.00** |
| 83 UT Towers NV | 0.00 |
| **9 Homesite** | **0.00** |
| 91/92 Acres | 0.00 |
| **Total Acres Farmland** | **0.00** |
| Farmland Value | $0 |
| **Measured Acreage** | **0.00** |
| Avg Farmland Value/Acre | 0.0 |
| **Value of Farmland** | **$0** |
| Classified Total | $0 |
| **Farm / Classifed Value** | **$0** |
| Homesite(s) Value | $0 |
| **91/92 Value** | **$0** |
| Supp. Page Land Value | |
| **CAP 1 Value** | **$14,300** |
| CAP 2 Value | $0 |
| CAP 3 Value | $0 |
| **Total Value** | **$14,300** |

Data Source N/A Collector Appraiser

## General Information

| | |
|---|---|
| Occupancy | Single-Family |
| Description | Single-Family R 01 |
| Story Height | 1 1/2 |
| Style | N/A |
| Finished Area | 1833 sqft |
| Make | |

## Floor Finish

- [ ] Earth
- [x] Slab
- [x] Sub & Joist
- [x] Wood
- [ ] Parquet
- [x] Tile
- [ ] Carpet
- [x] Unfinished
- [ ] Other

## Wall Finish

- [x] Plaster/Drywall
- [ ] Paneling
- [ ] Fiberboard
- [x] Unfinished
- [ ] Other

## Roofing

- [ ] Built-Up
- [ ] Metal
- [x] Asphalt
- [ ] Slate
- [ ] Tile
- [ ] Wood Shingle
- [ ] Other

## Plumbing

| | # | TF |
|---|---|---|
| Full Bath | 1 | 3 |
| Half Bath | 1 | 2 |
| Kitchen Sinks | 1 | 1 |
| Water Heaters | 1 | 1 |
| Add Fixtures | 0 | 0 |
| Total | 4 | 7 |

## Accommodations

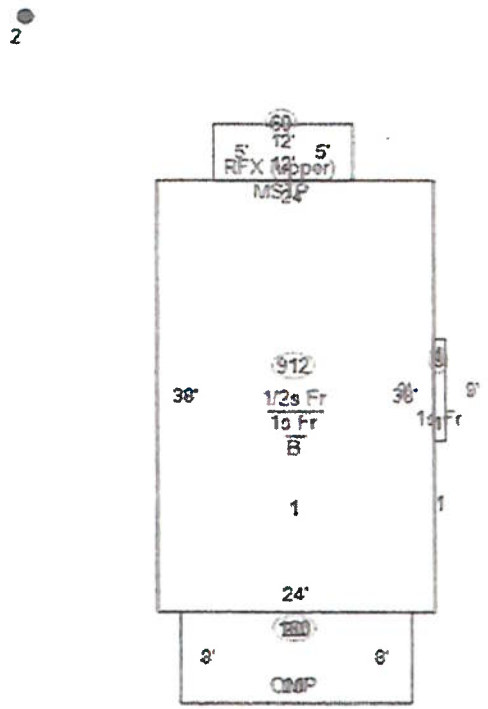
| | |
|---|---|
| Bedrooms | 3 |
| Living Rooms | 0 |
| Dining Rooms | 0 |
| Family Rooms | 0 |
| Total Rooms | 9 |

## Heat Type

Central Warm Air

## Exterior Features

| Description | Area | Value |
|---|---|---|
| Porch, Open Masonry | 160 | $6,700 |
| Stoop, Masonry | 60 | $1,800 |
| Canopy, Roof Extension | 60 | $800 |




## Specialty Plumbing

| Description | Count | Value |
|---|---|---|

## Cost Ladder

| Floor | Constr | Base | Finish | Value | Totals |
|---|---|---|---|---|---|
| 1 | 1Fr | 921 | 921 | $75,900 | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 1/4 | | | | | |
| 1/2 | 1Fr | 912 | 912 | $29,700 | |
| 3/4 | | | | | |
| Attic | | | | | |
| Bsmt | | 912 | 0 | $25,000 | |
| Crawl | | | | | |
| Slab | | | | | |
| | | | | Total Base | $130,600 |
| Adjustments | | | | 1 Row Type Adj. x 1.00 | $130,600 |
| Unfin Int (-) | | | | | $0 |
| Ex Liv Units (+) | | | | | $0 |
| Rec Room (+) | | | | | $0 |
| Loft (+) | | | | | $0 |
| Fireplace (+) | | | | | $0 |
| No Heating (-) | | | | | $0 |
| A/C (+) | | | | 1:921 1/2:912 | $4,300 |
| No Elec (-) | | | | | $0 |
| Plumbing (+ / -) | | | | 7 – 5 = 2 x $800 | $1,600 |
| Spec Plumb (+) | | | | | $0 |
| Elevator (+) | | | | | $0 |
| | | | | Sub-Total, One Unit | $136,500 |
| | | | | Sub-Total, 1 Units | |
| Exterior Features (+) | | | | $9,300 | $145,800 |
| Garages (+) 0 sqft | | | | $0 | $145,800 |
| | | | | Quality and Design Factor (Grade) | 1.10 |
| | | | | Location Multiplier | 0.92 |
| | | | | Replacement Cost | $147,550 |

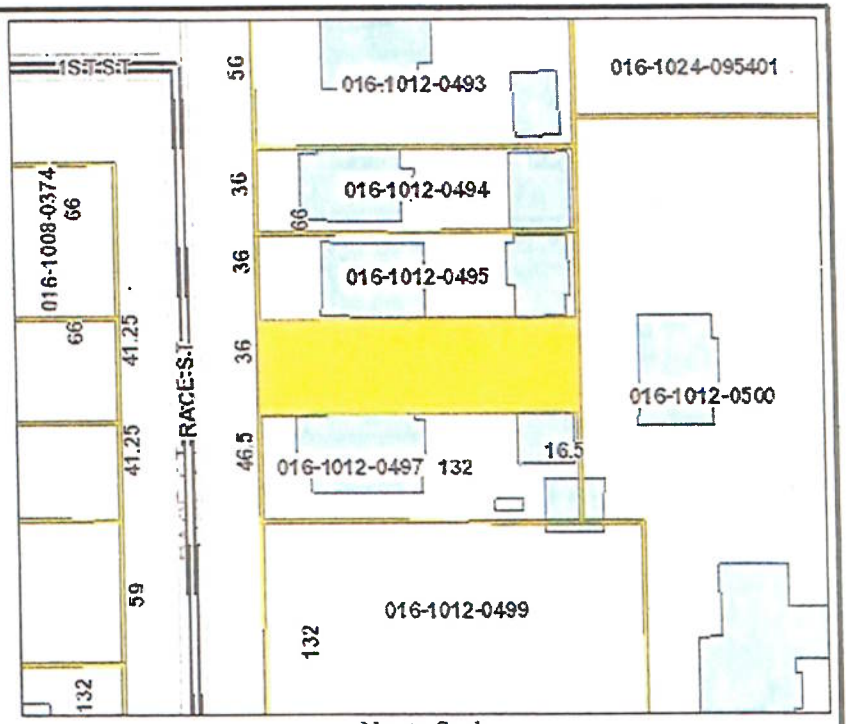
## Summary of Improvements

| Description | Story Height | Constr Type | Grade | Year Built | Eff Year | Eff Age | Co nd | Base Rate | LCM | Adj Rate | Size | RCN | Norm Dep | Remain. Value | Abn Obs | PC | Nbhd | Mrkt | Cap 1 | Cap 2 | Cap 3 | Improv Value |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1: Single-Family R 01 | 1 1/2 | Wood Fr | C+2 | 1920 | 1960 | 64 | A | | 0.92 | | 2,745 sqft | $147,550 | 42% | $85,580 | 0% | 100% | 1.0000 | 1.510 | 100.00 | 0.00 | 0.00 | $129,200 |
| 2: Detached Garage R 01 | 1 | Wood Fr | C | 1920 | 1920 | 104 | A | $42.59 | 0.92 | $39.18 | 14'x20' | $13,731 | 45% | $7,550 | 0% | 100% | 1.0000 | 1.000 | 100.00 | 0.00 | 0.00 | $7,600 |

# St. Joseph County

## Property Information

| | |
|---|---|
| **Subject Property:** | 120 N RACE ST, MISHAWAKA 46544 |
| **Parcel ID:** | 016-1012-0496 |
| **State ID:** | 71-09-16-278-007.000-023 |
| **Current Owner(s):** | RANS CODY R & KATHRINE A |
| **Mailing Address:** | 120 N Race St , Mishawaka IN 46544 |
| **Assessed Usage:** | 1 Family Dwell - Platted Lot |
| **Township:** | Mish Penn |
| **Municipality:** | MISHAWAKA |
| **Tax District:** | Mish Penn |




Not to Scale

## Property Assessment Information as of Last Assessment Date

| | |
|---|---|
| **Land Value:** | $14,300.00 |
| **Improved Value:** | $136,800.00 |
| **Assessed Year:** | 2026 |
| **Acres:** | 0.11 |
| **Legal Description:** | 36'N Side 7 Rds W End Lot 8 Race St O P St Joseph Iron Wks |




Information shown on this map is not warranted for accuracy or merchantability. Reproduction or distribution of this material is not authorized.

Date Printed: August 5, 2024

State Form 21366 (R21 / 11-23)
Prescribed by the Department of Local Government Finance

**THIS IS NOT A TAX BILL**

**APPEAL DEADLINE IS:**

**June 17, 2024**

MWPSAUTOSEQ***1 of 1***3033
Rans Cody R & Kathrine A
120 N RACE ST
MISHAWAKA IN 46544

Scan the QR code for access to your property record card.

| Legal Description | Parcel or Identification Number |
|---|---|
| 36'N Side 7 Rds W End Lot 8 Race St O P St Joseph Iron Wks | 71-09-16-278-007.000-023 |

Property Address *(number and street, city, state, and ZIP code)*
120 N RACE ST, MISHAWAKA, IN 46544

This notice indicates the assessed value of your property. Information on the valuation of your property and a copy of the property record card can be obtained from the assessing official at the telephone number and address below.

Notice to the taxpayer of the opportunity to appeal (IC 6-1.1-15-1.1, 1.2):

If the taxpayer does not agree with the action of the assessing official giving this notice, an appeal can be initiated to challenge that action. To file an appeal, the taxpayer must file a Form 130, Taxpayer's Notice to Initiate an Appeal, with the township assessor or county assessor in a timely manner. The time-frame to file an appeal on the assessment contained in this notice may have two different filing deadlines. These deadlines are based on the date that this notice is mailed. If this notice is mailed before May 1 of the assessment year, the filing deadline is June 17 of that year. If this notice is mailed on or after May 1 of the assessment year, the filing deadline is June 17 in the year that the tax statements are mailed. (IC 6-1.1-15-1.1) This form is available from the assessing official or at: https://forms.in.gov/Download.aspx?id=6979. An assessing official who receives a Form 130 must schedule a preliminary informal meeting with the taxpayer in order to resolve the appeal. The assessing official and taxpayer must exchange the information each party is relying on at the time of the preliminary informal meeting to support the party's respective position on each disputed issue concerning the appeal. If the taxpayer has reason to believe that the township assessor, county assessor, an employee of the township assessor or county assessor, or an appraiser has violated IC 6-1.1-35.7-3 or IC 6-1.1-35.7-4(a), the taxpayer may submit a written complaint to the Department of Local Government Finance under IC 6-1.1-35.7-4(b).

NOTE: Failure to file a timely Form 130 can be grounds for dismissal of this appeal.

| PREVIOUS ASSESSMENT | | NEW ASSESSMENT EFFECTIVE JANUARY 1, 2024 | |
|---|---|---|---|
| LAND | 14,300 | LAND | 14,300 |
| STRUCTURES | 116,200 | STRUCTURES | 136,800 |
| **TOTAL** | 130,500 | **TOTAL** | 151,100 |

Reason for Revision of Assessment: Annual Adjustment

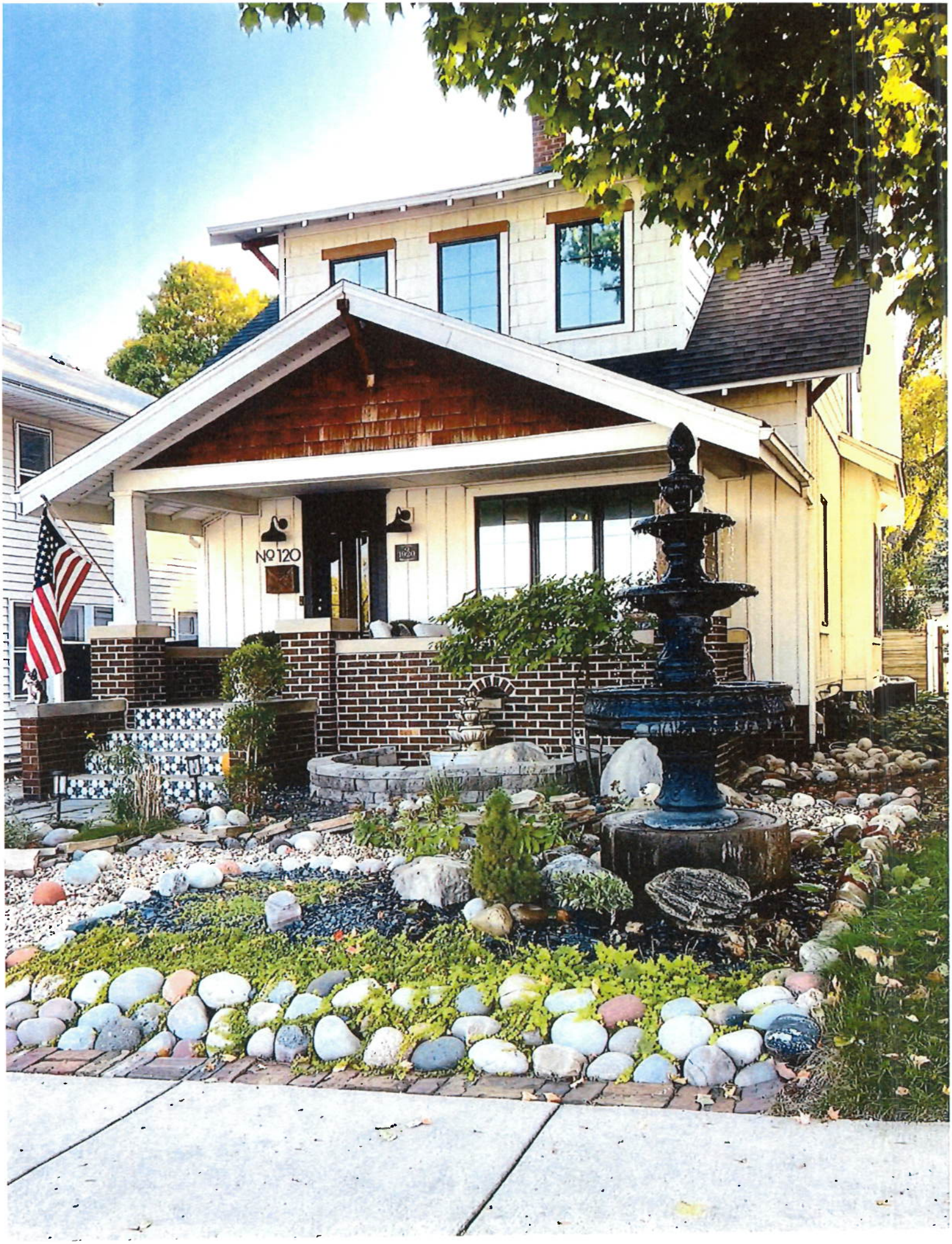
- As required by law, your assessment is evaluated and adjusted each year to reflect market value. The 2024 assessed value is based on sales that occurred in 2023.

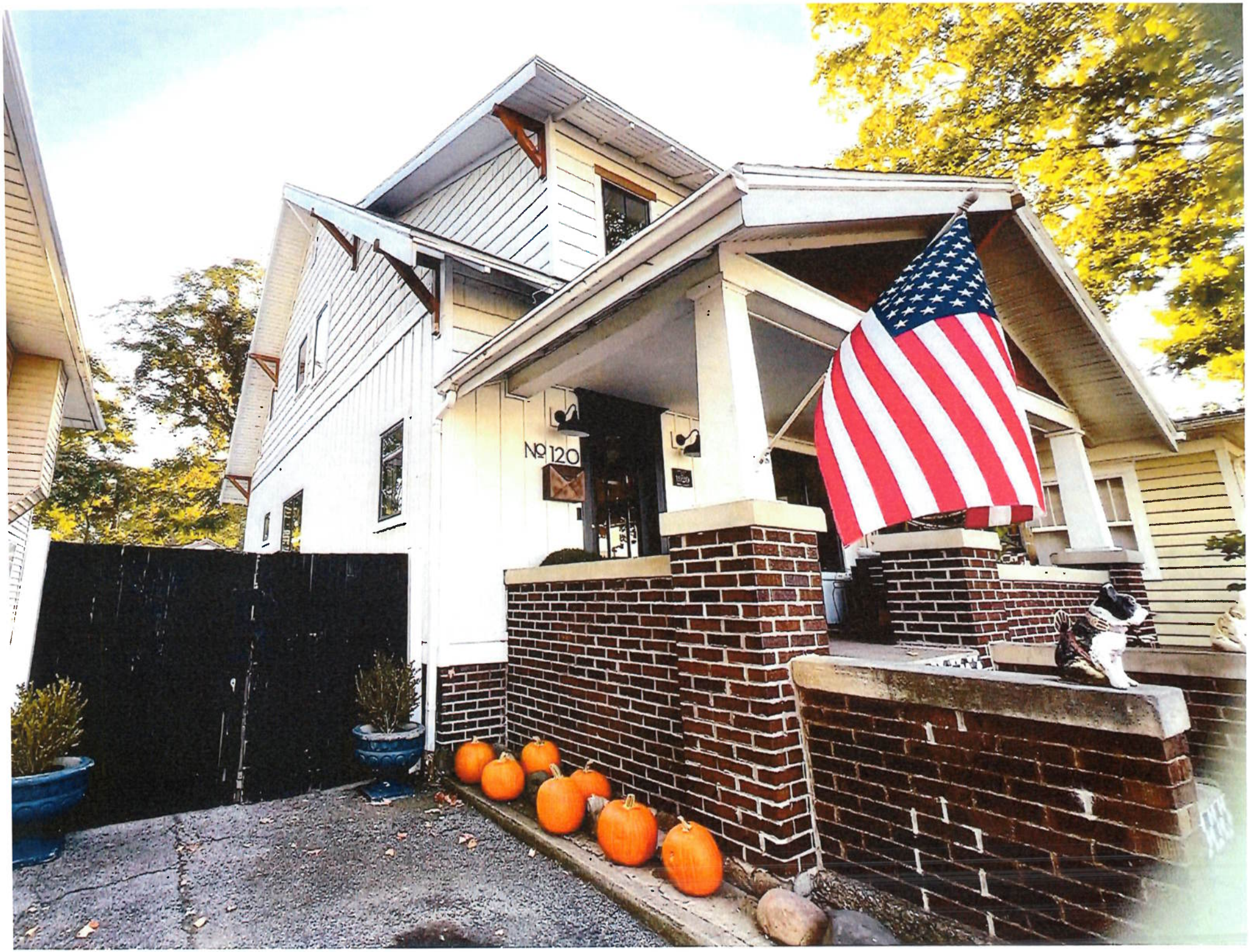
If the change in assessment is due to a new home, a taxpayer should be aware that there are many property tax benefits or deductions available. Please see INDIANA PROPERTY TAX BENEFITS (State Form 51781) available on the DLGF website: www.IN.gov/dlgf. Other non-residential construction may be eligible for deductions - see Forms 322/RE and Form 322/VBD.

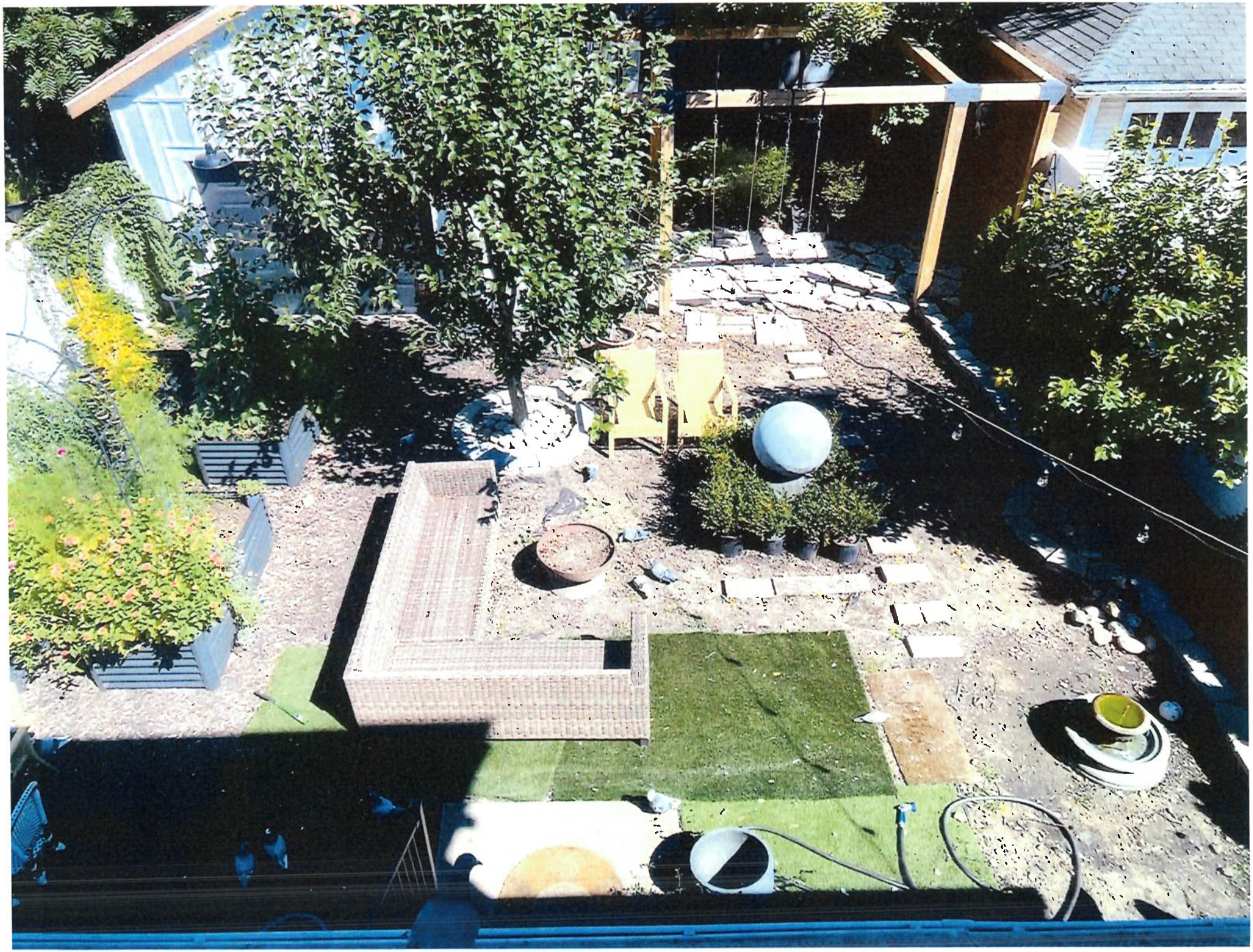
| County | Township | Date of Notice *(month, day, year)* |
|---|---|---|
| St. Joseph | Penn | 4/26/2024 |

| Assessing Official | Telephone Number |
|---|---|
| Cherie DeFreese, Penn Township Assessor | (574) 256-6204 |

Address *(number and street, city, state, and ZIP code)*
219 Lincolnway W, Mishawaka, IN 46544


№120


№ 120





*Standards & Guidelines*

# GUIDELINES FOR THE ENVIRONMENT

The environment is one of the most fragile aspects of any historic district. Its defining characteristics are composed of building setback, landscaping, fencing, parking areas and outbuildings. All elements combine to form the environment of a neighborhood. Careless development or alterations of any one of these characteristics will damage the overall cohesiveness of an historic neighborhood.

## NEIGHBORHOOD CONTEXT

### Appropriate

Retain and respect distinctive, character-defining features of the neighborhood or building site within the front yard or side yards adjacent to public right of way. These features shall include but shall not be limited to tree plots, gardens, fences, benches, walkways, steps, streets, alleys, retaining walls, and building setbacks.

### *Inappropriate*

*Avoid changes in paving, lighting, fencing, and pedestrian or vehicular traffic flow that disrupt the relationship between buildings and their environment. Signage should not block or interrupt significant rhythms or architectural features. Do not introduce inappropriately placed or screened lots.*

## PLANTINGS

### Appropriate

Preserve mature plantings where possible and treat them with sensitivity unless they pose a threat to preservation of buildings or sites. Removal of mature trees shall be reviewed by the MHPC. The Commission shall in no way prohibit the removal of dead or dying trees, trees that threaten to fall or cause damage to structures, and trees that are otherwise located in the rear yard opposite to or away from direct view of Lincolnway East. A mature tree is a) a shade tree that is twelve inches in diameter or larger, b) an ornamental tree that is four inches in diameter or fifteen feet high, or c) an evergreen tree that is eight inches in diameter or fifteen feet high. Place new trees or shrubs so that they will not damage buildings through moisture retention, root invasion, and limb movement.

### *Inappropriate*

*Avoid removal of mature trees that contribute to the overall neighborhood canopy located in the front yard.*

## FENCES

### Appropriate

All types of back yard fences are appropriate located in the rear yard (parallel to or behind the front of the home) of a non-corner lot. Acceptable designs located in the front of a home and on the street side of a corner lot include picket, lattice, or wrought iron subject to the provisions of the City Zoning Ordinance.

### *Inappropriate*

*Chain line, basket-weave, louver, split rail, and stockade are inappropriate fence types for installation in front of home and on the street side of a corner lot within the public view. Front yard fences are not generally characteristic along Lincolnway East and are discouraged.*

## PARKING

### Appropriate

Construct parking lots in rear or side yard areas; they should be paved and screened so as to maintain building, site, and neighborhood relationships.

### *Inappropriate*

*Parking lots constructed in visually conspicuous areas are inappropriate.*

## SERVICE AND MECHANICAL EQUIPMENT

### Appropriate

Locate service, mechanical, electrical, or technical equipment such as solar collectors, satellite dishes, central air conditioning equipment, or heat exchangers so that they are not visible from the street; screen them so they do not disrupt the integrity of the site or architecture.

### *Inappropriate*

*Avoid placement of service, mechanical, electrical, or technical equipment in obtrusive positions on roofs.*

## PATIOS AND TERRACES

### Appropriate

Patios and terraces should be constructed in the rear or side yard. Appropriate materials include limestone and brick. Review of the Historic Preservation Commission shall only be required for patios and terraces in front of a home and on the street side of a corner lot.

## SWIMMING POOLS

### Appropriate

Swimming pools should be constructed in the rear yard and located, landscaped, and screened so that they are not within public view. In-ground pools are preferable to above-ground pools. Take into consideration the possibility of damage to surrounding historic vegetation or outbuildings when determining the location of a swimming pool.

## OTHER LANDSCAPING ELEMENTS

### Appropriate

Trellises are appropriate and are encouraged. Construct trellises of historically appropriate materials such as wood or metal.

### *Inappropriate*

*Brightly colored or sharply contrasting stones, tires, logs, or exposed railroad ties are inappropriate landscaping elements in front of a home and on the street side of a corner lot; alternate border controls should be explored. Do not construct trellises of plastic or similar historically inappropriate materials in front of a home and on the street side of a corner lot.*

## BUILDING MATERIALS

Paint color and exterior finish materials give a building distinct texture, presentation and character. Alterations to buildings and structures should take into consideration the careful balance that is achieved through selection of building materials

### WOOD

#### Appropriate

Retain and restore original exterior wood siding materials (typically clapboard) through repair, cleaning, painting, and routine maintenance. If original architectural details and trim features are deteriorated beyond repair, they should be replaced with components of the same material and design where possible. Alternative more modern materials may be considered for replacement when the design, form, and composition of the finished material closely resemble the appearance of the original.

#### *Inappropriate*

*Avoid application of siding materials not consistent with the character or style of the building, or materials that were unavailable at the time the building was constructed.*

### *FOR YOUR INFORMATION*

***Artificial sidings such as artificial stone or brick, asphalt shingle and brick, plywood, particle board, hard board and aluminum or vinyl siding have been documented to cause and cover up serious, costly, and often irreparable damage to buildings. (See also synthetic siding, page 17.)***

### MASONRY

#### Appropriate

Maintain masonry by proper tuck pointing and appropriate cleaning. Tuck point mortar joints with mortar that duplicates the original in strength, composition, color, texture, joint size, method of application, and joint profile. Remove deteriorated mortar by hand raking or other means equally sensitive to the historic material. *(Hand raking is*

*preferred but with MHPC approval, electric saws with grinding wheels may be used by a skilled operator.)* When cleaning is necessary, preserve original texture and color by using a gentle method such as low pressure water and natural bristle brushes.

### *Inappropriate*

*Do not use electric saws to remove mortar during tuck pointing; this method will damage surrounding masonry surfaces and change the joint size. (See above) Avoid unnecessary tuck pointing.*

### *FOR YOUR INFORMATION*

***Do not tuck point masonry using a mortar of high Portland Cement content; this mortar often creates a bond stronger than the building material itself. Damage resulting from the differing porosity and expansion rates of the material and mortar can lead to expensive replacement of the masonry units.***

## PAINT

### Appropriate

Use period paint colors and color schemes appropriate to the building's architectural style. Consult the Mishawaka Historic Preservation Commission for assistance in choosing colors related to the building's style yet consistent with personal preference. Review of the Historic Preservation Commission, although encouraged, shall not be required to change the color of a house, structure, or other element on the property. A certificate of appropriateness is not required.

### *Inappropriate*

*Avoid painting masonry surfaces such as limestone and most brick surfaces.*

### *FOR YOUR INFORMATION*

***Historic buildings constructed of softer brick often were painted for protection; removal of intact paint may hasten deterioration of the exposed surface. A test patch should be tried before extensive paint removal is attempted.***

## STUCCO

### Appropriate

Maintain stucco surfaces by gentle cleaning and repainting when needed. To repair damaged surfaces, use a stucco mixture which duplicates the original in composition, strength and appearance.

## WATERPROOFING

### *Inappropriate*

*Do not use waterproofing or water repellent coatings or surface consolidation treatments on masonry surfaces unless required in order to solve a specific problem that has been identified and studied.*

### *FOR YOUR INFORMATION*

***Coatings are frequently unnecessary and expensive, and can accelerate masonry deterioration.***

## ABRASIVE CLEANING

### *Inappropriate*

*Avoid abrasive cleaning methods such as sandblasting on any exterior surface material. (See also Abrasive Cleaning, pages 16 and 17.)*

### *FOR YOUR INFORMATION*

***High pressure water and sandblasting will remove the exterior protective layer of materials, changing the original texture and allowing the material to absorb water. Increased water absorption will accelerate the rate of deterioration of the material. (See also pages 16 and 17.)***

## SYNTHETIC SIDING

### Appropriate

Use metal or vinyl siding **only when it is the only feasible alternative** to maintaining or replacing the original surface material. If synthetic siding must be used over wood surfaces, it shall be the same size and style as the original wood. Retain original trim around windows, doors, cornices, gables, eaves, and other architectural features. Provide ample ventilation to the structure in order to prevent increased deterioration of the structure due to moisture entrapment or insect infestation. (See also Synthetic Siding, page 17)

### *Inappropriate*

*Avoid any use of synthetic siding if at all possible; it is detrimental to the original structure and the historic character of the neighborhood.*

## SECURITY

### Appropriate

If special security protection is desired, install interior window bars, grilles, or electronic systems.

### *Inappropriate*

*Do not install exterior bars or grilles on windows above the basement level.*

## ROOFS AND ROOFING

The roof is extremely important in defining the building's overall historical character. The roof's basic shape, size, color, material, and special features such as cresting, dormers, cupolas, and chimneys are part of the character and design of a building. Because a watertight roof is essential to the preservation of the entire structure, protecting and repairing the roof as a cover are critical aspects of every rehabilitation project.

## DESIGN AND STRUCTURAL ELEMENTS

### Appropriate

Retain the roof's original shape, materials, architectural features, and detailing such as brackets, chimneys, cornices, cupolas, dormer windows, gable end shingles, and weather vanes. Maintain and repair as needed all decorative elements found on the gable ends of the roof. If these elements must be replaced, they should imitate original design patterns. Maintain flashing, valleys, and other water repellant devices to prevent water infiltration into the building envelope.

### *Inappropriate*

*Avoid removal or change of character-defining architectural features, materials, or detailing. Also avoid addition of incompatible materials or architectural features foreign to the original structure or building style.*

## ROOFING MATERIALS

### Appropriate

Replace deteriorated roofing materials as required with new material that matches the current roofing or the original historic roofing. Unique and inherently durable materials such as slate, tile, and architectural metal should be preserved through spot repair and replaced in kind and/or by modern materials similar in appearance and approved by the Historic Preservation Commission. Alternative, more modern materials may be considered for replacement when the design, form, and composition of the finished material closely resemble the appearance of the original.

### *Inappropriate*

*Roofing materials such as roll roofing, plastic, or tarpaper are inappropriate permanent coverings.*

## GUTTERS AND DOWNSPOUTS

### Appropriate

Rain gutters and downspouts help define the character of roof lines while serving to channel water away from the building. Distinctive designs and materials of gutters should be identified, preserved, and, when severely deteriorated, replaced. Alternative modern gutters and downspouts may be considered for replacement when the design, form, and composition of the gutter or downspout do not significantly alter the appearance of the home from the street.

### *Inappropriate*

*Avoid placing gutters or downspouts in a manner that covers architectural detail, windows, or doors unless other solutions are impossible.*

## WINDOWS AND DOORS

Windows or doors with unusual shapes, colors, or glazing patterns or that are of unusual material are character-defining features of a building. Because rehabilitation projects frequently include proposal to replace doors, window sashes, or even entire windows in the name of improved security, thermal efficiency, or new appearance, it is essential that the contribution of the doors and windows to the overall historic character of the building be assessed together with the physical condition before specific repair or replacement work is undertaken.

## DISTINCTIVE ELEMENTS

### Appropriate

Original windows and doors and their characteristic elements including sashes, lintels, sill, shutters, transoms, pediments, molding, hardware, muntins, and decorative glass should be retained and repaired rather than replaced. If original windows and doors are deteriorated beyond repair, replacements should duplicate the original in size and scale. Design, material, color, and texture should be duplicated as faithfully as possible. Alternative more modern materials may be considered for replacement when the design, form, and composition of the finished material closely resemble the appearance of the original.

### *Inappropriate*

*If original windows, doors, and hardware can be restored and reused in place, they should not be replaced. Inappropriate treatments of windows and doors include (a) creation of new window or door openings, (b) changes in the scale or proportion of existing openings, (c) introduction of inappropriate styles or materials such as vinyl or aluminum or insulated steel replacement doors, and (d) addition of cosmetic detailing that creates a style or appearance that the original building never exhibited.*

## STORM WINDOWS AND DOORS

### Appropriate

Wood frame storm windows and doors painted to match or accent the trim are historically preferable to metal units. When metal storm windows and full view storm doors are determined to be appropriate, they should be painted, anodized, or coated in a color that complements the building design and color scheme. Application of weather stripping, interior storms, or double-glazing should be investigated before replacement of the historic windows or doors is considered. Repair of existing materials is usually less expensive than purchase of new materials. If new sashes and doors are used, the existing design and hardware should be retained. High quality, energy efficient replacement windows are available. These may be used if weatherizing or repair of the original windows is not feasible and if they match the original in size, design, and detail. Alternative more modern materials may be considered for replacement when the design, form, and composition of the finished material closely resemble the appearance of the original.

### *Inappropriate*

*Security storm doors containing highly decorative wrought iron insets are inappropriate.*

### *For Your Information*

***Energy conservation does not require the replacement of historic windows that can be made thermally efficient by historically and aesthetically acceptable means. In fact, an historic wooden window, coupled with a high quality storm of wood or aluminum, should thermally out-perform a new double-glazed metal window that does not have thermal breaks. This occurs because the wood has far better insulating value than the metal. In addition, most historic windows have high ratios of wood to glass, thus reducing the area of highest heat transfer. Investigate new technology that is compatible with historic design of windows and doors. Consult the Mishawaka Historic Preservation Commission.***

## AWNINGS

### Appropriate

When applying awnings to a structure, use canvas or similar compatible material.

### *Inappropriate*

*Avoid metal, fiberglass, or plastic awnings.*

## SHUTTERS

### Appropriate

When shutters are appropriate to the building style and supported by evidence of previous existence on the building in question, they should be proportioned so as to give the appearance of covering the window opening even though they may be fixed in place.

## PORCHES AND DECKS

Porches are often the focus of historic buildings, particularly when they occur on primary elevations. Together with their functional and decorative features such as doors, steps, balustrades, pilasters, entablatures, and trim work, they can be extremely important in defining the overall historic character of a building. Their retention, protection, and repair always should be considered carefully when planning rehabilitation work.

## DISTINCTIVE DESIGN AND STRUCTURAL ELEMENTS

### Appropriate

Retain existing original porch features and details. Repair missing or deteriorated elements or replace them with elements that duplicate the originals in design and materials. Paint new porch work.

### *Inappropriate*

*It is inappropriate to alter details that help define the character and construction of the porch and the overall style and historical development of the building.*

## PRESERVATION OF PORCHES

### Appropriate

If possible, preserve porches that contribute to the historical character of the property or have developed architectural or significance in their own right even if they are not original.

### *Inappropriate*

*Avoid creating a false historical appearance by introducing porch elements that represent different construction periods, methods, or styles.*

## NEW CONSTRUCTION OR RECONSTRUCTION OF PORCHES

### Appropriate

Reconstruct missing porches based on photographs, written documentation or existing physical evidence of their existence. Reconstructed porches must conform to present zoning setback requirements. In the absence of documented or physical evidence, reconstructed porches should be simple in design and ornamentation, following the guidelines for new construction.

### *Inappropriate*

*Enclosed front porches and decks that are visible from public view are inappropriate.*

## SERVICE BUILDINGS

Often the main structure on the site is not the only important structure. Other structures that are important to the interpretation of the history of the neighborhood include carriage houses, barns, service sheds, and garages. These elements of a site provide a vital link to the history and development of the service aspect of a residential or commercial building and should be taken into consideration when planning any work on the site such as additions to the main structure or construction of new service buildings or recreational elements. All types of service buildings are appropriate when located in the rear yard, or entirely behind the home.

## CARRIAGE HOUSES

### Appropriate

Maintain and preserve carriage houses according to the same guidelines as those that apply to the main structures on a site. Adaptive use of carriage houses and subsequent rehabilitation should not destroy character-defining elements such as the entrance doors or the pattern created by the walk or drive that provides access to the building.

## BARNS AND SHEDS

### Appropriate

Guidelines for the routine maintenance and preservation of main structures also apply for barns, service sheds, gazebos and similar structures. All types of barns and sheds are appropriate when located in the rear yard.

### *Inappropriate*

*Avoid construction of pre-manufactured sheds and barns uncharacteristic of the surrounding neighborhood in front yard areas..*

## GARAGES

### Appropriate

Maintain original character-defining doors and windows if possible. When selecting the location of a new garage, take into consideration the historic orientation of the house and the impact of the new location on the environment of the neighborhood. All types of garages are appropriate when located in the rear yard.

### *Inappropriate*

*Avoid removal of historic garages, carriage houses, green houses and the like for the installation of swimming pools, decks, or other recreational elements.*

## OTHER STRUCTURES

### Appropriate

Other structures such as barbecue pits, greenhouses, or pet kennels should be compatible with the historic character of the site and the neighborhood and be inconspicuous when viewed from the public right of way. All types of other structures are appropriate when located in the rear yard.

## GUIDELINES FOR NEW CONSTRUCTION

New construction should harmonize with adjacent and neighborhood buildings in terms of height, scale, mass, and color. The materials, spatial rhythm, proportion, and color should also play an important role in design considerations. The height of new buildings or structures and the height to width proportion should be consistent with others in the block and in the immediate surrounding area.

## BUILDING RHYTHMS

### Appropriate

Incorporate into new construction the rhythms established by existing buildings. Consider the window-to-wall area or solid/void ration, bay division, proportion of openings, entrance and porch projections, space between buildings, and site coverage.

### *Inappropriate*

*Avoid designs for new construction that ignore the rhythms of the existing environment and buildings.*

## BUILDING MATERIALS

### Appropriate

Use materials on the exterior of new construction that are compatible with those existing on adjacent buildings in scale, type, texture, size, and color. Exterior finishes should harmonize with and complement existing finishes along the streetscape. Alternative more modern materials may be considered for replacement when the design, form, and composition of the finished material closely resemble the appearance of the original.

### *Inappropriate*

*Avoid use of inappropriate materials such as asphalt shingle, aluminum or vinyl sidings, cast stone, or artificial brick.*

## DESIGN CONSIDERATIONS

### Appropriate

Additions should be compatible to the original building in height, scale, mass, proportion, and materials. Roof form and style should be similar to those found in the neighborhood. Design guidelines for new construction are applicable for additions

### *FOR YOUR INFORMATION*

***It is desirable, when constructing an addition to an historic building, to retain as much of the existing building fabric as possible so that future removal of the addition could be achieved without significant damage to the original structure***

### *Inappropriate*

*Avoid additions that add new dimensions or radically change the original scale and architectural character of a building.*

## BLENDING NEW AND OLD

### Appropriate

Contemporary design and architectural expression in new construction which follow the preceding guidelines are appropriate and strongly encouraged.

### *Inappropriate*

*Do not seek to reproduce historic styles with the intent of creating a false impression of the building's age.*

## OTHER IMPORTANT INFORMATION FOR MAINTAINING HISTORIC BUILDINGS

### DEMOLITION

The purpose of designating historic districts is to preserve and protect buildings that significantly represent the historical and architectural development of the City and give any interested persons or organizations the opportunity to preserve these buildings.

With historic preservation as the primary goal of local designation, *demolition of buildings is highly inappropriate.*

Once a structure has been demolished, it is often a long period of time before any infill structure is put in its place; it may never occur. The gap in the streetscape that exists after an historic building has been demolished will have a long term and negative effect on the neighborhood as a whole. This negative influence could grow and cause property values to decline and further demolition to occur. Respectful rehabilitation, rather than demolition, is always better for the neighborhood.

### ABRASIVE CLEANING

Abrasive cleaning methods (such as high pressure water or sandblasting) usually are selected as a quick means of removing years of dirt accumulation, unsightly stains, or deteriorating finishes such as stucco or paint. High pressure sand, grit, or water blasting methods clean by eroding dirt or paint, but at the same time they erode the protective surface of the building material. If the material is brick or wood, abrasive cleaning removes the hard protective outer surface and exposes the soft inner core to rapid weathering and deterioration.

Abrasive cleaning can destroy or substantially diminish decorative detailing such as molded brickwork or terra cotta or ornamental carving on wood or stone. It can eliminate surface textures and evidence of historic craft techniques such as tool dressing. Perfectly sound mortar joints can be worn away by abrasive techniques, leading to a need for extensive tuck pointing. The resulting erosion and pitting of building materials reveals a greater surface area for the collection of dirt and pollutants and in effect creates the need for more frequent cleaning in the future.

It is a misconception that all historic masonry buildings were initially unpainted. Actually, many mid-19th century brick buildings were painted immediately or soon after completion to protect poor quality brick or to imitate another material such as stone. Sometimes masonry was painted to produce what was considered a more harmonious relationship between a building and its natural surroundings. Therefore, unless stains, graffiti, or dirt and pollution deposits actually threaten the building fabric, it is generally preferable to do as little cleaning as possible and to repaint only when necessary.

Efficient removal of dirt, stains, and unsound paint from historic building surfaces can be achieved by means that are sensitive to the materials involved. The

gentlest is to use an overall low pressure water wash while scrubbing areas of more persistent grime with a natural bristle brush. A commercially available chemical cleaner also can be employed if a trial test patch shows the agent is effective and does not have unwanted side effects on the building material.

Historic building materials are neither indestructible nor renewable. They must be treated in a sensitive and responsible manner involving little or no harsh cleaning at all if they are to be safely preserved for future use and enjoyment. An historic building need not look as if it were newly constructed to be an attractive or successful restoration or rehabilitation project. Only if it is in the best interest of the building should extensive cleaning be undertaken, and then using only the gentlest means possible.

## SYNTHETIC SIDING

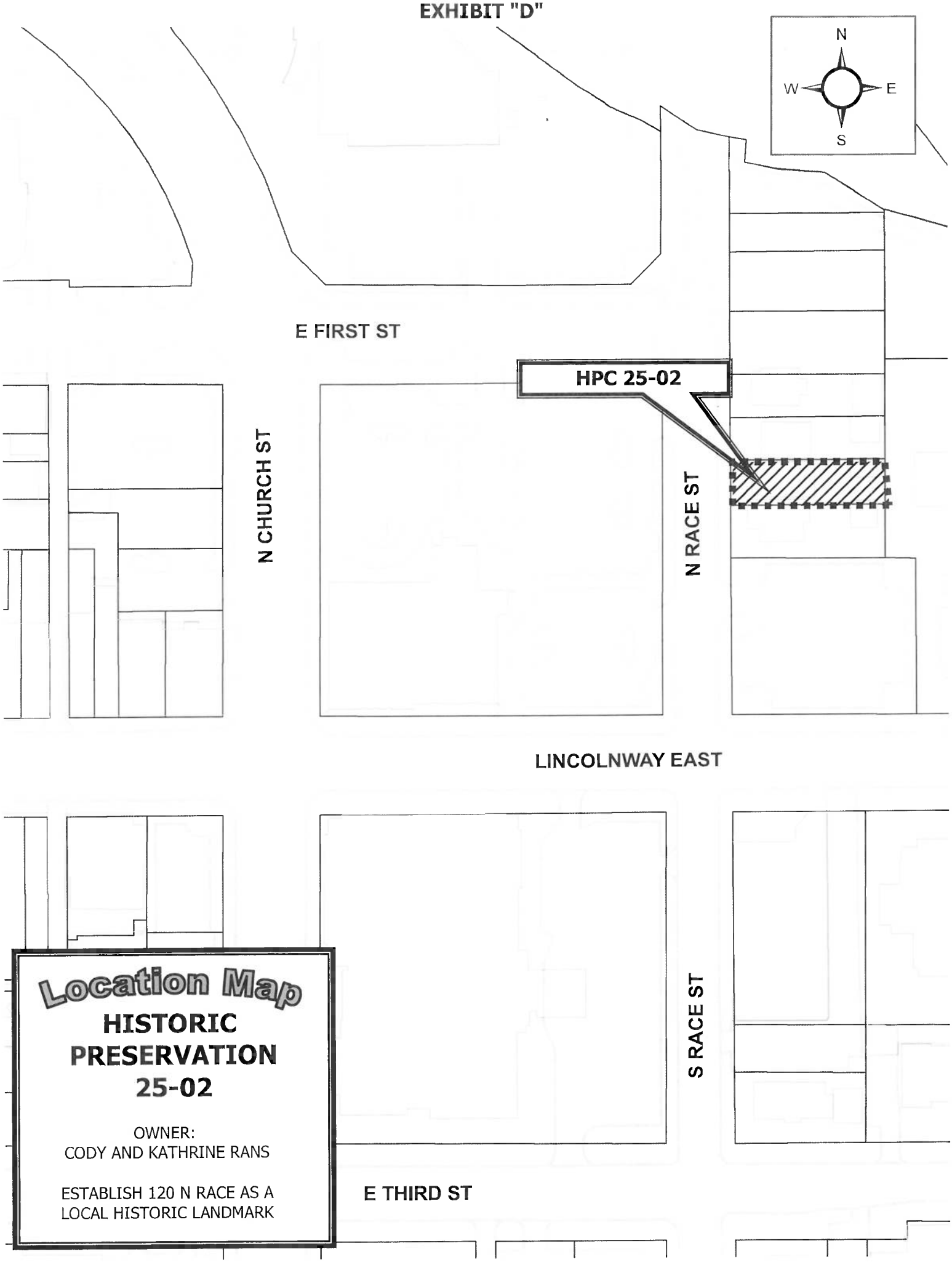
Aluminum, vinyl and other synthetic sidings frequently are considered as options to maintaining a structure's original historic appearance and material. Generally these synthetic sidings are applied to those buildings in need of maintenance and repair in the name of "home improvement". It is often implied that the new siding will be a long-lasting, economic, energy-saving, maintenance-free alternative to the original wood, brick, or stone.

Contrary to popular belief, vinyl, and aluminum will fade, weather, and eventually require regular painting to maintain their appearance. Furthermore, the Federal Trade Commission has determined that even when insulated aluminum is correctly installed there is little or no energy savings. When applied to historic buildings, synthetic sidings are inappropriate and actually no less expensive than other maintenance alternatives. Sidings essentially are used as a quick cosmetic coverup. However, when concealed and uncorrected, minor problems can progress to the point where expensive, major repairs to the structure are necessary.

Aluminum and vinyl form a vapor barrier that prevents the normal passage of humidity from the inside of a building to the outside. Trapped between the interior wall and the siding, this water vapor condenses, encouraging rot to begin in the original wood. Further complications arise when run-off water from damaged or clogged guttering, poor flashing, leaking roofs, is channeled directly into the space behind the siding. Such excessive moisture allows rot to progress at an accelerated rate, causing damage to structural members and failure of interior wall finishes. Damage from insect attack can proceed unseen behind the siding.

Most historic buildings suffer a severe loss of character and architectural integrity when important design elements and ornamental moldings are hidden behind a layer of synthetic siding. A flat, monotone appearance results with the loss of texture, color variation, projecting moldings and trim work. Brick and stone surfaces may be irreparably damaged and wood siding will split when furring strips that support the siding are nailed to the structure.

EXHIBIT "D"




# Location Map

## HISTORIC PRESERVATION 25-02

OWNER:
CODY AND KATHRINE RANS

ESTABLISH 120 N RACE AS A LOCAL HISTORIC LANDMARK

Deborah S. Block, IAMC, MMC
DEC 09 2025
City Clerk
Mishawaka, IN

**RESOLUTION NO. 2025-26**

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, INTRODUCING AN ORDINANCE FOR ANNEXATION, ADOPTING A WRITTEN FISCAL PLAN, AND A DEFINITE POLICY FOR ANNEXATION FOR THE PROPERTY LOCATED AT:**

Vacant property at the southeast corner of N. Fir Road & E. Cleveland Road.

WHEREAS, the Common Council of the City of Mishawaka desires to consider the annexation of territory adjacent to the City in accordance with a definite policy and all applicable laws and restrictions.

WHEREAS, the entire area proposed for annexation has either petitioned for annexation or signed a consent regarding annexation.

WHEREAS, Indiana Code Section 36-4-3-3.1 requires a municipality to develop and adopt a written fiscal plan and establish a definite policy by resolution.

WHEREAS, the said fiscal plan has been reviewed and is otherwise consistent with the requirements of Indiana Code 36-4-3-13.

WHEREAS, the Department of Planning and Community Development has prepared said fiscal plan with the input of each applicable City department. Furthermore, based on the review of each City department, a comparable level of City services can be provided to the proposed annexation area when compared to similar geographic areas of the City.

WHEREAS, the Department of Planning and Community Development has prepared a written policy on annexation that has been incorporated within the fiscal plan.

NOW THEREFORE, BE IT RESOLVED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, as follows:

Section I. The Common Council has provided notice of this resolution as required by law, and is initiating an ordinance to annex the following property, legally described as:

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT ALSO BEING ON THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 667.50 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 87.53 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1203.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 87.50 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 2021-12555 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 647.96 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 791.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178; THENCE NORTH AND

WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES; NORTH 58.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.99 ACRES MORE OR LESS.

SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD.

Section II. Following the review of documents prepared by the Department of Planning and Community Development and presentation, the Common Council hereby adopts the Fiscal Plan and Annexation Policy as it relates to the aforementioned properties.

Section III. This Resolution shall be in full force and effect after its adoption by the Common Council and approval by the Mayor, as required by law.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day of _____, 2025, at _____ o'clock __.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____, 2025, at _____o'clock __.M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____ 2025, at _____ o'clock ___.M.

_____
David A. Wood, Mayor

# CITY OF MISHAWAKA

**DAVID A. WOOD, MAYOR**

**DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT**
**Kenneth B. Prince, ASLA, AICP, Executive Director**

Deborah S. Block, IAMC, MMC
DEC 09 2025
City Clerk
Mishawaka, IN

December 9, 2025

Dale Emmons, 1st District City Council
Matt Carroll, 2nd District City Council
Lou Ann Hazen, 3rd District City Council
Kate Voelker, 4th District City Council
Anthony Violi, 5th District City Council
Ron Banicki, 6th District City Council
Gregg Hixenbaugh, At Large City Council
Matt Mammolenti, At Large City Council
Lacy Hahn, At Large City Council
Deborah S. Block, City Clerk

**Re: Fiscal Plan and Approving Resolution for proposed Ordinance to Annex and Zone property into the City of Mishawaka: Southeast Corner of N. Fir Road & E. Cleveland Road**

Dear Council Members and Clerk:

Attached herewith for your review is a copy of the Fiscal Plan and approving resolution prepared by the Department of Planning and Community Development in accordance with the requirements of the State of Indiana Code Section 36-4-3-3.1. This document provides basic information about the area to be annexed, and describes how the City of Mishawaka will provide services to the area to be annexed.

Prior to preparing a fiscal plan, copies of the proposed request are forwarded to all applicable City Departments. The Departments are then asked what expenditures/costs will be required to service the area and if the request can be accommodated with the funds currently approved within the City Budget. In this case, given that the property is in a pocket of unincorporated area immediately adjacent to existing City limits, and that the developer is responsible for installing, and if necessary extending, all utilities to the site and constructing any required improvements within the public right-of-way, no additional expenditures are anticipated at this time.

Staff will present a brief summary of the plan and be prepared to respond to questions at the Common Council meeting on December 15, 2025.

If you have any questions, please feel free to contact our office at your convenience.

Sincerely,

Derek J. Spier, AICP
City Planner

cc: David A. Wood, Mayor

# City of Mishawaka

*Terry L. Seggerman & Cathy Peterson, Devisees of the last will of Helen M. Seggerman Annexation*

*Property located at the Southeast Corner of N. Fir Road & E. Cleveland Road*

December 2025

**Prepared by:**
**City of Mishawaka**
**Department of Planning & Community Development**
**100 Lincolnway West**
**Mishawaka, IN**
**46544-2011**

**Phone: (574) 258-1625**
**Fax: (574) 968-6999**
**E-mail: planning@mishawaka.in.gov**

**TERRY L. SEGGERMAN & CATHY PETERSON, DEVISEES OF THE LAST WILL OF HELEN M. SEGGERMAN - SOUTHEAST CORNER OF N. FIR ROAD & E. CLEVELAND ROAD ANNEXATION FISCAL PLAN**

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# TAB A- CITY OF MISHAWAKA ANNEXATION POLICY

# CITY OF MISHAWAKA ANNEXATION POLICY

## GENERAL POLICY

The City of Mishawaka recognizes that as the population of St. Joseph County grows and development trends change, there will be a continuous demand for infrastructure and urban services provided by cities such as Mishawaka. Infrastructure includes, but is not limited to, water, sanitary sewer, electric, and transportation. Urban services include, but are not limited to, police, fire, and emergency medical services. With a stable tax rate, low crime rate, outstanding public schools, and strong neighborhoods, the City of Mishawaka is a livable community where families and businesses desire to locate. The expansion of infrastructure and services combined with the desire of families and businesses to locate in Mishawaka has necessitated the City to create a policy on annexation.

It is the policy of the City of Mishawaka to encourage the growth of the City boundary in a compact and contiguous manner concurrently with the extension of infrastructure and services. Although exceptions will be considered for large industrial projects or proposals related to specific economic development efforts, the City recognizes that compact and contiguous growth promotes the cost-effective delivery of services.

The City of Mishawaka continues to promote the logical expansion of infrastructure into the unincorporated areas of the county contiguous to the City on request provided there is availability. The voluntary extension of infrastructure, such as water and sewer, requires the benefactor(s) of that infrastructure to waive or consent to future annexation at the time of connection. The extension of infrastructure does not automatically equate to the immediate annexation of property. To meet the statutory requirements for annexation, both infrastructure and urban services must be provided. As such, many unincorporated areas are currently provided with public rate-supported utilities by the City that will not be suitable for annexation in the foreseeable future. Thus, it is the policy of the City of Mishawaka that the initiation of annexation be undertaken only at a time when the City determines that both infrastructure and urban services can be provided for unincorporated area adjacent to the City. To consider annexation, infrastructure and urban services must be available to the proposed annexation area at a standard that is comparable to similar geographic and use areas that currently exist within the City of Mishawaka.

## IMPACT OF ST. JOSEPH COUNTY GROWTH

The City of Mishawaka also recognizes the impact growth and development currently occurring in unincorporated St. Joseph County has on annexation efforts. There has been a trend in St. Joseph County to allow for development on septic and well systems sporadically throughout the county. As is currently the case in St. Joseph County, there are numerous examples of the problems associated with this type of sprawling development. Septic systems based on poor installation or lack of maintenance; contribute to the pollution of both surface and groundwater. Based on groundwater concerns, residents desire to connect to public water systems. Residents are also calling for urban services, rather than the rural services typically provided by county governments. Residential streets need to be plowed, and emergency response times for police, fire and emergency medical services frequently exceed the times typically expected of suburban development.

As the population of these areas increase, the demand/need for infrastructure and increased urban services will grow exponentially. Due to the sprawling nature of this development, the cost for providing infrastructure and urban services to the existing City of Mishawaka standard far exceeds the tax revenue generated by these areas. This point has been addressed within this annexation policy because of the past concerns expressed by some residents/property owners of these areas who have been historically opposed to annexation. These concerns, for the most part, are based in fear and do not reflect the reality of the practical constraints of annexation. For the record, the cost of providing services, based on the sprawled growth and statutory limitations, makes it both undesirable and not readily feasible for the City of Mishawaka to annex large non-contiguous developed areas.

This point has also been included to identify the reciprocal concern of the City relative to the sprawling growth within unincorporated St. Joseph County. Currently, the taxpayers within the City of Mishawaka pay City taxes to sustain infrastructure and a desired level of urban services. Furthermore, the taxpayers of the City of Mishawaka also pay county taxes that are used in part to provide similar services to county residents. Cities are wholly responsible for these services within their respective jurisdictional areas. These services include, but are not limited to, road maintenance, police patrols, and emergency medical services. These are services subsidized by general county tax dollars that the City of Mishawaka contributes to but does not receive the

corresponding reciprocal benefit. The taxpayers of the county do not pay taxes that directly or indirectly support these services within the City. Based on the current division of general county funds, this equates to the City of Mishawaka financially subsidizing the sprawling growth of the county. Accordingly, the City of Mishawaka continues to seek a more equitable distribution of existing general county tax revenues. Furthermore, based on this existing inequity, it is an important objective of the City to work with county officials to ensure that there are not future increases in spending to address the problems associated with sprawling unincorporated development. The City also recognizes the need to develop fair cost-sharing practices to provide for regional services that does not adversely impact the residents of the City, while still providing for the needed/desired services in the unincorporated county.

Although the equitable distribution of tax dollars is an important concern, the City also recognizes that the problems associated with this sprawling unincorporated development also impacts the City of Mishawaka. The City is impacted by the limitations existing development has on future City growth, and the corresponding increased costs of extending infrastructure. As such, the City of Mishawaka will continue to work with the county in a cooperative effort, where possible, to address problems. However, it is only fair that the residents and property owners of a particular problem area caused by sprawling development should be the party wholly responsible for the costs of desired/needed infrastructure or services- not the tax payers of the City of Mishawaka.

STATUTORY LIMITATIONS

The City of Mishawaka also recognizes the burden placed on municipalities within St. Joseph County based on the statutory requirements on Municipal Annexation and Dis-annexation. The controlling legislation on annexation is established by the Indiana Code 36-4-3-series.

The statute also places minimum requirements on municipalities regarding providing services to proposed annexation areas, the timing of implementation, and contiguity requirements. The statute also requires that a fiscal plan be adopted showing how the costs associated with providing services will be paid. An estimated amount of time required for voluntary annexation is three to four months. The increased time required to process an annexation has placed a burden on real estate transactions and development on the fringe of the City. It is not uncommon to have annexation placed as a condition on the sale of property by the buyer. Annexation is typically requested because City services are desired or needed to serve the proposed project. This increased time frame when compared to the traditional rezoning process has the potential for directing appropriate contiguous growth away from the City due to the lack of suitable available property that can be developed in a short period of time.

IMPLEMENTATION OF POLICY

The stringent statutory requirements of annexation have necessitated the creation of a policy of the City of Mishawaka to evaluate the geographic boundary of each proposed voluntary annexation relative to the surrounding unincorporated properties. The purpose of this evaluation is to examine the proposed annexation area to the existing City limits relative to providing a compact and contiguous City boundary.

Annexation law significantly limits the ability of municipalities to annex property without the consent of the majority of property owners. Therefore, the City has deemed it necessary to review adjacent unincorporated properties that have not requested annexation at the time a voluntary annexation is proposed. Although this may ultimately necessitate the annexation of property without the consent of a minority of the adjacent property owners, this policy provides for a means to expand the City boundary in a compact and contiguous manner that would otherwise not be possible based on statutory requirements.

A secondary purpose of this policy is to reduce the number of separate contiguous annexation petitions that are likely to be filed within a short period of time. The potential inclusion of additional property as part a proposed annexation petition will counteract the discouraging development influence of time limitations placed by the Indiana Code.

In the past, voluntary annexations without this policy have created a chaotic City boundary that promotes the inefficient delivery of services for both the City of Mishawaka and St. Joseph County. Chaotic refers only to the physical geographic location of the boundary. Common chaotic configurations include *saw-tooth shapes*, *islands*, and *adjacent pockets*. The attributes of these boundary configurations are described as follows:

A *saw-tooth boundary* refers to shape where contiguous properties located along a single roadway change municipal boundaries multiple times in a relative short distance. This situation creates difficulties in providing for the efficient delivery of services. Specifically, it is more difficult for the postal service, police, fire, and emergency medical providers to determine the physical limits of jurisdictions in the field. Under non-emergency circumstances, this situation is likely to result in inconveniences only. However, in emergency situations, confusion on boundary locations in the field has the potential to delay providing potentially life saving services, or could otherwise promote providing double coverage for the area limiting the ability of one provider to respond to other calls.

An *island* refers to unincorporated areas that are physically surrounded by the incorporated City. This situation provides for the inefficient delivery of services for both the City of Mishawaka and unincorporated St. Joseph County. Services such as trash removal, snow plowing, road maintenance, police, fire, and emergency medical services could all potentially require one service provider to travel through another service provider's jurisdictional area. This inherently inefficient situation potentially increases the costs of providing services for both jurisdictions.

*Adjacent pockets* refers to unincorporated area that is reasonably adjacent to the City and is currently served at least in part by City infrastructure. When the infrastructure was provided to these areas, these areas were typically located on the fringes of the City where other services were either not available or desired at the time. However, as the demand for growth and development continues, the demand for additional services also grows. Over time, pockets are also typically provided with some peripheral City services without expense. Emergency service providers within the City of Mishawaka and St. Joseph County have consistently worked together to provide reciprocal assistance in responding to calls when the other provider is either occupied or at a considerable distance, provided resources are available. Typically, due to the general location adjacent to the City and the increased ability of the City to provide services, these pocket areas will intermittently receive City emergency services.

Furthermore, pockets become obstacles to the future expansion of infrastructure and services. They are considered obstacles due to the contiguity requirements established by the Indiana Code for annexation. If these pockets are not annexed over time, the City is prevented from expanding. The annexation of these pocket areas not only allows for the continued growth of the City, but also provides for the efficient and equitable delivery of services.

SUMMARY

- It is the policy of the City of Mishawaka to encourage the growth of the City boundary in a compact and contiguous manner concurrently with the extension of infrastructure and services.

- It is the policy of the City of Mishawaka that the annexation be undertaken only at a time when the City determines that both infrastructure and urban services can be provided for unincorporated area adjacent to the City.

- To address existing sprawl and inequitable distribution of general county tax dollars, it is the policy of the City of Mishawaka that the residents and property owners of a particular problem area caused by sprawling development should be the party wholly responsible for the costs of desired/needed infrastructure or services- not the taxpayers of the City of Mishawaka.

- The stringent statutory requirements of annexation have necessitated the creation of a policy of the City of Mishawaka to evaluate the geographic boundary of each proposed voluntary annexation relative to the surrounding unincorporated properties to promote the efficient delivery of services and remove chaotic boundary configurations.

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS:

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# TAB B- BASIC DATA & FISCAL ANALYSIS

## BASIC DATA & FISCAL ANALYSIS

A. LOCATION AND SIZE

The area proposed for annexation is illustrated on the following maps and shown on the accompanying aerials. This area is legally described as follows:

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT ALSO BEING ON THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 667.50 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 87.53 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1203.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 87.50 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 2021-12555 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 647.96 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 791.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178; THENCE NORTH AND WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES; NORTH 58.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.99 ACRES MORE OR LESS.

SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD.

VACANT LAND: SOUTHEAST CORNER OF N. FIR ROAD AND E. CLEVELAND ROAD.

Annexation Area

The area to be annexed includes two parcels of property (Tax Parcels #006-1012-0151 & 006-1012-0152) located at the southeast corner of N. Fir Road and E. Cleveland Road. The parcels have nearly 1,500' of frontage and are currently vacant with no structures. The southern part of the property is mostly wooded and includes a wetland, while the northern part of the property is cropland. The property is bound to the northwest and southeast with approximately 2,750' being incorporated into the City, while two of the adjacent properties, one to the south and one to the east, being in unincorporated St. Joseph County. The property is currently zoned "R" Single Family District within unincorporated St. Joseph County. If annexed, the property will be zoned R-3 Multi-Family Residential District for a proposed 216 unit apartment complex. The property is proposed to be developed in one phase.

Contiguity with the Existing City Limits

The property to be annexed into the City totals approximately 19 acres including the adjacent road public right-of-way and a stormwater detention basin dedicated as 2.6

acres of public right-of-way. The external boundary of the annexation area measures 4,204 linear feet with 2,750 linear feet being contiguous with the current corporate boundary of the City of Mishawaka. The border of the contiguous area is 65.4% of the total external boundary. This is in excess of the minimum 12.5%, or 1/8, of the boundary that is required to be contiguous based on the determination requirements of the Indiana Code.

B. TOPOGRAPHY AND EXISTING USE/IMPROVEMENTS

The vacant property is partially wooded and cultivated with moderate relief across the site. The generalized 2' contours per the City's GIS show approximate elevations ranging from 782' in the northeast corner of the property along E. Cleveland Road to less than 758' in the existing detention basin and within the wetlands along the south property line. The area south of the detention basin is a densely wooded wetland while active cropland is present within the northern part of the property. No buildings/structures are present.

C. LAND USE/CURRENT ZONING

The proposed area to be annexed is currently zoned R Single Family District within unincorporated St. Joseph County and is partially wooded and farmed. There are no structures within the property. If the Mishawaka Common Council approves the annexation request, the property will be zoned to the R-3 Multi-Family Residential District.

D. ASSESSMENT

The territory to be annexed consists of two (2) parcels of property. The Land and Improvement Valuations shown below are based upon current GIS parcel data:

| Tax ID Number | Property Owner | Number of Acres* | Land & Imp. Valuation** |
|---|---|---|---|
| 006-1012-0151 | TERRY L. SEGGERMAN & CATHY PETERSON, DEVISEES OF LAST WILL OF HELEN M. SEGGERMAN | 10.52 ACRES | $13,500 |
| 006-1012-0152 | TERRY L. SEGGERMAN & CATHY PETERSON, DEVISEES OF LAST WILL OF HELEN M. SEGGERMAN | 4.76 ACRES | $5,000 |

**Acreage is per the City of Mishawaka/Michiana Area Council of Governments GIS parcel data not including the adjacent road public right-of-way and stormwater detention basin dedicated as public right-of-way.*
***Only includes a land value as there are no taxable structures.*

E. CURRENT TAX RATE

The City's tax rate 2024 payable 2025 was $1.9692 per $100 of assessed valuation. For property owners in Harris Township, in which this proposed annexation is located, the total taxes will be $3.7653 per $100 of assessed valuation. Property owners in this area currently pay $1.9680 per $100 of assessed valuation. These rates are based on the best information available at the time this plan was prepared. Actual tax rates may vary.

| **Tax District** | **Existing Tax Rate** | **Tax Rate after Annexation** |
|---|---|---|
| Harris Township | 1.9680 | 3.7653 |

The City's tax rate has remained relatively stable over the years:

| | |
|---|---|
| 2024 | $1.9692 |
| 2023 | $2.0047 |
| 2022 | $1.8575 |
| 2021 | $2.0002 |
| 2020 | $1.9952 |
| 2019 | $2.0226 |
| 2018 | $2.0701 |
| 2017 | $2.0516 |
| 2016 | $1.9977 |
| 2015 | $1.8750 |
| 2014 | $2.0062 |
| 2013 | $1.9086 |
| 2012 | $1.8186 |
| 2011 | $1.7362 |
| 2010 | $1.6741 |
| 2009 | $1.6557 |
| 2008 | $1.5283 |
| 2007 | $1.3326 |
| 2006 | $1.3899 |
| 2005 | $1.3382 |
| 2004 | $1.3313 |

F. NEW ADDRESSES

If the proposed annexation is approved, the property will be zoned R-3 Multi-Family Residential District to allow the development of an apartment complex. The property shall be developed in accordance with the requirements of the City of Mishawaka Zoning Ordinance. Addresses will be assigned by the City of Mishawaka Engineering Department when the property is developed.

G. DETERMINATION OF SERVICE STANDARDS AND COSTS

Every proposed annexation area to the City of Mishawaka is reviewed by each pertinent City department or agency that would ultimately be required to provide infrastructure and/or urban services to a given area. Departments were asked to evaluate the location, area, and existing conditions of this proposed annexation area relative to providing infrastructure and urban services at a standard that is identical to other areas of the City. In determining required services, departments reviewed the area relative to similar geographic and use areas that currently exist within the City of Mishawaka.

The standards for infrastructure and services provided by the City of Mishawaka, broken down by department, have been included within this document following Tab C. After establishing an understanding of the existing conditions, each department or agency was asked to identify any capital improvements required to serve the proposed annexation area to meet existing city standards. It will be the responsibility of any future property owner/ developer to bear any expense required to extend, when applicable, and connect to existing City services. Given the location of the proposed annexation area adjacent to the existing city limits, each department identified that non-infrastructure-related services could be provided to the proposed annexation area with no additional expenditures. Increased maintenance costs for non-rate supported services, were identified as minimal and well within the approved budgets for each department.

Given that no consequential additional expenditures are anticipated, the itemization of costs associated with providing each service is not possible relative to the annexation area. However, to document that funds have been approved and are available for the

services identified, a copy of the approved year 2025 City budget has been attached to the Summary of Service Report for each applicable non-rate supported department. These budgets identify the costs for personnel, equipment, repairs, and other expenditures anticipated for the budget year. Budgets for any department are available for the review of the public upon request at City Hall.

H. TERMS AND CONDITIONS

The City of Mishawaka will provide a level of basic services, including infrastructure and urban services, at a standard that is comparable to similar geographic and use areas that currently exist within the City of Mishawaka. The specific date of implementation of services has been identified within the description of specific services where applicable. Given the location of the proposed annexation area and requirement that all utilities will be extended to the property at the property owner's expense, no capital expenditures are required to serve the proposed annexation area. Basic services, not otherwise specified, will be provided to the annexation area within one year of the effective date of the annexation as required by law. However, it is anticipated that the majority of basic services will be available immediately or at least in a timely manner.

The effective date of annexation, if approved, will be thirty days from the date of approval of the annexation ordinance as required by law.

I. FISCAL IMPACT ON TAXPAYERS, MUNICIPAL FINANCES, AND POLITICAL SUBDIVISIONS

Analysis:

The property proposed to be annexed is currently vacant, including wooded wetland and cropland areas, with no buildings or structures. If the annexation is approved, the contingent developer is proposing to construct a multi-family residential apartment complex with various amenities.

As indicated on the preliminary site plan, the apartment complex is proposed to include 216 units within six (6) buildings, a community building, and the associated access drives and parking areas. Primary access is proposed at the E. University Drive and N. Fir Road intersection. A secondary emergency access only will be provided to the north along N. Fir Road. The existing detention basin, currently within the dedicated public right-of-way, shall continue to provide water storage for the adjacent right-of-way and be expanded for the proposed new development. The developer plans to construct the project in one phase. Construction is expected to begin in April or May 2026 with completion by November 2027.

If construction on the proposed development begins in early 2026 with completion by late fall of 2027, as anticipated, the annexation is expected to significantly increase the assessed valuations and provide positive impacts to other taxing units in future years. These increases will not be fully realized until tax year 2028 payable 2029. The developer estimated that construction costs for the entire project will be approximately $43 to $49 million. The average of $46 million is utilized for the analysis below. Based upon The Springs at Mishawaka, which is a similar apartment project currently under construction, the development is expected to yield an initial assessed valuation of approximately $24,986,400, including $23 million for the buildings (50% of the construction costs) and $1,986,400 for the land valuation. The land valuation is based upon $130,000 per acre for the 15.28 acre project area, which is the applicable assessment for recently developed multi-family residential property in northern Mishawaka.

The current and future political subdivisions and their associated tax rates were determined by the geography of the property and the attached "Tax Rate Chart for the year 2024 payable 2025". (See Tab "D" / Appendix "C".) This chart is provided by the St. Joseph County Auditor's Office.

Current property assessed valuation:

$18,500

Future anticipated property assessed valuation:

$24,986,400

Current Property Taxes Generated from the Property:

The current property taxes that are being generated from the property were determined utilizing on online estimator available through the Indiana Gateway for Government Units > Taxpayer Portal > Tax Bill Estimator website. The current URL address for this estimator is https://gateway.ifionline.org/CalculatorsDLGF/taxcalculator.aspx.

The website requires you to enter the geographic location of the property by County, Township, and School Corporation. You then enter the type of property, if it is a homestead (owner-occupied residential); residential rental, non-homestead residential, and agricultural; or other. You then input the assessed valuation and it estimates the maximum tax bill as well as the property tax cap credit if applicable.

This calculation has been done with a scenario before annexation for residential rental, non-homestead residential, and agricultural property, then following annexation for the same property type identifying the property as now being subject to the City tax rate.

The estimated property tax value for the property is as follows:

Prior to annexation: $364

Following annexation: $499,728

Political Subdivisions before Annexation:

Percent of tax rate and corresponding yearly estimated property tax revenue*

- St. Joseph County (30.2%) - $109.93
- Harris Township (13.9%) - $50.60
- Penn-Harris-Madison School Corporation (47.1%) - $171.44
- Mishawaka-Penn-Harris Public Library (6.8%) - $24.75
- Airport Authority (2.0%) - $7.28

* *Estimates may not equal estimated tax value due to rounding.*

The current tax rate of all of these entities combined is 1.9680%.

The tax rate will increase to 3.7653% upon annexation to the City, however, the residential rental cap is set at 2%. Even though the cap is set at 2%, the revenue will increase significantly due to the estimated increase in assessed valuation realized from the proposed apartment complex. Thus, the distribution of property tax revenue is anticipated to increase for all existing tax entities based on getting a larger percentage of revenue when the City tax rate, and to a very minor extent, the South Bend Transpo rate is added to the overall rate.

Political Subdivisions following Annexation:

Percent of tax rate and corresponding yearly estimated revenue for existing taxing units upon annexation*

- St. Joseph County (15.8%) - $78,957.02 (+$78,847.09 per year)
- Harris Township (0.2%) - $999.46 (+$948.86 per year)
- Penn-Harris-Madison School Corporation (24.6%) -$122,933.09 (+$122,761.65 per year)

- Mishawaka-Penn-Harris Public Library (3.6%) - $17,990.21 (+$17,965.46 per year)
- Airport Authority (1.0%) - $4,997.28 (+$4,990.00 per year)
- South Bend Transpo (2.5%) - $12,493.20
- City of Mishawaka (52.3%) - $261,357.74

** Estimates may not equal estimated tax value due to rounding.*

Four Year Projection of Property Tax Revenue following Annexation & Anticipated Completion of Development / Full Assessment by Fall 2027 (above numbers x4)

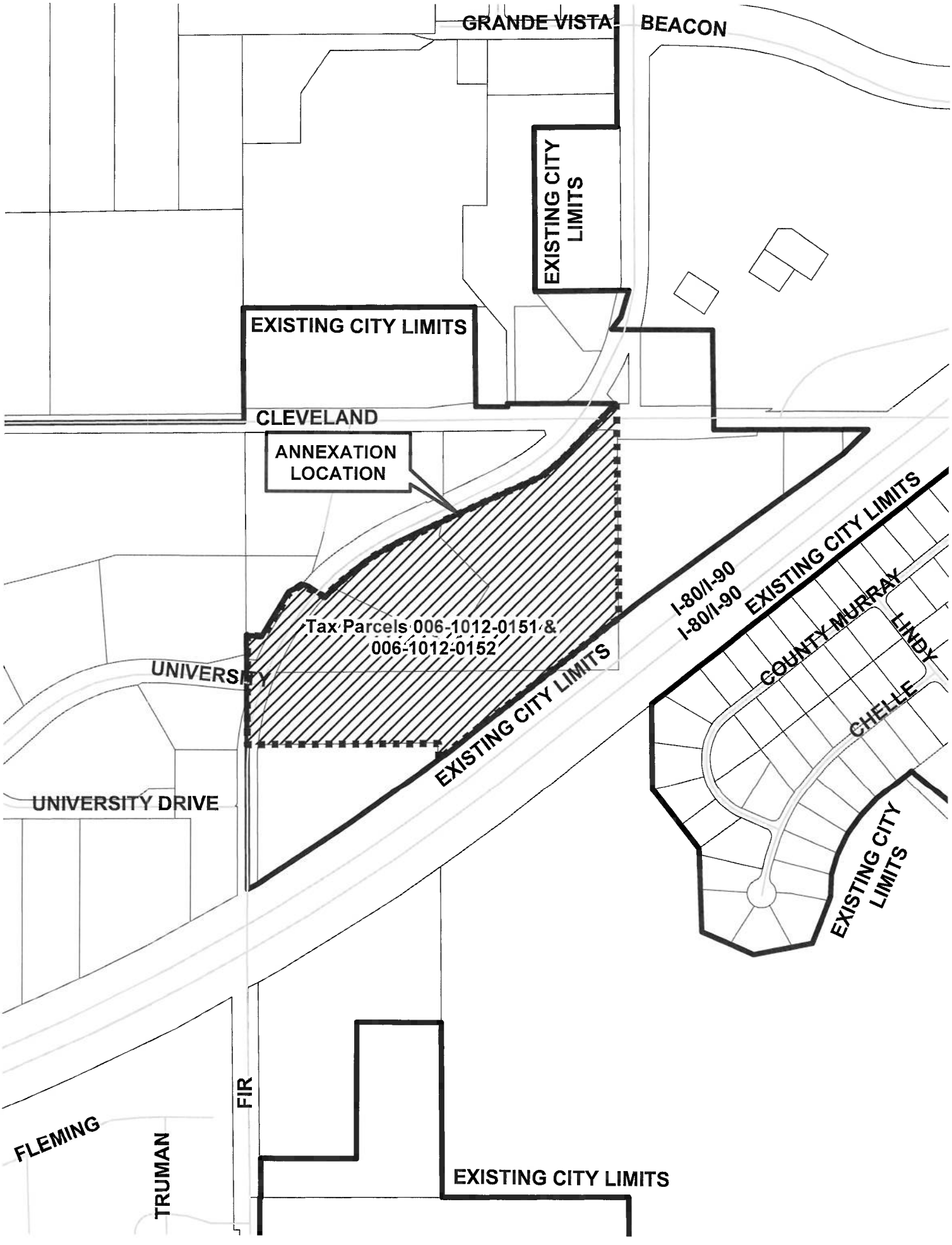
Straight line projection assuming existing use remains and the tax rate and assessed valuation remains constant

| | |
|---|---|
| • St. Joseph County | $315,828.08 |
| • Harris Township | $3,997.84 |
| • Penn-Harris-Madison School Corporation | $491,732.36 |
| • Mishawaka-Penn-Harris Public Library | $71,960.84 |
| • Airport Authority | $19,989.12 |
| • South Bend Transpo | $49,972.80 |
| • City of Mishawaka | $1,045,430.96 |

J. ASSUMED INDEBTEDNESS & COUNTY INFRASTRUCTURE REIMBURSEMENT

Pursuant to I.C. 36-4-3-4.2 under certain circumstances the City would be required to assume a portion of indebtedness as it would pertain to the proposed annexation area. Specifically, this would be required if the County had used property tax revenue to repay debt used to build infrastructure within the annexation area, or if income tax was being generated from the property in question that was being used to pay off applicable county wide debt that would now be allocated to the City upon annexation.

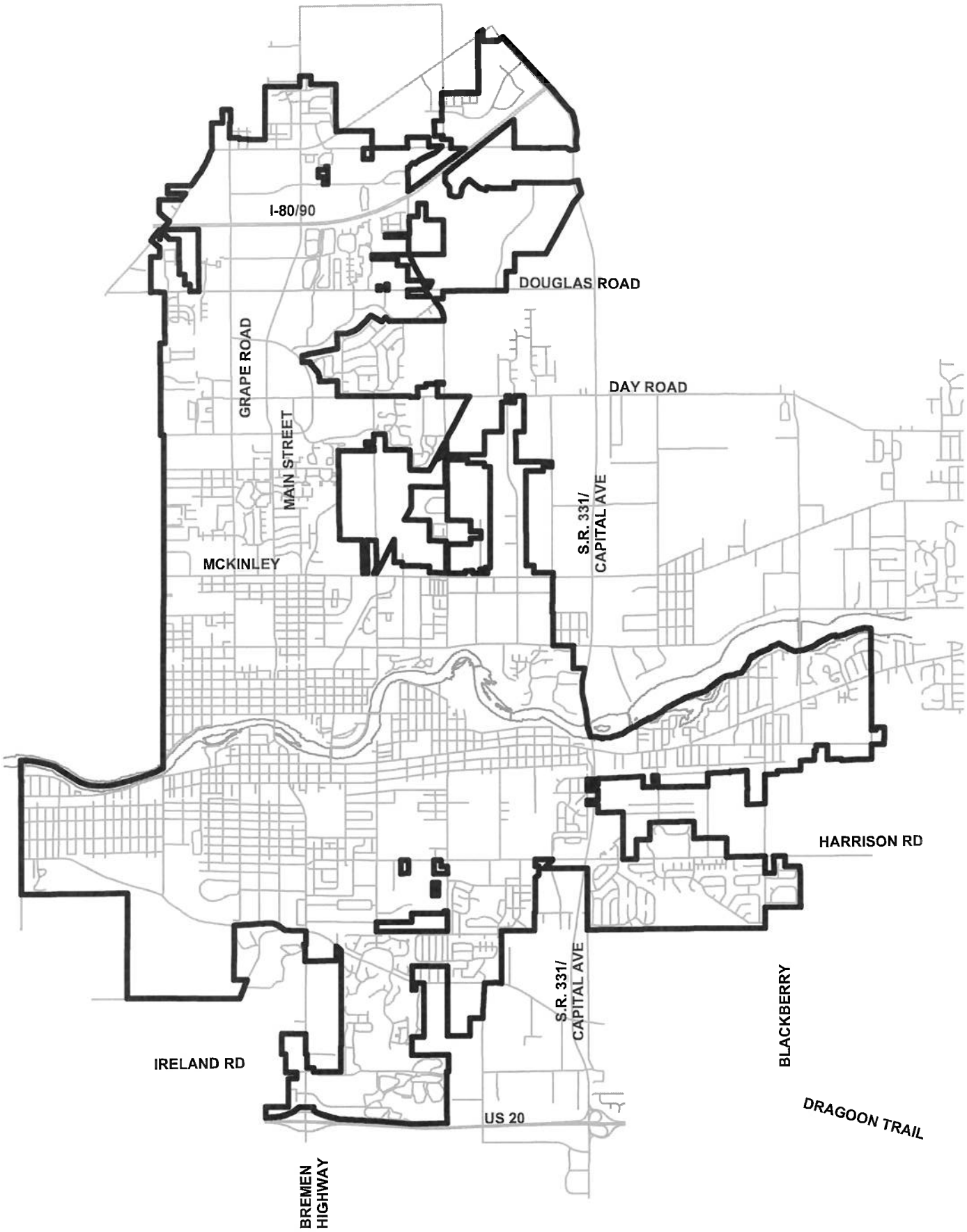
Upon reviewing the site and the information identified in Tab "D" / Appendix "D", there is no County infrastructure debt associated within the proposed annexation, nor is there any outstanding county debt on infrastructure that is payable by a local option income tax.



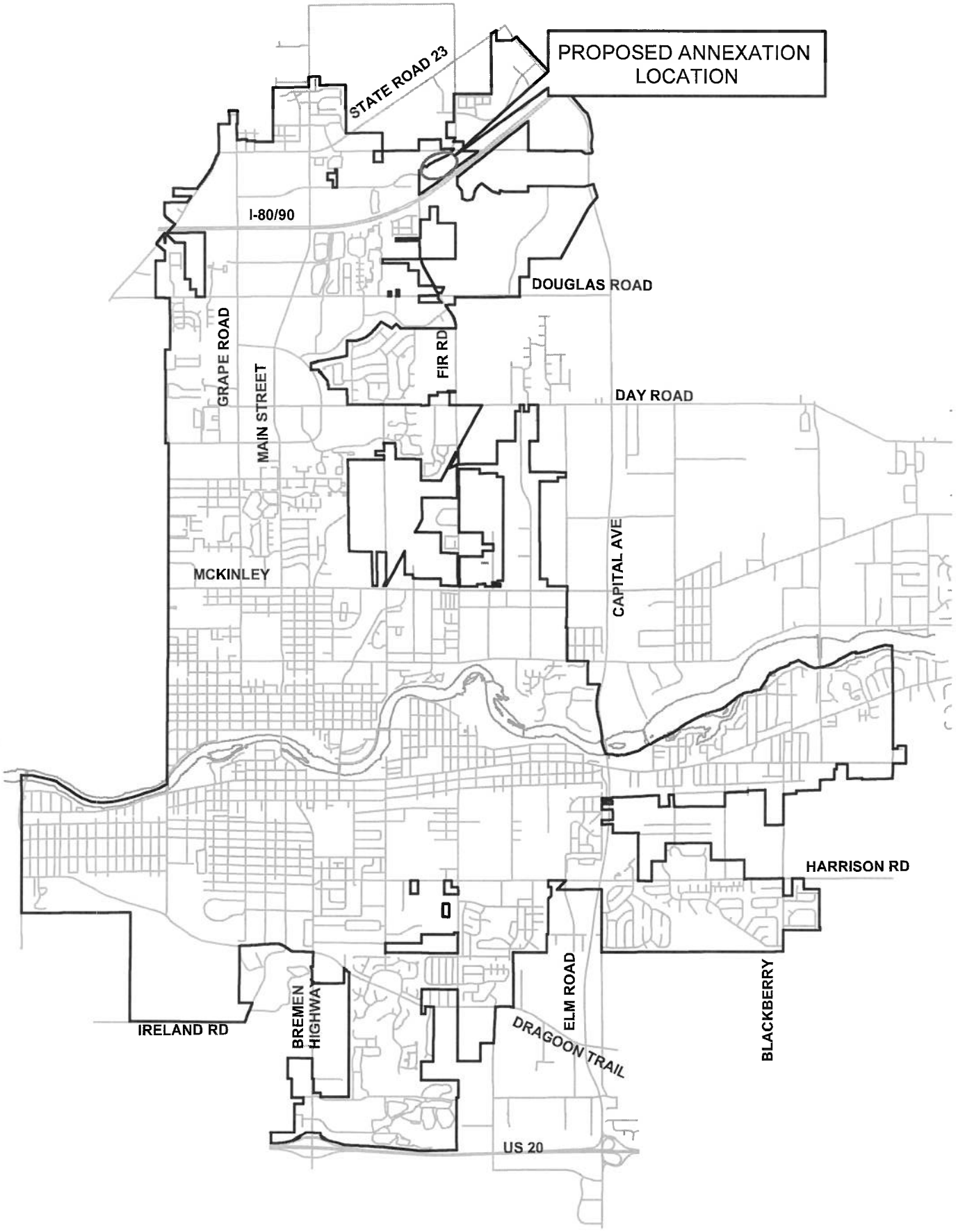



**LOCATION MAP**

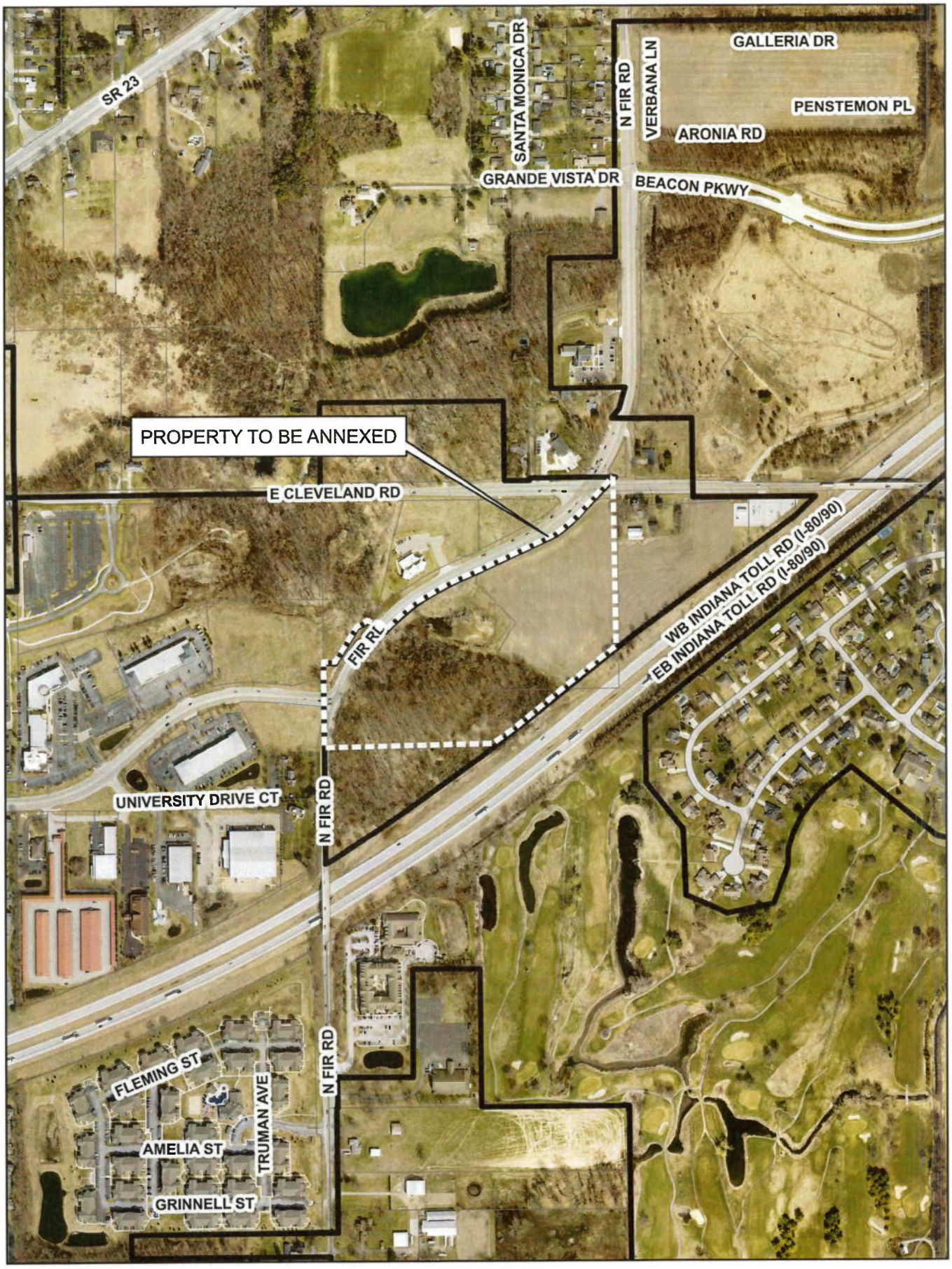
# MAP OF EXISTING CITY LIMITS



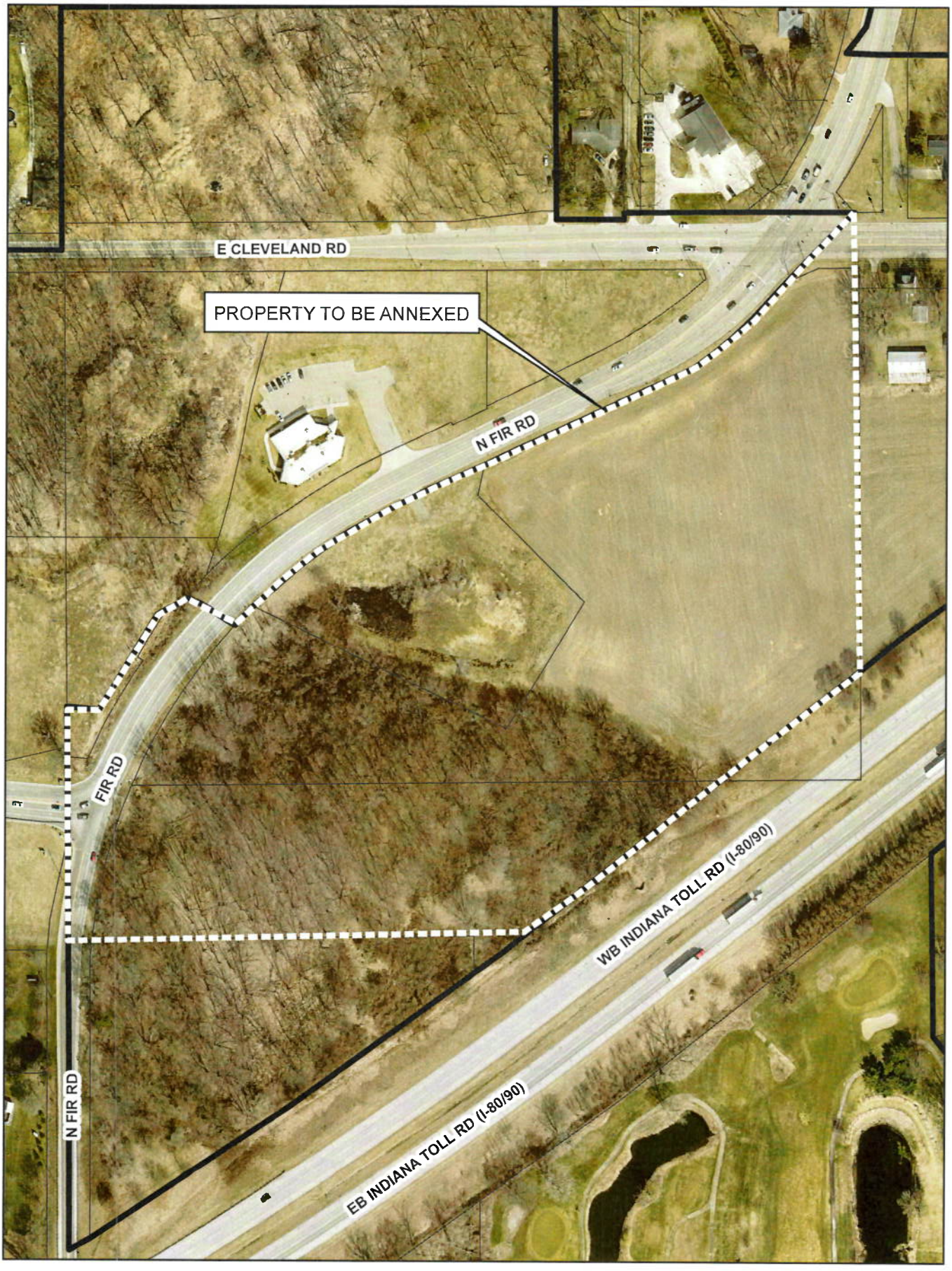
# MAP OF PROPOSED CITY LIMITS



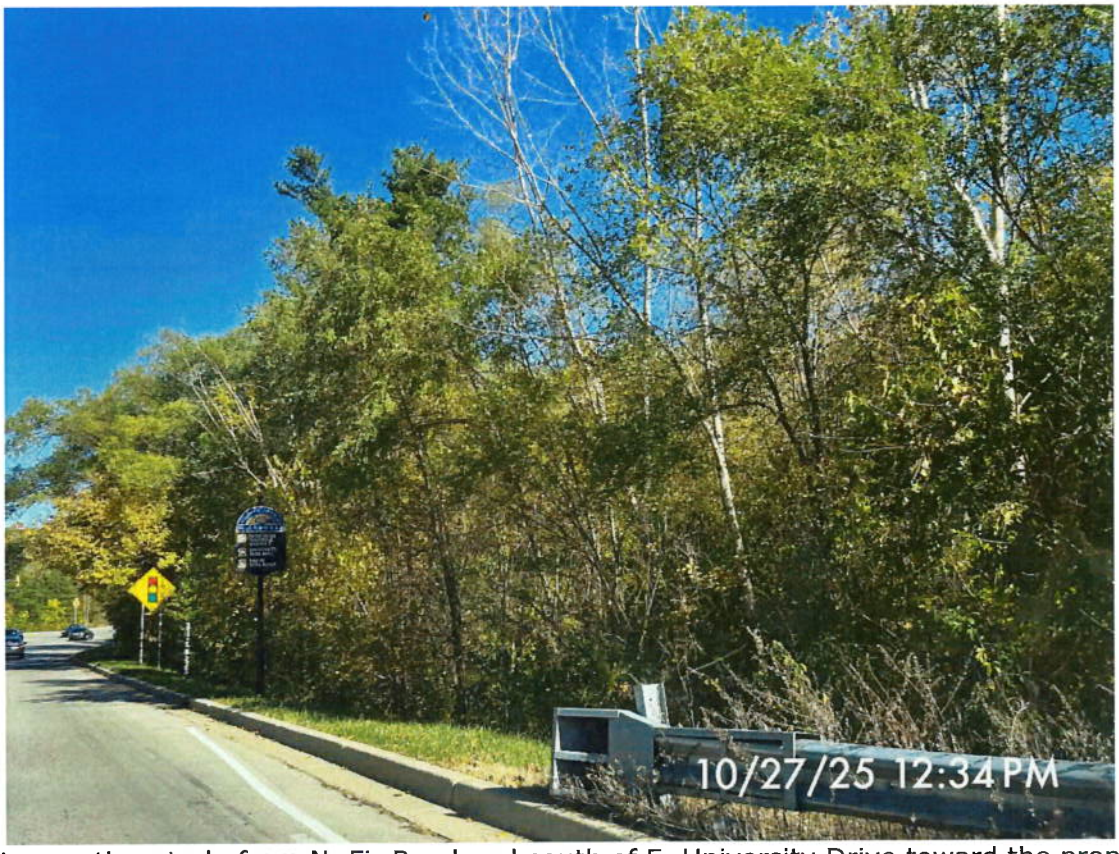
# AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



# AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



# PHOTOGRAPHS OF PROPERTY TO BE ANNEXED




Looking northeasterly from N. Fir Road and south of E. University Drive toward the property.




Looking easterly toward the wooded south part of the property from E. University Drive.




Looking southerly toward the detention pond/public right-of-way within the property from N. Fir Road.




Looking southerly toward the cropland in the north part of the property from N. Fir Road.




Looking southeasterly toward the property from the N. Fir Road & E. Cleveland Road intersection.

PET 25-17

Received
OCT 22 2025
Planning and
Community Development

TO THE: HONORABLE MEMBERS OF THE COMMON COUNCIL
CITY OF MISHAWAKA, INDIANA

RE: PETITION FOR ANNEXATION & REZONING FOR:

DEVISEES OF THE LAST WILL OF HELEN M. SEGGERMAN, DECEASED, SUBJECT TO THE RIGHTS OF TERRY L. SEGGERMAN AND CATHY PETERSON AS CO-PERSONAL REPRESENTATIVES OF THE ESTATE OF SAID DECEDENT, BEING ESTATE NO. 71J01-9303-ES-00116.
52980 FIR ROAD
GRANGER, INDIANA 46530

THE UNDERSIGNED, DEVISEES OF THE LAST WILL OF HELEN M. SEGGERMAN, DECEASED, SUBJECT TO THE RIGHTS OF TERRY L. SEGGERMAN AND CATHY PETERSON AS CO-PERSONAL REPRESENTATIVES OF THE ESTATE OF SAID DECEDENT, BEING ESTATE NO. 71J01-9303-ES-00116, RESPECTFULLY SHOW THAT THEY ARE THE OWNERS OF THE FOLLOWING DESCRIBED REAL ESTATE LOCATED IN THE UNINCORPORATED PORTION OF ST. JOSEPH COUNTY, INDIANA:

PARCEL: ANNEXATION AND REZONING LEGAL DESCRIPTION:

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT ALSO BEING ON THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 667.50 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 87.53 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1203.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 87.50 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 2021-12555 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 647.96 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 791.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178; THENCE NORTH AND WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES; NORTH 58.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.99 ACRES MORE OR LESS.
SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD.

APPROXIMATE PROPERTY ADDRESS: 53000 BLOCK OF FIR ROAD.

THE ABOVE-DESCRIBED PARCEL OF LAND IS PRESENTLY ZONED "R" SINGLE-FAMILY DISTRICT IN THE UNINCORPORATED COUNTY.

PETITIONERS DESIRE TO ANNEX AND REZONE THE REAL ESTATE DESCRIBED ABOVE TO THE "R-3" RESIDENTIAL DISTRICT CLASSIFICATION. THE PURPOSE FOR THE ANNEXATION AND REZONING IS TO ALLOW FOR THE DEVELOPMENT OF A RESIDENTIAL MULTI-FAMILY APARTMENT COMPLEX.

WHEREFORE, THE PETITIONERS PRAY AND RESPECTFULLY REQUEST THAT THE COMMON COUNCIL OF THE CITY OF MISHAWAKA REFER THIS MATTER TO THE MISHAWAKA CITY PLAN COMMISSION AND THAT AFTER HEARING, AN APPROPRIATE ORDINANCE BE ENACTED ANNEXATING AND REZONING THE ABOVE DESCRIBED PARCEL OF REAL ESTATE LOCATED IN THE CITY OF MISHAWAKA.

TERRY L. SEGGERMAN

CATHY PETERSON

DEVISEES OF THE LAST WILL OF HELEN M. SEGGERMAN, DECEASED, SUBJECT TO THE RIGHTS OF TERRY L. SEGGERMAN AND CATHY PETERSON AS CO-PERSONAL REPRESENTATIVES OF THE ESTATE OF SAID DECEDENT, BEING ESTATE NO. 71J01-9303-ES-00116.

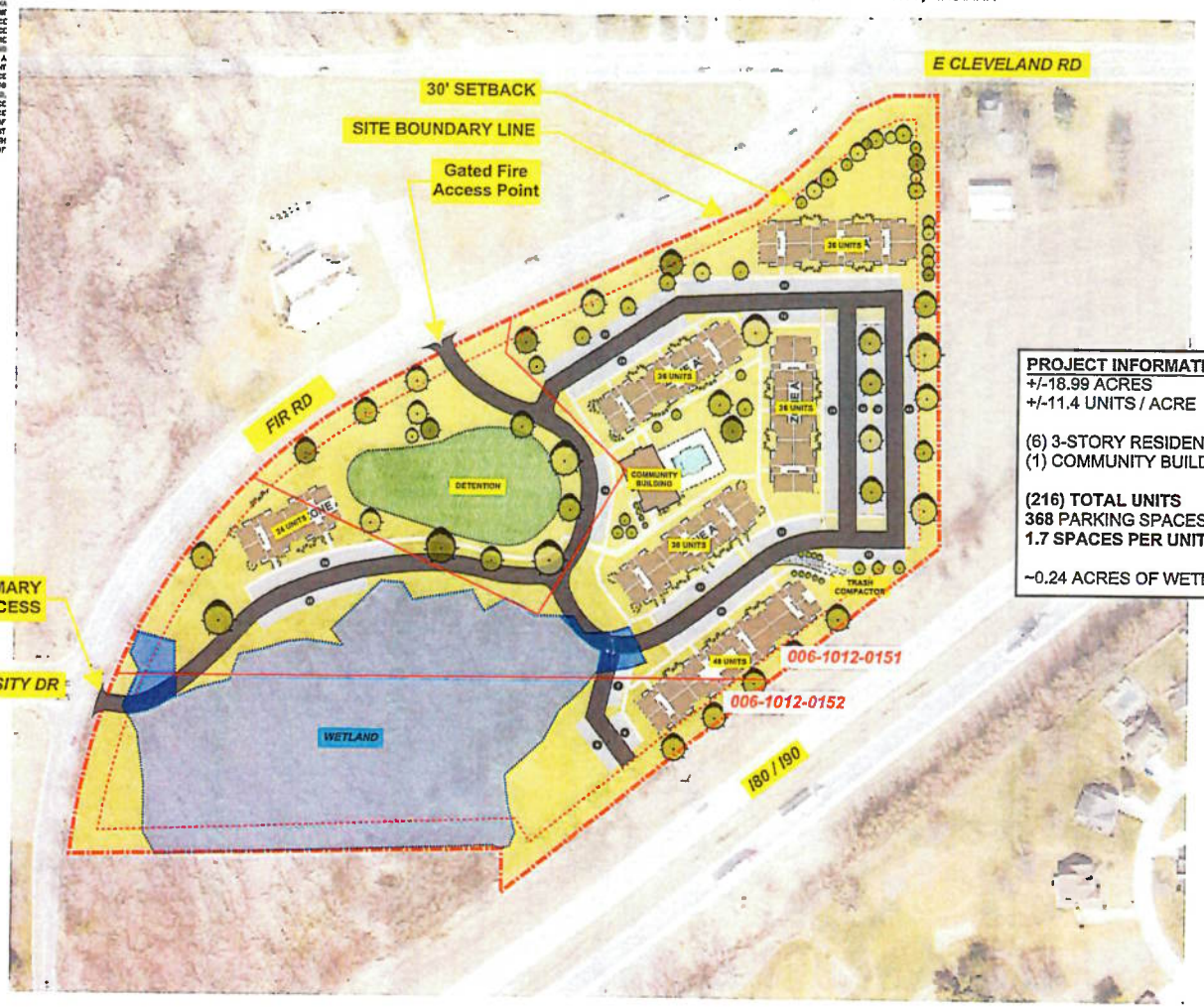
PH.NO. _____

CONTACT PERSON:

MICHAEL DANCH
DANCH, HARNER & ASSOCIATES, INC.
1643 COMMERCE DRIVE
SOUTH BEND, INDIANA 46628
(574) 234-4003.
MDANCH@DANCHHARNER.COM

# PRELIMINARY SITE PLAN

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27
BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA






SITE LOCATION MAP

**PROJECT INFORMATION**
+/-18.99 ACRES
+/-11.4 UNITS / ACRE

(6) 3-STORY RESIDENTIAL BUILDINGS
(1) COMMUNITY BUILDING

**(216) TOTAL UNITS**
**368** PARKING SPACES PROVIDED
**1.7 SPACES PER UNIT**

~0.24 ACRES OF WETLAND AFFECTED

N

0 80 160 240
SCALE 1" = 80'

1 PRELIMINARY SITE PLAN
1" = 80'-0"

**ANNEXATION AND REZONING LEGAL DESCRIPTION:**

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND RECORDED IN DEED BOOK // 570 ON PAGE // 172 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT ALSO BEING ON THE EASTERLY CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 887.26 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 87.83 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1982.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 87.36 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND RECORDED IN DEED DOCUMENT NUMBER 2021-12035 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 847.36 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 781.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK // 570 ON PAGE // 172; THENCE NORTH AND WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES; NORTH 88.34 FEET MORE OR LESS AND WEST 998.88 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.99 ACRES MORE OR LESS.

PET 25-17
Received
OCT 22 2025
Planning and Community Development

21

GENERAL SURVEY DISCLAIMER NOTES:

THE INFORMATION SHOWN ON THIS DRAWING IS INTENDED FOR THE CLIENT ONLY. ANY REUSE WITHOUT WRITTEN VERIFICATION AND ADAPTATION BY THE LAND SURVEYOR FOR THE SPECIFIC PURPOSE INTENDED WILL BE AT THE USERS SOLE RISK AND WITHOUT LIABILITY OR LEGAL EXPOSURE TO THE LAND SURVEYOR.

ANY UTILITY OR EASEMENT LOCATIONS, IF SHOWN, ARE APPROXIMATE. THE CLIENT MUST FIELD VERIFY UTILITY LOCATIONS WITH THE RESPECTIVE UTILITY COMPANY. THIS LAND SURVEYOR ASSUMES NO LIABILITY FOR THE ACCURACY OF THE LOCATION OR SIZE OF EXISTING UTILITIES OR THE EXISTENCE OR NONEXISTENCE OF ADDITIONAL UNDERGROUND UTILITIES OR STRUCTURES.

NO IMPROVEMENTS SHOULD BE MADE ON THE BASIS OF THIS PLAT ALONE. FIELD MONUMENTATION OF CRITICAL POINTS SHOULD BE ESTABLISHED PRIOR TO COMMENCEMENT OF ANY AND ALL CONSTRUCTION. TOPO BUILDING LINES, EASEMENTS AND OTHER RESTRICTIONS NOT SHOWN HEREON REFER TO YOUR DEED, ABSTRACT, TITLE POLICY, CONTRACTS AND LOCAL BUILDING, ZONING AND SUBDIVISION ORDINANCES.

UNLESS SPECIFICALLY SHOWN HEREON, THIS SURVEY DOES NOT PURPORT TO INDICATE THE PRESENCE OR ABSENCE OF WETLANDS AND HAZARDOUS OR ENVIRONMENTALLY INCURIOUS MATERIALS. THE SURVEYOR EXPRESSLY DISCLAIMS ANY RESPONSIBILITY OR LIABILITY FOR THE SAME.

ANY DEPARTURE ON THIS DRAWING IS NOT INTENDED TO BE SUITABLE FOR REUSE BY ANY PERSON, FIRM OR CORPORATION OR FOR ANY EXTENSIONS OR ON THE PROJECT OR FOR ANY USE OR ANY OTHER PROJECT, AND REUSE WITHOUT WRITTEN VERIFICATION AND ADAPTATION BY THE ENGINEER, ARCHITECT OR SURVEYOR FOR THE SPECIFIC PURPOSE INTENDED WILL BE AT THE USERS SOLE RISK AND WITHOUT LIABILITY OR LEGAL EXPOSURE TO THE ENGINEER, ARCHITECT OR SURVEYOR.

ALL UNDERGROUND UTILITIES MUST BE FIELD VERIFIED BY THE CONTRACTOR BEFORE ANY CONSTRUCTION ARE BEGIN.

Dutch, Harmer & Associates, Inc
Land Surveyors • Professional Engineers
Landscape Architects • Land Planners
DHA

| DATE | DRAWN BY: |
|---|---|
| 10/20/2025 | JTB |
| SCALE | CHECKED BY: |
| 1" = 80' | MJO |
| FILE # | PROJ. MANGR: |

REVISIONS

| DATE | BY |
|---|---|
| | |

SHEET 1 OF 1

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT ALSO BEING ON THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 667.50 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 87.53 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1203.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 87.50 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 2021-12555 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 647.96 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 791.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178; THENCE NORTH AND WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES; NORTH 58.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.99 ACRES MORE OR LESS.

SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD.

# TAB C- SUMMARY OF SERVICES

## SUMMARY OF SERVICES

The City of Mishawaka, known as the Princess City, was incorporated in 1833 with only a few hundred residents. Now, with an estimated population of approximately 51,000 present-day Mishawaka is continuing to grow. From the bustling Grape Road corridor to the quiet paths of the Shiojiri Garden at Merrifield Park, the city offers residents a comforting sense of community where people like to live, work and raise families.

The backbone of any city is its services, and no unincorporated area of St. Joseph County can come close to matching the number and quality of services offered in the City of Mishawaka.

Some of the services provided are basic: electric, sewer, and water. Others, such as strong police and fire protection, efficient trash removal and access to parks and libraries, greatly improve the quality of life.

Sewer, water and electric services in the City are not paid by tax dollars; rather, Mishawaka Utilities services are all paid for through the low rates given to property owners.

Instead of dealing with septic systems, property owners can tap into lines provided by Mishawaka Utilities Wastewater Division. The Division has a plant staffed 24 hours a day, and maintenance technicians are available at all times to respond to emergencies. The City's sewer insurance program provides sewer coverage for each single-family residential homeowner on the public sewer system for a small monthly fee, paid with the Mishawaka Utilities bill. With this program, the homeowner is protected from paying the cost of catastrophic sewer repairs outside the home. A $42 million expansion of the wastewater treatment plant was completed in June 2008. From 2013 to 2020, capital improvements to the wastewater system were made including the replacement of four lift stations, three emergency generators, and final clarifier troughs. In 2025, the Harding Street lift station replacement project commenced which also included communication system updates, a new section of force main, and roadway improvements. Additional plant and system improvements with a focus of implementing the Combined Sewer Overflow Long Term Control Plan are planned in the upcoming years.

The City's water rates have traditionally been among the lowest in the state. The Water Division completed a $26 million capital improvement project in 2003. Several improvements to the overall system were made including the addition of a new well field, the replacement of water mains, and the extension of services to some areas that previously did not have water service. In late 2019, a new 2 million gallon reservoir along Ireland Trail went online with the rehabilitation of the old 3 million gallon tank occurring throughout 2020. The 3 million gallon tank went online in January 2021. A new 1.5 million gallon elevated water tank in the north part of the city was completed and went online in October 2023. In May 2024, a new water treatment facility and well field along Veteran's Parkway near Juday Creek came online after several years of design, planning and construction. The replacement of the storage reservoir at the Virgil Treatment Plant, originally constructed in 1923, with a new 1.5 million reservoir was recently completed coming online in November 2025. The need for future improvements will be determined through a comprehensive needs assessment which began in the second half of 2024.

Another service provided by Mishawaka Utilities is the distribution of electricity. Although Mishawaka Utilities does not generate or produce power, electricity is purchased at a wholesale rate and is distributed by Mishawaka Utilities. Mishawaka Utilities is not supported by tax dollars, but rather through revenue generated by the sales of electricity to its consumers.

But property owners get more out of being in the City of Mishawaka than just those basic services. Public safety is a priority in the City, with about 50 percent of the budget going toward fire, police and emergency medical services.

Mishawaka has a full-time Fire Department, with four stations. The Department maintains a Class 2 fire rating with the Insurance Services Office (ISO) rating improving from a Class 3 rating in November 2019. The City nearly received a Class 1 rating of which there are only five

in the State of Indiana. The City nearly achieved a Class 1 rating during the prior reevaluation which occurred in February 2024. The lower the rating, the lower a resident's homeowner's insurance will be. Additionally, the department's response time is excellent, and fire trucks arrive within six minutes on average to a call.

The Mishawaka Police Department, with approximately 110 officers and employees, responds to critical incidents within three to five minutes. The Department offers many personal services within its Community Relations and Street Crimes Units, and the Riverwalk Beat. These services include attendance at neighborhood watch meetings, administering various programs for school-aged children and senior citizens, and focusing on crime reduction in high crime areas of the city.

The City's EMS Department is a centralized system that responded to approximately 10,700 calls in 2024. The City, with its population of approximately 51,000, responds to about 50% more calls than the County ambulance service does, with its population of over 120,000 residents spread over a much larger area. The business of "saving lives" has a very narrow window of four to six minutes, so the quicker an ambulance can respond, the more likely a life will be saved.

The efficiency of the City's Street Department is unmatched when it comes to snow removal, compared to St. Joseph County. Like other services, the county cannot provide a similar level of service because resources are spread out over a much larger area. In the event of a windstorm that blows trees and limbs into the streets, the City usually can have streets reopened in less than an hour.

Access to leisure activities is readily available in the City of Mishawaka. Residents can use all 28 City parks and the Eberhart-Petro golf course. Park rentals, for events such as weddings and receptions, are also less expensive for residents of the City.

Additionally, residents of the City of Mishawaka have access to all three branches of the Mishawaka-Penn-Harris Public Library. The Main Branch on Church Street in downtown Mishawaka, the Bittersweet Branch on the City's east side, and the Harris Branch on Elm Road in Granger.

Trash pick-up in the City is also inexpensive and efficient, with the monthly fee for single-family trash pickup at $21.69. For senior citizens, the rate is $17.55. The rates include the cost of recycling and yard waste, which is picked up on the same day the trash.

With the exception of the trash removal, library use and Mishawaka Utilities services, the vehicle with which to pay for the rest of the City's services is through city property taxes. And the City of Mishawaka has a long history of having a low, stable tax rate – in fact, the rate has remained relatively stable for the past 15 years.

With its rich history, Mishawaka continues to prepare and grow for the future. New development within the City's Central Business District and the continued development of the city's commercial and industrial sectors guarantee its strength in the future. This growth allows the tax rates to remain low. With the low tax rate and the multitude of services provided, the City of Mishawaka is an excellent place to build homes, start businesses, and raise families.

## SANITARY SEWER, TRANSPORTATION, AND DRAINAGE

Existing Sanitary Sewer Infrastructure

The City has an existing 12" sanitary sewer main along the east side of Fir Road behind the curb and includes 8" sewer main stubs at the northernmost and southernmost manholes to serve this site. The sanitary sewer shall be extended into the site for connection to the proposed development per City of Mishawaka Engineering Standards. The cost of this connection/extension shall be the responsibility of the owner/developer. This sanitary sewer connection will discharge into the sanitary sewer system that is publicly maintained and ultimately discharges to the City of Mishawaka's Wastewater Treatment Plant. The City's sanitary sewer system has ample capacity to serve this annexation property.

Existing Road/Transportation Infrastructure

Currently, this annexation has frontage along Fir Rd between University Dr and Cleveland Rd. Fir Rd is a four-lane section with two northbound travel lanes and two southbound travel lanes. This site shall have only one full access approach to the site off Fir Rd, with the most ideal location being at the signalized intersection of Fir Rd and University Dr. This would require reconfiguring travel lanes, adding turn lanes, and modifying the existing traffic signal equipment to accommodate this added leg. Secondary access for emergency vehicles only will be considered with final location to be determined. Additional public right-of-way and easements may need to be dedicated.

Existing Storm Sewer/Drainage Infrastructure

Regarding any new development or redevelopment within the annexation area, sites are required to retain the stormwater generated by the development on site at the rate of 100-year return storm frequency for a 24-hour duration. A geotechnical investigation shall be conducted to determine the existing soil conditions and seasonal groundwater table, as they may limit the amount of runoff that will infiltrate into the ground. This requirement provides significant protection to both existing and proposed developments regarding the impact of stormwater run-off. Several different engineering methods are considered acceptable by the City of Mishawaka to calculate this requirement. The simplest method of calculation is using the one-line rational equation. However, the Rational Method, Curve Number Method, and TR-55 Method are also acceptable and tend to be more advanced, taking into consideration the percolation rate of soil types and ratios of developed impervious surfaces. The choice of one method over another is typically due to factors of site size, soil type, and design preference.

Currently there is an existing stormwater retention basin located in the center of this property for the runoff generated from Fir Rd and Cleveland Rd. This basin can be modified/expanded to accommodate the additional runoff from the proposed development. The developer is required to bear all costs associated with stormwater management. All land disturbing activities shall fully comply with the City's Erosion & Sediment Control Ordinance.

Planned Capital Expenditures, Staff and Rates

If annexed, any streets and utilities within the annexed parcel will remain privately maintained by the site owner. The City Departments do not require any additional funds other than what is currently allocated within the present City budget. For general information, the repair and maintenance of sanitary sewers is supported by rates paid by its users. Otherwise, as a general percentage of City expenditures, approximately 15 cents of every dollar of the City budget is allocated for street and storm sewer expenditures.

Personal Service Programs

The Engineering Department works closely with the Sewer Maintenance Department regarding the maintenance of the City sewer system. We maintain construction records for all sanitary and storm sewers and providing technical and administrative assistance on sewer repairs and for the Sewer Lateral Insurance Program that was initiated in 1986.

Specifically, the Sewer Lateral Insurance Program covers each single-family residential home connected to the public sewer system within the City of Mishawaka. For a $2.20 monthly fee, which is included in the Mishawaka Utilities sewer bill, the homeowner is protected from paying catastrophic sanitary sewer repair costs for the portion of sewer lateral between the street right-of-way and outside of foundation wall of the home. Currently, this annexation area is not proposing single-family residential, and therefore is not eligible for this program.

ENGINEERING DEPARTMENT
1101-13

| | | | | biweekly |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | |
| | 411-01 | Director of Engineering | 105,000.00 | 4,038.46 |
| | 411-02 | Assistant Director | 77,567.00 | 2,983.32 |
| | | Project Manager | 75,181.00 | 2,891.56 |
| | | City GIS Coordinator | 64,106.00 | 2,465.61 |
| | | Traffic Manager | 64,106.00 | 2,465.61 |
| | | Project Coordinator | 47,774.00 | 1,837.44 |
| | | Office Manager | 42,205.00 | 1,623.25 |
| | | *Utility salary ordinance displays utility portion of salaries* | | 475,939.00 |
| | Other Personal Services | | | |
| | 411-63 | Longevity | 13,006.00 | |
| | 411-65 | PE Certification | 10,000.00 | 192.31 |
| | | | | 498,945.00 |
| 2 | SUPPLIES | | | |
| | Office Supplies | | | |
| | 421-90 | General Supplies | 8,000.00 | |
| | | | | 8,000.00 |
| 3 | OTHER SERVICES AND CHARGES | | | |
| | Professional Services | | | |
| | 431-06 | Consulting | 5,000.00 | |
| | Communication and Transportation | | | |
| | 432-03 | Travel and Training | 10,000.00 | |
| | 432-04 | Telephone/Technology | 750.00 | |
| | Repairs and Maintenance | | | |
| | 436-01 | Equipment Repair | 2,500.00 | |
| | Other Services and Charges | | | |
| | 439-03 | Subscriptions, Dues, etc. | 1,000.00 | |
| | | | | 19,250.00 |
| | | | | 526,195.00 |

## ELECTRIC SERVICE

Services and Rates

Mishawaka Utilities – Electric Division does not currently serve the proposed annexation area. *If the annexation is approved, Mishawaka Utilities – Electric Division will attempt to acquire the service area from AEP as it is not already in our franchise boundary. If AEP releases the service area to Mishawka Utilities, we can supply both single phase and three phase service.*

The costs of providing service for future/planned development will be the responsibility of applicant(s) for service (reference Terms and Conditions, Section 9.0). The necessary expenditure to make connection to an applicant for service will be considered to be warranted when the estimated total revenue (i.e., net revenue) as estimated by the Utility for a period of two and one-half (2½) years to be realized by the Utility from permanent and continuing Customers on such an extension is at least equal to the estimated cost of such extension.

Whenever, in the opinion of the Utility, the necessary expenditure to make connection to an applicant for service is not warranted by the Utility's estimate of prospective revenues to be derived there from, or whenever, in the opinion of the Utility, the permanence of the Customer's load is questionable, the Utility may require the applicant to make an advance deposit for line construction or service connection. Or, the Utility may require a long-term agreement, an aid to construction payment, monthly minimum charge or such definite and written guarantee from a Customer, or group of Customers, in addition to any minimum payment required by the Rate Schedule. This requirement may also be made covering the payment by the Customer of the cost of tapping existing transmission or distribution lines for light or power service or both, when such service will not provide sufficient load or revenue, in the opinion of the Utility, to justify the cost of tapping said lines.

In those cases where it is not feasible or practicable to construct lines on public rights of way and it is necessary to secure easements or line-clearing permits on private property, the applicant or applicants shall secure the same without cost to the Utility or assist the Utility in obtaining such easements or line-clearing permits on private property before construction shall commence. The Utility shall be under no obligation to construct lines in the event the necessary easements or line-clearing permits cannot be so obtained.

Personnel

Mishawaka Utilities – Electric Division has a staff of 47 employees. The Division, under the direction of the Electric Division Manager, is divided into the departments of engineering, construction, metering and operations:

| | |
|---|---|
| Engineering: | Consists of the System Reliability Supervisor, Substation Supervisor, Substation Technician, Engineering Projects Manager, and support engineering personnel. |
| Construction: | Consists of the Construction Superintendent, two Construction Foremen, and support construction personnel (Journeymen, Apprentices and Linemen). |
| Metering: | Consists of Metering Department Manager and support metering personnel. |
| Operations: | Consists of the Operations Coordinator along with supporting personnel in dispatch/stores. |

Description of Services

Normal working hours are from 7:30 a.m. to 4:00 p.m. Monday through Friday. During these hours, the Electric Division staff is available to provide immediate response to any system perturbation.

Services provided after normal working hours are on an emergency basis only. Customers requiring assistance can call the after-hours answering service, where a call is then placed to a duty supervisor to assess the situation. The duty supervisor then calls out required support personnel (via the answering service).

Mishawaka Utilities – Electric Division is well equipped to respond to problems associated with providing electric service. The electric division utilizes a wide breadth of equipment to meet the needs of the consumer. Major equipment includes loaders, backhoes, trenchers, boring machines, pushing machines, trailers, compressors, forklifts, bucket and line trucks, and pole trailers.

The service response time to restore from a loss of electricity resulting from storm damage or other physical line damage is typically less than AEP (AEP customers are spread geographically over a much larger area). However, since Mishawaka Utilities does not produce power, the utility is not able to control service problems based on the generation of power and has minimal control of transmission to, or within, Mishawaka.

Costs Associated with Services

Mishawaka Utilities is not supported by tax dollars, but rather through revenue generated by the sales of electricity to its consumers. Mishawaka Utilities does not generate or produce power. Mishawaka Utilities purchases electricity at a wholesale rate and is responsible for distributing it to every customer within the service area. Based on the large numbers of customers in a relatively small geographic area, Mishawaka Utilities is able to deliver electricity more economically than larger companies such as AEP. Although AEP actually generates or produces power, the cost for delivering the electricity to the consumer is greater because the customers are spread geographically over a much larger area. Actual rates will vary over time.

## FIRE PROTECTION/EMS

The Mishawaka Fire/EMS Department is one of the area's best, with quick response times, excellent training, and the latest equipment.

Staffing and Response Times

The Mishawaka Fire Department currently has four stations located strategically throughout the City of Mishawaka. The Fire Department and the Emergency Medical Services Department merged January 1, 2002.

In accordance with the firefighter's union Collective Bargaining Agreement and the City of Mishawaka, minimum staffing of 31 personnel are available at all times. The department also has three members working in the City's Fire Inspection Bureau.

The Department's response time is excellent. The Fire Department's average response time to calls is anywhere from 3 to just over 7 minutes within the City.

Fire Stations

The four fire stations are located in strategic areas around the City:

Station No. 1, built in 1991, is located on Union Street near downtown. It is staffed by eight (8) to ten (10) firefighters manning one Sutphen pumper truck, one 105' Sutphen aerial tower, and one A.L.S. Paramedic ambulance unit.

Station No. 2, located at 700 E. McKinley, is staffed by seven (7) to eight (8) firefighters at all times, manning one Sutphen pumper truck, one K.M.E. heavy-rescue and one A.L.S. Paramedic ambulance unit.

Station No. 3, located at 333 E. Douglas Road, is staffed by eight (8) to ten (10) firefighters at all times, manning one Sutphen pumper truck, one 105' Sutphen aerial/pumper combination, and one A.L.S. Paramedic ambulance unit. If annexed, this would be the primary responding station since it is the nearest to the site.

Station No. 4, located at 3000 Harrison Road, is staffed by six (6) to seven (7) firefighters at all times, manning one Sutphen pumper truck, one A.L.S. Paramedic ambulance unit and one (1) Battalion Chief Vehicle.

All engine and ladder Companies are certified advanced life support non-transport.

For the year 2024 out of 10,693 runs 8,108 or roughly 76% were medical in nature. The Mishawaka Fire Department restructured going to a three-platoon system in 2013. With the addition of a third ambulance we were able to move ambulances out of one central location to be closer to the neighborhoods they served. Our department increased staffing in 2024 to allow us to put up a new, fourth ambulance that went into service in January of 2024. This and the availability of paramedics on some engine and ladder companies have decreased the time in which it takes to start lifesaving interventions if needed. Engine and ladder companies also have Advanced E.M.T.'s on board who may begin vital treatment such as 12 lead E.K.G.'s, establishing I.V. lines, and administration of a handful of drugs. Once the ambulance arrives the paramedics take over in the continuum of care depending upon the severity of the call.

Equipment

Equipment for the department is very comparable with what is available to surrounding township departments, but the City's fire department offers other advantages not available to the township fire departments. By having thirty-one (31) to thirty-eight (38) firefighters on duty at any given time Mishawaka is able to send more resources depending upon the nature of the call. The Mishawaka Fire Department has three ladder/pumper trucks available for emergencies. Two of these are in service at all times with the third being a reserve. Depending upon the location, some outside fire departments utilize auto and mutual aid agreements in the event of the need for an aerial device.

The City maintains a fifteen (15) member Dive/Rescue team for water emergencies.

Training

The fire department undergoes year-round training in all areas of suppression, haz-mat, emergency medical, inspection, water rescue, public education, confined space, high angle rescue, extrication and others.

In order to work on an ambulance, the State of Indiana requires personnel to be Emergency Medical Technicians Basic (minimum training). Generally speaking, while employed with an ambulance service, employees have an opportunity to advance their skills. Training is offered at two additional levels, Advanced EMT, (IV therapy, cardiac monitoring) and Paramedic, (addition of several other medications). The EMS division is highly regarded by other services and municipalities in our area offering paramedic service.

All firefighters hired by the City of Mishawaka must become an Advanced level E.M.T within eighteen (18) months of hiring and maintain it throughout their career.

In the calendar year 2024 each firefighter took part in an average of 200+ hours of continuing education.

Complete training records for all personnel are available.

Fire Insurance Rating

Mishawaka maintains a Class 2 fire rating with the Insurance Services Office. The lower the number in the rating, the lower a business's or homeowner's insurance policy could be. Thus, properties that are annexed into the city could see a reduction in property insurance. There are only thirty-three (33) Class 2 departments in Indiana.

During the last audit in November of 2019 Mishawaka's rating improved from 78.65% out of a maximum of 100% in 2012 to 88.35% out of 100% in 2020.

We are currently only 3.17 points away from a Class one (1) designation of which there are only six (6) in the State of Indiana.

Our department went through our 5-year reevaluation by the I.S.O in February 2024 and we will learn the results and classification sometime around the last quarter of this year.

Of course, the only way to determine if a reduction will occur is to contact applicable insurance providers. Homeowner's insurance portion that is fire related would benefit the least while those of a business would have a much larger impact.

For comparison, many township departments have ratings of 7 to 9. After our next reevaluation we believe Mishawaka's fire insurance rating will be the highest possible a Class one (1).

Future Plans

Additional personnel and fire stations will become necessary in the future as the City grows. This increase is due to the increased demand on department as calls for service will continue to grow. Given the numerous locations of fire stations in the city, the Fire Department is able to respond to emergency medical and accident situations in a shorter period of time than the emergency medical units alone. As the city extends its growth our department will need to expand with it to continue keeping response times down in critical situations for our community.

In the last quarter of 2024 we opened our new Station #2 located at 700 E. McKinley. The next station we look to improve will be Station #1 located at 600 S. Union St. This is anticipated to be part of a future, larger redevelopment project by the city.

Potential increases in personnel, equipment, and buildings, are evaluated on a continual basis. Although these increases represent the anticipated long term needs of the department, these increases will not

hinder us in the short term to provide the consistent high level of service that has been historically provided to the city.

Citizen Programs

The fire department provides regular fire inspections for businesses located in the area, and home inspections upon request.

In 2024 the Fire Prevention Bureau performed over 900 fire inspections of new and existing buildings in Mishawaka.

In addition, residents are encouraged to take part in the department's smoke detector giveaway and installation programs.

Fire Marshals give extinguisher demonstrations and emergency planning procedures upon request to businesses in the City. Participants use real extinguishers on mock up fires to prepare them for the real thing.

The department also participates in drive through flu clinics, C.P.R. classes, Triad pill drops, elderly service clinics throughout the year.

Costs Associated With Services

If annexed, the City of Mishawaka Fire Department is capable of providing a level of service for the area that is equal to the services currently provided for the City. Given the proximity of the proposed annexation area, the Fire Department does not require any additional funds than what have been allocated within the current city budget to provide these services. For general information purposes, a copy of the year 2025 budget has been included for reference.

FIRE/EMS DEPARTMENT
1101-19

1 PERSONAL SERVICES

| | | | | biweekly |
|---|---|---|---|---|
| Salaries and Wages | | | | |
| 411-01 | Fire Chief | 105,000.00 | | 4,038.46 |
| 411-02 | Assistant Chief | | | |
| | 4 @ 99,331 | 397,324.00 | | 3,820.39 |
| | Battalion Chief | | | |
| | 3 @ 90,995 | 272,985.00 | | 3,499.79 |
| | Captain 15 @ 86,553 | 1,298,295.00 | | 3,328.96 |
| | Lieutenant | | | |
| | 15 @ 84,419 | 1,266,285.00 | | 3,246.86 |
| | Fire Inspector | | | |
| | 1 @ 86,553 2 @ 84,419 | 255,391.00 | 3,328.96 | 3,246.86 |
| | Driver Operator | | | |
| | 30 @ 82,401 | 2,472,030.00 | | 3,169.24 |
| | 1st Class Firefighter | | | |
| | 33 @ 80,414 | 2,653,662.00 | | 3,092.83 |
| | Master Firefighter | | | |
| | 18 @ 76,948 | 1,385,064.00 | | 2,959.50 |
| | | | | 10,106,036.00 |
| | Civilian | | | |
| | Administrative Assistant | 49,818.00 | | 1,916.07 |
| | | | | 49,818.00 |
| Other Personal Services | | | | |
| 411-12 | Specialty Pay | 543,050.00 | | |
| 411-60 | Overtime | 1,000,000.00 | | |
| 411-63 | Longevity | 525.00 | | |
| 411-66 | Uniform Allowance 122 @ 1,250 | 152,500.00 | | |
| | new hires 2 @625 | | | |
| 411-67 | Pension Equalization | 11,700.00 | | |
| | | | | 1,707,775.00 |
| Employee Benefits | | | | 11,863,629.00 |
| 413-01 | Social Security | 16,673.00 | | |
| 413-02 | Medicare | 172,026.00 | | |
| 413-03 | INPRS 14.2% | 38,188.00 | | |
| 413-05 | Health Insurance | 3,199,827.00 | | |
| 413-06 | Life/Disability Insurance | 6,500.00 | | |
| 413-08 | Deferred Comp Match | 160,000.00 | | |
| 413-09 | 77 Pension 19.1% + 3% | 2,132,579.00 | | |
| | | | | 5,725,793.00 |
| | | | | 17,589,422.00 |

FIRE/EMS DEPARTMENT
1101-19

| | | | | |
|---|---|---|---|---|
| 2 | SUPPLIES | | | |
| | Office Supplies | | | |
| | 421-90 | Office Supplies | 6,000.00 | |
| | Operating Supplies | | | |
| | 422-01 | Operating Supplies | 260,000.00 | |
| | 422-03 | Medical Supplies | 220,500.00 | |
| | Other Supplies | | | |
| | 429-10 | Public Education Training/ Seminar Supplies/Refreshments | 6,000.00 | |
| | | | | 492,500.00 |
| 3 | OTHER SERVICES AND CHARGES | | | |
| | Professional Services | | | |
| | 431-09 | Clinic Services | 35,800.00 | |
| | 431-11 | Physicals | 120,000.00 | |
| | Communication and Transportation | | | |
| | 432-03 | Travel and Training | 85,000.00 | |
| | Repairs and Maintenance | | | |
| | 436-01 | Building/ Equipment Repair | 125,000.00 | |
| | Professional Services | | | |
| | 436-91 | Laundry Maintenance | 3,000.00 | |
| | Other Services and Charges | | | |
| | 439-03 | Subscriptions, Dues, etc. | 20,000.00 | |
| | | | | 388,800.00 |
| | | | | 18,470,722.00 |

EMERGENCY MEDICAL SERVICES
6606-50

| | | | |
|---|---|---|---|
| 4 | CAPITAL OUTLAY | | |
| | Machinery and Equipment | | |
| | 445-07 Medical Equipment | 26,000.00 | |
| | Laryngoscopes | | |
| | | | 26,000.00 |

## PARKS AND RECREATION OPPORTUNITIES

Parks and Recreation

Mishawaka offers 28 public parks, each with its own unique natural attributes. For boating enthusiasts, there are four parks with boat launches into the St. Joseph River. East of the American Electric Dam by Capital Avenue, the river provides opportunities for water-skiers and sailors. Mishawaka parks also have an excellent swimming pool, splash pads, as well as accommodations for tennis and various field sports. Disc golf is another popular park sport. The City also contains the Eberhart-Petro 18 hole municipal golf course located along the St. Joseph River.

Some Mishawaka parks contain attractive areas for walking and picnicking, and nearly all have playground equipment and play field areas. Three parks, Shiojiri Niwa, Battell, and the Robert Beutter Riverfront Park, have attractive landscape and water amenities and are routinely the place for weddings, special events, and family pictures. The parks in Mishawaka range in size from 0.2 acres to 90 acres for the Eberhart-Petro Golf Course.

The Ball-Band Biergarten, opened in July 2020, is a unique event and gathering space along the popular Riverwalk and increasingly vibrant downtown. The center of the building will provide a service area for beverages and limited concessions to be enjoyed by all ages.

The responsibility for development of the parks and recreation system for the City rests with the Board of Parks and Recreation. The Board consists of four members and a member from the Board of School Trustees and a member from the Library Board.

Staff and Equipment

The park office staff consists of the Superintendent, Office Coordinator, and Community Center Director. There are 5 Park Divisions (Recreation, Special Events, Golf, Aquatics/Ice Rink, and Landscape). Four (4) have Division Directors and the Landscape Division is headed by the Landscape Manager.

The Mishawaka Parks Department provides budget support for its park maintenance through the Central Services Department, which manages all operations and maintenance staff and equipment for streets, parks, motor pool, and some electrical service vehicles.

Costs Associated With Services

All programs implemented through the Mishawaka Park and Recreation Department are available to all who wish to participate in them or rent the facilities. Listings of all park and recreation rates are available through the City of Mishawaka Park Department.

If annexed, the existing park system will continue to provide a level of service for the area that is equal to the services currently provided for the rest of the city. Resident services will begin immediately upon annexation.

For general information purposes, a copy of the year 2025 budget has been included for reference.

PARK AND RECREATION
2204-50

| | | | | |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | biweekly |
| | 411-01 | Department Head | 85,000.00 | 3,269.23 |
| | 411-02 | Regular Employees | 973,115.00 | |
| | | Group 1: 16@24.67*2092 | 825,754.00 | |
| | | CS reimburse - 67,275* 1.25 for assts. | 84,094.00 | |
| | | Reimburse MVH Director - 85,000*5% | 4,250.00 | |
| | 411-03 | Temporary/Summer Help | 800,000.00 | |
| | | | | 2,772,213.00 |
| | Other Services Personal | | | |
| | 411-60 | Overtime | 25,000.00 | |
| | 411-63 | Longevity | 20,010.00 | |
| | 411-64 | FTO | 12,000.00 | |
| | | | | 57,010.00 |
| | Employee Benefits | | | |
| | 413-01 | Social Security | 169,934.00 | |
| | 413-02 | Medicare | 39,743.00 | |
| | 413-03 | PERF 14.2% | 275,605.00 | |
| | 413-04 | Unemployment | 5,000.00 | |
| | 413-05 | Employee Insurance Benefits | 410,961.00 | |
| | 413-06 | Life Insurance | 2,000.00 | |
| | 413-08 | Deferred Comp Match | 20,000.00 | |
| | | | | 923,243.00 |
| | | | | 3,752,466.00 |
| 2 | SUPPLIES | | | |
| | Office Supplies | | | |
| | 421-90 | Office Supplies | 8,000.00 | |
| | Operating Supplies | | | |
| | 422-02 | Gas, Oil, Parts, etc. | 73,000.00 | |
| | Other Supplies | | | |
| | 429-09 | Merrifield/Ironworks Complex Supplies | 42,000.00 | |
| | 429-14 | Maintenance Supplies | 150,000.00 | |
| | 429-15 | Program Supplies | 70,000.00 | |
| | 429-16 | Golf Course Concessions | 85,000.00 | |
| | 429-18 | Athletic Event Supplies | 70,000.00 | |
| | 429-19 | Battell Center Supplies | 15,000.00 | |
| | 429-20 | Golf Course Supplies | 65,000.00 | |
| | 429-21 | Other Concessions | 5,000.00 | |
| | 429-23 | Merrifield Concessions | 18,000.00 | |
| | | | | 601,000.00 |

PARK AND RECREATION
2204-50

| | | | |
|---|---|---|---|
| 3 | OTHER SERVICES AND CHARGES | | |
| | Professional Services | | |
| 431-09 | Health Screenings/Vaccines | 8,000.00 | |
| | Communication and Transportation | | |
| 432-02 | Postage and Freight | 2,000.00 | |
| 432-03 | Travel and Training | 8,000.00 | |
| 432-04 | Telephone and Technology | 8,000.00 | |
| | Printing and Advertising | | |
| 433-01 | Printing/Newsletter etc. | 10,000.00 | |
| | Insurance | | |
| 434-90 | Insurance Premiums/Deductibles | 250,000.00 | |
| | Utility Services | | |
| 435-01 | MU/AEP Charges | 500,000.00 | |
| 435-02 | NIPSCO | 50,000.00 | |
| | Repairs and Maintenance | | |
| 436-01 | Equipment/Facility Repair | 120,000.00 | |
| 436-90 | Service Contracts | 250,000.00 | |
| | Rentals | | |
| 437-05 | Uniforms/Port-o-lets | 17,500.00 | |
| | Other Services and Charges | | |
| 439-03 | Subscription, Dues, etc. | 5,000.00 | |
| 439-09 | Miscellaneous/Charges | 1,000.00 | |
| 439-18 | Instructor Fees | 15,000.00 | |
| 439-19 | Official/Referee Fees | 26,000.00 | |
| 439-21 | Recreation Event/Entertainment | 114,000.00 | |
| 439-93 | Sales Tax | 30,000.00 | |
| | | | 1,414,500.00 |
| | | | 5,767,966.00 |

PARK AND RECREATION NON-REVERTING
2211-50

| | | | | |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | |
| | 411-03 | Temporary Help | 25,000.00 | |
| | | | | 25,000.00 |
| 2 | SUPPLIES | | | |
| | Other Supplies | | | |
| | 429-09 | Merrifield Supplies and Repairs | 45,000.00 | |
| | 429-09 | Wilson Supplies and Repairs | 25,000.00 | |
| | 429-17 | Landscaping/Chemical Supplies | 105,000.00 | |
| | | | | 175,000.00 |
| 3 | OTHER SERVICES AND CHARGES | | | |
| | Professional Services | | | |
| | 431-06 | Consulting | 95,000.00 | |
| | 436-90 | Animal Control | 50,000.00 | |
| | Communication and Transportation | | | |
| | 432-04 | Wilson Hill Phone and Internet | 2,500.00 | |
| | 436-90 | GPS Contract | 35,000.00 | |
| | Repairs and Maintenance | | | |
| | 436-01 | Golf Cart Repair | 5,000.00 | |
| | 436-22 | Athletic Field Maintenance | 15,000.00 | |
| | | | | 202,500.00 |
| 4 | CAPITAL OUTLAYS | | | |
| | Machinery and Equipment | | | |
| | 444-10 | Golf Carts | 90,000.00 | |
| | | | | 90,000.00 |
| | | | | 492,500.00 |

## POLICE AND CRIME PREVENTION

The City of Mishawaka's Police Department provides residents with professional public protection and safety, helping keep the city's crime rate low. The officers are among the area's most well-trained, receiving the best training, using top-of-the-line equipment and offering personal service to Mishawaka residents.

Staffing

Currently there are a total of 11 full-time civilians within the Mishawaka Police Department and 99 sworn officers. Currently, the MPD is commanded by 1 Chief of Police, 1 Uniform Division Chief and 1 Investigative Division Chief. The Department has 38 officers on the Day Shift and 37 on the Night Shift, making for a total of 75 officers in the Uniform Division, plus 2 Captains; 1 Captain for each shift. In 2024, the Uniform Division went to 12-hour days.

There are also 8 officers assigned to the Investigative Division supervised by 1 Captain. There are 7 officers assigned to special duty (special crimes, traffic, school resource, training)

All police officers in the State are required to successfully complete the basic program at the Indiana Law Enforcement Academy within the first year of employment. This is a 15-week program. Current ILEA standards require each Officer to complete 24 hours of service training per year. The Mishawaka Police Department averages 65 hours of training, compared with minimums of 24+ statewide.

Equipment

The Police Department has a take-home patrol car program. Currently, there are 108 take-home vehicles. Each car contains standard first aid equipment for immediate response. Each officer is also well equipped with standard equipment such as side-arms, shotguns, Tasers. and body armor. All officers have been provided with digital cameras for recording accident and crime scenes. In addition, 652 cars are equipped with video cameras to record events on patrol. The City provides for the continual maintenance, repair, and replacement of equipment. Standard equipment items such as cars and firearms are on a set replacement schedule for both reliability and performance.

Several years ago the City purchased a radar trailer, which detects a motorist's speed and flashes it on a screen, for $9,000. This equipment assists in controlling speed by making motorists aware of their current rate of travel. This equipment can also specifically be used in the annexation area.

The Community Relations Unit

The CRU is commanded by 1 officer. The Unit serves as a specialized enforcement unit that handles neighborhood complaints, provides patrol support for the Uniform Division, investigative support to the Detective Bureau, Traffic Unit, and SCU.

The officer handles various public relationship events such as Community Outreach Programs, Neighborhood Watch meetings, National Night Out, department tours for civic entities, and Pill Drop take back initiatives, etc.

Also, the officer oversees and supervises the Citizens in Alliance with Police (CAPs) program and all School City of Mishawaka crossing guards.

The Unit is responsible for assisting Mishawaka Code Enforcement, Mishawaka Zoning, and Mishawaka Engineering to address quality of life issues that affect our neighborhoods. identifying vacant structures within the city to deter scrapping, trespassing, and property loss to ensure a quality of life that our citizens deserve and expect.

Community Relations also takes a leadership role of enforcement of Nuisance Properties in partnership with the City of Mishawaka City Attorney's office and Corporate Council.

Street Crimes Unit

The Street Crimes Unit was implemented in July of 2009. There are 4 officers assigned to the Unit. The goal of this Unit is to concentrate efforts in high crime areas of the city and work in conjunction with the Police Department's Investigative Division to identify criminals and solve crimes. So far, the SCU has worked very hard at their mission and has proven to be quite a success. Because of their determination and self-motivation, the Unit has taken several criminals, weapons and drugs off the streets and has seen crime decrease in the high crime neighborhoods

The SCU's adaptability in various criminal situations has fostered strong relationships with multiple agencies. Joint investigations with entities such as the South Bend Police Department's Strategic Focus Unit, ATF Task Force, DEA Task Force, FBI Task Force, US Marshal Task Force, St. Joseph County Warrants Division, Elkhart County Homicide Unit, Elkhart ICE Unit, Marshal County Narcotic Unit, ISP Narcotics Division, ISP Highway Interdiction Division, Homeland Security, Michigan SWET Drug Task Force and the US Postal Inspectors Office and others have proven instrumental. This collaboration has led to notable successes, including significant drug seizures, firearm recoveries, and the dismantling of drug trafficking organizations in the Mishawaka area. As a direct result of SCU's unique ability to be associated with this type of Task Force, SCU has been involved with seizures involving the following amounts in 2023:

One K9 Officer is assigned to the SCU. K9 Bailey has been a crucial member of this team. SCU is an adaptive unit that focuses on vice crimes such as guns, narcotics, and violent suspects. A large part of SCU versatility is with the partnerships of other agencies. The SCU continues to work with entities such as the South Bend Police Department's Strategic Focus Unit, ATF Task Force, DEA Task Force, FBI Task Force, US Marshal Task Force, St. Joseph County Warrants Division, Elkhart County Homicide Unit, Elkhart ICE Unit, Marshal County Narcotic Unit, ISP Narcotics Division, ISP Highway Interdiction Division, Homeland Security, Michigan SWET Drug Task Force and the US Postal Inspectors Office and others have proven instrumental.

This collaboration has led to notable successes, including significant drug seizures, firearm recoveries, and the dismantling of drug trafficking organizations in the Mishawaka area. As a direct result of SCU's unique ability to be associated with this type of Task Force, SCU has been involved with seizures involving the following amounts in 2024:

Meth - 57,311g- 115.8 lbs
Heroin - 828.5g- 1.7 lbs
Cocaine - 11,010g- 22.25 lbs
Pills - 79,473
Fentanyl - 7875.2g- 15.9lbs
Marijuana - 4921.1g- 10lbs
Guns - 46
Money - $353,222
Stolen Autos - 5
Arrest - 57

The success of the SCU's efforts not only reinforces law enforcement capabilities but also underscores our collective commitment to a safer Mishawaka. We commend the SCU for their dedication and impactful contributions to our community's well-being.

Riverwalk Beat

A "Riverwalk beat" was implemented in 2015 and determined to very successful. Several methods of patrol have been utilized, including the Kawasaki mule, bicycles and motorcycle. The extra patrols have minimized reported vandalism that was seen in previous years. The renovation of Central Park has brought an increase of visitors to both the park and Riverwalk. The MPD continues its patrol efforts in the parks enhanced with the installation of a video camera surveillance system throughout the Riverwalk, Beutter and Central Park. Several emergency call boxes will also be installed, thus enhancing the safety of all Riverwalk users.

CAPS Program

The Citizens in Alliance with Police (CAPS) Program has much success in patrolling the Riverwalk and City parks and has expanded to two teams of volunteers that can be seen on the weekends.

Response Time and Crime Statistics

On average, the Mishawaka Police Department responds to critical incidents within three to five minutes. This is comparable to three to seven minutes in South Bend. South Bend has a modestly larger coverage area. Response times for the county were not available; however, with the St. Joseph County Police Department's much larger coverage area per officer, it is anticipated that the response time within the City of Mishawaka is significantly lower than in the county.

These events are not uncommon; as the uniform officer is normally the first to arrive on scene during an emergency call situation. They are the face of the Department. Promoting a positive working relationship within the community helps to keep peace and harmony in our neighborhoods.

The Uniform Division was tasked with covering over 48,548 calls for service in 2024. That number also reflects reporting on 1,963 vehicle crashes.

For general information purposes, a copy of the year 2025 budget has been included for reference. The budget itemizes the costs of providing services for the entire city.

ICJI Traffic Enforcement Grant – 2024 Stats:

These are stats only from officers working the grant, and this does not include traffic stops made during an officer's regularly scheduled patrol.

There was a total of 3,636.5 hours worked during these months. 494 of these hours were spent solely in school zones and/or following school buses on their routes while they are picking up or dropping off students.

Out of the remaining 3,142 hours worked, approximately 4,500 traffic stops were made. These stops resulted in 4,739 citations and 4,431 warnings. These stops also led to 624 arrests. Total contacts 9170.

Arrests were for operators driving while suspended, operating vehicles without ever having a license, habitual traffic violators, driving while intoxicated, arrest warrants, possession of drugs and/or drug paraphernalia.

Costs Associated with Services

If annexed, the City of Mishawaka Police Department is capable of providing a level of service for the area that is equal to the services currently provided within the City of Mishawaka. The Police Department does not require any additional funds than what has been allocated within the current city budget to provide these services. No capital expenditures are required in association with this proposed annexation.

POLICE DEPARTMENT
1101-20

| | | | | |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | biweekly |
| 411-01 | Police Chief | | 105,053.00 | 4,040.48 |
| 411-02 | Assistant Chief | | | |
| | 2 @ 99,878 | | 199,756.00 | 3,841.44 |
| | Captain | | | |
| | 4 @ 94,500 | | 380,000.00 | 3,634.62 |
| | Lieutenant | | | |
| | 14 @ 93,000 | | 1,302,000.00 | 3,576.92 |
| | Sergeant | | | |
| | 20 @ 91,500 | | 1,830,000.00 | 3,519.23 |
| | 1st Class Patrol Officer | | | |
| | 53 @ 90,000 | | 4,770,000.00 | 3,461.54 |
| | 2nd Class Patrol Officer | | | |
| | 8 @ 67,005 | | 536,040.00 | 2,577.11 |
| | | | | 9,122,849.00 |
| | Civilians | | | |
| | Services Division Director | | 72,451.00 | 2,786.54 |
| | Trainer | | 57,034.00 | 2,193.60 |
| | Crime Tech | | 55,341.00 | 2,128.49 |
| | Recruiter | | 54,637.00 | 2,101.39 |
| | Digital Media/Statistical Analyst | | 46,362.00 | 1,783.13 |
| | Administrative Assistant | | 49,818.00 | 1,916.07 |
| | Administrative Secretary | | 42,761.00 | 1,644.64 |
| | Secretary 2 @ 42,225 | | 84,450.00 | 1,624.03 |
| | Parking Personnel | | 42,225.00 | 1,624.03 |
| | Property Manager | | 46,362.00 | 1,783.13 |
| | Office Manager | | 46,451.00 | 1,786.57 |
| | | | | 597,892.00 |
| | Crossing Guards 16 @ 8,654 | | 138,464.00 | |
| 411-03 | Substitute Crossing Guard | | 2,000.00 | |
| | Temporary Help/Part-time | | 70,000.00 | |
| 411-65 | Certifications | | 4,500.00 | 214,964.00 |
| | Other Personal Services | | | |
| 411-02 | Shift Differential 2nd @700 | | 30,000.00 | |
| 411-12 | Specialty | | 75,000.00 | |
| 411-60 | Overtime/ Court-time Officer-Non Officer | | 600,000.00 | |
| 411-63 | Longevity | | 11,475.00 | |
| 411-66 | Uniform Allowance 1@600, 102@2050 | | 210,700.00 | |
| | 1@1000 Crime Tech | | | |
| 411-66 | Equipment Allowance 102@1250 | | 127,500.00 | 1,054,675.00 |
| | Employee Benefits | | | |
| 413-01 | Social Security | | 51,208.00 | |
| 413-02 | Medicare | | 159,361.00 | |
| 413-03 | INPRS 14.2% | | 87,396.00 | |
| 413-05 | Health Insurance | | 2,802,888.00 | |

POLICE DEPARTMENT
1101-20

| | | | |
|---|---|---|---|
| 413-06 | Life Insurance | 7,000.00 | |
| 413-08 | Deferred Comp Benefit | 180,000.00 | |
| 413-10 | 77 Pension 19.1% + 3% | 2,028,780.00 | 5,316,633.00 |
| | | | 16,307,013.00 |
| 2 | SUPPLIES | | |
| | Operating Supplies | | |
| 422-01 | Operating Supplies | 120,000.00 | |
| | Other Supplies | | |
| 429-11 | Seminars/ Community Relations | 1,000.00 | |
| | | | 121,000.00 |
| 3 | OTHER SERVICES AND CHARGES | | |
| | Professional Services | | |
| 431-09 | Clinic Services | 35,800.00 | |
| 431-11 | Testing | 2,000.00 | |
| | Communication and Transportation | | |
| 432-03 | Travel and Training | 2,000.00 | |
| | Printing and Advertising | | |
| 433-01 | Printing | 1,800.00 | |
| | Repairs and Maintenance | | |
| 436-01 | Building Repair/ Maintenance | 100,000.00 | |
| | Other Services and Charges | | |
| 439-03 | Subscriptions, Dues, etc. | 18,000.00 | |
| 439-09 | Miscellaneous Charges | 5,000.00 | |
| 439-11 | Special Expense | 13,000.00 | |
| 439-12 | Canine Expenses | 9,000.00 | |
| | | | 186,600.00 |
| | | | 16,614,613.00 |

## STREET DEPARTMENT

The Mishawaka Street Department, with its large staff and several trucks and multiple pieces of equipment, constantly maintains the City's streets and is prompt at answering to emergencies.

Staffing

The Mishawaka Street Department, headed by the Street Commissioner, has 32 union employees, two clerical personnel and two assistant street commissioners. The telephone is staffed 24 hours a day, and one manager is on call at all times, so that most emergencies can be handled in less than one hour.

Equipment

The Department uses 3 tandem axle and 11 single-axle trucks for the majority of the City's snow plowing. The Department also has 12 4-wheel drive trucks used for plowing smaller streets.

If the need arises during a winter storm, the Department also can call upon the Utilities and Parks departments to help supplement the snow removal efforts.

Along with the three loaders, two graders and the help of the manpower and equipment from other departments, the City can put a total of seven loaders, five backhoes and four additional trucks on the road to help remove snow. St. Joseph County does not have as many resources and has a larger area to plow; therefore, it takes the county longer to clear their roads.

Services

The City's leaf pick-up program is completed on a weekly basis every fall, compared with the County's leaf pick-up program, which is done by quadrants.

The City also has an aggressive street sweeping schedule, with all streets swept every 10 days. The County does little street sweeping.

Also, in the event of a wind storm that blows trees into streets, the City can have the street reopened, in most cases, in less than an hour. The county can take six to eight hours, as evidenced by calls from residents on streets just outside the City's boundaries.

Costs Associated with Services

If annexed, the City of Mishawaka Street Department is capable of providing a level of service for the area that is equal to the services currently provided for similar geographic areas within the City of Mishawaka. Given the proximity of the proposed annexation area, bordered to the south by the existing City limits, the Street Department does not require any additional funds than what have been allocated within the current city budget to provide these services. No capital expenditures are required in association with this proposed annexation. Services will begin within one year of the date of annexation as required by law.

For general information purposes, a copy of the year 2025 budget has been included for reference.

CENTRAL SERVICES DEPARTMENT
1101-22

| | | | | |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | biweekly |
| | 411-02 Assistant 4 @ 67,275 | | 269,100.00 | 2,587.50 |
| | Fleet Maintenance Technician | | | |
| | 6 @ 25.95*2092 | | 325,725.00 | |
| | Group 1: 4 @ 24.67*2092 | | 206,439.00 | |
| | PT maintenance 1040 hrs @ 11.00 | | 11,440.00 | |
| | 3 Additional Employees | | 150,000.00 | |
| | | | | 962,704.00 |
| | Other Services Personal | | | |
| | 411-60 Overtime | | 15,000.00 | |
| | 411-63 Longevity | | 11,345.00 | |
| | | | | 26,345.00 |
| | | | | 989,049.00 |
| 2 | SUPPLIES | | | |
| | Office Supplies | | | |
| | 421-90 Office Supplies | | 2,000.00 | |
| | Operating Supplies | | | |
| | 422-02 Gas, Oil, etc. | | 1,000,000.00 | |
| | 422-05 Equipment/Vehicle/Maint Supplies | | 185,000.00 | |
| | Other Supplies | | | |
| | 429-08 Uniform/Supplies | | 7,550.00 | |
| | | | | 1,194,550.00 |
| 3 | OTHER SERVICES AND CHARGES | | | |
| | Professional Services | | | |
| | 431-09 Health Screenings/Vaccines | | 1,000.00 | |
| | Communication and Transportation | | | |
| | 432-03 Travel and Training | | 2,000.00 | |
| | Repairs and Maintenance | | | |
| | 436-01 Building Repair/Equipment/Maint | | 200,000.00 | |
| | Rentals | | | |
| | 437-05 Uniforms | | 12,500.00 | |
| | Other Services and Charges | | | |
| | 439-09 Miscellaneous Charges | | 1,500.00 | |
| | | | | 217,000.00 |
| | | | | 2,400,599.00 |

MOTOR VEHICLE HIGHWAY
2201-50

| | | | | biweekly |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | |
| | 411-01 | Street Commissioner | 85,000.00 | 3,269.23 |
| | 411-02 | Office Administrator | 47,093.00 | 1,811.27 |
| | | Office Manager | 43,470.00 | 1,671.92 |
| | | Group 1: 34 @ 24.67*2092 | 1,754,728.00 | |
| | | CS reimburse - 67,275* 1.25 for assts. | 84,094.00 | |
| | | | | 2,014,385.00 |
| | Other Services Personal | | | |
| | 411-12 | Specialty CDL Instructors | 5,000.00 | |
| | 411-60 | Overtime | 80,000.00 | |
| | 411-63 | Longevity | 23,825.00 | |
| | 411-64 | FTO (Flexible Time Off) Plan | 8,000.00 | |
| | | | | 116,825.00 |
| | Employee Benefits | | | |
| | 413-01 | Social Security | 126,921.00 | |
| | 413-02 | Medicare | 29,683.00 | |
| | 413-03 | INPRS 14.2% | 289,028.00 | |
| | 413-04 | Unemployment | 5,000.00 | |
| | 413-05 | Employee Ins Benefits | 649,104.00 | |
| | 413-06 | Life Insurance | 2,200.00 | |
| | 413-08 | Deferred Comp Benefit | 20,000.00 | |
| | | | | 1,121,936.00 |
| | | | | 3,253,146.00 |
| 2 | SUPPLIES | | | |
| | Office Supplies | | | |
| | 421-90 | Office Supplies | 1,500.00 | |
| | Other Supplies | | | |
| | 429-08 | Uniform Supplies | 7,500.00 | |
| | 429-13 | Traffic Supplies | 45,000.00 | |
| | | | | 54,000.00 |
| 3 | OTHER SERVICE AND CHARGES | | | |
| | Professional Services | | | |
| | 431-09 | Health Screenings/ Vaccines | 5,000.00 | |
| | Communication and Transportation | | | |
| | 432-03 | Travel and Training | 4,000.00 | |
| | 432-04 | Telephone/ Paging | 10,000.00 | |
| | Printing and Advertising | | | |
| | 433-02 | Publications | 500.00 | |

MOTOR VEHICLE HIGHWAY
2201-50

| | | | |
|---|---|---|---|
| Rentals | | | |
| 437-05 | Uniforms | 9,000.00 | |
| Other Services and Charges | | | |
| 439-09 | Miscellaneous Charges | 3,000.00 | |
| | | | 31,500.00 |
| | | | 3,338,646.00 |

MOTOR VEHICLE HIGHWAY - RESTRICTED
2203-50

| | | | |
|---|---|---|---|
| 4 | CAPITAL OUTLAYS MVHR | | |
| | Improvements Other than Buildings | | |
| 442-01 | Street Repair | 1,500,000.00 | |
| | | | 1,500,000.00 |
| | | | 1,500,000.00 |

LOCAL ROAD AND STREET
2202-50

| | | | |
|---|---|---|---|
| 4 | CAPITAL OUTLAYS | | |
| | Improvements other than Buildings | | |
| 442-01 | Street Repair | 500,000.00 | |
| 442-04 | Sidewalk and Curb Program | 300,000.00 | |
| | 50/50 Program | 35,000.00 | |
| 445-02 | Equipment | 425,000.00 | |
| | Sweeper | | 1,260,000.00 |
| | 1 1/2 Ton 4x4 dump w/plow | | |

## WASTE DISPOSAL AND RECYCLING SERVICES

Waste Disposal and Recycling Services

Trash pick-up in the City of Mishawaka is inexpensive and efficient. The monthly fee for single family trash pickup is $21.69. This includes trash, yard waste and recycling. Residents also are allowed to place up to two large items out each week for removal with their regular trash. Large items could include furniture, appliances, and similar objects that are not readily placed within containers.

A discounted rate of $17.55 per month is provided for senior citizens.

Similar to the county and other municipalities, trash removal services are not offered to multiple family developments, commercial, or industrial businesses. The waste stream generated from these uses varies widely and usually require private dumpsters. These uses are required to contract for services through private trash contractors. Given that portion of the proposed annexation is an industrial facility; waste disposal will be the responsibility of the property owner with no involvement from the City.

Leaf pick-up and the Organic Center

The leaf pick-up and Christmas tree pick-up programs are done through the City's Street Department. The Organic Center offers recycling for residents of Mishawaka only. Brush, grass and leaves may be brought in, by residents at no charge.

# Wastewater

## Services

Services are provided by the Mishawaka Wastewater Division 24-hours a day, 7 days per week. There are at least two operators staffing the facility at all times. Additionally, maintenance technicians can be called in during off-hours to respond to emergencies. The 30 remote sewage lift stations are continuously monitored by radio telemetry.

## Facilities

Mishawaka's wastewater treatment plant is a Class IV facility that was expanded in 2008 to provide an average design capacity of 20 million gallons per day (MGD). The peak design capacity is 42 MGD. The plant is designed to operate in the conventional activated sludge mode. Single stage nitrification is achieved in the activated sludge process to convert ammonia to nitrate. Phosphorus is removed both biologically and by chemical precipitation using ferrous chloride. Solids generated in the treatment process are anaerobically digested and mechanically dewatered. These biosolids are land applied on area farm fields for soil conditioning and fertilizing. The treated effluent from the facility is disinfected with sodium hypochlorite, then treated with sodium bisulfite to remove any chlorine residual.

## Staff

Twenty-six people staff the wastewater utility. There are 6 managers/supervisors, 3 chemists, 11 operators, 5 maintenance technicians, and 1 biosolids technician. At least two operators are on duty at all times.

## Support Personnel

The Wastewater Division relies on the Mishawaka Utilities Business Office for support functions such as billing, budget tracking, and customer service. The City's Engineering Division works closely with the Wastewater Division on plan reviews for sewer and lift station additions. Consulting engineering firms are used to design improvements and for comprehensive studies.

## Past and Planned Capital Improvements

A $42 million upgrade was completed in 2008 for the wastewater utility. This upgrade was necessary to provide capacity for service area growth and to address the CSO requirements established in Mishawaka's NPDES permit and CSO control regulations. The upgrade increased both the dry weather flow capacity and the plant's capability to treat wet weather flows.

Future capital improvements focusing on the Combined Sewer Overflow Long Term Control Plan will consist mainly of sewer system improvements to convey greater volumes of wet weather flow to the Wastewater Plant for treatment as well as sewer separation.

In May of 2023, the Mishawaka Wastewater Division issued $33M in revenue bonds for continued work in the collection system in order to reduce Combined Sewer Overflows and promote development. In addition, projects were conducted at the treatment facility to increase efficiency and replace aged equipment.

## Statistical Information

Mishawaka's wastewater treatment plant exhibits outstanding performance. For the year 2024 the average removals and plant data were as follows:

| | 2024 |
|---|---|
| Average Flow (MGD) | 8.77 |
| Peak Flow (MGD) | 54.2 |
| BOD Removed (%) | 98 |
| Phosphorus Removed (%) | 82 |
| Ammonia Removed (%) | 95 |
| Solids Removed (%) | 98 |
| Biosolids Produced (dry tons) | 1211 |
| Electricity Use (MkWH) | 6.6 |
| Natural Gas Use (Mcf) | 22.8 |
| Total Precipitation (inches) | 36.19 |

**Costs Associated with Services**

Mishawaka Utilities Wastewater Division is predominately supported through revenue generated by the rates charged to customers. The Wastewater Treatment Plant Upgrade and Expansion was completed in June of 2008. The City financed $41.9 million for the plant improvements through a low interest State Revolving Fund Program loan, which saved considerable interest expense throughout the twenty-year life of the loan. The expansion serves the dual purpose of providing capacity for continued growth in the community and cut annual combined sewer overflow (CSO) volume in-half.

**Servicing the Proposed Annexation Area**

City sewer facilities are available to the proposed annexation area and will have no impact on the level of service provided by the city. Mishawaka Utilities currently provides a level of service for the area that is equal to the rest of the City. No additional Wastewater Division capital expenditures are required in association with this proposed annexation.

## WATER SERVICE

Water Utilities

The Mishawaka Utilities Water Division is a medium-sized public water utility that serves a population and area larger than just the City of Mishawaka. The combined well fields average about 7 million gallons pumped each day, with a peak daily rate of 25 mgd and a maximum capacity of 32 mgd. The water is treated with chlorine, fluoride and phosphate and is regularly and comprehensively tested in accordance with state and federal regulations. The city public water supply consistently exceeds the strict standards set forth by the United States Environmental Protection Agency and the Indiana Department of Environmental Management.

Serving the Proposed Annexation Area

Currently there is a 16" water main fronting the property on the east side of Fir Road. The water main hugs the curb line or is slightly behind it for most of the property. The last approximately two hundred feet the water main falls back into the street about twenty feet and transitions to 12" and heads east on Cleveland Road for 200' behind the curbline. A main water extension would need to be done to bring service on to the property.

The costs associated with the extension of water service to the individual property, including tap fees, are paid by developer's/property owners, and are not paid by Mishawaka Utilities. For existing properties with wells, a 1-inch copper service line is typically provided to the property line for future connection. Similar to other areas of the city, the customer would be required to pay for the tap in order to use the service. The property owner also would be responsible to run the service from the property line to any future proposed development and install a meter setter in accordance with Water Division standards.

Staff and Services

The Mishawaka Utilities Water Division has a 24-hour emergency answering service line, which calls the supervisor on duty on a cellular telephone. Crews generally report on site within an hour of an emergency. On average, service outages only last about three hours.

There are a total of thirty-three (33) employees in the Water Division consisting of twenty (23) union employees and nine (10) salaried personnel. An additional administrative staff of four (4) people and an office staff of twenty-three (23) carries out all billing and clerical work for both the electric and water divisions.

The Water Division has twenty-eight (28) vehicles and ten (10) large, specialized pieces of equipment to serve the area.

Services to Residents

The Mishawaka Utilities Water Division provides three programs to replace lead services within the City's water system.

1. The Division replaces any lead service that is in need of repair.
2. The Division replaces any lead service to a current customer when the customer replaces the line from the street shut-off to the house.
3. The Division replaces any lead service that is not currently in use by a customer at a reduced cost to customer when a new structure is built.

The Division has no benefits geared strictly toward senior citizens, but it does accept money from the Project Safe program, provided by Real Services. Real Services provides state funds to pay utility bills of low-income families that fall within a certain income range. The low-income families must fill out an application, at the Real Services office, to become eligible for this benefit.

Costs Associated with Services

Mishawaka Utilities Water Division is not supported by tax dollars, but rather through revenue generated by the sales of water to its consumers. All costs associated with providing water service are rate generated. No tax dollars are used to provide this service. If annexed, Mishawaka Utilities is capable of providing a level of service for the area that is equal to the services currently provided within the City.

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT ALSO BEING ON THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 667.50 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 87.53 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1203.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 87.50 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 2021-12555 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 647.96 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 791.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178; THENCE NORTH AND WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES; NORTH 58.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.99 ACRES MORE OR LESS.

SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD.

# TAB D - APPENDICES

**RESOLUTION NO. 2025-26**

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, INTRODUCING AN ORDINANCE FOR ANNEXATION, ADOPTING A WRITTEN FISCAL PLAN, AND A DEFINITE POLICY FOR ANNEXATION FOR THE PROPERTY LOCATED AT:**

Vacant property at the southeast corner of N. Fir Road & E. Cleveland Road.

WHEREAS, the Common Council of the City of Mishawaka desires to consider the annexation of territory adjacent to the City in accordance with a definite policy and all applicable laws and restrictions.

WHEREAS, the entire area proposed for annexation has either petitioned for annexation or signed a consent regarding annexation.

WHEREAS, Indiana Code Section 36-4-3-3.1 requires a municipality to develop and adopt a written fiscal plan and establish a definite policy by resolution.

WHEREAS, the said fiscal plan has been reviewed and is otherwise consistent with the requirements of Indiana Code 36-4-3-13.

WHEREAS, the Department of Planning and Community Development has prepared said fiscal plan with the input of each applicable City department. Furthermore, based on the review of each City department, a comparable level of City services can be provided to the proposed annexation area when compared to similar geographic areas of the City.

WHEREAS, the Department of Planning and Community Development has prepared a written policy on annexation that has been incorporated within the fiscal plan.

NOW THEREFORE, BE IT RESOLVED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, as follows:

Section I. The Common Council has provided notice of this resolution as required by law, and is initiating an ordinance to annex the following property, legally described as:

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT ALSO BEING ON THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 667.50 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 87.53 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1203.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 87.50 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 2021-12555 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 647.96 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 791.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178; THENCE NORTH AND

WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES; NORTH 58.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.99 ACRES MORE OR LESS.

SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD.

Section II. Following the review of documents prepared by the Department of Planning and Community Development and presentation, the Common Council hereby adopts the Fiscal Plan and Annexation Policy as it relates to the aforementioned properties.

Section III. This Resolution shall be in full force and effect after its adoption by the Common Council and approval by the Mayor, as required by law.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day

of _____, 2025, at _____ o'clock __.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____,
_____

2025, at _____o'clock __.M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____ 2025, at

_____ o'clock ___.M.

_____
David A. Wood, Mayor

**Appendix "B"**
**Annexation Ordinance**

PETITION 25-17

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. _____

ORDINANCE NO. _____

AN ORDINANCE ANNEXING CONTIGUOUS TERRITORY TO THE CITY OF MISHAWAKA, INDIANA, AND PROVIDING ZONING CLASSIFICATION THEREFORE

WHEREAS, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and the zoning as R-3 Multi-Family Residential District as hereinafter set forth, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, that:

Section 1. The following described real estate be and the same is hereby annexed to and declared to be a part of the City of Mishawaka, Indiana:

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT ALSO BEING ON THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 667.50 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 87.53 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1203.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 87.50 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 2021-12555 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 647.96 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 791.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN

DEED BOOK # 570 ON PAGE # 178; THENCE NORTH AND WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES; NORTH 58.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.99 ACRES MORE OR LESS.

SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD.

The above described real estate shall hereafter be annexed into and within the City of Mishawaka, Indiana, and a part of that district designated in the Zoning Ordinance of the City of Mishawaka, Indiana, and shall carry a classification for zoning of R-3 Multi-Family Residential District.

Section 2. The Common Council of the City of Mishawaka, Indiana, hereby finds that:

1. The Comprehensive Plan – This property is not included within the extents of the Mishawaka 2000 Comprehensive Plan. However, the proposed multi-family residential use is reasonably consistent with adjacent and changing land uses along the N. Fir and E. Cleveland Road corridors.
2. Current conditions and the character of current structures and uses in each district – The subject parcels are located on N. Fir Road and E. Cleveland Road, both being moderate to heavily travelled corridors on which traffic volumes are expected to increase due to the significant commercial and residential growth that has occurred in the northeast part of the City and St. Joseph County. Adjacent land uses include a single-family residential property and dental medical office to the north, a medical office building and vacant commercial property to the west, a wooded wetland and Indiana Toll Road to the south, and a single-family residential house and agricultural land to the east.
3. The most desirable use for which the land in each district is adapted – With the completion of Beacon Parkway to the north nearly a decade ago, commercial and multi-family residential development along N. Fir Road, and to a lesser extent along E. Cleveland Road, is expected to increase. Therefore, the most desirable use for the property is either commercial or multi-family residential reflecting the changing land use patterns in the area.
4. The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area. The proposed multi-family residential use is compatible with the adjacent single-family residential, commercial, and agricultural uses.
5. Responsible development and growth – The development of vacant land at the southeast corner of N. Fir Road and E. Cleveland Road for commercial or high-density residential uses is responsible growth and development.

Section 3. This Ordinance shall be in full force and effect from and after its passage, due attestation and legal publication.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____day of _____, 2025, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____, 2025, at _____ o'clock ____.M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2025, at _____o'clock ____.M.

_____
David A. Wood, Mayor

**Tab Rate Chart for the year 2024 payable 2025**

Notice is hereby given that the Tax Duplicates for the Taxing Units of St. Joseph County, for the year 2024 payable 2025, are now in the hands of the St. Joseph County Auditor, who is ready to receive the Taxes charged thereon.
The following table shows the rate of taxation on each $100.00 of Taxable Real Estate, Personal Property and Mobile Homes. The first installment will be delinquent after May 12, 2025.
Second installment will be delinquent after November 10, 2025. John H Murphy, Auditor of St. Joseph County

| Fund | Fund Name | 71 001 Centre Township | 71 002 South Bend - Centre | 71 003 Clay Township | 71 004 South Bend - Clay | 71 005 Mishawaka - Clay | 71 006 Indian Village | 71 007 Roseland | 71 008 German Township | 71 009 South Bend - German | 71 010 Greene Township | 71 011 Harris Township | 71 014 Lincoln Township | 71 015 Walkerton | 71 016 Madison Township | 71 017 Olive Township |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 61 | County Rainy Day | | | | | | | | | | | | | | | |
| 101 | County General | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 |
| 124 | Cumulative Reassessment | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 |
| 180 | Debt Service | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 |
| 181 | 2022 GO Highway Bond | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 |
| 702 | Highway | | | | | | | | | | | | | | | |
| 706 | LR & S | | | | | | | | | | | | | | | |
| 720 | Major Moves SPC | | | | | | | | | | | | | | | |
| 790 | Cumulative Bridge | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 |
| 792 | Major Cumulative Bridge | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 |
| 801 | Health | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 |
| 1301 | Park & Recreation | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 |
| 2391 | Cumulative Capital Development | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 |
| 71 1 | **Total COUNTY** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** |
| 61 | Township Rainy Day | | | | | | | | | | | | | | | |
| 101 | Township General Fund | 0.0111 | 0.0111 | 0.0214 | 0.0214 | 0.0214 | 0.0214 | 0.0214 | 0.0071 | 0.0071 | | 0.0071 | 0.0631 | 0.0631 | | 0.0401 |
| 180 | TOWNSHIP DEBT SERVICE | | | | | | | | | | | | | | | |
| 601 | Twp Community Bldg | | | | | | | | | | | | | | | |
| 840 | Twp Poor Relief/Twp Assistance | | | 0.0046 | 0.0046 | 0.0046 | 0.0046 | 0.0046 | | | | 0.0007 | | | | 0.0012 |
| 1090 | Township Cumulative Vehicle | | | | | | | | | | 0.0167 | | | | | |
| 1111 | Twp Fire | 0.4702 | | | | | | | | | | | | | 0.0679 | |
| 1181 | Twp Fire Bldg Debt Fund | | | | | | | | | | | | | | | |
| 1182 | Twp Fire Equipment Debt | | | | | | | | | | | | | | | |
| 1190 | Twp Cum Fire | 0.0333 | | | | | | | | | | | | | 0.0300 | |
| 1312 | Twp Recreation | | | | | | | | 0.0034 | 0.0034 | | | | | | |
| 2120 | Township Cemetery | | | | | | | | | | | | | | | 0.0130 |
| 8604 | Twp Fire Territory General | | | 0.2387 | | | 0.2387 | 0.2387 | 0.2387 | | 0.2586 | 0.2387 | | | | |
| 8692 | Twp Fire Terrority Equip Repla | | | 0.0269 | | | 0.0269 | 0.0269 | 0.0269 | | 0.0333 | 0.0269 | | | | |
| 8704 | Specl Fire Terr tory General | | | | | | | | | | | | | | | |
| 8792 | Specl Fire Terr Equip Replace | | | | | | | | | | | | | | | |
| 71 2 | **Total TOWNSHIP** | **0.5146** | **0.0111** | **0.2916** | **0.0260** | **0.0260** | **0.2916** | **0.2916** | **0.2761** | **0.0105** | **0.3086** | **0.2734** | **0.0631** | **0.0631** | **0.0979** | **0.0543** |
| 61 | City/Town Rainy Day | | | | | | | | | | | | | | | |
| 101 | City General | | 2.1838 | | 2.1838 | 1.4681 | | 0.5383 | | 2.1838 | | | | 0.9059 | | |
| 180 | City Debt Service | | | | | | | | | | | | | 0.0914 | | |
| 181 | City/Town Debt Payment | | | | | | | | | | | | | | | |
| 341 | City Fire Pension | | | | | | | | | | | | | | | |
| 342 | City Police Pension | | | | | | | | | | | | | | | |
| 706 | City/Town LR & S | | | | | | | | | | | | | | | |
| 708 | City MVH | | | | | 0.1793 | | | | | | | | 0.0986 | | |
| 720 | City/Town Major Moves Spc | | | | | | | | | | | | | | | |
| 1109 | Municipal Emerg Medical Svcs | | | | | | | | | | | | | | | |
| 1301 | City Park & Rec | | 0.5125 | | 0.5125 | 0.2718 | | | | 0.5125 | | | | 0.1812 | | |
| 1303 | City/Town Park | | | | | | | | | | | | | | | |
| 1380 | Park Bond | | 0.0276 | | 0.0276 | | | | | 0.0276 | | | | 0.0782 | | |
| 2120 | City Cemetary | | | | | | | | | | | | | | | |
| 2379 | City/Town CCI | | | | | | | | | | | | | | | |
| 2391 | City Cum Cap Development | | 0.0282 | | 0.0282 | 0.0500 | | 0.0336 | | 0.0282 | | | | 0.0500 | | |
| 6290 | City Cum Sewer | | | | | | | | | | | | | | | |
| 8604 | City Town Fire Territory Gen | | | | | | | | | | | | 0.3394 | 0.3394 | | |
| 8692 | City Town Fire Terr Eqp Replac | | | | | | | | | | | | 0.0292 | 0.0292 | | |
| 71 3 | **Total CITY/TOWN** | **0.0000** | **2.7521** | **0.0000** | **2.7521** | **1.9692** | **0.0000** | **0.5719** | **0.0000** | **2.7521** | **0.0000** | **0.0000** | **0.3686** | **1.7739** | **0.0000** | **0.0000** |
| 22 | Referendum-Exempt Operating | 0.3173 | 0.3173 | 0.3173 | 0.3173 | 0.3173 | 0.3173 | 0.3173 | 0.3173 | 0.3173 | 0.3173 | | | | | |
| 61 | School Rainy Day | | | | | | | | | | | | | | | |
| 180 | School Debt Service | 0.1680 | 0.1680 | 0.1680 | 0.1680 | 0.1680 | 0.1680 | 0.1680 | 0.1680 | 0.1680 | 0.1680 | 0.4895 | 0.3814 | 0.3814 | 0.4395 | 0.1368 |
| 181 | School Debt Payment | 0.0551 | 0.0551 | 0.0551 | 0.0551 | 0.0551 | 0.0551 | 0.0551 | 0.0551 | 0.0551 | 0.0620 | | 0.0620 | 0.0620 | | |
| 287 | Referendum Debt-Exempt Capital | 0.0402 | 0.0402 | 0.0402 | 0.0402 | 0.0402 | 0.0402 | 0.0402 | 0.0402 | 0.0402 | 0.0402 | | | | | 0.3379 |
| 3101 | Education | | | | | | | | | | | | | | | |
| 3300 | Operations | 0.6338 | 0.6338 | 0.6338 | 0.6338 | 0.6338 | 0.6338 | 0.6338 | 0.6338 | 0.6338 | 0.4665 | 0.4880 | 0.4665 | 0.4665 | 0.4880 | 0.6096 |
| 71 4 | **Total SCHOOL** | **1.2144** | **1.2144** | **1.2144** | **1.2144** | **1.2144** | **1.2144** | **1.2144** | **1.2144** | **1.2144** | **1.0540** | **0.9275** | **0.9099** | **0.9099** | **0.9275** | **1.0843** |
| 61 | Rainy Day | | | | | | | | | | | | | | | |
| 101 | Library General | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.1169 | 0.0806 | 0.0806 | | 0.2412 |
| 180 | Library Debt Service | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0168 | 0.0507 | 0.0507 | | 0.0219 |
| 2011 | Library LIRF | | | | | | | | | | | | | | | |
| 71 5 | **Total LIBRARY** | **0.2561** | **0.2561** | **0.2561** | **0.2561** | **0.2561** | **0.2561** | **0.2561** | **0.2561** | **0.2561** | **0.2561** | **0.1337** | **0.1313** | **0.1313** | **0.0000** | **0.2631** |
| 180 | Special Debt Service | | | | | | | | | | | | | | | |
| 8001 | So Bend Transpo | | 0.0937 | | 0.0937 | 0.0937 | | | | 0.0937 | | | | | | |
| 8090 | So Bend Transpo Spec Tran Cum | | | | | | | | | | | | | | | |
| 8101 | Airport Authority General | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 |
| 8180 | Airport Sp Airport Debt | | | | | | | | | | | | | | | |
| 8190 | Airport Authority Cum Bldg | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 |
| 8210 | Sp Solid Waste Ma | | | | | | | | | | | | | | | |
| 8604 | Special Fire Protect Terr-Gen | | | | | | | | | | | | | | | 0.4645 |
| 8692 | Spec Fire Protect Terr-Equip | | | | | | | | | | | | | | | 0.0333 |
| 71 6 | **Total SPECIAL UNIT** | **0.0387** | **0.1324** | **0.0387** | **0.1324** | **0.1324** | **0.0387** | **0.0387** | **0.0387** | **0.1324** | **0.0387** | **0.0387** | **0.0387** | **0.0387** | **0.0387** | **0.5365** |
| | **Total Tax Rates (Less Conservancy)** | **2.6185** | **4.9608** | **2.3955** | **4.9757** | **4.1928** | **2.3955** | **2.9674** | **2.3800** | **4.9602** | **2.2521** | **1.9680** | **2.1063** | **3.5116** | **1.6588** | **2.5329** |

Property Tax 01/30/2025 04:05 PM by KGREGORI

**1. Harris Township Tax Rates - Prior to Annexation**

**Tab Rate Chart for the year 2024 payable 2025**

Notice is hereby given that the Tax Duplicates for the Taxing Units of St. Joseph County, for the year 2024 payable 2025, are now in the hands of the St. Joseph County Auditor, who is ready to receive the Taxes charged thereon. The following table shows the rate of taxation on each $100.00 of Taxable Real Estate, Personal Property and Mobile Homes. The first installment will be delinquent after May 12, 2025. Second installment will be delinquent after November 10, 2025. John H Murphy, Auditor of St. Joseph County.

| 71 018 | 71 022 | 71 023 | 71 025 | 71 026 | 71 027 | 71 028 | 71 029 | 71 030 | 71 031 | 71 032 | 71 033 | 71 034 | 71 035 | 71 036 | 71 037 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| New Carlisle | Mishawaka - Phm School | Mishawaka-Penn | Portage Township | South Bend - Portage | Union Township | Lakeville | Warren Township | Osceola | Penn Township | Penn Township - Mishawaka Schools | South Bend - Penn | Liberty Township | North Liberty | Mishawaka - Harris | South Bend Warren |
| 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 |
| 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 |
| 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 |
| 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 |
| 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 |
| 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 |
| 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 |
| 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 |
| 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 |
| 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 | 0.5947 |
| 0.0401 | 0.0109 | 0.0109 | 0.0067 | 0.0067 | 0.0639 | 0.0639 | 0.0297 | 0.0109 | 0.0109 | 0.0109 | 0.0109 | 0.0472 | 0.0472 | 0.0071 | 0.0297 |
| | | | 0.0415 | 0.0415 | | | | 0.0407 | 0.0407 | 0.0407 | | | | | |
| 0.0012 | 0.0209 | 0.0209 | 0.0447 | 0.0447 | 0.0031 | 0.0031 | 0.0020 | 0.0209 | 0.0209 | 0.0209 | 0.0209 | 0.0147 | 0.0147 | 0.0007 | 0.0020 |
| | | | | | 0.0620 | 0.0620 | 0.2040 | | | | | | | | |
| | | | | | 0.0354 | 0.0354 | 0.0369 | | | | | | | | |
| 0.0130 | | | | | | | | | | | | | | | |
| | | | | | 0.2568 | 0.2568 | | 0.2132 | 0.2132 | 0.2132 | | 0.2586 | 0.2586 | | |
| | | | | | 0.0331 | 0.0331 | | 0.0333 | 0.0333 | 0.0333 | | 0.0333 | 0.0333 | | |
| | | | 0.7562 | | | | 0.7562 | | | | | | | | |
| | | | 0.0333 | | | | 0.0333 | | | | | | | | |
| 0.0543 | 0.0318 | 0.0318 | 0.8824 | 0.0929 | 0.4543 | 0.4543 | 1.0621 | 0.3190 | 0.3190 | 0.3190 | 0.0318 | 0.3538 | 0.3538 | 0.0078 | 0.0317 |
| 0.7698 | 1.4681 | 1.4681 | | 2.1838 | | 0.5559 | | 0.1788 | | | 2.1838 | | 0.7285 | 1.4681 | 2.1838 |
| 0.0485 | | | | | | | | | | | | | 0.1781 | | |
| 0.2358 | 0.1793 | 0.1793 | | | | 0.2093 | | 0.0416 | | | | | 0.2135 | 0.1793 | |
| | 0.2718 | 0.2718 | | 0.5125 | | | | | | | 0.5125 | | 0.0598 | 0.2718 | 0.5125 |
| | | | | 0.0276 | | | | | | | 0.0276 | | | | 0.0276 |
| 0.0436 | | | | | | | | | | | | | | | |
| 0.0500 | 0.0500 | 0.0500 | | 0.0282 | | 0.0421 | | 0.0422 | | | 0.0282 | | 0.0500 | 0.0500 | 0.0282 |
| 1.1477 | 1.9692 | 1.9692 | 0.0000 | 2.7521 | 0.0000 | 0.8073 | 0.0000 | 0.2626 | 0.0000 | 0.0000 | 2.7521 | 0.0000 | 1.2299 | 1.9692 | 2.7521 |
| | | 0.2434 | 0.3173 | 0.3173 | | | 0.3173 | | | 0.2434 | | | | | 0.3173 |
| 0.1368 | 0.4395 | 0.5132 | 0.1680 | 0.1680 | 0.5887 | 0.5887 | 0.1680 | 0.4395 | 0.4395 | 0.5132 | 0.4395 | 0.3814 | 0.3814 | 0.4395 | 0.1680 |
| | | | 0.0551 | 0.0551 | | | 0.0551 | | | | | 0.0620 | 0.0620 | | 0.0551 |
| 0.3379 | | 0.0950 | 0.0402 | 0.0402 | | | 0.0402 | | | 0.0950 | | | | | 0.0402 |
| 0.6096 | 0.4880 | 0.3863 | 0.6338 | 0.6338 | 0.4361 | 0.4361 | 0.6338 | 0.4880 | 0.4880 | 0.3863 | 0.4880 | 0.4665 | 0.4665 | 0.4880 | 0.6338 |
| 1.0843 | 0.9275 | 1.2379 | 1.2144 | 1.2144 | 1.0248 | 1.0248 | 1.2144 | 0.9275 | 0.9275 | 1.2379 | 0.9275 | 0.9099 | 0.9099 | 0.9275 | 1.2144 |
| 0.2412 | 0.1169 | 0.1169 | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.1169 | 0.1169 | 0.1169 | 0.1169 | 0.2363 | 0.2363 | 0.1169 | 0.2363 |
| 0.0219 | 0.0168 | 0.0168 | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0168 | 0.0168 | 0.0168 | 0.0168 | 0.0198 | 0.0198 | 0.0168 | 0.0198 |
| 0.2631 | 0.1337 | 0.1337 | 0.2561 | 0.2561 | 0.2561 | 0.2561 | 0.2561 | 0.1337 | 0.1337 | 0.1337 | 0.1337 | 0.2561 | 0.2561 | 0.1337 | 0.2561 |
| | 0.0937 | 0.0937 | | 0.0937 | | | | | | | 0.0937 | | | 0.0937 | 0.0937 |
| 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 |
| 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 |
| 0.4645 | | | | | | | | | | | | | | | |
| 0.0333 | | | | | | | | | | | | | | | |
| 0.5365 | 0.1324 | 0.1324 | 0.0387 | 0.1324 | 0.0387 | 0.0387 | 0.0387 | 0.0387 | 0.0387 | 0.0387 | 0.1324 | 0.0387 | 0.0387 | 0.1324 | 0.1324 |
| 3.6806 | 3.7893 | 4.0997 | 2.9863 | 5.0426 | 2.3686 | 3.1759 | 3.1660 | 2.2762 | 2.0136 | 2.3240 | 4.5722 | 2.1532 | 3.3831 | 3.7653 | 4.9814 |

Property Tax 01/30/2025 04:05 PM by KGREGORI

**2. Mishawaka - Harris Tax Rates - Post Annexation**

St. Joseph County
Submitted to the State on Friday, February 17, 2017
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2023
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** St. Joseph County Redevelopment District, Special Taxing District Bonds of 2016
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 79062M
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:** I.C. 36-7-14 & I.C. 36-7-25
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County Redevelopment District
**Current Debt Limit:** $28,513,058.00
**Current Debt Capacity (after issuance of this debt):** $15,333,058.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):** Tri-County News and South Bend Tribune
**Date of Public Hearing:** 7/1/2016
**Date of Final Approval/Lease Execution:**
**Date of Appropriation Resolution:** 7/12/2016
**Date of Debt Sale:** 11/21/2016
**Date of Debt Closing:** 11/30/2016

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Provide funds to finance various improvements in or serving the NewCarlisle EconomicDevelopmentArea
**Total Project Cost:** $9,197,753.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/1/2017 | | | $196,716 | $196,716 | | | | | | $8,730,000 |
| 2/1/2018 | | | $146,925 | $146,925 | | $343,641 | | | | $8,730,000 |
| 8/1/2018 | | | $146,925 | $146,925 | | | | | | $8,730,000 |
| 2/1/2019 | $565,000 | 3.00 | $146,925 | $711,925 | | $858,850 | | | | $8,165,000 |
| 8/1/2019 | | | $138,450 | $138,450 | | | | | | $8,165,000 |
| 2/1/2020 | $490,000 | 3.00 | $138,450 | $628,450 | | $766,900 | | | | $7,675,000 |
| 8/1/2020 | | | $131,100 | $131,100 | | | | | | $7,675,000 |
| 2/1/2021 | $505,000 | 3.00 | $131,100 | $636,100 | | $767,200 | | | | $7,170,000 |
| 8/1/2021 | | | $123,525 | $123,525 | | | | | | $7,170,000 |
| 2/1/2022 | $520,000 | 3.00 | $123,525 | $643,525 | | $767,050 | | | | $6,650,000 |
| 8/1/2022 | | | $115,725 | $115,725 | | | | | | $6,650,000 |
| 2/1/2023 | $535,000 | 3.00 | $115,725 | $650,725 | | $766,450 | | | | $6,115,000 |
| 8/1/2023 | | | $107,700 | $107,700 | | | | | | $6,115,000 |
| 2/1/2024 | $550,000 | 3.00 | $107,700 | $657,700 | | $765,400 | | | | $5,565,000 |
| 8/1/2024 | | | $99,450 | $99,450 | | | | | | $5,565,000 |
| 2/1/2025 | $565,000 | 3.00 | $99,450 | $664,450 | | $763,900 | | | | $5,000,000 |
| 8/1/2025 | | | $90,975 | $90,975 | | | | | | $5,000,000 |
| 2/1/2026 | $585,000 | 3.00 | $90,975 | $675,975 | | $766,950 | | | | $4,415,000 |
| 8/1/2026 | | | $82,200 | $82,200 | | | | | | $4,415,000 |
| 2/1/2027 | $600,000 | 3.00 | $82,200 | $682,200 | | $764,400 | | | | $3,815,000 |
| 8/1/2027 | | | $73,200 | $73,200 | | | | | | $3,815,000 |
| 2/1/2028 | $620,000 | 3.00 | $73,200 | $693,200 | | $766,400 | | | | $3,195,000 |
| 8/1/2028 | | | $63,900 | $63,900 | | | | | | $3,195,000 |
| 2/1/2029 | $265,000 | 4.00 | $63,900 | $328,900 | | $392,800 | | | | $2,930,000 |
| 8/1/2029 | | | $58,600 | $58,600 | | | | | | $2,930,000 |
| 2/1/2030 | $275,000 | 4.00 | $58,600 | $333,600 | | $392,200 | | | | $2,655,000 |
| 8/1/2030 | | | $53,100 | $53,100 | | | | | | $2,655,000 |
| 2/1/2031 | $290,000 | 4.00 | $53,100 | $343,100 | | $396,200 | | | | $2,365,000 |
| 8/1/2031 | | | $47,300 | $47,300 | | | | | | $2,365,000 |
| 2/1/2032 | $300,000 | 4.00 | $47,300 | $347,300 | | $394,600 | | | | $2,065,000 |
| 8/1/2032 | | | $41,300 | $41,300 | | | | | | $2,065,000 |
| 2/1/2033 | $310,000 | 4.00 | $41,300 | $351,300 | | $392,600 | | | | $1,755,000 |
| 8/1/2033 | | | $35,100 | $35,100 | | | | | | $1,755,000 |
| 2/1/2034 | $325,000 | 4.00 | $35,100 | $360,100 | | $395,200 | | | | $1,430,000 |
| 8/1/2034 | | | $28,600 | $28,600 | | | | | | $1,430,000 |
| 2/1/2035 | $335,000 | 4.00 | $28,600 | $363,600 | | $392,200 | | | | $1,095,000 |
| 8/1/2035 | | | $21,900 | $21,900 | | | | | | $1,095,000 |
| 2/1/2036 | $350,000 | 4.00 | $21,900 | $371,900 | | $393,800 | | | | $745,000 |
| 8/1/2036 | | | $14,900 | $14,900 | | | | | | $745,000 |
| 2/1/2037 | $365,000 | 4.00 | $14,900 | $379,900 | | $394,800 | | | | $380,000 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/1/2037 | | | $7,600 | $7,600 | | | | | | $380,000 |
| 2/1/2038 | $380,000 | 4.00 | $7,600 | $387,600 | | $395,200 | | | | $0 |
| **Total** | **$8,730,000** | | **$3,306,741** | **$12,036,741** | | **$12,036,741** | | | | |

**Notes**

St. Joseph County
Submitted to the State on Thursday, April 12, 2018
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2021
**Date of last payment or bond expiration:** 7/1/2025 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** 2017 General Obligation (Guaranteed Energy Savings) Bonds
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** Saint Joseph County
**Current Debt Limit:** $54,674,687.00
**Current Debt Capacity (after issuance of this debt):** $44,174,687.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:** 8/8/2017
**Date of Final Approval/Lease Execution:** 8/15/2017
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 10/12/2017

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Capital improvements to County facilities for energy savings
**Total Project Cost:** $10,574,935.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/30/2017 | $0 | 2.00 | $53,062 | $53,062 | | $53,062 | $0 | | | $10,500,00 |
| 6/30/2018 | $260,000 | 2.00 | $122,450 | $382,450 | | | $0 | | | $10,240,00 |
| 12/30/2018 | $315,000 | 2.00 | $119,850 | $434,850 | | $817,300 | $0 | | | $9,925,00 |
| 6/30/2019 | $320,000 | 2.00 | $116,700 | $436,700 | | | $0 | | | $9,605,00 |
| 12/30/2019 | $325,000 | 2.00 | $113,500 | $438,500 | | $875,200 | $0 | | | $9,280,00 |
| 6/30/2020 | $325,000 | 2.00 | $110,250 | $435,250 | | | $0 | | | $8,955,00 |
| 12/30/2020 | $330,000 | 2.00 | $107,000 | $437,000 | | $872,250 | $0 | | | $8,625,00 |
| 6/30/2021 | $330,000 | 2.00 | $103,700 | $433,700 | | | $0 | | | $8,295,00 |
| 12/30/2021 | $335,000 | 2.00 | $100,400 | $435,400 | | $869,100 | $0 | | | $7,960,00 |
| 6/30/2022 | $340,000 | 2.00 | $97,050 | $437,050 | | | $0 | | | $7,620,00 |
| 12/30/2022 | $345,000 | 2.00 | $93,650 | $438,650 | | $875,700 | $0 | | | $7,275,00 |
| 6/30/2023 | $345,000 | 2.00 | $90,200 | $435,200 | | | $0 | | | $6,930,00 |
| 12/30/2023 | $350,000 | 2.00 | $86,750 | $436,750 | | $871,950 | $0 | | | $6,580,00 |
| 6/30/2024 | $355,000 | 2.00 | $83,250 | $438,250 | | | $0 | | | $6,225,00 |
| 12/30/2024 | $355,000 | 2.00 | $79,700 | $434,700 | | $872,950 | $0 | | | $5,870,00 |
| 6/30/2025 | $360,000 | 2.00 | $76,150 | $436,150 | | | $0 | | | $5,510,00 |
| 12/30/2025 | $365,000 | 2.00 | $72,550 | $437,550 | | $873,700 | $0 | | | $5,145,00 |
| 6/30/2026 | $365,000 | 2.13 | $68,900 | $433,900 | | | $0 | | | $4,780,00 |
| 12/30/2026 | $370,000 | 2.25 | $65,022 | $435,022 | | $868,922 | $0 | | | $4,410,00 |
| 6/30/2027 | $375,000 | 2.38 | $60,859 | $435,859 | | | $0 | | | $4,035,00 |
| 12/30/2027 | $380,000 | 2.38 | $56,406 | $436,406 | | $872,266 | $0 | | | $3,655,00 |
| 6/30/2028 | $385,000 | 2.50 | $51,894 | $436,894 | | | $0 | | | $3,270,00 |
| 12/30/2028 | $390,000 | 2.50 | $47,082 | $437,082 | | $873,975 | $0 | | | $2,880,00 |
| 6/30/2029 | $395,000 | 2.75 | $42,206 | $437,206 | | | $0 | | | $2,485,00 |
| 12/30/2029 | $400,000 | 2.75 | $36,775 | $436,775 | | $873,981 | $0 | | | $2,085,00 |
| 6/30/2030 | $405,000 | 3.00 | $31,275 | $436,275 | | | $0 | | | $1,680,00 |
| 12/30/2030 | $410,000 | 3.00 | $25,200 | $435,200 | | $871,475 | $0 | | | $1,270,00 |
| 6/30/2031 | $415,000 | 3.00 | $19,050 | $434,050 | | | $0 | | | $855,00 |
| 12/30/2031 | $425,000 | 3.00 | $12,825 | $437,825 | | $871,875 | $0 | | | $430,00 |
| 6/30/2032 | $430,000 | 3.00 | $6,450 | $436,450 | | $436,450 | $0 | | | $ |
| **Total** | **$10,500,000** | | **$2,150,156** | **$12,650,156** | | **$12,650,156** | **$0** | | | |

## Notes

2017 GO Energy Savings Bond. Closed 10/12/17. Gateway debt unlocked and information updated on 4/12/18.

St. Joseph County
Submitted to the State on Wednesday, November 15, 2017
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2020
**Date of last payment or bond expiration:** 12/31/2028 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2017 PSAP US Bank Technology Lease Amendment
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 11/14/2017
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 11/14/2017

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** (PSAP Charges for Services) : Primary

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** Saint Josephy County
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Technology Improvements at County 911 Center
**Total Project Cost:** $2,500,000.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 11/16/2027 | $140,017 | 2.46 | $1,730 | | | $283,494 | | $141,747 | | $0 |
| 5/16/2027 | $138,327 | 2.46 | $3,420 | | | | | $141,747 | | $140,017 |
| 11/16/2026 | $136,659 | 2.46 | $5,098 | | | $283,494 | | $141,747 | | $278,344 |
| 5/16/2026 | $134,990 | 2.46 | $6,757 | | | | | $141,747 | | $415,003 |
| 11/16/2025 | $133,352 | 2.46 | $8,395 | | | $283,494 | | $141,747 | | $549,993 |
| 5/16/2025 | $131,734 | 2.46 | $10,013 | | | | | $141,747 | | $683,345 |
| 11/16/2024 | $130,135 | 2.46 | $11,612 | | | $283,494 | | $141,747 | | $815,079 |
| 5/16/2024 | $128,556 | 2.46 | $13,191 | | | | | $141,747 | | $945,214 |
| 11/16/2023 | $126,996 | 2.46 | $14,751 | | | $283,494 | | $141,747 | | $1,073,770 |
| 5/16/2023 | $125,454 | 2.46 | $16,293 | | | | | $141,747 | | $1,200,766 |
| 11/16/2022 | $123,932 | 2.46 | $17,815 | | | $283,494 | | $141,747 | | $1,326,220 |
| 5/16/2022 | $122,428 | 2.46 | $19,319 | | | | | $141,747 | | $1,450,152 |
| 11/16/2021 | $120,942 | 2.46 | $20,805 | | | $283,494 | | $141,747 | | $1,572,580 |
| 5/16/2021 | $119,474 | 2.46 | $22,273 | | | | | $141,747 | | $1,693,522 |
| 11/16/2020 | $118,024 | 2.46 | $23,723 | | | $283,494 | | $141,747 | | $1,812,996 |
| 5/16/2020 | $116,592 | 2.46 | $25,155 | | | | | $141,747 | | $1,931,020 |
| 11/16/2019 | $115,177 | 2.46 | $26,570 | | | $283,494 | | $141,747 | | $2,047,612 |
| 5/16/2019 | $113,779 | 2.46 | $27,968 | | | | | $141,747 | | $2,162,789 |
| 11/16/2018 | $112,398 | 2.46 | $29,348 | | | $283,494 | | $141,747 | | $2,276,568 |
| 5/16/2018 | $111,034 | 2.46 | $30,713 | | | | | $141,747 | | $2,388,966 |
| **Total** | **$2,500,000** | | **$334,949** | | | **$2,834,940** | | **$2,834,940** | | |

**Notes**

2017 PSAP Technology Lease Amendment in the amount of $2,500,000 with U.S. Bank. Approved by Commissioners on 11/14/17.

St. Joseph County
Submitted to the State on Monday, January 22, 2018
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2020
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2015 Taxable Economic Development Revenue Bonds (General Sheet Metal)
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:** 1/7/2015
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 5/1/2015
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 5/27/2015

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** (Company Guarantee) : Primary

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** General Sheet Metal Expenditures
**Total Project Cost:** $3,300,000.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/1/2030 | $165,000 | 3.00 | $2,475 | $167,475 | $0 | $332,350 | | | | $0 |
| 2/1/2030 | $160,000 | 3.00 | $4,875 | $164,875 | $0 | | | | | $165,000 |
| 8/1/2029 | $160,000 | 3.00 | $7,275 | $167,275 | $0 | $336,950 | | | | $325,000 |
| 2/1/2029 | $160,000 | 3.00 | $9,675 | $169,675 | $0 | | | | | $485,000 |
| 8/1/2028 | $155,000 | 3.00 | $12,000 | $167,000 | $0 | $336,325 | | | | $645,000 |
| 2/1/2028 | $155,000 | 3.00 | $14,325 | $169,325 | $0 | | | | | $800,000 |
| 8/1/2027 | $150,000 | 3.00 | $16,575 | $166,575 | $0 | $335,400 | | | | $955,000 |
| 2/1/2027 | $150,000 | 3.00 | $18,825 | $168,825 | $0 | | | | | $1,105,000 |
| 8/1/2026 | $145,000 | 3.00 | $21,000 | $166,000 | $0 | $334,175 | | | | $1,255,000 |
| 2/1/2026 | $145,000 | 3.00 | $23,175 | $168,175 | $0 | | | | | $1,400,000 |
| 8/1/2025 | $140,000 | 3.00 | $25,275 | $165,275 | $0 | $332,650 | | | | $1,545,000 |
| 2/1/2025 | $140,000 | 3.00 | $27,375 | $167,375 | $0 | | | | | $1,685,000 |
| 8/1/2024 | $135,000 | 3.00 | $29,400 | $164,400 | $0 | $330,825 | | | | $1,825,000 |
| 2/1/2024 | $135,000 | 3.00 | $31,425 | $166,425 | $0 | | | | | $1,960,000 |
| 8/1/2023 | $135,000 | 3.00 | $33,450 | $168,450 | $0 | $323,700 | | | | $2,095,000 |
| 2/1/2023 | $120,000 | 3.00 | $35,250 | $155,250 | $0 | | | | | $2,230,000 |
| 8/1/2022 | $115,000 | 3.00 | $36,975 | $151,975 | $0 | $300,600 | | | | $2,350,000 |
| 2/1/2022 | $110,000 | 3.00 | $38,625 | $148,625 | $0 | | | | | $2,465,000 |
| 8/1/2021 | $110,000 | 3.00 | $40,275 | $150,275 | $0 | $302,200 | | | | $2,575,000 |
| 2/1/2021 | $110,000 | 3.00 | $41,925 | $151,925 | $0 | | | | | $2,685,000 |
| 8/1/2020 | $105,000 | 3.00 | $43,500 | $148,500 | $0 | $298,575 | | | | $2,795,000 |
| 2/1/2020 | $105,000 | 3.00 | $45,075 | $150,075 | $0 | | | | | $2,900,000 |
| 8/1/2019 | $105,000 | 3.00 | $46,650 | $151,650 | $0 | $299,800 | | | | $3,005,000 |
| 2/1/2019 | $100,000 | 3.00 | $48,150 | $148,150 | $0 | | | | | $3,110,000 |
| 8/1/2018 | $90,000 | 3.00 | $49,500 | $139,500 | $0 | $189,000 | | | | $3,210,000 |
| 2/1/2018 | | 3.00 | $49,500 | $49,500 | $49,500 | | | | | $3,300,000 |
| 8/1/2017 | | 3.00 | $49,500 | $49,500 | $49,500 | $99,000 | | | | $3,300,000 |
| 2/1/2017 | | 3.00 | $49,500 | $49,500 | $49,500 | | | | | $3,300,000 |
| 8/1/2016 | | 3.00 | $49,500 | $49,500 | $49,500 | $116,600 | | | | $3,300,000 |
| 2/1/2016 | | 3.00 | $67,100 | $67,100 | $67,100 | | | | | $3,300,000 |
| **Total** | **$3,300,000** | | **$968,150** | **$4,268,150** | **$265,100** | **$4,268,150** | | | | |

## Notes

Debt Schedule No. 15 2015 Taxable Economic Development Revenue Bonds (General Sheet Metal).

St. Joseph County
Submitted to the State on Monday, February 11, 2019
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2042
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2019 Motorola PSAP CAD System Capital Lease
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 1/15/2019
**Date of Appropriation Resolution:**
**Date of Debt Sale:** 1/15/2019
**Date of Debt Closing:** 1/15/2019

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** Saint Joseph County
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** New PSAP 911 CAD System
**Total Project Cost:** $2,976,131.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:** 8/24/2018
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2/1/2026 | $475,608 | 3.91 | $18,596 | | | $494,204 | | $494,204 | | $0 |
| 2/1/2025 | $457,711 | 3.91 | $36,493 | | | $494,204 | | $494,204 | | $475,608 |
| 2/1/2024 | $440,488 | 3.91 | $53,716 | | | $494,204 | | $494,204 | | $933,319 |
| 2/1/2023 | $423,913 | 3.91 | $70,291 | | | $494,204 | | $494,204 | | $1,373,802 |
| 2/1/2022 | $407,962 | 3.91 | $86,242 | | | $494,204 | | $494,204 | | $1,797,721 |
| 2/1/2021 | $392,611 | 3.91 | $101,593 | | | $494,204 | | $494,204 | | $2,205,683 |
| 2/1/2020 | $377,837 | 3.91 | $116,367 | | | $494,204 | | $494,204 | | $2,598,294 |
| **Total** | **$2,976,130** | | **$483,298** | | | **$3,459,428** | | **$3,459,428** | | |

**Notes**

Debt Schedule No. 25
2019 Motorola PSAP Lease
Approved by PSAP Executive Board on 12/14/18
Approved by County Commissioners on 12/15/19

St. Joseph County
Submitted to the State on Thursday, October 24, 2019
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2023
**Date of last payment or bond expiration:** 6/30/2032 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** St. Joseph County Redevelopment District Special Taxing District Bonds of 2019 (SS Double Tracking)
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 79062M
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-7-14 and 36-7-25
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County Redevelopment District
**Current Debt Limit:** $33,579,426.00
**Current Debt Capacity (after issuance of this debt):** $16,039,426.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 8/13/2019
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 10/17/2019

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Finance a portion of County's share of the South Shore Double Tracking Project
**Total Project Cost:** $9,508,859.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2/1/2038 | $2,750,000 | | $36,094 | | | $2,786,094 | | | | $0 |
| 8/1/2037 | | | $36,094 | | | $2,711,188 | | | | $2,750,000 |
| 2/1/2037 | $2,600,000 | | $75,094 | | | | | | | $2,750,000 |
| 8/1/2036 | | | $75,094 | | | $2,662,313 | | | | $5,350,000 |
| 2/1/2036 | $2,475,000 | | $112,219 | | | | | | | $5,350,000 |
| 8/1/2035 | | | $112,219 | | | $1,036,438 | | | | $7,825,000 |
| 2/1/2035 | $800,000 | | $124,219 | | | | | | | $7,825,000 |
| 8/1/2034 | | | $124,219 | | | $1,009,688 | | | | $8,625,000 |
| 2/1/2034 | $750,000 | | $135,469 | | | | | | | $8,625,000 |
| 8/1/2033 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2033 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2032 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2032 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2031 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2031 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2030 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2030 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2029 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2029 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2028 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2028 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2027 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2027 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2026 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2026 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2025 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2025 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2024 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2024 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2023 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2023 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2022 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2022 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2021 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2021 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2020 | | | $213,740 | | | $213,740 | | | | $9,375,000 |
| **Total** | **$9,375,000** | | **$4,566,655** | | | **$13,941,655** | | | | |

**Notes**

Debt Schedule No. 32 - 2019 Redevelopment South Shore Double Tracking Bond. County Share. Closing on October 17, 2019. Financial advisor - Cender & Company. Bond Counsel - Barnes & Thornburg and Thorne Grodknik.

St. Joseph County
Submitted to the State on Thursday, October 24, 2019
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2020
**Date of last payment or bond expiration:** 12/31/2037 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2019 U.S. Bank Police Radio Lease
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 7/2/2019
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 8/15/2019

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** Saint Joseph County
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Purchase of radios for the police department
**Total Project Cost:** $1,760,003.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2/15/2020 | $115,840 | 2.49 | $21,947 | $137,787 | | | | $137,787 | | $1,644,163 |
| 8/15/2020 | $117,285 | 2.49 | $20,502 | $137,787 | | $275,574 | | $137,787 | | $1,526,878 |
| 2/15/2021 | $118,747 | 2.49 | $19,040 | $137,787 | | | | $137,787 | | $1,408,131 |
| 8/15/2021 | $120,228 | 2.49 | $17,559 | $137,787 | | $275,574 | | $137,787 | | $1,287,903 |
| 2/15/2022 | $121,727 | 2.49 | $16,060 | $137,787 | | | | $137,787 | | $1,166,176 |
| 8/15/2022 | $123,245 | 2.49 | $14,542 | $137,787 | | $275,574 | | $137,787 | | $1,042,931 |
| 2/15/2023 | $124,782 | 2.49 | $13,005 | $137,787 | | | | $137,787 | | $918,149 |
| 8/15/2023 | $126,338 | 2.49 | $11,449 | $137,787 | | $275,574 | | $137,787 | | $791,811 |
| 2/15/2024 | $127,914 | 2.49 | $9,874 | $137,787 | | | | $137,787 | | $663,897 |
| 8/15/2024 | $129,509 | 2.49 | $8,279 | $137,787 | | $275,574 | | $137,787 | | $534,388 |
| 2/15/2025 | $131,124 | 2.49 | $6,664 | $137,787 | | | | $137,787 | | $403,264 |
| 8/15/2025 | $132,759 | 2.49 | $5,029 | $137,787 | | $275,574 | | $137,787 | | $270,505 |
| 2/15/2026 | $134,414 | 2.49 | $3,373 | $137,787 | | | | $137,787 | | $136,091 |
| 8/15/2026 | $136,091 | 2.49 | $1,699 | $137,794 | | $275,581 | | $137,794 | | $0 |
| **Total** | **$1,760,003** | | **$169,022** | **$1,929,025** | | **$1,929,025** | | **$1,929,025** | | |

**Notes**

Debt Schedule No. 30. U.S. Bank Capital Lease for police radios. seven years. 14 semi-annual payments.

St. Joseph County
Submitted to the State on Thursday, February 17, 2022
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2024
**Date of last payment or bond expiration:** 12/31/2027 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** 2021 Ducomb Center U.S. Bank Equipment Lease
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 11/9/2021
**Date of Appropriation Resolution:** 10/12/2021
**Date of Debt Sale:**
**Date of Debt Closing:** 11/12/2021

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** (Fee Revenue) : Primary

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** U.S. Bank Leasing
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Ducomb Center vehicles, technology, vests, radios, and equipment
**Total Project Cost:** $196,272.53

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/15/2026 | $20,331 | 1.75 | $178 | $20,509 | | | | $20,509 | | $0 |
| 2/15/2026 | $20,155 | 1.75 | $354 | $20,509 | | | | $20,509 | | $20,331 |
| 8/15/2025 | $19,980 | 1.75 | $529 | $20,509 | | | | $20,509 | | $40,486 |
| 2/15/2025 | $19,806 | 1.75 | $703 | $20,509 | | | | $20,509 | | $60,466 |
| 8/15/2024 | $19,635 | 1.75 | $874 | $20,509 | | | | $20,509 | | $80,272 |
| 2/15/2024 | $19,464 | 1.75 | $1,045 | $20,509 | | | | $20,509 | | $99,907 |
| 8/15/2023 | $19,295 | 1.75 | $1,214 | $20,509 | | | | $20,509 | | $119,371 |
| 2/15/2023 | $19,128 | 1.75 | $1,381 | $20,509 | | | | $20,509 | | $138,666 |
| 8/15/2022 | $18,962 | 1.75 | $1,547 | $20,509 | | | | $20,509 | | $157,794 |
| 2/15/2022 | $19,517 | 1.75 | $992 | $20,509 | | | | $20,509 | | $176,756 |
| **Total** | **$196,273** | | **$8,817** | **$205,090** | | | | **$205,090** | | |

**Notes**

Debt Schedule No. 78

St. Joseph County
Submitted to the State on Wednesday, December 21, 2022
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** St. Joseph County General Obligation Series 2022
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 790603
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-2-6-18
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County
**Current Debt Limit:** $71,186,724.00
**Current Debt Capacity (after issuance of this debt):** $65,386,724.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):** South Bend Tribune, Mishawaka Enterprise, Indianapolis Business Journal
**Date of Public Hearing:** 11/9/2022
**Date of Final Approval/Lease Execution:** 11/10/2022
**Date of Appropriation Resolution:** 11/10/2022
**Date of Debt Sale:** 12/14/2022
**Date of Debt Closing:** 12/21/2022

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Renovation of North Liberty and Woodland Highway Garages
**Total Project Cost:** $5,927,782.15

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:** 12/14/2022
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/30/2025 | $1,015,000 | 4.00 | $20,300 | $1,035,300 | $0 | $2,070,500 | | | | |
| 6/30/2025 | $995,000 | 4.00 | $40,200 | $1,035,200 | $0 | | | | | |
| 12/30/2024 | $980,000 | 4.00 | $59,800 | $1,039,800 | $0 | $2,078,800 | | | | |
| 6/30/2024 | $960,000 | 4.00 | $79,000 | $1,039,000 | $0 | | | | | |
| 12/30/2023 | $940,000 | 4.00 | $97,800 | $1,037,800 | $0 | $2,069,600 | | | | |
| 6/30/2023 | $910,000 | 4.00 | $121,800 | $1,031,800 | $0 | | | | | |
| **Total** | **$5,800,000** | | **$418,900** | **$6,218,900** | **$0** | **$6,218,900** | | | | |

## Notes

2022 General Obligation(Highway)Bonds
Closing on December 21, 2022

St. Joseph County
Submitted to the State on Friday, July 28, 2023
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2029
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2023 Information Technology Lease - Network Solutions
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:** 7/25/2023
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 7/25/2023
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 7/31/2023

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** Key Bank
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Technology Lease for Infrastructure
**Total Project Cost:** $1,054,382.47

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2/5/2028 | $197,146 | 6.96 | $13,731 | $210,876 | | | | $210,876 | | $0 |
| 2/5/2027 | $184,309 | 6.96 | $26,568 | $210,876 | | | | $210,876 | | $197,146 |
| 2/5/2026 | $172,308 | 6.96 | $38,569 | $210,876 | | | | $210,876 | | $381,454 |
| 2/5/2025 | $161,088 | 6.96 | $49,788 | $210,876 | | | | $210,876 | | $553,762 |
| 2/5/2024 | $175,562 | 6.96 | $35,315 | $210,876 | | | | $210,876 | | $714,850 |
| 7/10/2023 | $163,971 | 0.00 | $0 | $163,971 | | | | $163,971 | | $890,412 |
| **Total** | **$1,054,384** | | **$163,971** | **$1,218,351** | | | | **$1,218,351** | | |

**Notes**

2023 IT Lease - Network Solutions No. 97

St. Joseph County
Submitted to the State on Saturday, January 20, 2024
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2023 JP Morgan IPG Equipment Lease
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:** 11/27/2023
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 12/19/2023
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 12/19/2023

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** St. Joseph County
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Equipment for the county Highway Department
**Total Project Cost:** $1,016,267.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/15/2028 | $110,003 | 4.30 | $2,363 | $112,366 | | $224,732 | | $112,366 | | $0 |
| 2/15/2028 | $107,689 | 4.30 | $4,677 | $112,366 | | $0 | | $112,366 | | $110,003 |
| 8/15/2027 | $105,424 | 4.30 | $6,942 | $112,366 | | $224,732 | | $112,366 | | $217,692 |
| 2/15/2027 | $103,207 | 4.30 | $9,159 | $112,366 | | $0 | | $112,366 | | $323,116 |
| 8/15/2026 | $101,036 | 4.30 | $11,330 | $112,366 | | $224,732 | | $112,366 | | $426,323 |
| 2/15/2026 | $98,911 | 4.30 | $13,455 | $112,366 | | $0 | | $112,366 | | $527,359 |
| 8/15/2025 | $96,830 | 4.30 | $15,536 | $112,366 | | $224,732 | | $112,366 | | $626,270 |
| 2/15/2025 | $94,794 | 4.30 | $17,572 | $112,366 | | $0 | | $112,366 | | $723,100 |
| 8/15/2024 | $92,800 | 4.30 | $19,566 | $112,366 | | $224,732 | | $112,366 | | $817,894 |
| 2/15/2024 | $105,573 | 4.30 | $6,793 | $112,366 | | $0 | $1,500 | $112,366 | | $910,694 |
| **Total** | **$1,016,267** | | **$107,393** | **$1,123,660** | | **$1,123,660** | **$1,500** | **$1,123,660** | | |

## Notes

2023 JP Morgan IPG Highway Equipment lease. Lease closed 12/19/23. Escrow account set up 12/19/23. Debt#98. US Bank account no. 221360000. Debt service paid by LIT Fund 1112. County Fund 0033 for lease proceeds.

St. Joseph County
Submitted to the State on Thursday, March 28, 2024
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** Taxable Economic Development Tax Increment Revenue Bonds, Series 2024 (Honeysuckle Solar)
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-7-11.9
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 3/1/2024
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 3/26/2024

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** Primary
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:** Solar Project EDA Allocation Area
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Financing of a solar-powered electric generating facility.
**Total Project Cost:** $50,000,000.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1/15/2049 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $0 |
| 7/15/2048 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $500,000 |
| 1/15/2048 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $1,000,000 |
| 7/15/2047 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $1,500,000 |
| 1/15/2047 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $2,000,000 |
| 7/15/2046 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $2,500,000 |
| 1/15/2046 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $3,000,000 |
| 7/15/2045 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $3,500,000 |
| 1/15/2045 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $4,000,000 |
| 7/15/2044 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $4,500,000 |
| 1/15/2044 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $5,000,000 |
| 7/15/2043 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $5,500,000 |
| 1/15/2043 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $6,000,000 |
| 7/15/2042 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $6,500,000 |
| 1/15/2042 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $7,500,000 |
| 7/15/2041 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $8,500,000 |
| 1/15/2041 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $9,500,000 |
| 7/15/2040 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $10,500,000 |
| 1/15/2040 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $11,500,000 |
| 7/15/2039 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $12,500,000 |
| 1/15/2039 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $13,500,000 |
| 7/15/2038 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $14,500,000 |
| 1/15/2038 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $15,500,000 |
| 7/15/2037 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $16,500,000 |
| 1/15/2037 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $17,500,000 |
| 7/15/2036 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $18,500,000 |
| 1/15/2036 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $19,500,000 |
| 7/15/2035 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $20,500,000 |
| 1/15/2035 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $21,500,000 |
| 7/15/2034 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $22,500,000 |
| 1/15/2034 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $23,500,000 |
| 7/15/2033 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $24,500,000 |
| 1/15/2033 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $25,500,000 |
| 7/15/2032 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $26,500,000 |
| 1/15/2032 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,500,000 | | | | $27,500,000 |
| 7/15/2031 | $1,500,000 | 0.00 | $0 | $1,500,000 | | | | | | $28,500,000 |
| 1/15/2031 | $1,500,000 | 0.00 | $0 | $1,500,000 | | $3,000,000 | | | | $30,000,000 |
| 7/15/2030 | $1,500,000 | 0.00 | $0 | $1,500,000 | | | | | | $31,500,000 |
| 1/15/2030 | $1,500,000 | 0.00 | $0 | $1,500,000 | | $3,000,000 | | | | $33,000,000 |
| 7/15/2029 | $1,500,000 | 0.00 | $0 | $1,500,000 | | | | | | $34,500,000 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1/15/2029 | $1,500,000 | 0.00 | $0 | $1,500,000 | | $3,000,000 | | | | $36,000,000 |
| 7/15/2028 | $1,500,000 | 0.00 | $0 | $1,500,000 | | | | | | $37,500,000 |
| 1/15/2028 | $1,500,000 | 0.00 | $0 | $1,500,000 | | $3,000,000 | | | | $39,000,000 |
| 7/15/2027 | $1,500,000 | 0.00 | $0 | $1,500,000 | | | | | | $40,500,000 |
| 1/15/2027 | $2,000,000 | 0.00 | $0 | $2,000,000 | | $4,000,000 | | | | $42,000,000 |
| 7/15/2026 | $2,000,000 | 0.00 | $0 | $2,000,000 | | | | | | $44,000,000 |
| 1/15/2026 | $2,000,000 | 0.00 | $0 | $2,000,000 | | $4,000,000 | | | | $46,000,000 |
| 7/15/2025 | $2,000,000 | 0.00 | $0 | $2,000,000 | | | | | | $48,000,000 |
| **Total** | **$50,000,000** | | **$0** | **$50,000,000** | | **$50,000,000** | | | | |

**Notes**

Project Honeysuckle

St. Joseph County
Submitted to the State on Tuesday, April 2, 2024
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** Lease Rental Revenue Bonds, Series 2024A
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 79062D
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-7-14, et seq.
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 12/13/2023
**Date of Appropriation Resolution:**
**Date of Debt Sale:** 3/12/2024
**Date of Debt Closing:** 3/26/2024

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** Primary
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:** New Carlisle EDA #3 Allocation Area
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Finance certain road improvements and related infrastructure costs.
**Total Project Cost:** $11,686,722.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/1/2024 | $0 | 0.00 | $173,611 | $173,611 | | | | | | $10,000,000 |
| 2/1/2025 | $0 | 0.00 | $250,000 | $250,000 | | $423,611 | $2,000 | $426,000 | | $10,000,000 |
| 8/1/2025 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2026 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2026 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2027 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2027 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2028 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2028 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2029 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2029 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2030 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2030 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2031 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2031 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2032 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2032 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2033 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2033 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2034 | $275,000 | 5.00 | $250,000 | $525,000 | | $775,000 | $2,000 | $778,000 | | $9,725,000 |
| 8/1/2034 | $1,290,000 | 5.00 | $243,125 | $1,533,125 | | | | | | $8,435,000 |
| 2/1/2035 | $1,320,000 | 5.00 | $210,875 | $1,530,875 | | $3,064,000 | $2,000 | $3,067,000 | | $7,115,000 |
| 8/1/2035 | $1,355,000 | 5.00 | $177,875 | $1,532,875 | | | | | | $5,760,000 |
| 2/1/2036 | $1,385,000 | 5.00 | $144,000 | $1,529,000 | | $3,061,875 | $2,000 | $3,064,000 | | $4,375,000 |
| 8/1/2036 | $1,420,000 | 5.00 | $109,375 | $1,529,375 | | | | | | $2,955,000 |
| 2/1/2037 | $1,460,000 | 5.00 | $73,875 | $1,533,875 | | $3,063,250 | $2,000 | $3,066,000 | | $1,495,000 |
| 8/1/2037 | $1,495,000 | 5.00 | $37,375 | $1,532,375 | | $1,532,375 | | $1,533,000 | | $0 |
| **Total** | **$10,000,000** | | **$5,920,111** | **$15,920,111** | | **$15,920,111** | **$26,000** | **$15,958,000** | | |

**Notes**

2024 GM-Samsung Bond

St. Joseph County
Submitted to the State on Tuesday, April 2, 2024
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** Taxable Lease Rental Revenue Bonds, Series 2024B
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 79062D
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-7-14, et seq.
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 12/13/2023
**Date of Appropriation Resolution:**
**Date of Debt Sale:** 3/12/2024
**Date of Debt Closing:** 3/26/2024

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** Primary
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:** New Carlisle EDA #3 Allocation Area
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Finance certain road improvements and related infrastructure costs.
**Total Project Cost:** $40,000,000.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/1/2024 | $0 | 0.00 | $726,947 | $726,947 | | | | | | $40,000,000 |
| 2/1/2025 | $0 | 0.00 | $1,046,804 | $1,046,804 | | $1,773,751 | $2,000 | $1,776,000 | | $40,000,000 |
| 8/1/2025 | $0 | 0.00 | $1,046,804 | $1,046,804 | | | | | | $40,000,000 |
| 2/1/2026 | $0 | 0.00 | $1,046,804 | $1,046,804 | | $2,093,608 | $2,000 | $2,096,000 | | $40,000,000 |
| 8/1/2026 | $870,000 | 0.05 | $1,046,804 | $1,916,804 | | | | | | $39,130,000 |
| 2/1/2027 | $890,000 | 0.05 | $1,024,980 | $1,914,980 | | $3,831,784 | $2,000 | $3,834,000 | | $38,240,000 |
| 8/1/2027 | $915,000 | 0.05 | $1,003,353 | $1,918,353 | | | | | | $37,325,000 |
| 2/1/2028 | $935,000 | 0.05 | $981,027 | $1,916,027 | | $3,834,380 | $2,000 | $3,837,000 | | $36,390,000 |
| 8/1/2028 | $960,000 | 0.05 | $958,386 | $1,918,386 | | | | | | $35,430,000 |
| 2/1/2029 | $980,000 | 0.05 | $934,995 | $1,914,995 | | $3,833,381 | $2,000 | $3,836,000 | | $34,450,000 |
| 8/1/2029 | $1,005,000 | 0.05 | $911,118 | $1,916,118 | | | | | | $33,445,000 |
| 2/1/2030 | $1,030,000 | 0.05 | $886,480 | $1,916,480 | | $3,832,598 | $2,000 | $3,835,000 | | $32,415,000 |
| 8/1/2030 | $1,055,000 | 0.05 | $861,086 | $1,916,086 | | | | | | $31,360,000 |
| 2/1/2031 | $1,085,000 | 0.05 | $834,969 | $1,919,969 | | $3,836,055 | $2,000 | $3,839,000 | | $30,275,000 |
| 8/1/2031 | $1,110,000 | 0.05 | $807,893 | $1,917,893 | | | | | | $29,165,000 |
| 2/1/2032 | $1,135,000 | 0.05 | $780,082 | $1,915,082 | | $3,832,975 | $2,000 | $3,835,000 | | $28,030,000 |
| 8/1/2032 | $1,165,000 | 0.05 | $751,520 | $1,916,520 | | | | | | $26,865,000 |
| 2/1/2033 | $1,195,000 | 0.05 | $722,086 | $1,917,086 | | $3,833,605 | $2,000 | $3,836,000 | | $25,670,000 |
| 8/1/2033 | $1,225,000 | 0.05 | $691,715 | $1,916,715 | | | | | | $24,445,000 |
| 2/1/2034 | $980,000 | 0.05 | $660,581 | $1,640,581 | | $3,557,296 | $2,000 | $3,560,000 | | $23,465,000 |
| 8/1/2034 | $0 | 0.00 | $635,479 | $635,479 | | | | | | $23,465,000 |
| 2/1/2035 | $0 | 0.00 | $635,479 | $635,479 | | $1,270,958 | $2,000 | $1,273,000 | | $23,465,000 |
| 8/1/2035 | $0 | 0.00 | $635,479 | $635,479 | | | | | | $23,465,000 |
| 2/1/2036 | $0 | 0.00 | $635,479 | $635,479 | | $1,270,958 | $2,000 | $1,273,000 | | $23,465,000 |
| 8/1/2036 | $0 | 0.00 | $635,479 | $635,479 | | | | | | $23,465,000 |
| 2/1/2037 | $0 | 0.00 | $635,479 | $635,479 | | $1,270,958 | $2,000 | $1,273,000 | | $23,465,000 |
| 8/1/2037 | $0 | 0.00 | $635,479 | $635,479 | | | | | | $23,465,000 |
| 2/1/2038 | $1,530,000 | 0.05 | $635,479 | $2,165,479 | | $2,800,958 | $2,000 | $2,803,000 | | $21,935,000 |
| 8/1/2038 | $1,570,000 | 0.05 | $594,911 | $2,164,911 | | | | | | $20,365,000 |
| 2/1/2039 | $1,615,000 | 0.05 | $553,282 | $2,168,282 | | $4,333,193 | $2,000 | $4,336,000 | | $18,750,000 |
| 8/1/2039 | $1,655,000 | 0.05 | $510,138 | $2,165,138 | | | | | | $17,095,000 |
| 2/1/2040 | $1,700,000 | 0.05 | $465,924 | $2,165,924 | | $4,331,062 | $2,000 | $4,334,000 | | $15,395,000 |
| 8/1/2040 | $1,750,000 | 0.05 | $419,591 | $2,169,591 | | | | | | $13,645,000 |
| 2/1/2041 | $1,795,000 | 0.05 | $371,894 | $2,166,894 | | $4,336,485 | $2,000 | $4,339,000 | | $11,850,000 |
| 8/1/2041 | $1,845,000 | 0.05 | $322,972 | $2,167,972 | | | | | | $10,005,000 |
| 2/1/2042 | $1,895,000 | 0.05 | $272,686 | $2,167,686 | | $4,335,658 | $2,000 | $4,338,000 | | $8,110,000 |
| 8/1/2042 | $1,945,000 | 0.05 | $221,038 | $2,166,038 | | | | | | $6,165,000 |
| 2/1/2043 | $2,000,000 | 0.05 | $168,027 | $2,168,027 | | $4,334,065 | $2,000 | $4,337,000 | | $4,165,000 |
| 8/1/2043 | $2,055,000 | 0.05 | $113,517 | $2,168,517 | | | | | | $2,110,000 |
| 2/1/2044 | $2,110,000 | 0.05 | $57,508 | $2,167,508 | | $4,336,025 | $2,000 | $4,339,000 | | $0 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Total** | **$40,000,000** | | **$26,879,754** | **$66,879,754** | | **$66,879,753** | **$40,000** | **$66,929,000** | | |

**Notes**
2024 GM-Samsung Bond

St. Joseph County
Submitted to the State on Thursday, December 19, 2024
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** Redevelopment District Taxable Special Taxing District Bonds of 2024
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-7-14 and 36-7-25
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County Redevelopment District
**Current Debt Limit:** $30,772,162.00
**Current Debt Capacity (after issuance of this debt):** $25,772,162.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 9/10/2024
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 12/19/2024

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** Primary
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:** New Carlisle Economic Development Areas #1-5
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Finance certain road improvements and utility infrastructure costs.
**Total Project Cost:** $5,000,000.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 7/15/2025 | | | $154,500 | $154,500 | | | | | | $5,000,000 |
| 1/15/2026 | | | $135,000 | $135,000 | | $289,500 | | | | $5,000,000 |
| 7/15/2026 | | | $135,000 | $135,000 | | | | | | $5,000,000 |
| 1/15/2027 | | | $135,000 | $135,000 | | $270,000 | | | | $5,000,000 |
| 7/15/2027 | $90,000 | 5.40 | $135,000 | $225,000 | | | | | | $4,910,000 |
| 1/15/2028 | $95,000 | 5.40 | $132,570 | $227,570 | | $452,570 | | | | $4,815,000 |
| 7/15/2028 | $95,000 | 5.40 | $130,005 | $225,005 | | | | | | $4,720,000 |
| 1/15/2029 | $100,000 | 5.40 | $127,440 | $227,440 | | $452,445 | | | | $4,620,000 |
| 7/15/2029 | $100,000 | 5.40 | $124,740 | $224,740 | | | | | | $4,520,000 |
| 1/15/2030 | $105,000 | 5.40 | $122,040 | $227,040 | | $451,780 | | | | $4,415,000 |
| 7/15/2030 | $105,000 | 5.40 | $119,205 | $224,205 | | | | | | $4,310,000 |
| 1/15/2031 | $110,000 | 5.40 | $116,370 | $226,370 | | $450,575 | | | | $4,200,000 |
| 7/15/2031 | $115,000 | 5.40 | $113,400 | $228,400 | | | | | | $4,085,000 |
| 1/15/2032 | $115,000 | 5.40 | $110,295 | $225,295 | | $453,695 | | | | $3,970,000 |
| 7/15/2032 | $120,000 | 5.40 | $107,190 | $227,190 | | | | | | $3,850,000 |
| 1/15/2033 | $120,000 | 5.40 | $103,950 | $223,950 | | $451,140 | | | | $3,730,000 |
| 7/15/2033 | $125,000 | 5.40 | $100,710 | $225,710 | | | | | | $3,605,000 |
| 1/15/2034 | $130,000 | 5.40 | $97,335 | $227,335 | | $453,045 | | | | $3,475,000 |
| 7/15/2034 | $135,000 | 5.40 | $93,825 | $228,825 | | | | | | $3,340,000 |
| 1/15/2035 | $135,000 | 5.40 | $90,180 | $225,180 | | $454,005 | | | | $3,205,000 |
| 7/15/2035 | $140,000 | 5.40 | $86,535 | $226,535 | | | | | | $3,065,000 |
| 1/15/2036 | $145,000 | 5.40 | $82,755 | $227,755 | | $454,290 | | | | $2,920,000 |
| 7/15/2036 | $145,000 | 5.40 | $78,840 | $223,840 | | | | | | $2,775,000 |
| 1/15/2037 | $150,000 | 5.40 | $74,925 | $224,925 | | $448,765 | | | | $2,625,000 |
| 7/15/2037 | $155,000 | 5.40 | $70,875 | $225,875 | | | | | | $2,470,000 |
| 1/15/2038 | $160,000 | 5.40 | $66,690 | $226,690 | | $452,565 | | | | $2,310,000 |
| 7/15/2038 | $165,000 | 5.40 | $62,370 | $227,370 | | | | | | $2,145,000 |
| 1/15/2039 | $170,000 | 5.40 | $57,915 | $227,915 | | $455,285 | | | | $1,975,000 |
| 7/15/2039 | $175,000 | 5.40 | $53,325 | $228,325 | | | | | | $1,800,000 |
| 1/15/2040 | $180,000 | 5.40 | $48,600 | $228,600 | | $456,925 | | | | $1,620,000 |
| 7/15/2040 | $185,000 | 5.40 | $43,740 | $228,740 | | | | | | $1,435,000 |
| 1/15/2041 | $190,000 | 5.40 | $38,745 | $228,745 | | $457,485 | | | | $1,245,000 |
| 7/15/2041 | $195,000 | 5.40 | $33,615 | $228,615 | | | | | | $1,050,000 |
| 1/15/2042 | $200,000 | 5.40 | $28,350 | $228,350 | | $456,965 | | | | $850,000 |
| 7/15/2042 | $205,000 | 5.40 | $22,950 | $227,950 | | | | | | $645,000 |
| 1/15/2043 | $210,000 | 5.40 | $17,415 | $227,415 | | $455,365 | | | | $435,000 |
| 7/15/2043 | $215,000 | 5.40 | $11,745 | $226,745 | | | | | | $220,000 |
| 1/15/2044 | $220,000 | 5.40 | $5,940 | $225,940 | | $452,685 | | | | $0 |
| **Total** | **$5,000,000** | | **$3,269,085** | **$8,269,085** | | **$8,269,085** | | | | |

**Notes**

Debt Schedule No. 104 - First Merchants Bank

St. Joseph County
Submitted to the State on Tuesday, March 25, 2025
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** St. Joseph County General Obligation Bonds, Series 2025
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 790603
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-2-6-18
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County
**Current Debt Limit:** $15,515,000.00
**Current Debt Capacity (after issuance of this debt):** $8,115,000.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:**
**Date of Appropriation Resolution:**
**Date of Debt Sale:** 3/11/2025
**Date of Debt Closing:** 3/25/2025

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** Yes
**Was a remonstrance conducted?** Yes
**Votes in favor debt:**
**Votes against debt:** 0
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Finance a satellite highway garage on Alexander Drive.
**Total Project Cost:** $7,750,827.65

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/30/2032 | $645,000 | 4.00 | $12,900 | $657,900 | | $1,313,400 | | | | $0 |
| 6/30/2032 | $630,000 | 4.00 | $25,500 | $655,500 | | | | | | $645,000 |
| 12/30/2031 | $610,000 | 4.00 | $37,700 | $647,700 | | $1,292,300 | | | | $1,275,000 |
| 6/30/2031 | $595,000 | 4.00 | $49,600 | $644,600 | | | | | | $1,885,000 |
| 12/30/2030 | $585,000 | 4.00 | $61,300 | $646,300 | | $1,289,000 | | | | $2,480,000 |
| 6/30/2030 | $570,000 | 4.00 | $72,700 | $642,700 | | | | | | $3,065,000 |
| 12/30/2029 | $555,000 | 4.00 | $83,800 | $638,800 | | $1,273,400 | | | | $3,635,000 |
| 6/30/2029 | $540,000 | 4.00 | $94,600 | $634,600 | | | | | | $4,190,000 |
| 12/30/2028 | $530,000 | 4.00 | $105,200 | $635,200 | | $1,265,700 | | | | $4,730,000 |
| 6/30/2028 | $515,000 | 4.00 | $115,500 | $630,500 | | | | | | $5,260,000 |
| 12/30/2027 | $505,000 | 4.00 | $125,600 | $630,600 | | $1,256,000 | | | | $5,775,000 |
| 6/30/2027 | $490,000 | 4.00 | $135,400 | $625,400 | | | | | | $6,280,000 |
| 12/30/2026 | $480,000 | 4.00 | $145,000 | $625,000 | | $1,149,111 | | | | $6,770,000 |
| 6/30/2026 | $150,000 | 4.00 | $374,111 | $524,111 | | | | | | $7,250,000 |
| **Total** | **$7,400,000** | | **$1,438,911** | **$8,838,911** | | **$8,838,911** | | | | |

## Notes

2025 General Obligation (Highway Garage) Bond
Debt Schedule No. 108

St. Joseph County
Submitted to the State on Thursday, June 26, 2025
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** St. Joseph County, Indiana Park District Bonds, Series 2025
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 79062
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-10-1-2
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County Park District
**Current Debt Limit:** $91,126,702.00
**Current Debt Capacity (after issuance of this debt):** $84,676,702.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 5/20/2025
**Date of Appropriation Resolution:** 5/20/2025
**Date of Debt Sale:** 6/25/2025
**Date of Debt Closing:** 7/9/2025

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Pay for the costs associated with park improvements and equipment
**Total Project Cost:** $6,783,800.70

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2043 | $275,000 | 5.00 | $6,875 | $281,875 | | $565,500 | | | | $0 |
| 12/30/2042 | $270,000 | 5.00 | $13,625 | $283,625 | | | | | | $275,000 |
| 6/30/2042 | $265,000 | 5.00 | $20,250 | $285,250 | | $566,875 | | | | $545,000 |
| 12/30/2041 | $255,000 | 5.00 | $26,625 | $281,625 | | | | | | $810,000 |
| 6/30/2041 | $250,000 | 5.00 | $32,875 | $282,875 | | $566,875 | | | | $1,065,000 |
| 12/30/2040 | $245,000 | 5.00 | $39,000 | $284,000 | | | | | | $1,315,000 |
| 6/30/2040 | $240,000 | 5.00 | $45,000 | $285,000 | | $570,875 | | | | $1,560,000 |
| 12/30/2039 | $235,000 | 5.00 | $50,875 | $285,875 | | | | | | $1,800,000 |
| 6/30/2039 | $225,000 | 5.00 | $56,500 | $281,500 | | $563,500 | | | | $2,035,000 |
| 12/30/2038 | $220,000 | 5.00 | $62,000 | $282,000 | | | | | | $2,260,000 |
| 6/30/2038 | $215,000 | 5.00 | $67,375 | $282,375 | | $565,000 | | | | $2,480,000 |
| 12/30/2037 | $210,000 | 5.00 | $72,625 | $282,625 | | | | | | $2,695,000 |
| 6/30/2037 | $205,000 | 5.00 | $77,750 | $282,750 | | $565,500 | | | | $2,905,000 |
| 12/30/2036 | $200,000 | 5.00 | $82,750 | $282,750 | | | | | | $3,110,000 |
| 6/30/2036 | $195,000 | 5.00 | $87,625 | $282,625 | | $565,000 | | | | $3,310,000 |
| 12/30/2035 | $190,000 | 5.00 | $92,375 | $282,375 | | | | | | $3,505,000 |
| 6/30/2035 | $185,000 | 5.00 | $97,000 | $282,000 | | $568,625 | | | | $3,695,000 |
| 12/30/2034 | $185,000 | 5.00 | $101,625 | $286,625 | | | | | | $3,880,000 |
| 6/30/2034 | $180,000 | 5.00 | $106,125 | $286,125 | | $571,625 | | | | $4,065,000 |
| 12/30/2033 | $175,000 | 5.00 | $110,500 | $285,500 | | | | | | $4,245,000 |
| 6/30/2033 | $170,000 | 5.00 | $114,750 | $284,750 | | $568,625 | | | | $4,420,000 |
| 12/30/2032 | $165,000 | 5.00 | $118,875 | $283,875 | | | | | | $4,590,000 |
| 6/30/2032 | $160,000 | 5.00 | $122,875 | $282,875 | | $564,625 | | | | $4,755,000 |
| 12/30/2031 | $155,000 | 5.00 | $126,750 | $281,750 | | | | | | $4,915,000 |
| 6/30/2031 | $155,000 | 5.00 | $130,625 | $285,625 | | $570,000 | | | | $5,070,000 |
| 12/30/2030 | $150,000 | 5.00 | $134,375 | $284,375 | | | | | | $5,225,000 |
| 6/30/2030 | $145,000 | 5.00 | $138,000 | $283,000 | | $569,625 | | | | $5,375,000 |
| 12/30/2029 | $145,000 | 5.00 | $141,625 | $286,625 | | | | | | $5,520,000 |
| 6/30/2029 | $140,000 | 5.00 | $145,125 | $285,125 | | $568,625 | | | | $5,665,000 |
| 12/30/2028 | $135,000 | 5.00 | $148,500 | $283,500 | | | | | | $5,805,000 |
| 6/30/2028 | $130,000 | 5.00 | $151,750 | $281,750 | | $566,750 | | | | $5,940,000 |
| 12/30/2027 | $130,000 | 5.00 | $155,000 | $285,000 | | | | | | $6,070,000 |
| 6/30/2027 | $125,000 | 5.00 | $158,125 | $283,125 | | $569,375 | | | | $6,200,000 |
| 12/30/2026 | $125,000 | 5.00 | $161,250 | $286,250 | | | | | | $6,325,000 |
| 6/30/2026 | | | $314,438 | $314,438 | | $314,438 | | | | $6,450,000 |
| **Total** | **$6,450,000** | | **$3,511,438** | **$9,961,438** | | **$9,961,438** | | | | |

## Notes

Debt Schedule No. 109
Largest expenditure - new park at Anderson Road location.

INDIANA Gateway

Report Search / Bond/Lease Report

# Report Builder: Bond/Lease Report

| | | | |
|---|---|---|---|
| County | St. Joseph | Unit Type | Township |
| Unit | HARRIS TOWNSHIP | Debt Status | No Debt |
| Debt Type | No Debt | Source of Repayment | No Debt |
| Debt Name | No Debt | | |

1 of 1 Find | Next

The unit you have selected has no current debt to report.

Indiana Gateway Report
gateway.ifionline.org

11/17/2025 2:48:51 PM

Deborah S. Block, IAMC, MMC
DEC 1 0 2025
City Clerk
Mishawaka, IN

**RESOLUTION NO. 2025-27**

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, INTRODUCING AN ORDINANCE FOR ANNEXATION, ADOPTING A WRITTEN FISCAL PLAN, AND A DEFINITE POLICY FOR ANNEXATION FOR THE PROPERTY LOCATED AT:**

Vacant property at the southeast corner of State Road 23 and the Indiana Toll Road.

WHEREAS, the Common Council of the City of Mishawaka desires to consider the annexation of territory adjacent to the City in accordance with a definite policy and all applicable laws and restrictions.

WHEREAS, the entire area proposed for annexation has either petitioned for annexation or signed a consent regarding annexation.

WHEREAS, Indiana Code Section 36-4-3-3.1 requires a municipality to develop and adopt a written fiscal plan and establish a definite policy by resolution.

WHEREAS, the said fiscal plan has been reviewed and is otherwise consistent with the requirements of Indiana Code 36-4-3-13.

WHEREAS, the Department of Planning and Community Development has prepared said fiscal plan with the input of each applicable City department. Furthermore, based on the review of each City department, a comparable level of City services can be provided to the proposed annexation area when compared to similar geographic areas of the City.

WHEREAS, the Department of Planning and Community Development has prepared a written policy on annexation that has been incorporated within the fiscal plan.

NOW THEREFORE, BE IT RESOLVED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, as follows:

Section I. The Common Council has provided notice of this resolution as required by law, and is initiating an ordinance to annex the following property, legally described as:

A PARCEL OF LAND SITUATED IN THE NW QUARTER OF THE SW QUARTER OF SECTION 28, TOWNSHIP 38 N, RANGE 3 E BOUNDED BY A LINE RUNNING AS FOLLOWS: BEGINNING AT THE NW CORNER OF SAID NW QUARTER OF THE SW QUARTER OF SAID SECTION 28; THENCE SOUTH ALONG THE WEST LINE THEREOF A DISTANCE OF 300 FEET; THENCE EAST 7.5 FEET TO THE POINT OF BEGINNING OF THE DESCRIPTION; THENCE 720 FEET EAST; THENCE SOUTH 360 FEET; THENCE WEST 355 FEET; THENCE NORTH 45 DEGREES 50 MINUTES WEST 510 FEET TO THE NORTH LINE OF SR 23; THENCE NORTH 44 DEGREES 10 MINUTES EAST ALONG THE NORTH LINE OF SR 23, 7 FEET TO THE BEGINNING; SAID PARCEL CONTAINING 4.5 ACRES, MORE OR LESS, AND SUBJECT TO EASEMENTS, COVENANTS AND RIGHT OF WAY RECORD.

Section II. Following the review of documents prepared by the Department of Planning and Community Development and presentation, the Common Council hereby adopts the Fiscal Plan and Annexation Policy as it relates to the aforementioned properties.

Section III. This Resolution shall be in full force and effect after its adoption by the Common Council and approval by the Mayor, as required by law.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day of _____, 2025, at _____ o'clock __.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____, 2025, at _____o'clock __.M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____ 2025, at _____ o'clock ___.M.

_____
David A. Wood, Mayor

# CITY OF MISHAWAKA

**DAVID A. WOOD, MAYOR**

**DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT**
**Kenneth B. Prince, ASLA, AICP, Executive Director**

December 10, 2025

Dale Emmons, 1st District City Council
Matt Carroll, 2nd District City Council
Lou Ann Hazen, 3rd District City Council
Kate Voelker, 4th District City Council
Anthony Violi, 5th District City Council
Ron Banicki, 6th District City Council
Gregg Hixenbaugh, At Large City Council
Matt Mammolenti, At Large City Council
Lacy Hahn, At Large City Council
Deborah S. Block, City Clerk

**Re: Fiscal Plan and Approving Resolution for proposed Ordinance to Annex and Zone property into the City of Mishawaka: Southeast Corner of State Road 23 and Indiana Toll Road**

Dear Council Members and Clerk:

Attached herewith for your review is a copy of the Fiscal Plan and approving resolution prepared by the Department of Planning and Community Development in accordance with the requirements of the State of Indiana Code Section 36-4-3-3.1. This document provides basic information about the area to be annexed, and describes how the City of Mishawaka will provide services to the area to be annexed.

Prior to preparing a fiscal plan, copies of the proposed request are forwarded to all applicable City Departments. The Departments are then asked what expenditures/costs will be required to service the area and if the request can be accommodated with the funds currently approved within the City Budget. In this case, given that the property is in a pocket of unincorporated area immediately adjacent to existing City limits, and that the developer is responsible for installing, and if necessary extending, all utilities to the site and constructing any required improvements within the public right-of-way, no additional expenditures are anticipated at this time.

Staff will present a brief summary of the plan and be prepared to respond to questions at the Common Council meeting on December 15, 2025.

If you have any questions, please feel free to contact our office at your convenience.

Sincerely,

Christa Hill

Christa Hill
Senior Planner

cc: David A. Wood, Mayor

Deborah S. Block, IAMC, MMC
DEC 10 2025
City Clerk
Mishawaka, IN

# City of Mishawaka

*Wilson Realty*

*Property located at the Southeast Corner of State Road 23 and Indiana Toll Road*

December 2025

**Prepared by:**
**City of Mishawaka**
**Department of Planning & Community Development**
**100 Lincolnway West**
**Mishawaka, IN**
**46544-2011**

**Phone: (574) 258-1625**
**Fax: (574) 968-6999**
**E-mail: planning@mishawaka.in.gov**

**WILSON REALTY LLC/STATE ROAD 23 AND INDIANA TOLL ROAD**
**ANNEXATION FISCAL PLAN**

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# TAB A- CITY OF MISHAWAKA ANNEXATION POLICY

# CITY OF MISHAWAKA ANNEXATION POLICY

GENERAL POLICY

The City of Mishawaka recognizes that as the population of St. Joseph County grows and development trends change, there will be a continuous demand for infrastructure and urban services provided by cities such as Mishawaka. Infrastructure includes, but is not limited to, water, sanitary sewer, electric, and transportation. Urban services include, but are not limited to, police, fire, and emergency medical services. With a stable tax rate, low crime rate, outstanding public schools, and strong neighborhoods, the City of Mishawaka is a livable community where families and businesses desire to locate. The expansion of infrastructure and services combined with the desire of families and businesses to locate in Mishawaka has necessitated the City to create a policy on annexation.

It is the policy of the City of Mishawaka to encourage the growth of the City boundary in a compact and contiguous manner concurrently with the extension of infrastructure and services. Although exceptions will be considered for large industrial projects or proposals related to specific economic development efforts, the City recognizes that compact and contiguous growth promotes the cost-effective delivery of services.

The City of Mishawaka continues to promote the logical expansion of infrastructure into the unincorporated areas of the county contiguous to the City on request provided there is availability. The voluntary extension of infrastructure, such as water and sewer, requires the benefactor(s) of that infrastructure to waive or consent to future annexation at the time of connection. The extension of infrastructure does not automatically equate to the immediate annexation of property. To meet the statutory requirements for annexation, both infrastructure and urban services must be provided. As such, many unincorporated areas are currently provided with public rate-supported utilities by the City that will not be suitable for annexation in the foreseeable future. Thus, it is the policy of the City of Mishawaka that the initiation of annexation be undertaken only at a time when the City determines that both infrastructure and urban services can be provided for unincorporated area adjacent to the City. To consider annexation, infrastructure and urban services must be available to the proposed annexation area at a standard that is comparable to similar geographic and use areas that currently exist within the City of Mishawaka.

IMPACT OF ST. JOSEPH COUNTY GROWTH

The City of Mishawaka also recognizes the impact growth and development currently occurring in unincorporated St. Joseph County has on annexation efforts. There has been a trend in St. Joseph County to allow for development on septic and well systems sporadically throughout the county. As is currently the case in St. Joseph County, there are numerous examples of the problems associated with this type of sprawling development. Septic systems based on poor installation or lack of maintenance; contribute to the pollution of both surface and groundwater. Based on groundwater concerns, residents desire to connect to public water systems. Residents are also calling for urban services, rather than the rural services typically provided by county governments. Residential streets need to be plowed, and emergency response times for police, fire and emergency medical services frequently exceed the times typically expected of suburban development.

As the population of these areas increase, the demand/need for infrastructure and increased urban services will grow exponentially. Due to the sprawling nature of this development, the cost for providing infrastructure and urban services to the existing City of Mishawaka standard far exceeds the tax revenue generated by these areas. This point has been addressed within this annexation policy because of the past concerns expressed by some residents/property owners of these areas who have been historically opposed to annexation. These concerns, for the most part, are based in fear and do not reflect the reality of the practical constraints of annexation. For the record, the cost of providing services, based on the sprawled growth and statutory limitations, makes it both undesirable and not readily feasible for the City of Mishawaka to annex large non-contiguous developed areas.

This point has also been included to identify the reciprocal concern of the City relative to the sprawling growth within unincorporated St. Joseph County. Currently, the taxpayers within the City of Mishawaka pay City taxes to sustain infrastructure and a desired level of urban services. Furthermore, the taxpayers of the City of Mishawaka also pay county taxes that are used in part to provide similar services to county residents. Cities are wholly responsible for these services within their respective jurisdictional areas. These services include, but are not limited to, road maintenance, police patrols, and emergency medical services. These are services subsidized by general county tax dollars that the City of Mishawaka contributes to but does not receive the

corresponding reciprocal benefit. The taxpayers of the county do not pay taxes that directly or indirectly support these services within the City. Based on the current division of general county funds, this equates to the City of Mishawaka financially subsidizing the sprawling growth of the county. Accordingly, the City of Mishawaka continues to seek a more equitable distribution of existing general county tax revenues. Furthermore, based on this existing inequity, it is an important objective of the City to work with county officials to ensure that there are not future increases in spending to address the problems associated with sprawling unincorporated development. The City also recognizes the need to develop fair cost-sharing practices to provide for regional services that does not adversely impact the residents of the City, while still providing for the needed/desired services in the unincorporated county.

Although the equitable distribution of tax dollars is an important concern, the City also recognizes that the problems associated with this sprawling unincorporated development also impacts the City of Mishawaka. The City is impacted by the limitations existing development has on future City growth, and the corresponding increased costs of extending infrastructure. As such, the City of Mishawaka will continue to work with the county in a cooperative effort, where possible, to address problems. However, it is only fair that the residents and property owners of a particular problem area caused by sprawling development should be the party wholly responsible for the costs of desired/needed infrastructure or services- not the tax payers of the City of Mishawaka.

STATUTORY LIMITATIONS

The City of Mishawaka also recognizes the burden placed on municipalities within St. Joseph County based on the statutory requirements on Municipal Annexation and Dis-annexation. The controlling legislation on annexation is established by the Indiana Code 36-4-3-series.

The statute also places minimum requirements on municipalities regarding providing services to proposed annexation areas, the timing of implementation, and contiguity requirements. The statute also requires that a fiscal plan be adopted showing how the costs associated with providing services will be paid. An estimated amount of time required for voluntary annexation is three to four months. The increased time required to process an annexation has placed a burden on real estate transactions and development on the fringe of the City. It is not uncommon to have annexation placed as a condition on the sale of property by the buyer. Annexation is typically requested because City services are desired or needed to serve the proposed project. This increased time frame when compared to the traditional rezoning process has the potential for directing appropriate contiguous growth away from the City due to the lack of suitable available property that can be developed in a short period of time.

IMPLEMENTATION OF POLICY

The stringent statutory requirements of annexation have necessitated the creation of a policy of the City of Mishawaka to evaluate the geographic boundary of each proposed voluntary annexation relative to the surrounding unincorporated properties. The purpose of this evaluation is to examine the proposed annexation area to the existing City limits relative to providing a compact and contiguous City boundary.

Annexation law significantly limits the ability of municipalities to annex property without the consent of the majority of property owners. Therefore, the City has deemed it necessary to review adjacent unincorporated properties that have not requested annexation at the time a voluntary annexation is proposed. Although this may ultimately necessitate the annexation of property without the consent of a minority of the adjacent property owners, this policy provides for a means to expand the City boundary in a compact and contiguous manner that would otherwise not be possible based on statutory requirements.

A secondary purpose of this policy is to reduce the number of separate contiguous annexation petitions that are likely to be filed within a short period of time. The potential inclusion of additional property as part a proposed annexation petition will counteract the discouraging development influence of time limitations placed by the Indiana Code.

In the past, voluntary annexations without this policy have created a chaotic City boundary that promotes the inefficient delivery of services for both the City of Mishawaka and St. Joseph County. Chaotic refers only to the physical geographic location of the boundary. Common chaotic configurations include *saw-tooth shapes*, *islands*, and *adjacent pockets*. The attributes of these boundary configurations are described as follows:

A *saw-tooth boundary* refers to shape where contiguous properties located along a single roadway change municipal boundaries multiple times in a relative short distance. This situation creates difficulties in providing for the efficient delivery of services. Specifically, it is more difficult for the postal service, police, fire, and emergency medical providers to determine the physical limits of jurisdictions in the field. Under non-emergency circumstances, this situation is likely to result in inconveniences only. However, in emergency situations, confusion on boundary locations in the field has the potential to delay providing potentially life saving services, or could otherwise promote providing double coverage for the area limiting the ability of one provider to respond to other calls.

An *island* refers to unincorporated areas that are physically surrounded by the incorporated City. This situation provides for the inefficient delivery of services for both the City of Mishawaka and unincorporated St. Joseph County. Services such as trash removal, snow plowing, road maintenance, police, fire, and emergency medical services could all potentially require one service provider to travel through another service provider's jurisdictional area. This inherently inefficient situation potentially increases the costs of providing services for both jurisdictions.

*Adjacent pockets* refers to unincorporated area that is reasonably adjacent to the City and is currently served at least in part by City infrastructure. When the infrastructure was provided to these areas, these areas were typically located on the fringes of the City where other services were either not available or desired at the time. However, as the demand for growth and development continues, the demand for additional services also grows. Over time, pockets are also typically provided with some peripheral City services without expense. Emergency service providers within the City of Mishawaka and St. Joseph County have consistently worked together to provide reciprocal assistance in responding to calls when the other provider is either occupied or at a considerable distance, provided resources are available. Typically, due to the general location adjacent to the City and the increased ability of the City to provide services, these pocket areas will intermittently receive City emergency services.

Furthermore, pockets become obstacles to the future expansion of infrastructure and services. They are considered obstacles due to the contiguity requirements established by the Indiana Code for annexation. If these pockets are not annexed over time, the City is prevented from expanding. The annexation of these pocket areas not only allows for the continued growth of the City, but also provides for the efficient and equitable delivery of services.

SUMMARY

- It is the policy of the City of Mishawaka to encourage the growth of the City boundary in a compact and contiguous manner concurrently with the extension of infrastructure and services.

- It is the policy of the City of Mishawaka that the annexation be undertaken only at a time when the City determines that both infrastructure and urban services can be provided for unincorporated area adjacent to the City.

- To address existing sprawl and inequitable distribution of general county tax dollars, it is the policy of the City of Mishawaka that the residents and property owners of a particular problem area caused by sprawling development should be the party wholly responsible for the costs of desired/needed infrastructure or services- not the taxpayers of the City of Mishawaka.

- The stringent statutory requirements of annexation have necessitated the creation of a policy of the City of Mishawaka to evaluate the geographic boundary of each proposed voluntary annexation relative to the surrounding unincorporated properties to promote the efficient delivery of services and remove chaotic boundary configurations.

A PARCEL OF LAND SITUATED IN THE NW QUARTER OF THE SW QUARTER OF SECTION 28, TOWNSHIP 38 N, RANGE 3 E BOUNDED BY A LINE RUNNING AS FOLLOWS: BEGINNING AT THE NW CORNER OF SAID NW QUARTER OF THE SW QUARTER OF SAID SECTION 28; THENCE SOUTH ALONG THE WEST LINE THEREOF A DISTANCE OF 300 FEET; THENCE EAST 7.5 FEET TO THE POINT OF BEGINNING OF THE DESCRIPTION; THENCE 720 FEET EAST; THENCE SOUTH 360 FEET; THENCE WEST 355 FEET; THENCE NORTH 45 DEGREES 50 MINUTES WEST 510 FEET TO THE NORTH LINE OF SR 23; THENCE NORTH 44 DEGREES 10 MINUTES EAST ALONG THE NORTH LINE OF SR 23, 7 FEET TO THE BEGINNING; SAID PARCEL CONTAINING 4.5 ACRES, MORE OR LESS, AND SUBJECT TO EASEMENTS, COVENANTS AND RIGHT OF WAY RECORD.

# TAB B- BASIC DATA & FISCAL ANALYSIS

## BASIC DATA & FISCAL ANALYSIS

A. LOCATION AND SIZE

The area proposed for annexation is illustrated on the following maps and shown on the accompanying aerials. This area is legally described as follows:

*A parcel of land situated in the NW Quarter of the SW Quarter of Section 28, Township 38 N, Range 3 E bounded by a line running as follow:*
*Beginning at the NW corner of said NW Quarter of the SW Quarter of said Section 28; thence South along the West line thereof a distance of 300 feet; thence East 7.5 feet to the point of beginning of the description; thence 720 feet East; thence South 360 feet; thence West 355 feet; thence North 45 degrees 50 minutes West 510 feet to the North line of SR 23; thence North 44 degrees 10 minutes East along the North line of SR 23, 7 feet to the beginning; said parcel containing 4.5 acres, more or less, and subject to easements, covenants and right of way record.*

*Generally the southwest corner of State Road 23 and the Indiana Toll Road.*

Annexation Area

The area to be annexed includes three parcels of property (Tax Parcels #002-2018-037802, 002-2018-037809, 002-2018-037803) located at the southeast corner State Road 23 and the Indiana Toll Road. The parcels have approximately 120' of frontage and currently has a house and a barn on the property. The property is bound on the north, south, and southwest with approximately 1,391' being incorporated into the City, while the adjacent properties to the east and across State Road 23 are in unincorporated St. Joseph County. The property is currently zoned "R" Single Family District within unincorporated St. Joseph County. If annexed, the property will be zoned C-1 General Commercial District for a outdoor living spaces contractor. The property is proposed to be developed in one phase.

Contiguity with the Existing City Limits

The property to be annexed into the City totals approximately 4.5 acres including the adjacent road public right-of-way. The external boundary of the annexation area measures 1,745 linear feet with 1,391 linear feet being contiguous with the current corporate boundary of the City of Mishawaka. The border of the contiguous area is 79% of the total external boundary. This is in excess of the minimum 12.5%, or 1/8, of the boundary that is required to be contiguous based on the determination requirements of the Indiana Code.

B. TOPOGRAPHY AND EXISTING USE/IMPROVEMENTS

The property currently has a house on one parcel and a barn on another. The rear half is wooded. The generalized 2' contours per the City's GIS show approximate elevations ranging from 764' in closest to State Road 23 to 758' in the rear wooded area.

The proposed area to be annexed is currently zoned R Single Family District within unincorporated St. Joseph County with an existing house and outbuilding. If the Mishawaka Common Council approves the annexation request, the property will be zoned to the C-1 General Commercial District.

C. ASSESSMENT

The territory to be annexed consists of three (3) parcels of property. The Land and Improvement Valuations shown below are based upon current GIS parcel data:

| Tax ID Number | Property Owner | Number of Acres* | Land & Imp. Valuation |
|---|---|---|---|
| 002-2018-037803 | WILSON REALTY LLC | 2.97 ACRES | $164,400 |
| 002-2018-037809 | WILSON REALTY LLC | 0.68 ACRES | $2,300** |
| 002-2018-037802 | WILSON REALTY LLC | 0.6 ACRES | $42,700 |

**Acreage is per the City of Mishawaka/Michiana Area Council of Governments GIS parcel data not including the adjacent road public right-of-way.*
***Only includes a land value as there are no taxable structures.*

D. CURRENT TAX RATE

The City's tax rate 2024 payable 2025 was $1.9692 per $100 of assessed valuation. For property owners in Clay Township, in which this proposed annexation is located, the total taxes will be $4.1928 per $100 of assessed valuation. Property owners in this area currently pay $2.3955 per $100 of assessed valuation. These rates are based on the best information available at the time this plan was prepared. Actual tax rates may vary.

| **Tax District** | **Existing Tax Rate** | **Tax Rate after Annexation** |
|---|---|---|
| Clay Township | 2.3955 | 4.1928 |

The City's tax rate has remained relatively stable over the years:

| | |
|---|---|
| 2024 | $1.9692 |
| 2023 | $2.0047 |
| 2022 | $1.8575 |
| 2021 | $2.0002 |
| 2020 | $1.9952 |
| 2019 | $2.0226 |
| 2018 | $2.0701 |
| 2017 | $2.0516 |
| 2016 | $1.9977 |
| 2015 | $1.8750 |
| 2014 | $2.0062 |
| 2013 | $1.9086 |
| 2012 | $1.8186 |
| 2011 | $1.7362 |
| 2010 | $1.6741 |
| 2009 | $1.6557 |
| 2008 | $1.5283 |
| 2007 | $1.3326 |
| 2006 | $1.3899 |
| 2005 | $1.3382 |
| 2004 | $1.3313 |

E. NEW ADDRESSES

If the proposed annexation is approved, the property will be zoned C-1 General Commercial District to allow an outdoor living spaces contractor. The property shall be developed in accordance with the requirements of the City of Mishawaka Zoning Ordinance. A new address will be assigned by the City of Mishawaka Engineering Department when the improvements are made.

F. DETERMINATION OF SERVICE STANDARDS AND COSTS

Every proposed annexation area to the City of Mishawaka is reviewed by each pertinent City department or agency that would ultimately be required to provide infrastructure and/or urban services to a given area. Departments were asked to evaluate the location, area, and existing conditions of this proposed annexation area relative to providing infrastructure and urban services at a standard that is identical to other areas of the City. In determining required services, departments reviewed the area relative to similar geographic and use areas that currently exist within the City of Mishawaka.

The standards for infrastructure and services provided by the City of Mishawaka, broken down by department, have been included within this document following Tab C. After establishing an understanding of the existing conditions, each department or agency was asked to identify any capital improvements required to serve the proposed annexation area to meet existing city standards. It will be the responsibility of any future property owner/ developer to bear any expense required to extend, when applicable, and connect to existing City services. Given the location of the proposed annexation area adjacent to the existing city limits, each department identified that non-infrastructure-related services could be provided to the proposed annexation area with no additional expenditures. Increased maintenance costs for non-rate supported services, were identified as minimal and well within the approved budgets for each department.

Given that no consequential additional expenditures are anticipated, the itemization of costs associated with providing each service is not possible relative to the annexation area. However, to document that funds have been approved and are available for the services identified, a copy of the approved year 2025 City budget has been attached to the Summary of Service Report for each applicable non-rate supported department. These budgets identify the costs for personnel, equipment, repairs, and other expenditures anticipated for the budget year. Budgets for any department are available for the review of the public upon request at City Hall.

G. TERMS AND CONDITIONS

The City of Mishawaka will provide a level of basic services, including infrastructure and urban services, at a standard that is comparable to similar geographic and use areas that currently exist within the City of Mishawaka. The specific date of implementation of services has been identified within the description of specific services where applicable. Given the location of the proposed annexation area and requirement that all utilities will be extended to the property at the property owner's expense, no capital expenditures are required to serve the proposed annexation area. Basic services, not otherwise specified, will be provided to the annexation area within one year of the effective date of the annexation as required by law. However, it is anticipated that the majority of basic services will be available immediately or at least in a timely manner.

The effective date of annexation, if approved, will be thirty days from the date of approval of the annexation ordinance as required by law.

H. FISCAL IMPACT ON TAXPAYERS, MUNICIPAL FINANCES, AND POLITICAL SUBDIVISIONS

Analysis:

The property proposed to be annexed currently has a house and an outbuilding. If the annexation is approved, the contingent developer is proposing to construct outdoor living spaces contractor.

As indicated on the preliminary site plan, the existing house will be converted into an office, and the existing barn will be used for storage. A new 2,400 sq. ft. storage barn is proposed, along with 22 parking spaces, a turnaround, storm water retention, and a proposed outdoor display area. These improvements should take place in 2026.

Since construction is set to be completed within 2026, the annexation is expected to increase the assessed valuations and provide positive impacts to other taxing units in future years. The developer estimated that construction costs for the entire project will be approximately $200,000 to build a 2,400 storage building and pave 22 parking spaces. Based upon 50% of the construction cost, the future anticipated property assessed valuation was increased by $100,000.

The current and future political subdivisions and their associated tax rates were determined by the geography of the property and the attached "Tax Rate Chart for the year 2024 payable 2025". (See Tab "D" / Appendix "C".) This chart is provided by the St. Joseph County Auditor's Office.

Current property assessed valuation:

$209,400

Future anticipated property assessed valuation:

$309,400

Current Property Taxes Generated from the Property:

The current property taxes that are being generated from the property were determined utilizing on online estimator available through the Indiana Gateway for Government Units > Taxpayer Portal > Tax Bill Estimator website. The current URL address for this estimator is https://gateway.ifionline.org/CalculatorsDLGF/taxcalculator.aspx.

The website requires you to enter the geographic location of the property by County, Township, and School Corporation. You then enter the type of property, if it is a homestead (owner-occupied residential); residential rental, non-homestead residential, and agricultural; or other. You then input the assessed valuation and it estimates the maximum tax bill as well as the property tax cap credit if applicable.

This calculation has been done with a scenario before annexation for residential rental, non-homestead residential, and agricultural property, then following annexation for the same property type identifying the property as now being subject to the City tax rate.

The estimated property tax value for the property is as follows:

Prior to annexation: $4,937

Following annexation: $10,388

Political Subdivisions before Annexation:

Percent of tax rate and corresponding yearly estimated property tax revenue*

- St. Joseph County (24.8%) - $1,224.38
- Clay Township (12%) - $592.44
- South Bend Community School Corporation (51%) - $2,517.87
- St. Joseph County Public Library (11%) - $543.07
- Airport Authority (1.2%) - $59.24

* *Estimates may not equal estimated tax value due to rounding.*

The current tax rate of all of these entities combined is 2.3955%.

The tax rate will increase to 4.1928% upon annexation to the City, however, the commercial cap is set at 3%. Even though the cap is set at 3%, the revenue will still increase due to the estimated increase in assessed valuation as commercial property. Thus, the distribution of property tax revenue is anticipated to increase for all existing

tax entities based on getting a larger percentage of revenue when the City tax rate, and to a very minor extent, the South Bend Transpo rate is added to the overall rate.

Political Subdivisions following Annexation:

Percent of tax rate and corresponding yearly estimated revenue for existing taxing units upon annexation*

- St. Joseph County (14.2%) - $1,475.09 (+$250.71)
- Clay Township (0.6%) - $62.33 (-$530.11)
- South Bend Community School Corporation (29%) - $3,012.52 (+$494.65)
- St. Joseph County Public Library (6%) - $623.28 (+$80.21)
- Airport Authority (1%) - $103.88 (+$44.64)
- South Bend Transpo (2.2%) - $228.54
- City of Mishawaka (47%) - $4,882.36

** Estimates may not equal estimated tax value due to rounding.*

Four Year Projection of Property Tax Revenue following Annexation (above numbers x4)

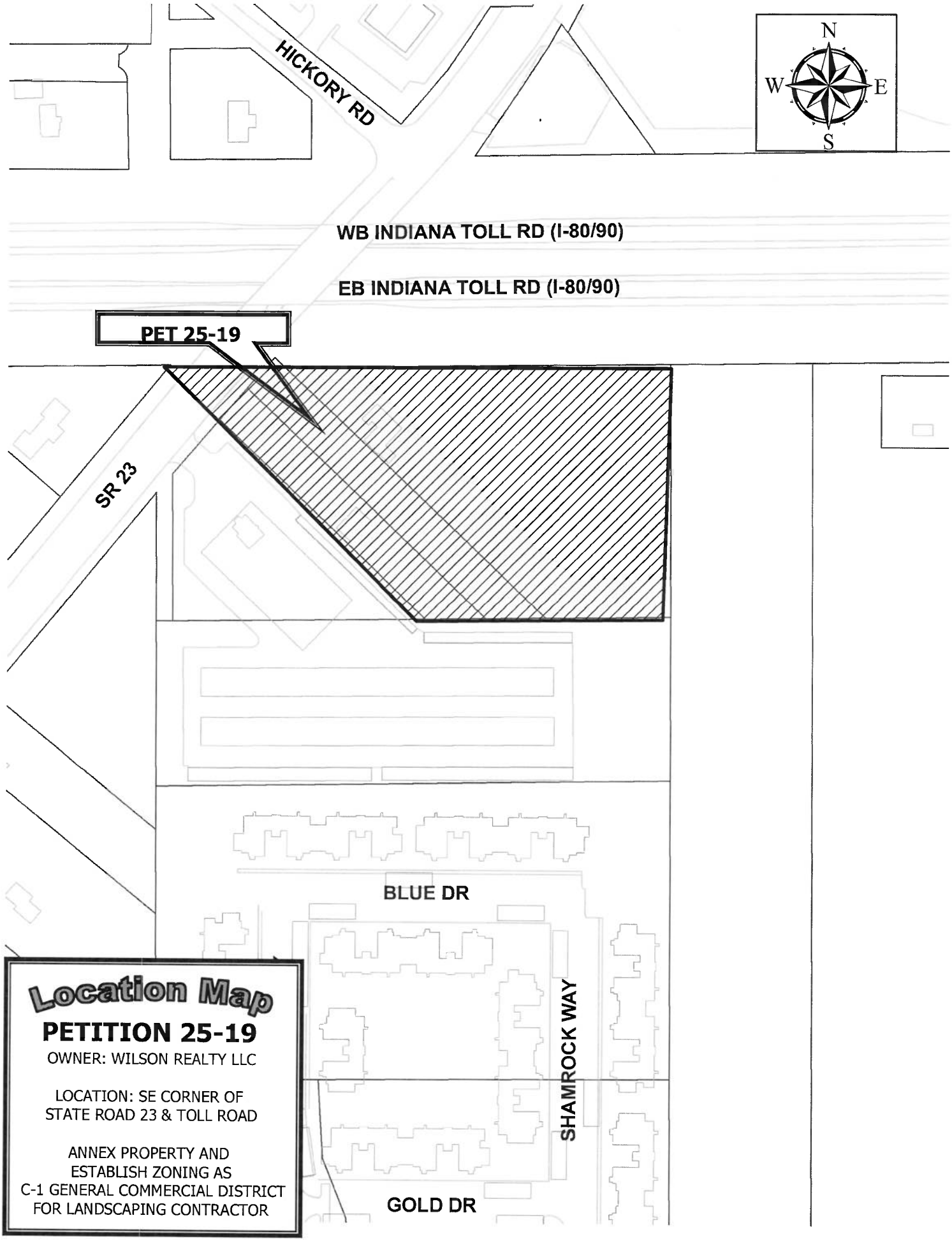
Straight line projection assuming existing use remains and the tax rate and assessed valuation remains constant

- St. Joseph County $5,900.36
- Clay Township $249.32
- South Bend Community School Corporation $12,050.08
- St. Joseph County Public Library $2,493.12
- Airport Authority $415.52
- South Bend Transpo $914.16
- City of Mishawaka $19,529.44

## I. ASSUMED INDEBTEDNESS & COUNTY INFRASTRUCTURE REIMBURSEMENT

Pursuant to I.C. 36-4-3-4.2 under certain circumstances the City would be required to assume a portion of indebtedness as it would pertain to the proposed annexation area. Specifically, this would be required if the County had used property tax revenue to repay debt used to build infrastructure within the annexation area, or if income tax was being generated from the property in question that was being used to pay off applicable county wide debt that would now be allocated to the City upon annexation.

Upon reviewing the site and the information identified in Tab "D" / Appendix "D", there is no County infrastructure debt associated within the proposed annexation, nor is there any outstanding county debt on infrastructure that is payable by a local option income tax.




## Location Map

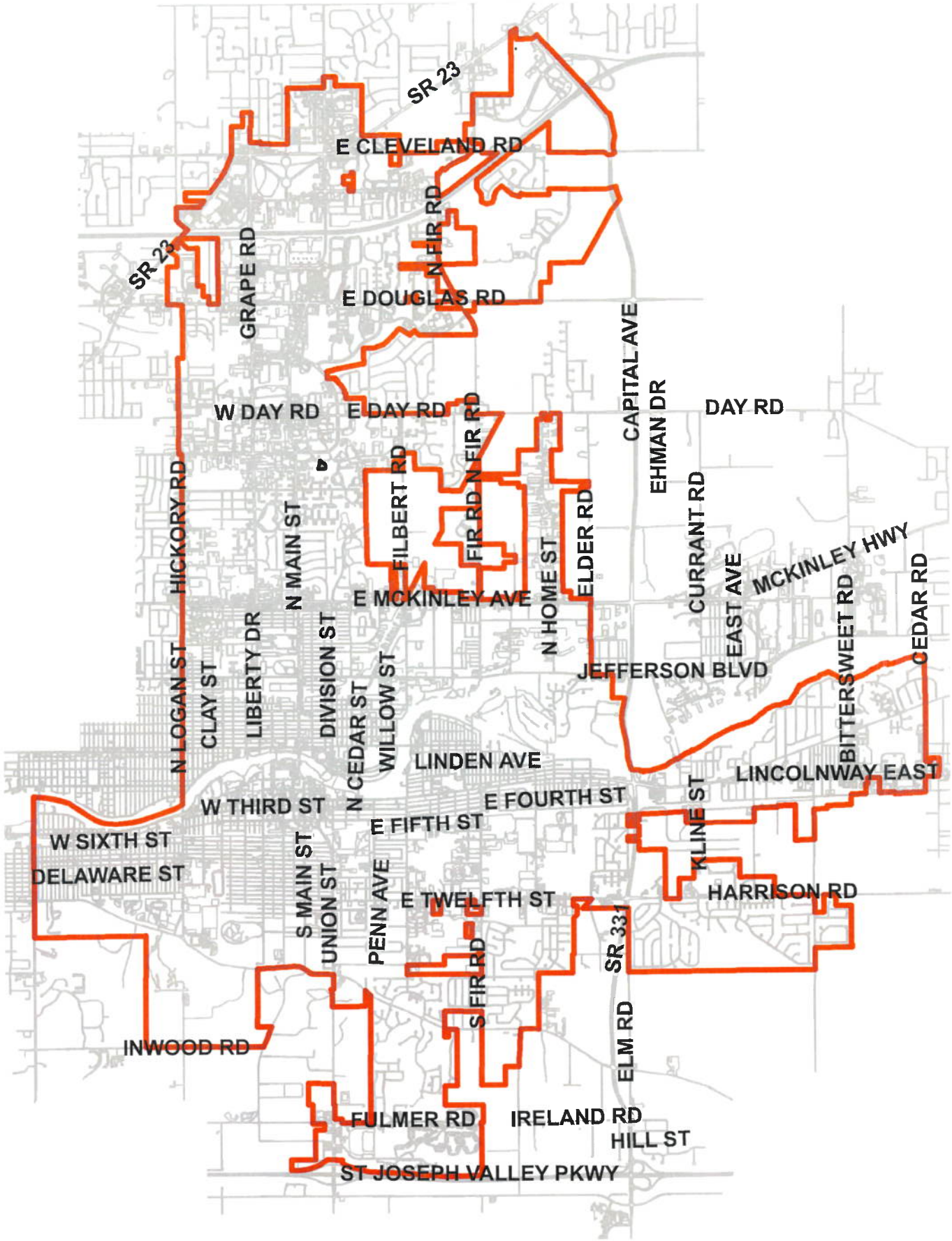
**PETITION 25-19**

OWNER: WILSON REALTY LLC

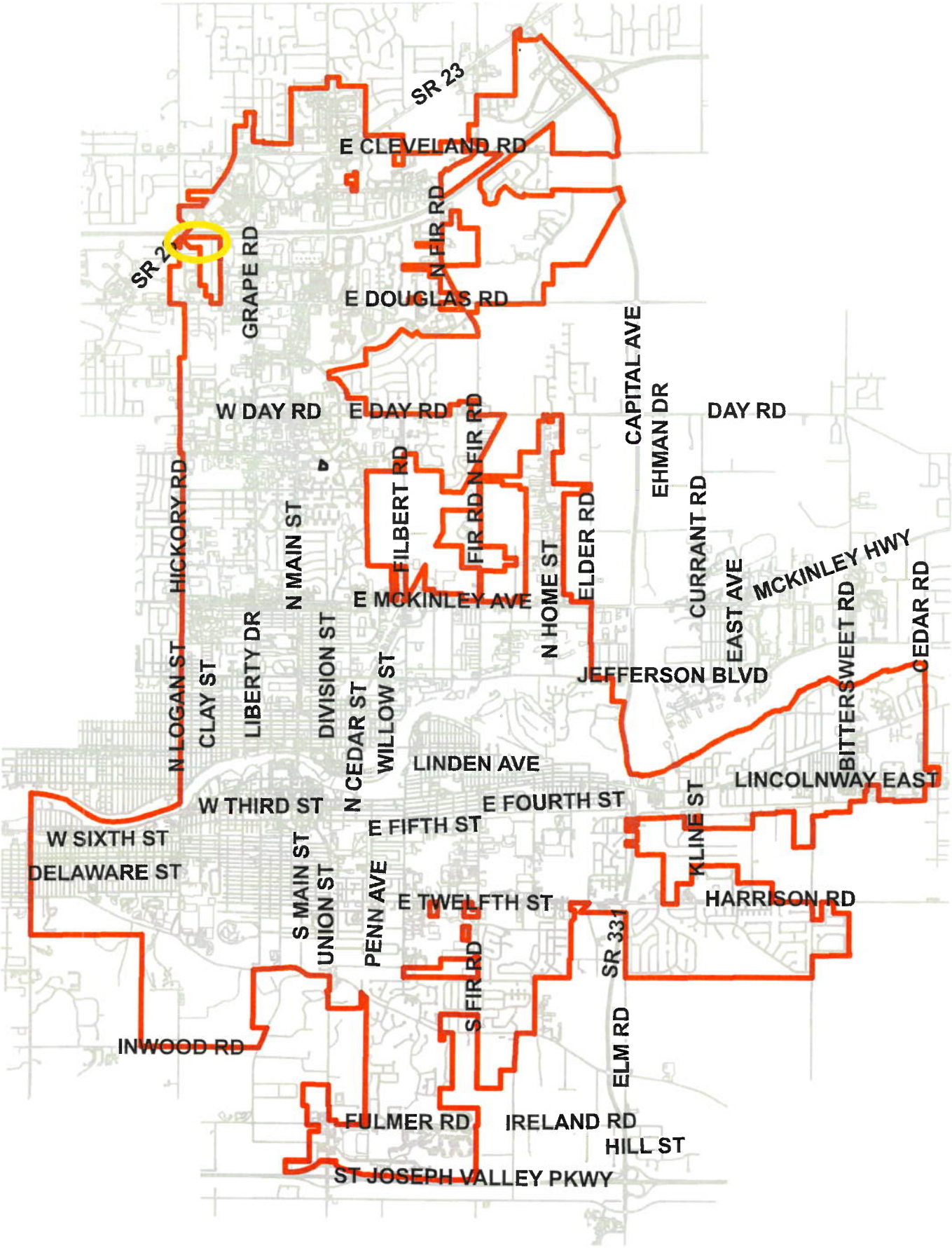
LOCATION: SE CORNER OF STATE ROAD 23 & TOLL ROAD

ANNEX PROPERTY AND ESTABLISH ZONING AS C-1 GENERAL COMMERCIAL DISTRICT FOR LANDSCAPING CONTRACTOR

# CITY LIMITS 2025



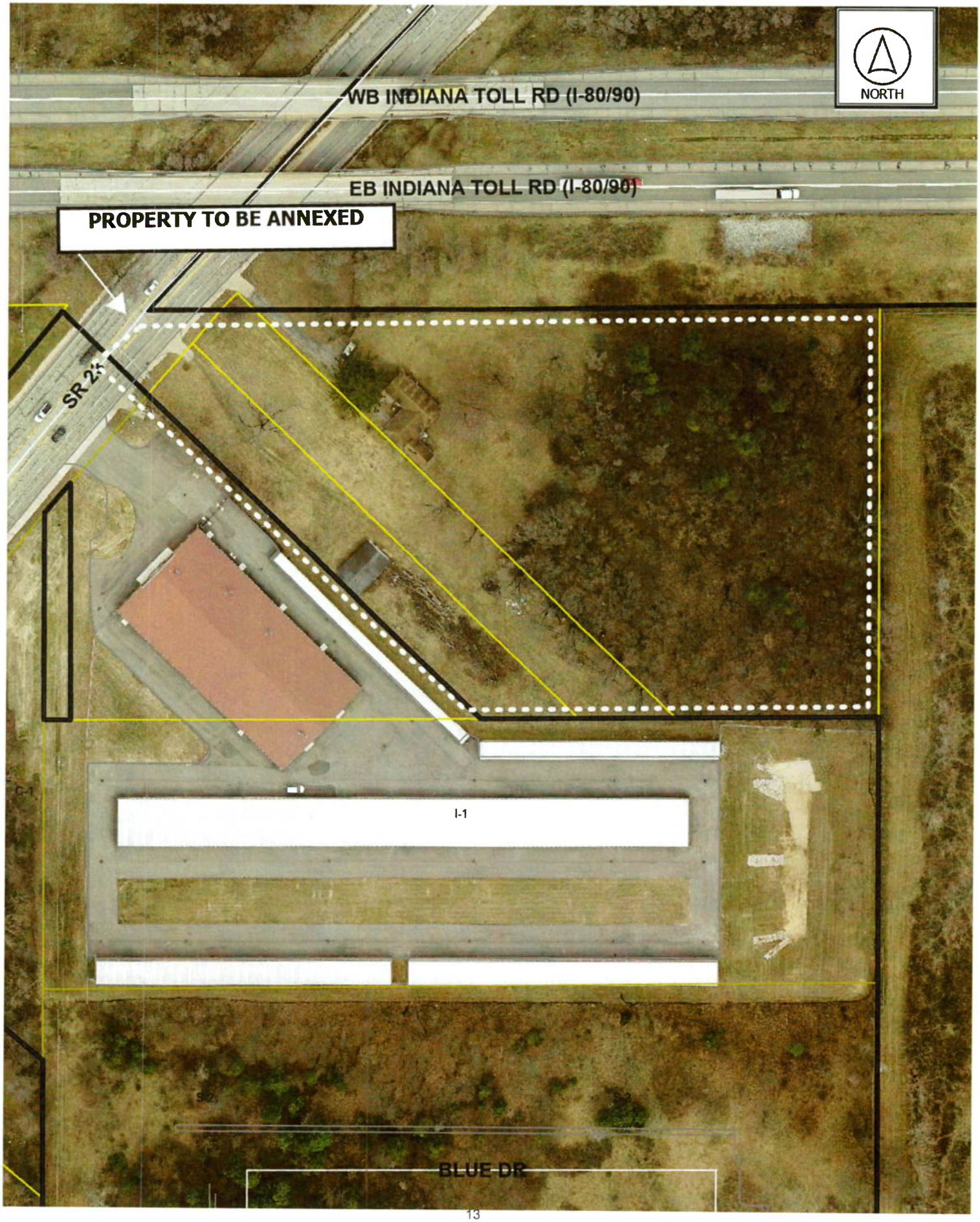
# CITY LIMITS 2025



# AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



# AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED






A view east across State Road 23




A view north from mini-storage entrance.

# City of Mishawaka, Indiana
# ANNEXATION PROCEDURE

DATE: 10/22/25

TO THE:
Honorable Members of the Common Council
City of Mishawaka, Indiana
and
Mishawaka City Plan Commission
City of Mishawaka, Indiana

RE: Petition for Annexation and Zoning Classification

The undersigned Gary Wilson of Wilson Realty LLC. respectfully show they are the owners of the following described real estate located in the County of St. Joseph, State of Indiana, to-wit:

(SEE ATTACHED LEGAL DESCRIPTION)

Petitioners own One Hundred (100%) percent of the above-described parcel of land which is located 16938, 16960, and 16972 SR HWY 23 South Bend, In 46635 and that Petitioners desire the same to be annexed to the City of Mishawaka, Indiana, with a (*C-1 zoning classification desired*) District. Petitioners further state they intend to utilize said land for (Pool & Spa Commercial Sales).

Accompanying this petition is a drawing, to scale, showing the above-described parcel of real estate, showing the size of the proposed building and also the location of the proposed building structure(*s*).

Petitioners further show this proposed annexation to be in the best interest of the City of Mishawaka, Indiana, and of the territory sought to be annexed which is urban in character and is an economic and social part of the City of Mishawaka.

Wherefore, Petitioners pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted annexing the above described parcel of real estate to the City of Mishawaka with a (*C-1 zoning classification*).

Property Owner Signature

Contact Person:

Abonmarche - Chris Godlewski
315 W. Jefferson Blvd
South Bend, IN 46601
cgodlewski@abonmarche.com
574-232-7800

October 22nd, 2025

I, Gary Wilson, am the owner of 16938, 16960, and 16972 SR 23 HWY South Bend, In 46635. I have authorized Richard Carroll on behalf of Abonmarche Consultants, to apply for 3 applications for a R-1 to C-1 rezoning, Annexation into the City of Mishawaka, and a Use variance to have accessory storage in an C-1 district.

Please use this authorization statement for purposes of applying for and securing the necessary approvals for development on these three parcels.

Sincerely,

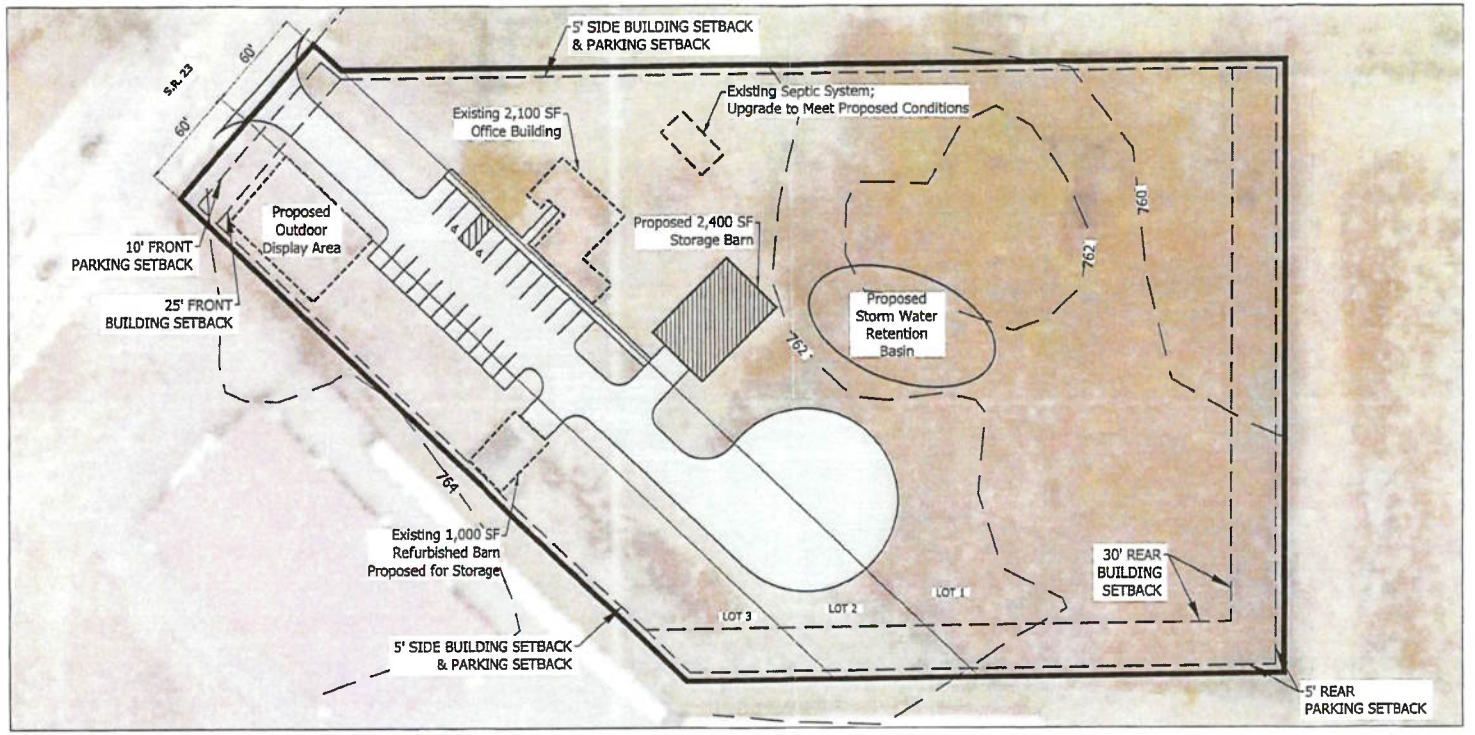
Gary Wilson 10/22/25

Gary Wilson Date

734 VISTULA RD. OSCEOLA IN 46561

Address

A parcel of land situate in the North West Quarter (NW 1/4) of the South West Quarter (SW 1/4) of Section Number Twenty-eight (28), Township Number Thirty-eight (38) North, Range Number Three (3) East, bounded by a line running as follows: Beginning at the Northwest corner of said North west Quarter of the South West Quarter of said Section 28; thence South along the West line thereof a distance of 300 feet; thence East 7.5 feet to the point of beginning of the description; thence 720 feet East; thence South 360 feet South; thence West 355 feet; thence North 45 degrees 50 minutes West 510 feet to the North line of SR 23; thence North 44 degrees 10 minutes East along the North line of SR 23, 7 feet to the beginning; said parcel containing 4.5 acres, more or less, and subject to easements, covenants, and right of way record.




## GENERAL NOTES

1. Proposed Zoning: City of Mishawaka C-1 Commercial.
2. Proposed Land Use: Commercial
3. Site shall be served by municipal water: Existing City of Mishawaka water main on S. R. 23. Existing well to be abandoned.
4. Site shall be served by a private septic system.
5. Setbacks shall conform to C-1 Commercial District zoning ordinance unless proper variances have been granted.
6. The site shall conform to the area, height and development regulations of C-1 Commercial District zoning ordinance unless proper variances are granted by the Board of Zoning Appeals.
7. Proposed parking and drives shall be paved and privately owned.
8. Site/Building drainage shall be managed onsite by the Owner.
9. All landscape and lighting shall be in accordance with the C-1 Commercial District zoning ordinance unless the proper variances have been granted.
10. Coordinate with utility companies for relocation of any utilities prior to any construction activity.

## TABULATED LOT DATA

| LOT NO. (PARCEL ID) | |
|---|---|
| 1 (002-2018-037803) | 2.97 Acres |
| 2 (002-2018-037809) | 0.68 Acres |
| 3 (002-2018-037802) | 0.60 Acres |
| TOTAL | 4.25 Acres |

## TABULATED SITE DATA

| PROPOSED LAND COVERAGE | AREA (SF) | PERCENTAGE |
|---|---|---|
| Total Impervious Area | 32,260 | 17.4% |
| Buildings (5,500 SF) | | |
| Pavement & Sidewalk (26,760 SF) | | |
| Open Space / Landscape Area | 152,870 | 82.6% |
| Total | 185,130 | 100% |

## WEB SOIL SURVEY

UgvA - Urban Land Tyner Compex, 0-1%
Infiltration Rate: 6-20 inches/hour
Groundwater: Greater than 80"

## PARKING CALCULATIONS

Required Parking:
Office + Storage = 2,100 SF + 1,000 SF + 2,400 SF = 5,500 SF
(5,500 SF) x (4 Spaces/1,000 SF) = 22 Spaces

Provided Parking:
22 Spaces Including 2 ADA Accessible Spaces

Received
OCT 22 2025
Planning and Community Development
PLT 25-19

ABONMARCHE
Surveying Engineering Architecture
318 W. Jefferson Blvd. South Bend, IN 46601
(574) 232-3388
abonmarche.com
© 2025 ABONMARCHE CONSULTANTS, INC.

RICHARD CARROLL
RC OUTDOOR COMMERCIAL DEVELOPMENT
CONCEPT PLAN
S.R. 23, MISHAWAKA, INDIANA

NOT FOR CONSTRUCTION
FOR INFORMATIONAL USE ONLY

ISSUE DATE: 10/22/2025
PM: CPC DA / DC: SDR

PROJECT NO: 25-1796

1 of 1

A PARCEL OF LAND SITUATED IN THE NW QUARTER OF THE SW QUARTER OF SECTION 28, TOWNSHIP 38 N, RANGE 3 E BOUNDED BY A LINE RUNNING AS FOLLOWS: BEGINNING AT THE NW CORNER OF SAID NW QUARTER OF THE SW QUARTER OF SAID SECTION 28; THENCE SOUTH ALONG THE WEST LINE THEREOF A DISTANCE OF 300 FEET; THENCE EAST 7.5 FEET TO THE POINT OF BEGINNING OF THE DESCRIPTION; THENCE 720 FEET EAST; THENCE SOUTH 360 FEET; THENCE WEST 355 FEET; THENCE NORTH 45 DEGREES 50 MINUTES WEST 510 FEET TO THE NORTH LINE OF SR 23; THENCE NORTH 44 DEGREES 10 MINUTES EAST ALONG THE NORTH LINE OF SR 23, 7 FEET TO THE BEGINNING; SAID PARCEL CONTAINING 4.5 ACRES, MORE OR LESS, AND SUBJECT TO EASEMENTS, COVENANTS AND RIGHT OF WAY RECORD.

# TAB C- SUMMARY OF SERVICES

## SUMMARY OF SERVICES

The City of Mishawaka, known as the Princess City, was incorporated in 1833 with only a few hundred residents. Now, with an estimated population of approximately 51,000 present-day Mishawaka is continuing to grow. From the bustling Grape Road corridor to the quiet paths of the Shiojiri Garden at Merrifield Park, the city offers residents a comforting sense of community where people like to live, work and raise families.

The backbone of any city is its services, and no unincorporated area of St. Joseph County can come close to matching the number and quality of services offered in the City of Mishawaka.

Some of the services provided are basic: electric, sewer, and water. Others, such as strong police and fire protection, efficient trash removal and access to parks and libraries, greatly improve the quality of life.

Sewer, water and electric services in the City are not paid by tax dollars; rather, Mishawaka Utilities services are all paid for through the low rates given to property owners.

Instead of dealing with septic systems, property owners can tap into lines provided by Mishawaka Utilities Wastewater Division. The Division has a plant staffed 24 hours a day, and maintenance technicians are available at all times to respond to emergencies. The City's sewer insurance program provides sewer coverage for each single-family residential homeowner on the public sewer system for a small monthly fee, paid with the Mishawaka Utilities bill. With this program, the homeowner is protected from paying the cost of catastrophic sewer repairs outside the home. A $42 million expansion of the wastewater treatment plant was completed in June 2008. From 2013 to 2020, capital improvements to the wastewater system were made including the replacement of four lift stations, three emergency generators, and final clarifier troughs. In 2025, the Harding Street lift station replacement project commenced which also included communication system updates, a new section of force main, and roadway improvements. Additional plant and system improvements with a focus of implementing the Combined Sewer Overflow Long Term Control Plan are planned in the upcoming years.

The City's water rates have traditionally been among the lowest in the state. The Water Division completed a $26 million capital improvement project in 2003. Several improvements to the overall system were made including the addition of a new well field, the replacement of water mains, and the extension of services to some areas that previously did not have water service. In late 2019, a new 2 million gallon reservoir along Ireland Trail went online with the rehabilitation of the old 3 million gallon tank occurring throughout 2020. The 3 million gallon tank went online in January 2021. A new 1.5 million gallon elevated water tank in the north part of the city was completed and went online in October 2023. In May 2024, a new water treatment facility and well field along Veteran's Parkway near Juday Creek came online after several years of design, planning and construction. The replacement of the storage reservoir at the Virgil Treatment Plant, originally constructed in 1923, with a new 1.5 million reservoir was recently completed coming online in November 2025. The need for future improvements will be determined through a comprehensive needs assessment which began in the second half of 2024.

Another service provided by Mishawaka Utilities is the distribution of electricity. Although Mishawaka Utilities does not generate or produce power, electricity is purchased at a wholesale rate and is distributed by Mishawaka Utilities. Mishawaka Utilities is not supported by tax dollars, but rather through revenue generated by the sales of electricity to its consumers.

But property owners get more out of being in the City of Mishawaka than just those basic services. Public safety is a priority in the City, with about 50 percent of the budget going toward fire, police and emergency medical services.

Mishawaka has a full-time Fire Department, with four stations. The Department maintains a Class 2 fire rating with the Insurance Services Office (ISO) rating improving from a Class 3 rating in November 2019. The City nearly received a Class 1 rating of which there are only five

in the State of Indiana. The City nearly achieved a Class 1 rating during the prior reevaluation which occurred in February 2024. The lower the rating, the lower a resident's homeowner's insurance will be. Additionally, the department's response time is excellent, and fire trucks arrive within six minutes on average to a call.

The Mishawaka Police Department, with approximately 110 officers and employees, responds to critical incidents within three to five minutes. The Department offers many personal services within its Community Relations and Street Crimes Units, and the Riverwalk Beat. These services include attendance at neighborhood watch meetings, administering various programs for school-aged children and senior citizens, and focusing on crime reduction in high crime areas of the city.

The City's EMS Department is a centralized system that responded to approximately 10,700 calls in 2024. The City, with its population of approximately 51,000, responds to about 50% more calls than the County ambulance service does, with its population of over 120,000 residents spread over a much larger area. The business of "saving lives" has a very narrow window of four to six minutes, so the quicker an ambulance can respond, the more likely a life will be saved.

The efficiency of the City's Street Department is unmatched when it comes to snow removal, compared to St. Joseph County. Like other services, the county cannot provide a similar level of service because resources are spread out over a much larger area. In the event of a windstorm that blows trees and limbs into the streets, the City usually can have streets reopened in less than an hour.

Access to leisure activities is readily available in the City of Mishawaka. Residents can use all 28 City parks and the Eberhart-Petro golf course. Park rentals, for events such as weddings and receptions, are also less expensive for residents of the City.

Additionally, residents of the City of Mishawaka have access to all three branches of the Mishawaka-Penn-Harris Public Library. The Main Branch on Church Street in downtown Mishawaka, the Bittersweet Branch on the City's east side, and the Harris Branch on Elm Road in Granger.

Trash pick-up in the City is also inexpensive and efficient, with the monthly fee for single-family trash pickup at $21.69. For senior citizens, the rate is $17.55. The rates include the cost of recycling and yard waste, which is picked up on the same day the trash.

With the exception of the trash removal, library use and Mishawaka Utilities services, the vehicle with which to pay for the rest of the City's services is through city property taxes. And the City of Mishawaka has a long history of having a low, stable tax rate – in fact, the rate has remained relatively stable for the past 15 years.

With its rich history, Mishawaka continues to prepare and grow for the future. New development within the City's Central Business District and the continued development of the city's commercial and industrial sectors guarantee its strength in the future. This growth allows the tax rates to remain low. With the low tax rate and the multitude of services provided, the City of Mishawaka is an excellent place to build homes, start businesses, and raise families.

## SANITARY SEWER, TRANSPORTATION, AND DRAINAGE

Existing Sanitary Sewer Infrastructure

The City has an existing sanitary sewer manhole that is located on the east side of SR 23 approximately 400' north of this annexation near the existing electric substation. This connects to the existing 12" gravity sanitary sewer main that continues east along the north side of the Indiana Toll Road (I-80/90). Due to the existing constraints/barrier of the Indiana Toll Road and associated costs, the existing private septic system can continue to be used. If sanitary sewer is ever needed for this development, it shall be extended to the site for connection to the proposed development per City of Mishawaka Engineering Standards. The cost of this connection shall be the responsibility of the owner/developer. This sanitary sewer connection will discharge into the sanitary sewer system that is publicly maintained and ultimately discharges to the City of Mishawaka's Waste Water Treatment Plant. The City's sanitary sewer system has ample capacity to serve this annexation property.

Existing Road/Transportation Infrastructure

Currently, this annexation has frontage along SR 23. SR 23 is a five-lane section with 2 northbound travel lanes, two southbound travel lanes, and a shared center left turn lane. SR 23 is a state road maintained by the Indiana Department of Transportation (INDOT). Drive locations shall be coordinated with INDOT and their permitting process. It is recommended the drive approach be located to the farthest south end of the site to improve sight distance with the Indiana Toll Road bridge piers.

Existing Storm Sewer/Drainage Infrastructure

Regarding any new development or redevelopment within the annexation area, sites are required to retain the stormwater generated by the development on site at the rate of 100-year return storm frequency for a 24-hour duration. A geotechnical investigation shall be conducted to determine the existing soil conditions and seasonal groundwater table, as they may limit the amount of runoff that will infiltrate into the ground. This requirement provides significant protection to both existing and proposed developments regarding the impact of stormwater run-off. Several different engineering methods are considered acceptable by the City of Mishawaka to calculate this requirement. The simplest method of calculation is using the one-line rational equation. However, the Rational Method, Curve Number Method, and TR-55 Method are also acceptable and tend to be more advanced, taking into consideration the percolation rate of soil types and ratios of developed impervious surfaces. The choice of one method over another is typically due to factors of site size, soil type, and design preference. The developer is required to bear all costs associated with stormwater management and all land disturbing activities shall fully comply with the City's Erosion & Sediment Control Ordinance.

Planned Capital Expenditures, Staff and Rates

If annexed, any streets and utilities within the annexed parcel will remain privately maintained by the site owner. The City Departments do not require any additional funds than what is currently allocated within the present City budget. For general information, the repair and maintenance of sanitary sewers is supported by rates paid by its users. Otherwise, as a general percentage of City expenditures, approximately 15 cents of every dollar of the City budget is allocated for street and storm sewer expenditures.

Personal Service Programs

The Engineering Department works closely with the Sewer Department regarding the maintenance of the City sewer system. Construction records are kept for all sanitary and storm sewers and technical/administrative assistance is provided on sewer repairs for the Sewer Lateral Insurance Program.

Specifically, the Sewer Lateral Insurance Program covers each single-family residential homeowner connected to the public sewer system within the City of Mishawaka. For a $2.20 monthly fee, which is included in the Mishawaka Utilities sewer bill, the homeowner is protected from paying catastrophic sanitary sewer repair costs for the portion of sewer lateral between the street right-of-way and outside of foundation wall of the home. Currently, this annexation area proposes an C-1 General Commercial District, and therefore is not eligible for this program.

ENGINEERING DEPARTMENT
1101-13

| | | | | biweekly |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | |
| | 411-01 | Director of Engineering | 105,000.00 | 4,038.46 |
| | 411-02 | Assistant Director | 77,567.00 | 2,983.32 |
| | | Project Manager | 75,181.00 | 2,891.56 |
| | | City GIS Coordinator | 64,106.00 | 2,465.61 |
| | | Traffic Manager | 64,106.00 | 2,465.61 |
| | | Project Coordinator | 47,774.00 | 1,837.44 |
| | | Office Manager | 42,205.00 | 1,623.25 |
| | | *Utility salary ordinance displays utility portion of salaries* | | 475,939.00 |
| | Other Personal Services | | | |
| | 411-63 | Longevity | 13,006.00 | |
| | 411-65 | PE Certification | 10,000.00 | 192.31 |
| | | | | 498,945.00 |
| 2 | SUPPLIES | | | |
| | Office Supplies | | | |
| | 421-90 | General Supplies | 8,000.00 | |
| | | | | 8,000.00 |
| 3 | OTHER SERVICES AND CHARGES | | | |
| | Professional Services | | | |
| | 431-06 | Consulting | 5,000.00 | |
| | Communication and Transportation | | | |
| | 432-03 | Travel and Training | 10,000.00 | |
| | 432-04 | Telephone/Technology | 750.00 | |
| | Repairs and Maintenance | | | |
| | 436-01 | Equipment Repair | 2,500.00 | |
| | Other Services and Charges | | | |
| | 439-03 | Subscriptions, Dues, etc. | 1,000.00 | |
| | | | | 19,250.00 |
| | | | | 526,195.00 |

## ELECTRIC SERVICE

Services and Rates

Mishawaka Utilities – Electric Division does not currently serve the proposed annexation area. *If the annexation is approved, Mishawaka Utilities – Electric Division will attempt to acquire the service area from AEP as it is not already in our franchise boundary. If AEP releases the service area to Mishawka Utilities, we can supply both single phase and three phase service.*

The costs of providing service for future/planned development will be the responsibility of applicant(s) for service (reference Terms and Conditions, Section 9.0). The necessary expenditure to make connection to an applicant for service will be considered to be warranted when the estimated total revenue (i.e., net revenue) as estimated by the Utility for a period of two and one-half (2½) years to be realized by the Utility from permanent and continuing Customers on such an extension is at least equal to the estimated cost of such extension.

Whenever, in the opinion of the Utility, the necessary expenditure to make connection to an applicant for service is not warranted by the Utility's estimate of prospective revenues to be derived there from, or whenever, in the opinion of the Utility, the permanence of the Customer's load is questionable, the Utility may require the applicant to make an advance deposit for line construction or service connection. Or, the Utility may require a long-term agreement, an aid to construction payment, monthly minimum charge or such definite and written guarantee from a Customer, or group of Customers, in addition to any minimum payment required by the Rate Schedule. This requirement may also be made covering the payment by the Customer of the cost of tapping existing transmission or distribution lines for light or power service or both, when such service will not provide sufficient load or revenue, in the opinion of the Utility, to justify the cost of tapping said lines.

In those cases where it is not feasible or practicable to construct lines on public rights of way and it is necessary to secure easements or line-clearing permits on private property, the applicant or applicants shall secure the same without cost to the Utility or assist the Utility in obtaining such easements or line-clearing permits on private property before construction shall commence. The Utility shall be under no obligation to construct lines in the event the necessary easements or line-clearing permits cannot be so obtained.

Personnel

Mishawaka Utilities – Electric Division has a staff of 47 employees. The Division, under the direction of the Electric Division Manager, is divided into the departments of engineering, construction, metering and operations:

| | |
|---|---|
| Engineering: | Consists of the System Reliability Supervisor, Substation Supervisor, Substation Technician, Engineering Projects Manager, and support engineering personnel. |
| Construction: | Consists of the Construction Superintendent, two Construction Foremen, and support construction personnel (Journeymen, Apprentices and Linemen). |
| Metering: | Consists of Metering Department Manager and support metering personnel. |
| Operations: | Consists of the Operations Coordinator along with supporting personnel in dispatch/stores. |

Description of Services

Normal working hours are from 7:30 a.m. to 4:00 p.m. Monday through Friday. During these hours, the Electric Division staff is available to provide immediate response to any system perturbation.

Services provided after normal working hours are on an emergency basis only. Customers requiring assistance can call the after-hours answering service, where a call is then placed to a duty supervisor to assess the situation. The duty supervisor then calls out required support personnel (via the answering service).

Mishawaka Utilities – Electric Division is well equipped to respond to problems associated with providing electric service. The electric division utilizes a wide breadth of equipment to meet the needs of the consumer. Major equipment includes loaders, backhoes, trenchers, boring machines, pushing machines, trailers, compressors, forklifts, bucket and line trucks, and pole trailers.

The service response time to restore from a loss of electricity resulting from storm damage or other physical line damage is typically less than AEP (AEP customers are spread geographically over a much larger area). However, since Mishawaka Utilities does not produce power, the utility is not able to control service problems based on the generation of power and has minimal control of transmission to, or within, Mishawaka.

Costs Associated with Services

Mishawaka Utilities is not supported by tax dollars, but rather through revenue generated by the sales of electricity to its consumers. Mishawaka Utilities does not generate or produce power. Mishawaka Utilities purchases electricity at a wholesale rate and is responsible for distributing it to every customer within the service area. Based on the large numbers of customers in a relatively small geographic area, Mishawaka Utilities is able to deliver electricity more economically than larger companies such as AEP. Although AEP actually generates or produces power, the cost for delivering the electricity to the consumer is greater because the customers are spread geographically over a much larger area. Actual rates will vary over time.

## FIRE PROTECTION/EMS

The Mishawaka Fire/EMS Department is one of the area's best, with quick response times, excellent training, and the latest equipment.

Staffing and Response Times

The Mishawaka Fire Department currently has four stations located strategically throughout the City of Mishawaka. The Fire Department and the Emergency Medical Services Department merged January 1, 2002.

In accordance with the firefighter's union Collective Bargaining Agreement and the City of Mishawaka, minimum staffing of 31 personnel are available at all times. The department also has three members working in the City's Fire Inspection Bureau.

The Department's response time is excellent. The Fire Department's average response time to calls is anywhere from 3 to just over 7 minutes within the City.

Fire Stations

The four fire stations are located in strategic areas around the City:

Station No. 1, built in 1991, is located on Union Street near downtown. It is staffed by eight (8) to ten (10) firefighters manning one Sutphen pumper truck, one 105' Sutphen aerial tower, and one A.L.S. Paramedic ambulance unit.

Station No. 2, located at 700 E. McKinley, is staffed by seven (7) to eight (8) firefighters at all times, manning one Sutphen pumper truck, one K.M.E. heavy-rescue and one A.L.S. Paramedic ambulance unit.

Station No. 3, located at 333 E. Douglas Road, is staffed by eight (8) to ten (10) firefighters at all times, manning one Sutphen pumper truck, one 105' Sutphen aerial/pumper combination, and one A.L.S. Paramedic ambulance unit. If annexed, this would be the primary responding station since it is the nearest to the site.

Station No. 4, located at 3000 Harrison Road, is staffed by six (6) to seven (7) firefighters at all times, manning one Sutphen pumper truck, one A.L.S. Paramedic ambulance unit and one (1) Battalion Chief Vehicle.

All engine and ladder Companies are certified advanced life support non-transport.

For the year 2024 out of 10,693 runs 8,108 or roughly 76% were medical in nature. The Mishawaka Fire Department restructured going to a three-platoon system in 2013. With the addition of a third ambulance we were able to move ambulances out of one central location to be closer to the neighborhoods they served. Our department increased staffing in 2024 to allow us to put up a new, fourth ambulance that went into service in January of 2024. This and the availability of paramedics on some engine and ladder companies have decreased the time in which it takes to start lifesaving interventions if needed. Engine and ladder companies also have Advanced E.M.T.'s on board who may begin vital treatment such as 12 lead E.K.G.'s, establishing I.V. lines, and administration of a handful of drugs. Once the ambulance arrives the paramedics take over in the continuum of care depending upon the severity of the call.

Equipment

Equipment for the department is very comparable with what is available to surrounding township departments, but the City's fire department offers other advantages not available to the township fire departments. By having thirty-one (31) to thirty-eight (38) firefighters on duty at any given time Mishawaka is able to send more resources depending upon the nature of the call. The Mishawaka Fire Department has three ladder/pumper trucks available for emergencies. Two of these are in service at all times with the third being a reserve. Depending upon the location, some outside fire departments utilize auto and mutual aid agreements in the event of the need for an aerial device.

The City maintains a fifteen (15) member Dive/Rescue team for water emergencies.

Training

The fire department undergoes year-round training in all areas of suppression, haz-mat, emergency medical, inspection, water rescue, public education, confined space, high angle rescue, extrication and others.

In order to work on an ambulance, the State of Indiana requires personnel to be Emergency Medical Technicians Basic (minimum training). Generally speaking, while employed with an ambulance service, employees have an opportunity to advance their skills. Training is offered at two additional levels, Advanced EMT, (IV therapy, cardiac monitoring) and Paramedic, (addition of several other medications). The EMS division is highly regarded by other services and municipalities in our area offering paramedic service.

All firefighters hired by the City of Mishawaka must become an Advanced level E.M.T within eighteen (18) months of hiring and maintain it throughout their career.

In the calendar year 2024 each firefighter took part in an average of 200+ hours of continuing education.

Complete training records for all personnel are available.

Fire Insurance Rating

Mishawaka maintains a Class 2 fire rating with the Insurance Services Office. The lower the number in the rating, the lower a business's or homeowner's insurance policy could be. Thus, properties that are annexed into the city could see a reduction in property insurance. There are only thirty-three (33) Class 2 departments in Indiana.

During the last audit in November of 2019 Mishawaka's rating improved from 78.65% out of a maximum of 100% in 2012 to 88.35% out of 100% in 2020.

We are currently only 3.17 points away from a Class one (1) designation of which there are only six (6) in the State of Indiana.

Our department went through our 5-year reevaluation by the I.S.O in February 2024 and we will learn the results and classification sometime around the last quarter of this year.

Of course, the only way to determine if a reduction will occur is to contact applicable insurance providers. Homeowner's insurance portion that is fire related would benefit the least while those of a business would have a much larger impact.

For comparison, many township departments have ratings of 7 to 9. After our next reevaluation we believe Mishawaka's fire insurance rating will be the highest possible a Class one (1).

Future Plans

Additional personnel and fire stations will become necessary in the future as the City grows. This increase is due to the increased demand on department as calls for service will continue to grow. Given the numerous locations of fire stations in the city, the Fire Department is able to respond to emergency medical and accident situations in a shorter period of time than the emergency medical units alone. As the city extends its growth our department will need to expand with it to continue keeping response times down in critical situations for our community.

In the last quarter of 2024 we opened our new Station #2 located at 700 E. McKinley. The next station we look to improve will be Station #1 located at 600 S. Union St. This is anticipated to be part of a future, larger redevelopment project by the city.

Potential increases in personnel, equipment, and buildings, are evaluated on a continual basis. Although these increases represent the anticipated long term needs of the department, these increases will not

hinder us in the short term to provide the consistent high level of service that has been historically provided to the city.

Citizen Programs

The fire department provides regular fire inspections for businesses located in the area, and home inspections upon request.

In 2024 the Fire Prevention Bureau performed over 900 fire inspections of new and existing buildings in Mishawaka.

In addition, residents are encouraged to take part in the department's smoke detector giveaway and installation programs.

Fire Marshals give extinguisher demonstrations and emergency planning procedures upon request to businesses in the City. Participants use real extinguishers on mock up fires to prepare them for the real thing.

The department also participates in drive through flu clinics, C.P.R. classes, Triad pill drops, elderly service clinics throughout the year.

Costs Associated With Services

If annexed, the City of Mishawaka Fire Department is capable of providing a level of service for the area that is equal to the services currently provided for the City. Given the proximity of the proposed annexation area, the Fire Department does not require any additional funds than what have been allocated within the current city budget to provide these services. For general information purposes, a copy of the year 2025 budget has been included for reference.

FIRE/EMS DEPARTMENT
1101-19

| | | | | biweekly |
|---|---|---|---|---|
| 1 PERSONAL SERVICES | | | | |
| Salaries and Wages | | | | |
| 411-01 | Fire Chief | 105,000.00 | | 4,038.46 |
| 411-02 | Assistant Chief | | | |
| | 4 @ 99,331 | 397,324.00 | | 3,820.39 |
| | Battalion Chief | | | |
| | 3 @ 90,995 | 272,985.00 | | 3,499.79 |
| | Captain 15 @ 86,553 | 1,298,295.00 | | 3,328.96 |
| | Lieutenant | | | |
| | 15 @ 84,419 | 1,266,285.00 | | 3,246.86 |
| | Fire Inspector | | | |
| | 1 @ 86,553 2 @ 84,419 | 255,391.00 | 3,328.96 | 3,246.86 |
| | Driver Operator | | | |
| | 30 @ 82,401 | 2,472,030.00 | | 3,169.24 |
| | 1st Class Firefighter | | | |
| | 33 @ 80,414 | 2,653,662.00 | | 3,092.83 |
| | Master Firefighter | | | |
| | 18 @ 76,948 | 1,385,064.00 | | 2,959.50 |
| | | | | 10,106,036.00 |
| | Civilian | | | |
| | Administrative Assistant | 49,818.00 | | 1,916.07 |
| | | | | 49,818.00 |
| Other Personal Services | | | | |
| 411-12 | Specialty Pay | 543,050.00 | | |
| 411-60 | Overtime | 1,000,000.00 | | |
| 411-63 | Longevity | 525.00 | | |
| 411-66 | Uniform Allowance 122 @ 1,250 | 152,500.00 | | |
| | new hires 2 @625 | | | |
| 411-67 | Pension Equalization | 11,700.00 | | |
| | | | | 1,707,775.00 |
| Employee Benefits | | | | 11,863,629.00 |
| 413-01 | Social Security | 16,673.00 | | |
| 413-02 | Medicare | 172,026.00 | | |
| 413-03 | INPRS 14.2% | 38,188.00 | | |
| 413-05 | Health Insurance | 3,199,827.00 | | |
| 413-06 | Life/Disability Insurance | 6,500.00 | | |
| 413-08 | Deferred Comp Match | 160,000.00 | | |
| 413-09 | 77 Pension 19.1% + 3% | 2,132,579.00 | | |
| | | | | 5,725,793.00 |
| | | | | 17,589,422.00 |

FIRE/EMS DEPARTMENT
1101-19

| | | | | |
|---|---|---|---|---|
| 2 | SUPPLIES | | | |
| | Office Supplies | | | |
| | 421-90 | Office Supplies | 6,000.00 | |
| | Operating Supplies | | | |
| | 422-01 | Operating Supplies | 260,000.00 | |
| | 422-03 | Medical Supplies | 220,500.00 | |
| | Other Supplies | | | |
| | 429-10 | Public Education Training/ Seminar Supplies/Refreshments | 6,000.00 | |
| | | | | 492,500.00 |
| 3 | OTHER SERVICES AND CHARGES | | | |
| | Professional Services | | | |
| | 431-09 | Clinic Services | 35,800.00 | |
| | 431-11 | Physicals | 120,000.00 | |
| | Communication and Transportation | | | |
| | 432-03 | Travel and Training | 85,000.00 | |
| | Repairs and Maintenance | | | |
| | 436-01 | Building/ Equipment Repair | 125,000.00 | |
| | Professional Services | | | |
| | 436-91 | Laundry Maintenance | 3,000.00 | |
| | Other Services and Charges | | | |
| | 439-03 | Subscriptions, Dues, etc. | 20,000.00 | |
| | | | | 388,800.00 |
| | | | | 18,470,722.00 |

EMERGENCY MEDICAL SERVICES
6606-50

| | | | |
|---|---|---|---|
| 4 | CAPITAL OUTLAY | | |
| | Machinery and Equipment | | |
| | 445-07 Medical Equipment | 26,000.00 | |
| | Laryngoscopes | | |
| | | | 26,000.00 |

## PARKS AND RECREATION OPPORTUNITIES

Parks and Recreation

Mishawaka offers 28 public parks, each with its own unique natural attributes. For boating enthusiasts, there are four parks with boat launches into the St. Joseph River. East of the American Electric Dam by Capital Avenue, the river provides opportunities for water-skiers and sailors. Mishawaka parks also have an excellent swimming pool, splash pads, as well as accommodations for tennis and various field sports. Disc golf is another popular park sport. The City also contains the Eberhart-Petro 18 hole municipal golf course located along the St. Joseph River.

Some Mishawaka parks contain attractive areas for walking and picnicking, and nearly all have playground equipment and play field areas. Three parks, Shiojiri Niwa, Battell, and the Robert Beutter Riverfront Park, have attractive landscape and water amenities and are routinely the place for weddings, special events, and family pictures. The parks in Mishawaka range in size from 0.2 acres to 90 acres for the Eberhart-Petro Golf Course.

The Ball-Band Biergarten, opened in July 2020, is a unique event and gathering space along the popular Riverwalk and increasingly vibrant downtown. The center of the building will provide a service area for beverages and limited concessions to be enjoyed by all ages.

The responsibility for development of the parks and recreation system for the City rests with the Board of Parks and Recreation. The Board consists of four members and a member from the Board of School Trustees and a member from the Library Board.

Staff and Equipment

The park office staff consists of the Superintendent, Office Coordinator, and Community Center Director. There are 5 Park Divisions (Recreation, Special Events, Golf, Aquatics/Ice Rink, and Landscape). Four (4) have Division Directors and the Landscape Division is headed by the Landscape Manager.

The Mishawaka Parks Department provides budget support for its park maintenance through the Central Services Department, which manages all operations and maintenance staff and equipment for streets, parks, motor pool, and some electrical service vehicles.

Costs Associated With Services

All programs implemented through the Mishawaka Park and Recreation Department are available to all who wish to participate in them or rent the facilities. Listings of all park and recreation rates are available through the City of Mishawaka Park Department.

If annexed, the existing park system will continue to provide a level of service for the area that is equal to the services currently provided for the rest of the city. Resident services will begin immediately upon annexation.

For general information purposes, a copy of the year 2025 budget has been included for reference.

PARK AND RECREATION
2204-50

| | | | | |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | biweekly |
| 411-01 | Department Head | 85,000.00 | | 3,269.23 |
| 411-02 | Regular Employees | 973,115.00 | | |
| | Group 1: 16@24.67*2092 | 825,754.00 | | |
| | CS reimburse - 67,275* 1.25 for assts. | 84,094.00 | | |
| | Reimburse MVH Director - 85,000*5% | 4,250.00 | | |
| 411-03 | Temporary/Summer Help | 800,000.00 | | |
| | | | 2,772,213.00 | |
| | Other Services Personal | | | |
| 411-60 | Overtime | 25,000.00 | | |
| 411-63 | Longevity | 20,010.00 | | |
| 411-64 | FTO | 12,000.00 | | |
| | | | 57,010.00 | |
| | Employee Benefits | | | |
| 413-01 | Social Security | 169,934.00 | | |
| 413-02 | Medicare | 39,743.00 | | |
| 413-03 | PERF 14.2% | 275,605.00 | | |
| 413-04 | Unemployment | 5,000.00 | | |
| 413-05 | Employee Insurance Benefits | 410,961.00 | | |
| 413-06 | Life Insurance | 2,000.00 | | |
| 413-08 | Deferred Comp Match | 20,000.00 | | |
| | | | 923,243.00 | |
| 2 | SUPPLIES | | 3,752,466.00 | |
| | Office Supplies | | | |
| 421-90 | Office Supplies | 8,000.00 | | |
| | Operating Supplies | | | |
| 422-02 | Gas, Oil, Parts, etc. | 73,000.00 | | |
| | Other Supplies | | | |
| 429-09 | Merrifield/Ironworks Complex Supplies | 42,000.00 | | |
| 429-14 | Maintenance Supplies | 150,000.00 | | |
| 429-15 | Program Supplies | 70,000.00 | | |
| 429-16 | Golf Course Concessions | 85,000.00 | | |
| 429-18 | Athletic Event Supplies | 70,000.00 | | |
| 429-19 | Battell Center Supplies | 15,000.00 | | |
| 429-20 | Golf Course Supplies | 65,000.00 | | |
| 429-21 | Other Concessions | 5,000.00 | | |
| 429-23 | Merrifield Concessions | 18,000.00 | | |
| | | | 601,000.00 | |

PARK AND RECREATION
2204-50

| | | | |
|---|---|---|---|
| 3 | OTHER SERVICES AND CHARGES | | |
| | Professional Services | | |
| 431-09 | Health Screenings/Vaccines | 8,000.00 | |
| | Communication and Transportation | | |
| 432-02 | Postage and Freight | 2,000.00 | |
| 432-03 | Travel and Training | 8,000.00 | |
| 432-04 | Telephone and Technology | 8,000.00 | |
| | Printing and Advertising | | |
| 433-01 | Printing/Newsletter etc. | 10,000.00 | |
| | Insurance | | |
| 434-90 | Insurance Premiums/Deductibles | 250,000.00 | |
| | Utility Services | | |
| 435-01 | MU/AEP Charges | 500,000.00 | |
| 435-02 | NIPSCO | 50,000.00 | |
| | Repairs and Maintenance | | |
| 436-01 | Equipment/Facility Repair | 120,000.00 | |
| 436-90 | Service Contracts | 250,000.00 | |
| | Rentals | | |
| 437-05 | Uniforms/Port-o-lets | 17,500.00 | |
| | Other Services and Charges | | |
| 439-03 | Subscription, Dues, etc. | 5,000.00 | |
| 439-09 | Miscellaneous/Charges | 1,000.00 | |
| 439-18 | Instructor Fees | 15,000.00 | |
| 439-19 | Official/Referee Fees | 26,000.00 | |
| 439-21 | Recreation Event/Entertainment | 114,000.00 | |
| 439-93 | Sales Tax | 30,000.00 | |
| | | | 1,414,500.00 |
| | | | 5,767,966.00 |

PARK AND RECREATION NON-REVERTING
2211-50

| | | | |
|---|---|---|---|
| 1 | PERSONAL SERVICES | | |
| | Salaries and Wages | | |
| 411-03 | Temporary Help | 25,000.00 | |
| | | | 25,000.00 |
| 2 | SUPPLIES | | |
| | Other Supplies | | |
| 429-09 | Merrifield Supplies and Repairs | 45,000.00 | |
| 429-09 | Wilson Supplies and Repairs | 25,000.00 | |
| 429-17 | Landscaping/Chemical Supplies | 105,000.00 | |
| | | | 175,000.00 |
| 3 | OTHER SERVICES AND CHARGES | | |
| | Professional Services | | |
| 431-06 | Consulting | 95,000.00 | |
| 436-90 | Animal Control | 50,000.00 | |
| | Communication and Transportation | | |
| 432-04 | Wilson Hill Phone and Internet | 2,500.00 | |
| 436-90 | GPS Contract | 35,000.00 | |
| | Repairs and Maintenance | | |
| 436-01 | Golf Cart Repair | 5,000.00 | |
| 436-22 | Athletic Field Maintenance | 15,000.00 | |
| | | | 202,500.00 |
| 4 | CAPITAL OUTLAYS | | |
| | Machinery and Equipment | | |
| 444-10 | Golf Carts | 90,000.00 | |
| | | | 90,000.00 |
| | | | 492,500.00 |

## POLICE AND CRIME PREVENTION

The City of Mishawaka's Police Department provides residents with professional public protection and safety, helping keep the city's crime rate low. The officers are among the area's most well-trained, receiving the best training, using top-of-the-line equipment and offering personal service to Mishawaka residents.

Staffing

Currently there are a total of 11 full-time civilians within the Mishawaka Police Department and 99 sworn officers. Currently, the MPD is commanded by 1 Chief of Police, 1 Uniform Division Chief and 1 Investigative Division Chief. The Department has 38 officers on the Day Shift and 37 on the Night Shift, making for a total of 75 officers in the Uniform Division, plus 2 Captains; 1 Captain for each shift. In 2024, the Uniform Division went to 12-hour days.

There are also 8 officers assigned to the Investigative Division supervised by 1 Captain. There are 7 officers assigned to special duty (special crimes, traffic, school resource, training)

All police officers in the State are required to successfully complete the basic program at the Indiana Law Enforcement Academy within the first year of employment. This is a 15-week program. Current ILEA standards require each Officer to complete 24 hours of service training per year. The Mishawaka Police Department averages 65 hours of training, compared with minimums of 24+ statewide.

Equipment

The Police Department has a take-home patrol car program. Currently, there are 108 take-home vehicles. Each car contains standard first aid equipment for immediate response. Each officer is also well equipped with standard equipment such as side-arms, shotguns, Tasers. and body armor. All officers have been provided with digital cameras for recording accident and crime scenes. In addition, 652 cars are equipped with video cameras to record events on patrol. The City provides for the continual maintenance, repair, and replacement of equipment. Standard equipment items such as cars and firearms are on a set replacement schedule for both reliability and performance.

Several years ago the City purchased a radar trailer, which detects a motorist's speed and flashes it on a screen, for $9,000. This equipment assists in controlling speed by making motorists aware of their current rate of travel. This equipment can also specifically be used in the annexation area.

The Community Relations Unit

The CRU is commanded by 1 officer. The Unit serves as a specialized enforcement unit that handles neighborhood complaints, provides patrol support for the Uniform Division, investigative support to the Detective Bureau, Traffic Unit, and SCU.

The officer handles various public relationship events such as Community Outreach Programs, Neighborhood Watch meetings, National Night Out, department tours for civic entities, and Pill Drop take back initiatives, etc.

Also, the officer oversees and supervises the Citizens in Alliance with Police (CAPs) program and all School City of Mishawaka crossing guards.

The Unit is responsible for assisting Mishawaka Code Enforcement, Mishawaka Zoning, and Mishawaka Engineering to address quality of life issues that affect our neighborhoods. identifying vacant structures within the city to deter scrapping, trespassing, and property loss to ensure a quality of life that our citizens deserve and expect.

Community Relations also takes a leadership role of enforcement of Nuisance Properties in partnership with the City of Mishawaka City Attorney's office and Corporate Council.

POLICE DEPARTMENT
1101-20

| | | | | biweekly |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | |
| 411-01 | Police Chief | 105,053.00 | | 4,040.48 |
| 411-02 | Assistant Chief | | | |
| | 2 @ 99,878 | 199,756.00 | | 3,841.44 |
| | Captain | | | |
| | 4 @ 94,500 | 380,000.00 | | 3,634.62 |
| | Lieutenant | | | |
| | 14 @ 93,000 | 1,302,000.00 | | 3,576.92 |
| | Sergeant | | | |
| | 20 @ 91,500 | 1,830,000.00 | | 3,519.23 |
| | 1st Class Patrol Officer | | | |
| | 53 @ 90,000 | 4,770,000.00 | | 3,461.54 |
| | 2nd Class Patrol Officer | | | |
| | 8 @ 67,005 | 536,040.00 | | 2,577.11 |
| | | | 9,122,849.00 | |
| | Civilians | | | |
| | Services Division Director | 72,451.00 | | 2,786.54 |
| | Trainer | 57,034.00 | | 2,193.60 |
| | Crime Tech | 55,341.00 | | 2,128.49 |
| | Recruiter | 54,637.00 | | 2,101.39 |
| | Digital Media/Statistical Analyst | 46,362.00 | | 1,783.13 |
| | Administrative Assistant | 49,818.00 | | 1,916.07 |
| | Administrative Secretary | 42,761.00 | | 1,644.64 |
| | Secretary 2 @ 42,225 | 84,450.00 | | 1,624.03 |
| | Parking Personnel | 42,225.00 | | 1,624.03 |
| | Property Manager | 46,362.00 | | 1,783.13 |
| | Office Manager | 46,451.00 | | 1,786.57 |
| | | | 597,892.00 | |
| | Crossing Guards 16 @ 8,654 | 138,464.00 | | |
| 411-03 | Substitute Crossing Guard | 2,000.00 | | |
| | Temporary Help/Part-time | 70,000.00 | | |
| 411-65 | Certifications | 4,500.00 | | 214,964.00 |
| | Other Personal Services | | | |
| 411-02 | Shift Differential 2nd @700 | 30,000.00 | | |
| 411-12 | Specialty | 75,000.00 | | |
| 411-60 | Overtime/ Court-time Officer-Non Officer | 600,000.00 | | |
| 411-63 | Longevity | 11,475.00 | | |
| 411-66 | Uniform Allowance 1@600, 102@2050 | 210,700.00 | | |
| | 1@1000 Crime Tech | | | |
| 411-66 | Equipment Allowance 102@1250 | 127,500.00 | | 1,054,675.00 |
| | Employee Benefits | | | |
| 413-01 | Social Security | 51,208.00 | | |
| 413-02 | Medicare | 159,361.00 | | |
| 413-03 | INPRS 14.2% | 87,396.00 | | |
| 413-05 | Health Insurance | 2,802,888.00 | | |

| | | | |
|---|---|---|---|
| POLICE DEPARTMENT | | | |
| 1101-20 | | | |
| 413-06 | Life Insurance | 7,000.00 | |
| 413-08 | Deferred Comp Benefit | 180,000.00 | |
| 413-10 | 77 Pension 19.1% + 3% | 2,028,780.00 | 5,316,633.00 |
| | | | 16,307,013.00 |
| 2 | SUPPLIES | | |
| | Operating Supplies | | |
| 422-01 | Operating Supplies | 120,000.00 | |
| | Other Supplies | | |
| 429-11 | Seminars/ Community Relations | 1,000.00 | |
| | | | 121,000.00 |
| 3 | OTHER SERVICES AND CHARGES | | |
| | Professional Services | | |
| 431-09 | Clinic Services | 35,800.00 | |
| 431-11 | Testing | 2,000.00 | |
| | Communication and Transportation | | |
| 432-03 | Travel and Training | 2,000.00 | |
| | Printing and Advertising | | |
| 433-01 | Printing | 1,800.00 | |
| | Repairs and Maintenance | | |
| 436-01 | Building Repair/ Maintenance | 100,000.00 | |
| | Other Services and Charges | | |
| 439-03 | Subscriptions, Dues, etc. | 18,000.00 | |
| 439-09 | Miscellaneous Charges | 5,000.00 | |
| 439-11 | Special Expense | 13,000.00 | |
| 439-12 | Canine Expenses | 9,000.00 | |
| | | | 186,600.00 |
| | | | 16,614,613.00 |

## STREET DEPARTMENT

The Mishawaka Street Department, with its large staff and several trucks and multiple pieces of equipment, constantly maintains the City's streets and is prompt at answering to emergencies.

Staffing

The Mishawaka Street Department, headed by the Street Commissioner, has 32 union employees, two clerical personnel and two assistant street commissioners. The telephone is staffed 24 hours a day, and one manager is on call at all times, so that most emergencies can be handled in less than one hour.

Equipment

The Department uses 3 tandem axle and 11 single-axle trucks for the majority of the City's snow plowing. The Department also has 12 4-wheel drive trucks used for plowing smaller streets.

If the need arises during a winter storm, the Department also can call upon the Utilities and Parks departments to help supplement the snow removal efforts.

Along with the three loaders, two graders and the help of the manpower and equipment from other departments, the City can put a total of seven loaders, five backhoes and four additional trucks on the road to help remove snow. St. Joseph County does not have as many resources and has a larger area to plow; therefore, it takes the county longer to clear their roads.

Services

The City's leaf pick-up program is completed on a weekly basis every fall, compared with the County's leaf pick-up program, which is done by quadrants.

The City also has an aggressive street sweeping schedule, with all streets swept every 10 days. The County does little street sweeping.

Also, in the event of a wind storm that blows trees into streets, the City can have the street reopened, in most cases, in less than an hour. The county can take six to eight hours, as evidenced by calls from residents on streets just outside the City's boundaries.

Costs Associated with Services

If annexed, the City of Mishawaka Street Department is capable of providing a level of service for the area that is equal to the services currently provided for similar geographic areas within the City of Mishawaka. Given the proximity of the proposed annexation area, bordered to the south by the existing City limits, the Street Department does not require any additional funds than what have been allocated within the current city budget to provide these services. No capital expenditures are required in association with this proposed annexation. Services will begin within one year of the date of annexation as required by law.

For general information purposes, a copy of the year 2025 budget has been included for reference.

Street Crimes Unit

The Street Crimes Unit was implemented in July of 2009. There are 4 officers assigned to the Unit. The goal of this Unit is to concentrate efforts in high crime areas of the city and work in conjunction with the Police Department's Investigative Division to identify criminals and solve crimes. So far, the SCU has worked very hard at their mission and has proven to be quite a success. Because of their determination and self-motivation, the Unit has taken several criminals, weapons and drugs off the streets and has seen crime decrease in the high crime neighborhoods

The SCU's adaptability in various criminal situations has fostered strong relationships with multiple agencies. Joint investigations with entities such as the South Bend Police Department's Strategic Focus Unit, ATF Task Force, DEA Task Force, FBI Task Force, US Marshal Task Force, St. Joseph County Warrants Division, Elkhart County Homicide Unit, Elkhart ICE Unit, Marshal County Narcotic Unit, ISP Narcotics Division, ISP Highway Interdiction Division, Homeland Security, Michigan SWET Drug Task Force and the US Postal Inspectors Office and others have proven instrumental. This collaboration has led to notable successes, including significant drug seizures, firearm recoveries, and the dismantling of drug trafficking organizations in the Mishawaka area. As a direct result of SCU's unique ability to be associated with this type of Task Force, SCU has been involved with seizures involving the following amounts in 2023:

One K9 Officer is assigned to the SCU. K9 Bailey has been a crucial member of this team. SCU is an adaptive unit that focuses on vice crimes such as guns, narcotics, and violent suspects. A large part of SCU versatility is with the partnerships of other agencies. The SCU continues to work with entities such as the South Bend Police Department's Strategic Focus Unit, ATF Task Force, DEA Task Force, FBI Task Force, US Marshal Task Force, St. Joseph County Warrants Division, Elkhart County Homicide Unit, Elkhart ICE Unit, Marshal County Narcotic Unit, ISP Narcotics Division, ISP Highway Interdiction Division, Homeland Security, Michigan SWET Drug Task Force and the US Postal Inspectors Office and others have proven instrumental.

This collaboration has led to notable successes, including significant drug seizures, firearm recoveries, and the dismantling of drug trafficking organizations in the Mishawaka area. As a direct result of SCU's unique ability to be associated with this type of Task Force, SCU has been involved with seizures involving the following amounts in 2024:

Meth - 57,311g- 115.8 lbs
Heroin - 828.5g- 1.7 lbs
Cocaine - 11,010g- 22.25 lbs
Pills - 79,473
Fentanyl - 7875.2g- 15.9lbs
Marijuana - 4921.1g- 10lbs
Guns - 46
Money - $353,222
Stolen Autos - 5
Arrest - 57

The success of the SCU's efforts not only reinforces law enforcement capabilities but also underscores our collective commitment to a safer Mishawaka. We commend the SCU for their dedication and impactful contributions to our community's well-being.

Riverwalk Beat

A "Riverwalk beat" was implemented in 2015 and determined to very successful. Several methods of patrol have been utilized, including the Kawasaki mule, bicycles and motorcycle. The extra patrols have minimized reported vandalism that was seen in previous years. The renovation of Central Park has brought an increase of visitors to both the park and Riverwalk. The MPD continues its patrol efforts in the parks enhanced with the installation of a video camera surveillance system throughout the Riverwalk, Beutter and Central Park. Several emergency call boxes will also be installed, thus enhancing the safety of all Riverwalk users.

CAPS Program

The Citizens in Alliance with Police (CAPS) Program has much success in patrolling the Riverwalk and City parks and has expanded to two teams of volunteers that can be seen on the weekends.

Response Time and Crime Statistics

On average, the Mishawaka Police Department responds to critical incidents within three to five minutes. This is comparable to three to seven minutes in South Bend. South Bend has a modestly larger coverage area. Response times for the county were not available; however, with the St. Joseph County Police Department's much larger coverage area per officer, it is anticipated that the response time within the City of Mishawaka is significantly lower than in the county.

These events are not uncommon; as the uniform officer is normally the first to arrive on scene during an emergency call situation. They are the face of the Department. Promoting a positive working relationship within the community helps to keep peace and harmony in our neighborhoods.

The Uniform Division was tasked with covering over 48,548 calls for service in 2024. That number also reflects reporting on 1,963 vehicle crashes.

For general information purposes, a copy of the year 2025 budget has been included for reference. The budget itemizes the costs of providing services for the entire city.

ICJI Traffic Enforcement Grant – 2024 Stats:

These are stats only from officers working the grant, and this does not include traffic stops made during an officer's regularly scheduled patrol.

There was a total of 3,636.5 hours worked during these months. 494 of these hours were spent solely in school zones and/or following school buses on their routes while they are picking up or dropping off students.

Out of the remaining 3,142 hours worked, approximately 4,500 traffic stops were made. These stops resulted in 4,739 citations and 4,431 warnings. These stops also led to 624 arrests. Total contacts 9170.

Arrests were for operators driving while suspended, operating vehicles without ever having a license, habitual traffic violators, driving while intoxicated, arrest warrants, possession of drugs and/or drug paraphernalia.

Costs Associated with Services

If annexed, the City of Mishawaka Police Department is capable of providing a level of service for the area that is equal to the services currently provided within the City of Mishawaka. The Police Department does not require any additional funds than what has been allocated within the current city budget to provide these services. No capital expenditures are required in association with this proposed annexation.

CENTRAL SERVICES DEPARTMENT
1101-22

| | | | | biweekly |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | |
| | 411-02 Assistant 4 @ 67,275 | | 269,100.00 | 2,587.50 |
| | Fleet Maintenance Technician | | | |
| | 6 @ 25.95*2092 | | 325,725.00 | |
| | Group 1: 4 @ 24.67*2092 | | 206,439.00 | |
| | PT maintenance 1040 hrs @ 11.00 | | 11,440.00 | |
| | 3 Additional Employees | | 150,000.00 | |
| | | | | 962,704.00 |
| | Other Services Personal | | | |
| | 411-60 Overtime | | 15,000.00 | |
| | 411-63 Longevity | | 11,345.00 | |
| | | | | 26,345.00 |
| | | | | 989,049.00 |
| 2 | SUPPLIES | | | |
| | Office Supplies | | | |
| | 421-90 Office Supplies | | 2,000.00 | |
| | Operating Supplies | | | |
| | 422-02 Gas, Oil, etc. | | 1,000,000.00 | |
| | 422-05 Equipment/Vehicle/Maint Supplies | | 185,000.00 | |
| | Other Supplies | | | |
| | 429-08 Uniform/Supplies | | 7,550.00 | |
| | | | | 1,194,550.00 |
| 3 | OTHER SERVICES AND CHARGES | | | |
| | Professional Services | | | |
| | 431-09 Health Screenings/Vaccines | | 1,000.00 | |
| | Communication and Transportation | | | |
| | 432-03 Travel and Training | | 2,000.00 | |
| | Repairs and Maintenance | | | |
| | 436-01 Building Repair/Equipment/Maint | | 200,000.00 | |
| | Rentals | | | |
| | 437-05 Uniforms | | 12,500.00 | |
| | Other Services and Charges | | | |
| | 439-09 Miscellaneous Charges | | 1,500.00 | |
| | | | | 217,000.00 |
| | | | | 2,400,599.00 |

MOTOR VEHICLE HIGHWAY
2201-50

| | | | | biweekly |
|---|---|---|---|---|
| 1 | PERSONAL SERVICES | | | |
| | Salaries and Wages | | | |
| | 411-01 | Street Commissioner | 85,000.00 | 3,269.23 |
| | 411-02 | Office Administrator | 47,093.00 | 1,811.27 |
| | | Office Manager | 43,470.00 | 1,671.92 |
| | | Group 1: 34 @ 24.67*2092 | 1,754,728.00 | |
| | | CS reimburse - 67,275* 1.25 for assts. | 84,094.00 | |
| | | | | 2,014,385.00 |
| | Other Services Personal | | | |
| | 411-12 | Specialty CDL Instructors | 5,000.00 | |
| | 411-60 | Overtime | 80,000.00 | |
| | 411-63 | Longevity | 23,825.00 | |
| | 411-64 | FTO (Flexible Time Off) Plan | 8,000.00 | |
| | | | | 116,825.00 |
| | Employee Benefits | | | |
| | 413-01 | Social Security | 126,921.00 | |
| | 413-02 | Medicare | 29,683.00 | |
| | 413-03 | INPRS 14.2% | 289,028.00 | |
| | 413-04 | Unemployment | 5,000.00 | |
| | 413-05 | Employee Ins Benefits | 649,104.00 | |
| | 413-06 | Life Insurance | 2,200.00 | |
| | 413-08 | Deferred Comp Benefit | 20,000.00 | |
| | | | | 1,121,936.00 |
| | | | | 3,253,146.00 |
| 2 | SUPPLIES | | | |
| | Office Supplies | | | |
| | 421-90 | Office Supplies | 1,500.00 | |
| | Other Supplies | | | |
| | 429-08 | Uniform Supplies | 7,500.00 | |
| | 429-13 | Traffic Supplies | 45,000.00 | |
| | | | | 54,000.00 |
| 3 | OTHER SERVICE AND CHARGES | | | |
| | Professional Services | | | |
| | 431-09 | Health Screenings/ Vaccines | 5,000.00 | |
| | Communication and Transportation | | | |
| | 432-03 | Travel and Training | 4,000.00 | |
| | 432-04 | Telephone/ Paging | 10,000.00 | |
| | Printing and Advertising | | | |
| | 433-02 | Publications | 500.00 | |

MOTOR VEHICLE HIGHWAY
2201-50

| | | | |
|---|---|---|---|
| Rentals | | | |
| 437-05 | Uniforms | 9,000.00 | |
| Other Services and Charges | | | |
| 439-09 | Miscellaneous Charges | 3,000.00 | |
| | | | 31,500.00 |
| | | | 3,338,646.00 |

MOTOR VEHICLE HIGHWAY - RESTRICTED
2203-50

| | | | |
|---|---|---|---|
| 4 | CAPITAL OUTLAYS MVHR | | |
| | Improvements Other than Buildings | | |
| 442-01 | Street Repair | 1,500,000.00 | |
| | | | 1,500,000.00 |
| | | | 1,500,000.00 |

LOCAL ROAD AND STREET
2202-50

| | | | |
|---|---|---|---|
| 4 | CAPITAL OUTLAYS | | |
| | Improvements other than Buildings | | |
| 442-01 | Street Repair | 500,000.00 | |
| 442-04 | Sidewalk and Curb Program | 300,000.00 | |
| | 50/50 Program | 35,000.00 | |
| 445-02 | Equipment | 425,000.00 | |
| | Sweeper | | |
| | 1 1/2 Ton 4x4 dump w/plow | | |
| | | | 1,260,000.00 |

## WASTE DISPOSAL AND RECYCLING SERVICES

Waste Disposal and Recycling Services

Trash pick-up in the City of Mishawaka is inexpensive and efficient. The monthly fee for single family trash pickup is $21.69. This includes trash, yard waste and recycling. Residents also are allowed to place up to two large items out each week for removal with their regular trash. Large items could include furniture, appliances, and similar objects that are not readily placed within containers.

A discounted rate of $17.55 per month is provided for senior citizens.

Similar to the county and other municipalities, trash removal services are not offered to multiple family developments, commercial, or industrial businesses. The waste stream generated from these uses varies widely and usually require private dumpsters. These uses are required to contract for services through private trash contractors. Given that portion of the proposed annexation is an industrial facility; waste disposal will be the responsibility of the property owner with no involvement from the City.

Leaf pick-up and the Organic Center

The leaf pick-up and Christmas tree pick-up programs are done through the City's Street Department. The Organic Center offers recycling for residents of Mishawaka only. Brush, grass and leaves may be brought in, by residents at no charge.

## Wastewater

### Services
Services are provided by the Mishawaka Wastewater Division 24-hours a day, 7 days per week. There are at least two operators staffing the facility at all times. Additionally, maintenance technicians can be called in during off-hours to respond to emergencies. The 30 remote sewage lift stations are continuously monitored by radio telemetry.

### Facilities
Mishawaka's wastewater treatment plant is a Class IV facility that was expanded in 2008 to provide an average design capacity of 20 million gallons per day (MGD). The peak design capacity is 42 MGD. The plant is designed to operate in the conventional activated sludge mode. Single stage nitrification is achieved in the activated sludge process to convert ammonia to nitrate. Phosphorus is removed both biologically and by chemical precipitation using ferrous chloride. Solids generated in the treatment process are anaerobically digested and mechanically dewatered. These biosolids are land applied on area farm fields for soil conditioning and fertilizing. The treated effluent from the facility is disinfected with sodium hypochlorite, then treated with sodium bisulfite to remove any chlorine residual.

### Staff
Twenty-six people staff the wastewater utility. There are 6 managers/supervisors, 3 chemists, 11 operators, 5 maintenance technicians, and 1 biosolids technician. At least two operators are on duty at all times.

### Support Personnel
The Wastewater Division relies on the Mishawaka Utilities Business Office for support functions such as billing, budget tracking, and customer service. The City's Engineering Division works closely with the Wastewater Division on plan reviews for sewer and lift station additions. Consulting engineering firms are used to design improvements and for comprehensive studies.

### Past and Planned Capital Improvements
A $42 million upgrade was completed in 2008 for the wastewater utility. This upgrade was necessary to provide capacity for service area growth and to address the CSO requirements established in Mishawaka's NPDES permit and CSO control regulations. The upgrade increased both the dry weather flow capacity and the plant's capability to treat wet weather flows.

Future capital improvements focusing on the Combined Sewer Overflow Long Term Control Plan will consist mainly of sewer system improvements to convey greater volumes of wet weather flow to the Wastewater Plant for treatment as well as sewer separation.

In May of 2023, the Mishawaka Wastewater Division issued $33M in revenue bonds for continued work in the collection system in order to reduce Combined Sewer Overflows and promote development. In addition, projects were conducted at the treatment facility to increase efficiency and replace aged equipment.

### Statistical Information
Mishawaka's wastewater treatment plant exhibits outstanding performance. For the year 2024 the average removals and plant data were as follows:

| | 2024 |
|---|---|
| Average Flow (MGD) | 8.77 |
| Peak Flow (MGD) | 54.2 |
| BOD Removed (%) | 98 |
| Phosphorus Removed (%) | 82 |
| Ammonia Removed (%) | 95 |
| Solids Removed (%) | 98 |
| Biosolids Produced (dry tons) | 1211 |
| Electricity Use (MkWH) | 6.6 |
| Natural Gas Use (Mcf) | 22.8 |
| Total Precipitation (inches) | 36.19 |

**Costs Associated with Services**

Mishawaka Utilities Wastewater Division is predominately supported through revenue generated by the rates charged to customers. The Wastewater Treatment Plant Upgrade and Expansion was completed in June of 2008. The City financed $41.9 million for the plant improvements through a low interest State Revolving Fund Program loan, which saved considerable interest expense throughout the twenty-year life of the loan. The expansion serves the dual purpose of providing capacity for continued growth in the community and cut annual combined sewer overflow (CSO) volume in-half.

**Servicing the Proposed Annexation Area**

City sewer facilities are available to the proposed annexation area and will have no impact on the level of service provided by the city. Mishawaka Utilities currently provides a level of service for the area that is equal to the rest of the City. No additional Wastewater Division capital expenditures are required in association with this proposed annexation.

## WATER SERVICE

Water Utilities

The Mishawaka Utilities Water Division is a medium-sized public water utility that serves a population and area larger than just the City of Mishawaka. The combined well fields average about 7 million gallons pumped each day, with a peak daily rate of 25 mgd and a maximum capacity of 32 mgd. The water is treated with chlorine, fluoride and phosphate and is regularly and comprehensively tested in accordance with state and federal regulations. The city public water supply consistently exceeds the strict standards set forth by the United States Environmental Protection Agency and the Indiana Department of Environmental Management.

Serving the Proposed Annexation Area

Currently there is a 8" water main fronting the property on State Road 23 on the east side of the street at the curb line. The last 50' or so transitions to 6". There is a 10" main crossing from the west to the east along State Road 23 which gives a redundant feed of water from the north and south. A main water extension would need to be done to bring it on to the property.

The costs associated with the extension of water service to the individual property, including tap fees, are paid by developer's/property owners, and are not paid by Mishawaka Utilities. For existing properties with wells, a 1-inch copper service line is typically provided to the property line for future connection. Similar to other areas of the city, the customer would be required to pay for the tap in order to use the service. The property owner also would be responsible to run the service from the property line to any future proposed development and install a meter setter in accordance with Water Division standards.

Staff and Services

The Mishawaka Utilities Water Division has a 24-hour emergency answering service line, which calls the supervisor on duty on a cellular telephone. Crews generally report on site within an hour of an emergency. On average, service outages only last about three hours.

There are a total of thirty-three (33) employees in the Water Division consisting of twenty (23) union employees and nine (10) salaried personnel. An additional administrative staff of four (4) people and an office staff of twenty-three (23) carries out all billing and clerical work for both the electric and water divisions.

The Water Division has twenty-eight (28) vehicles and ten (10) large, specialized pieces of equipment to serve the area.

Services to Residents

The Mishawaka Utilities Water Division provides three programs to replace lead services within the City's water system.

1. The Division replaces any lead service that is in need of repair.
2. The Division replaces any lead service to a current customer when the customer replaces the line from the street shut-off to the house.
3. The Division replaces any lead service that is not currently in use by a customer at a reduced cost to customer when a new structure is built.

The Division has no benefits geared strictly toward senior citizens, but it does accept money from the Project Safe program, provided by Real Services. Real Services provides state funds to pay utility bills of low-income families that fall within a certain income range. The low-income families must fill out an application, at the Real Services office, to become eligible for this benefit.

Costs Associated with Services

Mishawaka Utilities Water Division is not supported by tax dollars, but rather through revenue generated by the sales of water to its consumers. All costs associated with providing water service are rate generated. No tax dollars are used to provide this service. If annexed, Mishawaka Utilities is capable of providing a level of service for the area that is equal to the services currently provided within the City.

A PARCEL OF LAND SITUATED IN THE NW QUARTER OF THE SW QUARTER OF SECTION 28, TOWNSHIP 38 N, RANGE 3 E BOUNDED BY A LINE RUNNING AS FOLLOWS: BEGINNING AT THE NW CORNER OF SAID NW QUARTER OF THE SW QUARTER OF SAID SECTION 28; THENCE SOUTH ALONG THE WEST LINE THEREOF A DISTANCE OF 300 FEET; THENCE EAST 7.5 FEET TO THE POINT OF BEGINNING OF THE DESCRIPTION; THENCE 720 FEET EAST; THENCE SOUTH 360 FEET; THENCE WEST 355 FEET; THENCE NORTH 45 DEGREES 50 MINUTES WEST 510 FEET TO THE NORTH LINE OF SR 23; THENCE NORTH 44 DEGREES 10 MINUTES EAST ALONG THE NORTH LINE OF SR 23, 7 FEET TO THE BEGINNING; SAID PARCEL CONTAINING 4.5 ACRES, MORE OR LESS, AND SUBJECT TO EASEMENTS, COVENANTS AND RIGHT OF WAY RECORD.

# TAB D - APPENDICES

## RESOLUTION NO. 2025-27

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, INTRODUCING AN ORDINANCE FOR ANNEXATION, ADOPTING A WRITTEN FISCAL PLAN, AND A DEFINITE POLICY FOR ANNEXATION FOR THE PROPERTY LOCATED AT:**

Vacant property at the southeast corner of State Road 23 and the Indiana Toll Road.

WHEREAS, the Common Council of the City of Mishawaka desires to consider the annexation of territory adjacent to the City in accordance with a definite policy and all applicable laws and restrictions.

WHEREAS, the entire area proposed for annexation has either petitioned for annexation or signed a consent regarding annexation.

WHEREAS, Indiana Code Section 36-4-3-3.1 requires a municipality to develop and adopt a written fiscal plan and establish a definite policy by resolution.

WHEREAS, the said fiscal plan has been reviewed and is otherwise consistent with the requirements of Indiana Code 36-4-3-13.

WHEREAS, the Department of Planning and Community Development has prepared said fiscal plan with the input of each applicable City department. Furthermore, based on the review of each City department, a comparable level of City services can be provided to the proposed annexation area when compared to similar geographic areas of the City.

WHEREAS, the Department of Planning and Community Development has prepared a written policy on annexation that has been incorporated within the fiscal plan.

NOW THEREFORE, BE IT RESOLVED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, as follows:

Section I. The Common Council has provided notice of this resolution as required by law, and is initiating an ordinance to annex the following property, legally described as:

A PARCEL OF LAND SITUATED IN THE NW QUARTER OF THE SW QUARTER OF SECTION 28, TOWNSHIP 38 N, RANGE 3 E BOUNDED BY A LINE RUNNING AS FOLLOWS: BEGINNING AT THE NW CORNER OF SAID NW QUARTER OF THE SW QUARTER OF SAID SECTION 28; THENCE SOUTH ALONG THE WEST LINE THEREOF A DISTANCE OF 300 FEET; THENCE EAST 7.5 FEET TO THE POINT OF BEGINNING OF THE DESCRIPTION; THENCE 720 FEET EAST; THENCE SOUTH 360 FEET; THENCE WEST 355 FEET; THENCE NORTH 45 DEGREES 50 MINUTES WEST 510 FEET TO THE NORTH LINE OF SR 23; THENCE NORTH 44 DEGREES 10 MINUTES EAST ALONG THE NORTH LINE OF SR 23, 7 FEET TO THE BEGINNING; SAID PARCEL CONTAINING 4.5 ACRES, MORE OR LESS, AND SUBJECT TO EASEMENTS, COVENANTS AND RIGHT OF WAY RECORD.

Section II. Following the review of documents prepared by the Department of Planning and Community Development and presentation, the Common Council hereby adopts the Fiscal Plan and Annexation Policy as it relates to the aforementioned properties.

Section III. This Resolution shall be in full force and effect after its adoption by the Common Council and approval by the Mayor, as required by law.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day of _____, 2025, at _____ o'clock __.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____, 2025, at _____o'clock __.M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____ 2025, at _____ o'clock ___.M.

_____
David A. Wood, Mayor

PETITION 25-19

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. _____

ORDINANCE NO. _____

AN ORDINANCE ANNEXING CONTIGUOUS TERRITORY TO THE CITY OF MISHAWAKA, INDIANA, AND PROVIDING ZONING CLASSIFICATION THEREFORE

WHEREAS, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and establish zoning as hereinafter set forth, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, that:

Section 1. The following described real estate be and the same is hereby annexed to and declared to be a part of the City of Mishawaka, Indiana:

*A parcel of land situated in the NW Quarter of the SW Quarter of Section 28, Township 38 N, Range 3 E bounded by a line running as follow:*
*Beginning at the NW corner of said NW Quarter of the SW Quarter of said Section 28; thence South along the West line thereof a distance of 300 feet; thence East 7.5 feet to the point of beginning of the description; thence 720 feet East; thence South 360 feet; thence West 355 feet; thence North 45 degrees 50 minutes West 510 feet to the North line of SR 23; thence North 44 degrees 10 minutes East along the North line of SR 23, 7 feet to the beginning; said parcel containing 4.5 acres, more or less, and subject to easements, covenants and right of way record.*

The above described real estate shall hereafter be annexed into and within the City of Mishawaka, Indiana, and a part of that district designated in the Zoning Ordinance of the City of Mishawaka, Indiana, and shall carry a classification for zoning of C-1 General Commercial.

**All the above real estate** shall hereafter be amended to allow for C-1 General Commercial District uses.

This recommendation is based on the following Findings of Fact:

1. The Comprehensive Plan – This property is not included within the extents of the Mishawaka 2000 Comprehensive Plan. However, a 4.5 acre commercial

site is reasonably consistent with adjacent and changing land uses along the S.R. 23 corridor.

2. Current conditions and the character of structures and uses in each district – The subject property is located along a heavily travelled section of S.R. 23 serving as the major gateway into Mishawaka and South Bend from the northeast part of St. Joseph County. Traffic volumes in the immediate vicinity are expected to remain consistent due to the existing commercial and residential development in northern Mishawaka and St. Joseph County. The property, which has an existing house and barn, is adjacent to a mini self-storage under construction on the south; single-family houses within unincorporated St. Joseph County across S.R. 23 on the west; the toll road on the north, and vacant land on the east.

3. The most desirable use for which the land in each district is adapted Because of the property's location along a heavily travelled mixed use corridor, the most desirable use for the property is commercial, office, or other non-single family residential use. Even the nearby residential properties across S.R. 23 to the west, residential use is not the highest and best use for an existing and transitioning commercial corridor.

4. The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area. The proposed multi-family residential use is compatible with the adjacent single-family residential, commercial, and agricultural uses. Over the last several years, single-family houses have been razed to accommodate commercial growth.

5. Responsible development and growth – The reuse of the existing house, and expansion for commercial uses is responsible grown and development along a heavily travelled of S.R. 23 where other residential properties have been converted into office and commercial uses.

Section 3. This Ordinance shall be in full force and effect from and after its passage, due attestation and legal publication.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____day of _____, 2025, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

Proposed Ordinance No: _____

Ordinance No: _____

PRESENTED by me to the Mayor this _____ day of _____, 2025, at _____ o'clock ____.M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2025, at _____o'clock ____.M.

_____
David A. Wood, Mayor

**Tab Rate Chart for the year 2024 payable 2025** **2.** **1.**

Notice is hereby given that the Tax Duplicates for the Taxing Units of St. Joseph County, for the year 2024 payable 2025, are now in the ha
The following table shows the rate of taxation on each $100.00 of Taxable Real Estate, Personal Property and Mobile Homes. The first ins
Second installment will be delinquent after November 10, 2025. John H Murphy, Auditor of St. Joseph County.

| | | 71 001 | 71 002 | 71 003 | 71 004 | 71 005 | 71 006 |
|---|---|---|---|---|---|---|---|
| Fund | Fund Name | Centre Township | South Bend - Centre | Clay Township | South Bend - Clay | Mishawaka - Clay | Indian Village |
| 61 | County Rainy Day | | | | | | |
| 101 | County General | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 | 0.4379 |
| 124 | Cumulative Reassessment | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 | 0.0182 |
| 180 | Debt Service | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 | 0.0061 |
| 181 | 2022 GO Highway Bond | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 | 0.0126 |
| 702 | Highway | | | | | | |
| 706 | LR & S | | | | | | |
| 720 | Major Moves SPC | | | | | | |
| 790 | Cumulative Bridge | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 0.0095 |
| 792 | Major Cumulative Bridge | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 |
| 801 | Health | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 |
| 1301 | Park & Recreation | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 | 0.0219 |
| 2391 | Cumulative Capital Development | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 | 0.0333 |
| **71 1** | **Total COUNTY** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** | **0.5947** |
| 61 | Township Rainy Day | | | | | | |
| 101 | Township General Fund | 0.0111 | 0.0111 | 0.0214 | 0.0214 | 0.0214 | 0.0214 |
| 180 | TOWNSHIP DEBT SERVICE | | | | | | |
| 601 | Twp Community Bldg | | | | | | |
| 840 | Twp Poor Relief/Twp Assistance | | | 0.0046 | 0.0046 | 0.0046 | 0.0046 |
| 1090 | Township Cumulative Vehicle | | | | | | |
| 1111 | Twp Fire | 0.4702 | | | | | |
| 1181 | Twp Fire Bldg Debt Fund | | | | | | |
| 1182 | Twp Fire Equipment Debt | | | | | | |
| 1190 | Twp Cum Fire | 0.0333 | | | | | |
| 1312 | Twp Recreation | | | | | | |
| 2120 | Township Cemetery | | | | | | |
| 8604 | Twp Fire Territory General | | | 0.2387 | | | 0.2387 |
| 8692 | Twp Fire Terrority Equip Repla | | | 0.0269 | | | 0.0269 |
| 8704 | Specl Fire Territory General | | | | | | |
| 8792 | Specl Fire Terr Equip Replace | | | | | | |
| **71 2** | **Total TOWNSHIP** | **0.5146** | **0.0111** | **0.2916** | **0.0260** | **0.0260** | **0.2916** |
| 61 | City/Town Rainy Day | | | | | | |
| 101 | City General | | 2.1838 | | 2.1838 | 1.4681 | |
| 180 | City Debt Service | | | | | | |
| 181 | City/Town Debt Payment | | | | | | |
| 341 | City Fire Pension | | | | | | |
| 342 | City Police Pension | | | | | | |
| 706 | City/Town LR & S | | | | | | |
| 708 | City MVH | | | | | 0.1793 | |
| 720 | City/Town Major Moves Spc | | | | | | |
| 1109 | Municipal Emerg Medical Svcs | | | | | | |
| 1301 | City Park & Rec | | 0.5125 | | 0.5125 | 0.2718 | |
| 1303 | City/Town Park | | | | | | |
| 1380 | Park Bond | | 0.0276 | | 0.0276 | | |
| 2120 | City Cemetary | | | | | | |
| 2379 | City/Town CCI | | | | | | |
| 2391 | City Cum Cap Development | | 0.0282 | | 0.0282 | 0.0500 | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 6290 | City Cum Sewer | | | | | | |
| 8604 | City Town Fire Territory Gen | | | | | | |
| 8692 | City Town Fire Terr Eqp Replac | | | | | | |
| **71 3** | **Total CITY/TOWN** | **0.0000** | **2.7521** | **0.0000** | **2.7521** | **1.9692** | **0.0000** |
| 22 | Referendum-Exempt Operating | 0.3173 | 0.3173 | 0.3173 | 0.3173 | 0.3173 | 0.3173 |
| 61 | School Rainy Day | | | | | | |
| 180 | School Debt Service | 0.1680 | 0.1680 | 0.1680 | 0.1680 | 0.1680 | 0.1680 |
| 181 | School Debt Payment | 0.0551 | 0.0551 | 0.0551 | 0.0551 | 0.0551 | 0.0551 |
| 287 | Referendum Debt-Exempt Capital | 0.0402 | 0.0402 | 0.0402 | 0.0402 | 0.0402 | 0.0402 |
| 3101 | Education | | | | | | |
| 3300 | Operations | 0.6338 | 0.6338 | 0.6338 | 0.6338 | 0.6338 | 0.6338 |
| **71 4** | **Total SCHOOL** | **1.2144** | **1.2144** | **1.2144** | **1.2144** | **1.2144** | **1.2144** |
| 61 | Rainy Day | | | | | | |
| 101 | Library General | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.2363 | 0.2363 |
| 180 | Library Debt Service | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0198 | 0.0198 |
| 2011 | Library LIRF | | | | | | |
| **71 5** | **Total LIBRARY** | **0.2561** | **0.2561** | **0.2561** | **0.2561** | **0.2561** | **0.2561** |
| 180 | Special Debt Service | | | | | | |
| 8001 | So Bend Transpo | | 0.0937 | | 0.0937 | 0.0937 | |
| 8090 | So Bend Transpo Spec Tran Cum | | | | | | |
| 8101 | Airport Authority General | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 | 0.0257 |
| 8180 | Airport Sp Airport Debt | | | | | | |
| 8190 | Airport Authority Cum Bldg | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 | 0.0130 |
| 8210 | Sp Solid Waste Ma | | | | | | |
| 8604 | Special Fire Protect Terr-Gen | | | | | | |
| 8692 | Spec Fire Protect Terr-Equip | | | | | | |
| **71 6** | **Total SPECIAL UNIT** | **0.0387** | **0.1324** | **0.0387** | **0.1324** | **0.1324** | **0.0387** |
| | **Total Tax Rates (Less Conservancy)** | **2.6185** | **4.9608** | **2.3955** | **4.9757** | **4.1928** | **2.3955** |

Property Tax 01/30/2025 04:05 PM by KGREGORI

**2. Mishwaka-Clay Tax Rates Post Annexation**

**1.Clay Township Tax Rates Prior to Annexation**

St. Joseph County
Submitted to the State on Friday, February 17, 2017
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2023
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** St. Joseph County Redevelopment District, Special Taxing District Bonds of 2016
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 79062M
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:** I.C. 36-7-14 & I.C. 36-7-25
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County Redevelopment District
**Current Debt Limit:** $28,513,058.00
**Current Debt Capacity (after issuance of this debt):** $15,333,058.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):** Tri-County News and South Bend Tribune
**Date of Public Hearing:** 7/1/2016
**Date of Final Approval/Lease Execution:**
**Date of Appropriation Resolution:** 7/12/2016
**Date of Debt Sale:** 11/21/2016
**Date of Debt Closing:** 11/30/2016

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Provide funds to finance various improvements in or serving the NewCarlisle EconomicDevelopmentArea
**Total Project Cost:** $9,197,753.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/1/2017 | | | $196,716 | $196,716 | | | | | | $8,730,000 |
| 2/1/2018 | | | $146,925 | $146,925 | | $343,641 | | | | $8,730,000 |
| 8/1/2018 | | | $146,925 | $146,925 | | | | | | $8,730,000 |
| 2/1/2019 | $565,000 | 3.00 | $146,925 | $711,925 | | $858,850 | | | | $8,165,000 |
| 8/1/2019 | | | $138,450 | $138,450 | | | | | | $8,165,000 |
| 2/1/2020 | $490,000 | 3.00 | $138,450 | $628,450 | | $766,900 | | | | $7,675,000 |
| 8/1/2020 | | | $131,100 | $131,100 | | | | | | $7,675,000 |
| 2/1/2021 | $505,000 | 3.00 | $131,100 | $636,100 | | $767,200 | | | | $7,170,000 |
| 8/1/2021 | | | $123,525 | $123,525 | | | | | | $7,170,000 |
| 2/1/2022 | $520,000 | 3.00 | $123,525 | $643,525 | | $767,050 | | | | $6,650,000 |
| 8/1/2022 | | | $115,725 | $115,725 | | | | | | $6,650,000 |
| 2/1/2023 | $535,000 | 3.00 | $115,725 | $650,725 | | $766,450 | | | | $6,115,000 |
| 8/1/2023 | | | $107,700 | $107,700 | | | | | | $6,115,000 |
| 2/1/2024 | $550,000 | 3.00 | $107,700 | $657,700 | | $765,400 | | | | $5,565,000 |
| 8/1/2024 | | | $99,450 | $99,450 | | | | | | $5,565,000 |
| 2/1/2025 | $565,000 | 3.00 | $99,450 | $664,450 | | $763,900 | | | | $5,000,000 |
| 8/1/2025 | | | $90,975 | $90,975 | | | | | | $5,000,000 |
| 2/1/2026 | $585,000 | 3.00 | $90,975 | $675,975 | | $766,950 | | | | $4,415,000 |
| 8/1/2026 | | | $82,200 | $82,200 | | | | | | $4,415,000 |
| 2/1/2027 | $600,000 | 3.00 | $82,200 | $682,200 | | $764,400 | | | | $3,815,000 |
| 8/1/2027 | | | $73,200 | $73,200 | | | | | | $3,815,000 |
| 2/1/2028 | $620,000 | 3.00 | $73,200 | $693,200 | | $766,400 | | | | $3,195,000 |
| 8/1/2028 | | | $63,900 | $63,900 | | | | | | $3,195,000 |
| 2/1/2029 | $265,000 | 4.00 | $63,900 | $328,900 | | $392,800 | | | | $2,930,000 |
| 8/1/2029 | | | $58,600 | $58,600 | | | | | | $2,930,000 |
| 2/1/2030 | $275,000 | 4.00 | $58,600 | $333,600 | | $392,200 | | | | $2,655,000 |
| 8/1/2030 | | | $53,100 | $53,100 | | | | | | $2,655,000 |
| 2/1/2031 | $290,000 | 4.00 | $53,100 | $343,100 | | $396,200 | | | | $2,365,000 |
| 8/1/2031 | | | $47,300 | $47,300 | | | | | | $2,365,000 |
| 2/1/2032 | $300,000 | 4.00 | $47,300 | $347,300 | | $394,600 | | | | $2,065,000 |
| 8/1/2032 | | | $41,300 | $41,300 | | | | | | $2,065,000 |
| 2/1/2033 | $310,000 | 4.00 | $41,300 | $351,300 | | $392,600 | | | | $1,755,000 |
| 8/1/2033 | | | $35,100 | $35,100 | | | | | | $1,755,000 |
| 2/1/2034 | $325,000 | 4.00 | $35,100 | $360,100 | | $395,200 | | | | $1,430,000 |
| 8/1/2034 | | | $28,600 | $28,600 | | | | | | $1,430,000 |
| 2/1/2035 | $335,000 | 4.00 | $28,600 | $363,600 | | $392,200 | | | | $1,095,000 |
| 8/1/2035 | | | $21,900 | $21,900 | | | | | | $1,095,000 |
| 2/1/2036 | $350,000 | 4.00 | $21,900 | $371,900 | | $393,800 | | | | $745,000 |
| 8/1/2036 | | | $14,900 | $14,900 | | | | | | $745,000 |
| 2/1/2037 | $365,000 | 4.00 | $14,900 | $379,900 | | $394,800 | | | | $380,000 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/1/2037 | | | $7,600 | $7,600 | | | | | | $380,000 |
| 2/1/2038 | $380,000 | 4.00 | $7,600 | $387,600 | | $395,200 | | | | $0 |
| **Total** | **$8,730,000** | | **$3,306,741** | **$12,036,741** | | **$12,036,741** | | | | |

**Notes**

St. Joseph County
Submitted to the State on Thursday, April 12, 2018
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2021
**Date of last payment or bond expiration:** 7/1/2025 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** 2017 General Obligation (Guaranteed Energy Savings) Bonds
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** Saint Joseph County
**Current Debt Limit:** $54,674,687.00
**Current Debt Capacity (after issuance of this debt):** $44,174,687.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:** 8/8/2017
**Date of Final Approval/Lease Execution:** 8/15/2017
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 10/12/2017

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Capital improvements to County facilities for energy savings
**Total Project Cost:** $10,574,935.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/30/2017 | $0 | 2.00 | $53,062 | $53,062 | | $53,062 | $0 | | | $10,500,000 |
| 6/30/2018 | $260,000 | 2.00 | $122,450 | $382,450 | | | $0 | | | $10,240,000 |
| 12/30/2018 | $315,000 | 2.00 | $119,850 | $434,850 | | $817,300 | $0 | | | $9,925,000 |
| 6/30/2019 | $320,000 | 2.00 | $116,700 | $436,700 | | | $0 | | | $9,605,000 |
| 12/30/2019 | $325,000 | 2.00 | $113,500 | $438,500 | | $875,200 | $0 | | | $9,280,000 |
| 6/30/2020 | $325,000 | 2.00 | $110,250 | $435,250 | | | $0 | | | $8,955,000 |
| 12/30/2020 | $330,000 | 2.00 | $107,000 | $437,000 | | $872,250 | $0 | | | $8,625,000 |
| 6/30/2021 | $330,000 | 2.00 | $103,700 | $433,700 | | | $0 | | | $8,295,000 |
| 12/30/2021 | $335,000 | 2.00 | $100,400 | $435,400 | | $869,100 | $0 | | | $7,960,000 |
| 6/30/2022 | $340,000 | 2.00 | $97,050 | $437,050 | | | $0 | | | $7,620,000 |
| 12/30/2022 | $345,000 | 2.00 | $93,650 | $438,650 | | $875,700 | $0 | | | $7,275,000 |
| 6/30/2023 | $345,000 | 2.00 | $90,200 | $435,200 | | | $0 | | | $6,930,000 |
| 12/30/2023 | $350,000 | 2.00 | $86,750 | $436,750 | | $871,950 | $0 | | | $6,580,000 |
| 6/30/2024 | $355,000 | 2.00 | $83,250 | $438,250 | | | $0 | | | $6,225,000 |
| 12/30/2024 | $355,000 | 2.00 | $79,700 | $434,700 | | $872,950 | $0 | | | $5,870,000 |
| 6/30/2025 | $360,000 | 2.00 | $76,150 | $436,150 | | | $0 | | | $5,510,000 |
| 12/30/2025 | $365,000 | 2.00 | $72,550 | $437,550 | | $873,700 | $0 | | | $5,145,000 |
| 6/30/2026 | $365,000 | 2.13 | $68,900 | $433,900 | | | $0 | | | $4,780,000 |
| 12/30/2026 | $370,000 | 2.25 | $65,022 | $435,022 | | $868,922 | $0 | | | $4,410,000 |
| 6/30/2027 | $375,000 | 2.38 | $60,859 | $435,859 | | | $0 | | | $4,035,000 |
| 12/30/2027 | $380,000 | 2.38 | $56,406 | $436,406 | | $872,266 | $0 | | | $3,655,000 |
| 6/30/2028 | $385,000 | 2.50 | $51,894 | $436,894 | | | $0 | | | $3,270,000 |
| 12/30/2028 | $390,000 | 2.50 | $47,082 | $437,082 | | $873,975 | $0 | | | $2,880,000 |
| 6/30/2029 | $395,000 | 2.75 | $42,206 | $437,206 | | | $0 | | | $2,485,000 |
| 12/30/2029 | $400,000 | 2.75 | $36,775 | $436,775 | | $873,981 | $0 | | | $2,085,000 |
| 6/30/2030 | $405,000 | 3.00 | $31,275 | $436,275 | | | $0 | | | $1,680,000 |
| 12/30/2030 | $410,000 | 3.00 | $25,200 | $435,200 | | $871,475 | $0 | | | $1,270,000 |
| 6/30/2031 | $415,000 | 3.00 | $19,050 | $434,050 | | | $0 | | | $855,000 |
| 12/30/2031 | $425,000 | 3.00 | $12,825 | $437,825 | | $871,875 | $0 | | | $430,000 |
| 6/30/2032 | $430,000 | 3.00 | $6,450 | $436,450 | | $436,450 | $0 | | | $0 |
| **Total** | **$10,500,000** | | **$2,150,156** | **$12,650,156** | | **$12,650,156** | **$0** | | | |

**Notes**

2017 GO Energy Savings Bond. Closed 10/12/17. Gateway debt unlocked and information updated on 4/12/18.

St. Joseph County
Submitted to the State on Wednesday, November 15, 2017
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2020
**Date of last payment or bond expiration:** 12/31/2028 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2017 PSAP US Bank Technology Lease Amendment
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 11/14/2017
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 11/14/2017

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** (PSAP Charges for Services) : Primary

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** Saint Josephy County
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Technology Improvements at County 911 Center
**Total Project Cost:** $2,500,000.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 11/16/2027 | $140,017 | 2.46 | $1,730 | | | $283,494 | | $141,747 | | $0 |
| 5/16/2027 | $138,327 | 2.46 | $3,420 | | | | | $141,747 | | $140,017 |
| 11/16/2026 | $136,659 | 2.46 | $5,098 | | | $283,494 | | $141,747 | | $278,344 |
| 5/16/2026 | $134,990 | 2.46 | $6,757 | | | | | $141,747 | | $415,003 |
| 11/16/2025 | $133,352 | 2.46 | $8,395 | | | $283,494 | | $141,747 | | $549,993 |
| 5/16/2025 | $131,734 | 2.46 | $10,013 | | | | | $141,747 | | $683,345 |
| 11/16/2024 | $130,135 | 2.46 | $11,612 | | | $283,494 | | $141,747 | | $815,079 |
| 5/16/2024 | $128,556 | 2.46 | $13,191 | | | | | $141,747 | | $945,214 |
| 11/16/2023 | $126,996 | 2.46 | $14,751 | | | $283,494 | | $141,747 | | $1,073,770 |
| 5/16/2023 | $125,454 | 2.46 | $16,293 | | | | | $141,747 | | $1,200,766 |
| 11/16/2022 | $123,932 | 2.46 | $17,815 | | | $283,494 | | $141,747 | | $1,326,220 |
| 5/16/2022 | $122,428 | 2.46 | $19,319 | | | | | $141,747 | | $1,450,152 |
| 11/16/2021 | $120,942 | 2.46 | $20,805 | | | $283,494 | | $141,747 | | $1,572,580 |
| 5/16/2021 | $119,474 | 2.46 | $22,273 | | | | | $141,747 | | $1,693,522 |
| 11/16/2020 | $118,024 | 2.46 | $23,723 | | | $283,494 | | $141,747 | | $1,812,996 |
| 5/16/2020 | $116,592 | 2.46 | $25,155 | | | | | $141,747 | | $1,931,020 |
| 11/16/2019 | $115,177 | 2.46 | $26,570 | | | $283,494 | | $141,747 | | $2,047,612 |
| 5/16/2019 | $113,779 | 2.46 | $27,968 | | | | | $141,747 | | $2,162,789 |
| 11/16/2018 | $112,398 | 2.46 | $29,348 | | | $283,494 | | $141,747 | | $2,276,568 |
| 5/16/2018 | $111,034 | 2.46 | $30,713 | | | | | $141,747 | | $2,388,966 |
| **Total** | **$2,500,000** | | **$334,949** | | | **$2,834,940** | | **$2,834,940** | | |

**Notes**

2017 PSAP Technology Lease Amendment in the amount of $2,500,000 with U.S. Bank. Approved by Commissioners on 11/14/17.

St. Joseph County
Submitted to the State on Monday, January 22, 2018
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2020
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2015 Taxable Economic Development Revenue Bonds (General Sheet Metal)
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:** 1/7/2015
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 5/1/2015
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 5/27/2015

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** (Company Guarantee) : Primary

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** General Sheet Metal Expenditures
**Total Project Cost:** $3,300,000.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/1/2030 | $165,000 | 3.00 | $2,475 | $167,475 | $0 | $332,350 | | | | $0 |
| 2/1/2030 | $160,000 | 3.00 | $4,875 | $164,875 | $0 | | | | | $165,000 |
| 8/1/2029 | $160,000 | 3.00 | $7,275 | $167,275 | $0 | $336,950 | | | | $325,000 |
| 2/1/2029 | $160,000 | 3.00 | $9,675 | $169,675 | $0 | | | | | $485,000 |
| 8/1/2028 | $155,000 | 3.00 | $12,000 | $167,000 | $0 | $336,325 | | | | $645,000 |
| 2/1/2028 | $155,000 | 3.00 | $14,325 | $169,325 | $0 | | | | | $800,000 |
| 8/1/2027 | $150,000 | 3.00 | $16,575 | $166,575 | $0 | $335,400 | | | | $955,000 |
| 2/1/2027 | $150,000 | 3.00 | $18,825 | $168,825 | $0 | | | | | $1,105,000 |
| 8/1/2026 | $145,000 | 3.00 | $21,000 | $166,000 | $0 | $334,175 | | | | $1,255,000 |
| 2/1/2026 | $145,000 | 3.00 | $23,175 | $168,175 | $0 | | | | | $1,400,000 |
| 8/1/2025 | $140,000 | 3.00 | $25,275 | $165,275 | $0 | $332,650 | | | | $1,545,000 |
| 2/1/2025 | $140,000 | 3.00 | $27,375 | $167,375 | $0 | | | | | $1,685,000 |
| 8/1/2024 | $135,000 | 3.00 | $29,400 | $164,400 | $0 | $330,825 | | | | $1,825,000 |
| 2/1/2024 | $135,000 | 3.00 | $31,425 | $166,425 | $0 | | | | | $1,960,000 |
| 8/1/2023 | $135,000 | 3.00 | $33,450 | $168,450 | $0 | $323,700 | | | | $2,095,000 |
| 2/1/2023 | $120,000 | 3.00 | $35,250 | $155,250 | $0 | | | | | $2,230,000 |
| 8/1/2022 | $115,000 | 3.00 | $36,975 | $151,975 | $0 | $300,600 | | | | $2,350,000 |
| 2/1/2022 | $110,000 | 3.00 | $38,625 | $148,625 | $0 | | | | | $2,465,000 |
| 8/1/2021 | $110,000 | 3.00 | $40,275 | $150,275 | $0 | $302,200 | | | | $2,575,000 |
| 2/1/2021 | $110,000 | 3.00 | $41,925 | $151,925 | $0 | | | | | $2,685,000 |
| 8/1/2020 | $105,000 | 3.00 | $43,500 | $148,500 | $0 | $298,575 | | | | $2,795,000 |
| 2/1/2020 | $105,000 | 3.00 | $45,075 | $150,075 | $0 | | | | | $2,900,000 |
| 8/1/2019 | $105,000 | 3.00 | $46,650 | $151,650 | $0 | $299,800 | | | | $3,005,000 |
| 2/1/2019 | $100,000 | 3.00 | $48,150 | $148,150 | $0 | | | | | $3,110,000 |
| 8/1/2018 | $90,000 | 3.00 | $49,500 | $139,500 | $0 | $189,000 | | | | $3,210,000 |
| 2/1/2018 | | 3.00 | $49,500 | $49,500 | $49,500 | | | | | $3,300,000 |
| 8/1/2017 | | 3.00 | $49,500 | $49,500 | $49,500 | $99,000 | | | | $3,300,000 |
| 2/1/2017 | | 3.00 | $49,500 | $49,500 | $49,500 | | | | | $3,300,000 |
| 8/1/2016 | | 3.00 | $49,500 | $49,500 | $49,500 | $116,600 | | | | $3,300,000 |
| 2/1/2016 | | 3.00 | $67,100 | $67,100 | $67,100 | | | | | $3,300,000 |
| **Total** | **$3,300,000** | | **$968,150** | **$4,268,150** | **$265,100** | **$4,268,150** | | | | |

**Notes**

Debt Schedule No. 15 2015 Taxable Economic Development Revenue Bonds (General Sheet Metal).

St. Joseph County
Submitted to the State on Monday, February 11, 2019
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2042
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2019 Motorola PSAP CAD System Capital Lease
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 1/15/2019
**Date of Appropriation Resolution:**
**Date of Debt Sale:** 1/15/2019
**Date of Debt Closing:** 1/15/2019

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** Saint Joseph County
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** New PSAP 911 CAD System
**Total Project Cost:** $2,976,131.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:** 8/24/2018
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2/1/2026 | $475,608 | 3.91 | $18,596 | | | $494,204 | | $494,204 | | $0 |
| 2/1/2025 | $457,711 | 3.91 | $36,493 | | | $494,204 | | $494,204 | | $475,608 |
| 2/1/2024 | $440,488 | 3.91 | $53,716 | | | $494,204 | | $494,204 | | $933,319 |
| 2/1/2023 | $423,913 | 3.91 | $70,291 | | | $494,204 | | $494,204 | | $1,373,802 |
| 2/1/2022 | $407,962 | 3.91 | $86,242 | | | $494,204 | | $494,204 | | $1,797,721 |
| 2/1/2021 | $392,611 | 3.91 | $101,593 | | | $494,204 | | $494,204 | | $2,205,683 |
| 2/1/2020 | $377,837 | 3.91 | $116,367 | | | $494,204 | | $494,204 | | $2,598,294 |
| **Total** | **$2,976,130** | | **$483,298** | | | **$3,459,428** | | **$3,459,428** | | |

**Notes**

Debt Schedule No. 25
2019 Motorola PSAP Lease
Approved by PSAP Executive Board on 12/14/18
Approved by County Commissioners on 12/15/19

St. Joseph County
Submitted to the State on Thursday, October 24, 2019
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2023
**Date of last payment or bond expiration:** 6/30/2032 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** St. Joseph County Redevelopment District Special Taxing District Bonds of 2019 (SS Double Tracking)
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 79062M
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-7-14 and 36-7-25
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County Redevelopment District
**Current Debt Limit:** $33,579,426.00
**Current Debt Capacity (after issuance of this debt):** $16,039,426.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 8/13/2019
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 10/17/2019

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Finance a portion of County's share of the South Shore Double Tracking Project
**Total Project Cost:** $9,508,859.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2/1/2038 | $2,750,000 | | $36,094 | | | $2,786,094 | | | | $0 |
| 8/1/2037 | | | $36,094 | | | $2,711,188 | | | | $2,750,000 |
| 2/1/2037 | $2,600,000 | | $75,094 | | | | | | | $2,750,000 |
| 8/1/2036 | | | $75,094 | | | $2,662,313 | | | | $5,350,000 |
| 2/1/2036 | $2,475,000 | | $112,219 | | | | | | | $5,350,000 |
| 8/1/2035 | | | $112,219 | | | $1,036,438 | | | | $7,825,000 |
| 2/1/2035 | $800,000 | | $124,219 | | | | | | | $7,825,000 |
| 8/1/2034 | | | $124,219 | | | $1,009,688 | | | | $8,625,000 |
| 2/1/2034 | $750,000 | | $135,469 | | | | | | | $8,625,000 |
| 8/1/2033 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2033 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2032 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2032 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2031 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2031 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2030 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2030 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2029 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2029 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2028 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2028 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2027 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2027 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2026 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2026 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2025 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2025 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2024 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2024 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2023 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2023 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2022 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2022 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2021 | | | $135,469 | | | $270,938 | | | | $9,375,000 |
| 2/1/2021 | | | $135,469 | | | | | | | $9,375,000 |
| 8/1/2020 | | | $213,740 | | | $213,740 | | | | $9,375,000 |
| **Total** | **$9,375,000** | | **$4,566,655** | | | **$13,941,655** | | | | |

**Notes**

Debt Schedule No. 32 - 2019 Redevelopment South Shore Double Tracking Bond. County Share. Closing on October 17, 2019. Financial advisor - Cender & Company. Bond Counsel - Barnes & Thornburg and Thorne Grodknik.

St. Joseph County
Submitted to the State on Thursday, October 24, 2019
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2020
**Date of last payment or bond expiration:** 12/31/2037 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2019 U.S. Bank Police Radio Lease
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 7/2/2019
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 8/15/2019

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** Saint Joseph County
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Purchase of radios for the police department
**Total Project Cost:** $1,760,003.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2/15/2020 | $115,840 | 2.49 | $21,947 | $137,787 | | | | $137,787 | | $1,644,163 |
| 8/15/2020 | $117,285 | 2.49 | $20,502 | $137,787 | | $275,574 | | $137,787 | | $1,526,878 |
| 2/15/2021 | $118,747 | 2.49 | $19,040 | $137,787 | | | | $137,787 | | $1,408,131 |
| 8/15/2021 | $120,228 | 2.49 | $17,559 | $137,787 | | $275,574 | | $137,787 | | $1,287,903 |
| 2/15/2022 | $121,727 | 2.49 | $16,060 | $137,787 | | | | $137,787 | | $1,166,176 |
| 8/15/2022 | $123,245 | 2.49 | $14,542 | $137,787 | | $275,574 | | $137,787 | | $1,042,931 |
| 2/15/2023 | $124,782 | 2.49 | $13,005 | $137,787 | | | | $137,787 | | $918,149 |
| 8/15/2023 | $126,338 | 2.49 | $11,449 | $137,787 | | $275,574 | | $137,787 | | $791,811 |
| 2/15/2024 | $127,914 | 2.49 | $9,874 | $137,787 | | | | $137,787 | | $663,897 |
| 8/15/2024 | $129,509 | 2.49 | $8,279 | $137,787 | | $275,574 | | $137,787 | | $534,388 |
| 2/15/2025 | $131,124 | 2.49 | $6,664 | $137,787 | | | | $137,787 | | $403,264 |
| 8/15/2025 | $132,759 | 2.49 | $5,029 | $137,787 | | $275,574 | | $137,787 | | $270,505 |
| 2/15/2026 | $134,414 | 2.49 | $3,373 | $137,787 | | | | $137,787 | | $136,091 |
| 8/15/2026 | $136,091 | 2.49 | $1,699 | $137,794 | | $275,581 | | $137,794 | | $0 |
| **Total** | **$1,760,003** | | **$169,022** | **$1,929,025** | | **$1,929,025** | | **$1,929,025** | | |

**Notes**

Debt Schedule No. 30. U.S. Bank Capital Lease for police radios. seven years. 14 semi-annual payments.

St. Joseph County
Submitted to the State on Thursday, February 17, 2022
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2024
**Date of last payment or bond expiration:** 12/31/2027 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** 2021 Ducomb Center U.S. Bank Equipment Lease
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 11/9/2021
**Date of Appropriation Resolution:** 10/12/2021
**Date of Debt Sale:**
**Date of Debt Closing:** 11/12/2021

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** (Fee Revenue) : Primary

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** U.S. Bank Leasing
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Ducomb Center vehicles, technology, vests, radios, and equipment
**Total Project Cost:** $196,272.53

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/15/2026 | $20,331 | 1.75 | $178 | $20,509 | | | | $20,509 | | $0 |
| 2/15/2026 | $20,155 | 1.75 | $354 | $20,509 | | | | $20,509 | | $20,331 |
| 8/15/2025 | $19,980 | 1.75 | $529 | $20,509 | | | | $20,509 | | $40,486 |
| 2/15/2025 | $19,806 | 1.75 | $703 | $20,509 | | | | $20,509 | | $60,466 |
| 8/15/2024 | $19,635 | 1.75 | $874 | $20,509 | | | | $20,509 | | $80,272 |
| 2/15/2024 | $19,464 | 1.75 | $1,045 | $20,509 | | | | $20,509 | | $99,907 |
| 8/15/2023 | $19,295 | 1.75 | $1,214 | $20,509 | | | | $20,509 | | $119,371 |
| 2/15/2023 | $19,128 | 1.75 | $1,381 | $20,509 | | | | $20,509 | | $138,666 |
| 8/15/2022 | $18,962 | 1.75 | $1,547 | $20,509 | | | | $20,509 | | $157,794 |
| 2/15/2022 | $19,517 | 1.75 | $992 | $20,509 | | | | $20,509 | | $176,756 |
| **Total** | **$196,273** | | **$8,817** | **$205,090** | | | | **$205,090** | | |

**Notes**

Debt Schedule No. 78

St. Joseph County
Submitted to the State on Wednesday, December 21, 2022
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** St. Joseph County General Obligation Series 2022
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 790603
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-2-6-18
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County
**Current Debt Limit:** $71,186,724.00
**Current Debt Capacity (after issuance of this debt):** $65,386,724.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):** South Bend Tribune, Mishawaka Enterprise, Indianapolis Business Journal
**Date of Public Hearing:** 11/9/2022
**Date of Final Approval/Lease Execution:** 11/10/2022
**Date of Appropriation Resolution:** 11/10/2022
**Date of Debt Sale:** 12/14/2022
**Date of Debt Closing:** 12/21/2022

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Renovation of North Liberty and Woodland Highway Garages
**Total Project Cost:** $5,927,782.15

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:** 12/14/2022
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/30/2025 | $1,015,000 | 4.00 | $20,300 | $1,035,300 | $0 | $2,070,500 | | | | |
| 6/30/2025 | $995,000 | 4.00 | $40,200 | $1,035,200 | $0 | | | | | |
| 12/30/2024 | $980,000 | 4.00 | $59,800 | $1,039,800 | $0 | $2,078,800 | | | | |
| 6/30/2024 | $960,000 | 4.00 | $79,000 | $1,039,000 | $0 | | | | | |
| 12/30/2023 | $940,000 | 4.00 | $97,800 | $1,037,800 | $0 | $2,069,600 | | | | |
| 6/30/2023 | $910,000 | 4.00 | $121,800 | $1,031,800 | $0 | | | | | |
| **Total** | **$5,800,000** | | **$418,900** | **$6,218,900** | **$0** | **$6,218,900** | | | | |

**Notes**

2022 General Obligation(Highway)Bonds
Closing on December 21, 2022

St. Joseph County
Submitted to the State on Friday, July 28, 2023
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2029
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2023 Information Technology Lease - Network Solutions
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:** 7/25/2023
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 7/25/2023
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 7/31/2023

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** Key Bank
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Technology Lease for Infrastructure
**Total Project Cost:** $1,054,382.47

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2/5/2028 | $197,146 | 6.96 | $13,731 | $210,876 | | | | $210,876 | | $0 |
| 2/5/2027 | $184,309 | 6.96 | $26,568 | $210,876 | | | | $210,876 | | $197,146 |
| 2/5/2026 | $172,308 | 6.96 | $38,569 | $210,876 | | | | $210,876 | | $381,454 |
| 2/5/2025 | $161,088 | 6.96 | $49,788 | $210,876 | | | | $210,876 | | $553,762 |
| 2/5/2024 | $175,562 | 6.96 | $35,315 | $210,876 | | | | $210,876 | | $714,850 |
| 7/10/2023 | $163,971 | 0.00 | $0 | $163,971 | | | | $163,971 | | $890,412 |
| **Total** | **$1,054,384** | | **$163,971** | **$1,218,351** | | | | **$1,218,351** | | |

**Notes**

2023 IT Lease - Network Solutions No. 97

St. Joseph County
Submitted to the State on Saturday, January 20, 2024
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** 2023 JP Morgan IPG Equipment Lease
**Debt Status:** Outstanding
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:** 11/27/2023
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 12/19/2023
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 12/19/2023

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):** St. Joseph County
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Equipment for the county Highway Department
**Total Project Cost:** $1,016,267.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/15/2028 | $110,003 | 4.30 | $2,363 | $112,366 | | $224,732 | | $112,366 | | $0 |
| 2/15/2028 | $107,689 | 4.30 | $4,677 | $112,366 | | $0 | | $112,366 | | $110,003 |
| 8/15/2027 | $105,424 | 4.30 | $6,942 | $112,366 | | $224,732 | | $112,366 | | $217,692 |
| 2/15/2027 | $103,207 | 4.30 | $9,159 | $112,366 | | $0 | | $112,366 | | $323,116 |
| 8/15/2026 | $101,036 | 4.30 | $11,330 | $112,366 | | $224,732 | | $112,366 | | $426,323 |
| 2/15/2026 | $98,911 | 4.30 | $13,455 | $112,366 | | $0 | | $112,366 | | $527,359 |
| 8/15/2025 | $96,830 | 4.30 | $15,536 | $112,366 | | $224,732 | | $112,366 | | $626,270 |
| 2/15/2025 | $94,794 | 4.30 | $17,572 | $112,366 | | $0 | | $112,366 | | $723,100 |
| 8/15/2024 | $92,800 | 4.30 | $19,566 | $112,366 | | $224,732 | | $112,366 | | $817,894 |
| 2/15/2024 | $105,573 | 4.30 | $6,793 | $112,366 | | $0 | $1,500 | $112,366 | | $910,694 |
| **Total** | **$1,016,267** | | **$107,393** | **$1,123,660** | | **$1,123,660** | **$1,500** | **$1,123,660** | | |

**Notes**

2023 JP Morgan IPG Highway Equipment lease. Lease closed 12/19/23. Escrow account set up 12/19/23. Debt#98. US Bank account no. 221360000. Debt service paid by LIT Fund 1112. County Fund 0033 for lease proceeds.

St. Joseph County
Submitted to the State on Thursday, March 28, 2024
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** Taxable Economic Development Tax Increment Revenue Bonds, Series 2024 (Honeysuckle Solar)
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-7-11.9
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 3/1/2024
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 3/26/2024

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** Primary
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:** Solar Project EDA Allocation Area
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Financing of a solar-powered electric generating facility.
**Total Project Cost:** $50,000,000.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1/15/2049 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $0 |
| 7/15/2048 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $500,000 |
| 1/15/2048 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $1,000,000 |
| 7/15/2047 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $1,500,000 |
| 1/15/2047 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $2,000,000 |
| 7/15/2046 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $2,500,000 |
| 1/15/2046 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $3,000,000 |
| 7/15/2045 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $3,500,000 |
| 1/15/2045 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $4,000,000 |
| 7/15/2044 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $4,500,000 |
| 1/15/2044 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $5,000,000 |
| 7/15/2043 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $5,500,000 |
| 1/15/2043 | $500,000 | 0.00 | $0 | $500,000 | | $500,000 | | | | $6,000,000 |
| 7/15/2042 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $6,500,000 |
| 1/15/2042 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $7,500,000 |
| 7/15/2041 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $8,500,000 |
| 1/15/2041 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $9,500,000 |
| 7/15/2040 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $10,500,000 |
| 1/15/2040 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $11,500,000 |
| 7/15/2039 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $12,500,000 |
| 1/15/2039 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $13,500,000 |
| 7/15/2038 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $1,000,000 | | | | $14,500,000 |
| 1/15/2038 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $15,500,000 |
| 7/15/2037 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $16,500,000 |
| 1/15/2037 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $17,500,000 |
| 7/15/2036 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $18,500,000 |
| 1/15/2036 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $19,500,000 |
| 7/15/2035 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $20,500,000 |
| 1/15/2035 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $21,500,000 |
| 7/15/2034 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $22,500,000 |
| 1/15/2034 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $23,500,000 |
| 7/15/2033 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $24,500,000 |
| 1/15/2033 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,000,000 | | | | $25,500,000 |
| 7/15/2032 | $1,000,000 | 0.00 | $0 | $1,000,000 | | | | | | $26,500,000 |
| 1/15/2032 | $1,000,000 | 0.00 | $0 | $1,000,000 | | $2,500,000 | | | | $27,500,000 |
| 7/15/2031 | $1,500,000 | 0.00 | $0 | $1,500,000 | | | | | | $28,500,000 |
| 1/15/2031 | $1,500,000 | 0.00 | $0 | $1,500,000 | | $3,000,000 | | | | $30,000,000 |
| 7/15/2030 | $1,500,000 | 0.00 | $0 | $1,500,000 | | | | | | $31,500,000 |
| 1/15/2030 | $1,500,000 | 0.00 | $0 | $1,500,000 | | $3,000,000 | | | | $33,000,000 |
| 7/15/2029 | $1,500,000 | 0.00 | $0 | $1,500,000 | | | | | | $34,500,000 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1/15/2029 | $1,500,000 | 0.00 | $0 | $1,500,000 | | $3,000,000 | | | | $36,000,000 |
| 7/15/2028 | $1,500,000 | 0.00 | $0 | $1,500,000 | | | | | | $37,500,000 |
| 1/15/2028 | $1,500,000 | 0.00 | $0 | $1,500,000 | | $3,000,000 | | | | $39,000,000 |
| 7/15/2027 | $1,500,000 | 0.00 | $0 | $1,500,000 | | | | | | $40,500,000 |
| 1/15/2027 | $2,000,000 | 0.00 | $0 | $2,000,000 | | $4,000,000 | | | | $42,000,000 |
| 7/15/2026 | $2,000,000 | 0.00 | $0 | $2,000,000 | | | | | | $44,000,000 |
| 1/15/2026 | $2,000,000 | 0.00 | $0 | $2,000,000 | | $4,000,000 | | | | $46,000,000 |
| 7/15/2025 | $2,000,000 | 0.00 | $0 | $2,000,000 | | | | | | $48,000,000 |
| **Total** | **$50,000,000** | | **$0** | **$50,000,000** | | **$50,000,000** | | | | |

**Notes**

Project Honeysuckle

St. Joseph County
Submitted to the State on Tuesday, April 2, 2024
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** Lease Rental Revenue Bonds, Series 2024A
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 79062D
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-7-14, et seq.
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 12/13/2023
**Date of Appropriation Resolution:**
**Date of Debt Sale:** 3/12/2024
**Date of Debt Closing:** 3/26/2024

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** Primary
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:** New Carlisle EDA #3 Allocation Area
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Finance certain road improvements and related infrastructure costs.
**Total Project Cost:** $11,686,722.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/1/2024 | $0 | 0.00 | $173,611 | $173,611 | | | | | | $10,000,000 |
| 2/1/2025 | $0 | 0.00 | $250,000 | $250,000 | | $423,611 | $2,000 | $426,000 | | $10,000,000 |
| 8/1/2025 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2026 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2026 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2027 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2027 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2028 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2028 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2029 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2029 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2030 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2030 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2031 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2031 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2032 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2032 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2033 | $0 | 0.00 | $250,000 | $250,000 | | $500,000 | $2,000 | $503,000 | | $10,000,000 |
| 8/1/2033 | $0 | 0.00 | $250,000 | $250,000 | | | | | | $10,000,000 |
| 2/1/2034 | $275,000 | 5.00 | $250,000 | $525,000 | | $775,000 | $2,000 | $778,000 | | $9,725,000 |
| 8/1/2034 | $1,290,000 | 5.00 | $243,125 | $1,533,125 | | | | | | $8,435,000 |
| 2/1/2035 | $1,320,000 | 5.00 | $210,875 | $1,530,875 | | $3,064,000 | $2,000 | $3,067,000 | | $7,115,000 |
| 8/1/2035 | $1,355,000 | 5.00 | $177,875 | $1,532,875 | | | | | | $5,760,000 |
| 2/1/2036 | $1,385,000 | 5.00 | $144,000 | $1,529,000 | | $3,061,875 | $2,000 | $3,064,000 | | $4,375,000 |
| 8/1/2036 | $1,420,000 | 5.00 | $109,375 | $1,529,375 | | | | | | $2,955,000 |
| 2/1/2037 | $1,460,000 | 5.00 | $73,875 | $1,533,875 | | $3,063,250 | $2,000 | $3,066,000 | | $1,495,000 |
| 8/1/2037 | $1,495,000 | 5.00 | $37,375 | $1,532,375 | | $1,532,375 | | $1,533,000 | | $0 |
| **Total** | **$10,000,000** | | **$5,920,111** | **$15,920,111** | | **$15,920,111** | **$26,000** | **$15,958,000** | | |

**Notes**

2024 GM-Samsung Bond

St. Joseph County
Submitted to the State on Tuesday, April 2, 2024
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** Taxable Lease Rental Revenue Bonds, Series 2024B
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 79062D
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-7-14, et seq.
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 12/13/2023
**Date of Appropriation Resolution:**
**Date of Debt Sale:** 3/12/2024
**Date of Debt Closing:** 3/26/2024

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** Primary
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:** New Carlisle EDA #3 Allocation Area
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Finance certain road improvements and related infrastructure costs.
**Total Project Cost:** $40,000,000.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 8/1/2024 | $0 | 0.00 | $726,947 | $726,947 | | | | | | $40,000,000 |
| 2/1/2025 | $0 | 0.00 | $1,046,804 | $1,046,804 | | $1,773,751 | $2,000 | $1,776,000 | | $40,000,000 |
| 8/1/2025 | $0 | 0.00 | $1,046,804 | $1,046,804 | | | | | | $40,000,000 |
| 2/1/2026 | $0 | 0.00 | $1,046,804 | $1,046,804 | | $2,093,608 | $2,000 | $2,096,000 | | $40,000,000 |
| 8/1/2026 | $870,000 | 0.05 | $1,046,804 | $1,916,804 | | | | | | $39,130,000 |
| 2/1/2027 | $890,000 | 0.05 | $1,024,980 | $1,914,980 | | $3,831,784 | $2,000 | $3,834,000 | | $38,240,000 |
| 8/1/2027 | $915,000 | 0.05 | $1,003,353 | $1,918,353 | | | | | | $37,325,000 |
| 2/1/2028 | $935,000 | 0.05 | $981,027 | $1,916,027 | | $3,834,380 | $2,000 | $3,837,000 | | $36,390,000 |
| 8/1/2028 | $960,000 | 0.05 | $958,386 | $1,918,386 | | | | | | $35,430,000 |
| 2/1/2029 | $980,000 | 0.05 | $934,995 | $1,914,995 | | $3,833,381 | $2,000 | $3,836,000 | | $34,450,000 |
| 8/1/2029 | $1,005,000 | 0.05 | $911,118 | $1,916,118 | | | | | | $33,445,000 |
| 2/1/2030 | $1,030,000 | 0.05 | $886,480 | $1,916,480 | | $3,832,598 | $2,000 | $3,835,000 | | $32,415,000 |
| 8/1/2030 | $1,055,000 | 0.05 | $861,086 | $1,916,086 | | | | | | $31,360,000 |
| 2/1/2031 | $1,085,000 | 0.05 | $834,969 | $1,919,969 | | $3,836,055 | $2,000 | $3,839,000 | | $30,275,000 |
| 8/1/2031 | $1,110,000 | 0.05 | $807,893 | $1,917,893 | | | | | | $29,165,000 |
| 2/1/2032 | $1,135,000 | 0.05 | $780,082 | $1,915,082 | | $3,832,975 | $2,000 | $3,835,000 | | $28,030,000 |
| 8/1/2032 | $1,165,000 | 0.05 | $751,520 | $1,916,520 | | | | | | $26,865,000 |
| 2/1/2033 | $1,195,000 | 0.05 | $722,086 | $1,917,086 | | $3,833,605 | $2,000 | $3,836,000 | | $25,670,000 |
| 8/1/2033 | $1,225,000 | 0.05 | $691,715 | $1,916,715 | | | | | | $24,445,000 |
| 2/1/2034 | $980,000 | 0.05 | $660,581 | $1,640,581 | | $3,557,296 | $2,000 | $3,560,000 | | $23,465,000 |
| 8/1/2034 | $0 | 0.00 | $635,479 | $635,479 | | | | | | $23,465,000 |
| 2/1/2035 | $0 | 0.00 | $635,479 | $635,479 | | $1,270,958 | $2,000 | $1,273,000 | | $23,465,000 |
| 8/1/2035 | $0 | 0.00 | $635,479 | $635,479 | | | | | | $23,465,000 |
| 2/1/2036 | $0 | 0.00 | $635,479 | $635,479 | | $1,270,958 | $2,000 | $1,273,000 | | $23,465,000 |
| 8/1/2036 | $0 | 0.00 | $635,479 | $635,479 | | | | | | $23,465,000 |
| 2/1/2037 | $0 | 0.00 | $635,479 | $635,479 | | $1,270,958 | $2,000 | $1,273,000 | | $23,465,000 |
| 8/1/2037 | $0 | 0.00 | $635,479 | $635,479 | | | | | | $23,465,000 |
| 2/1/2038 | $1,530,000 | 0.05 | $635,479 | $2,165,479 | | $2,800,958 | $2,000 | $2,803,000 | | $21,935,000 |
| 8/1/2038 | $1,570,000 | 0.05 | $594,911 | $2,164,911 | | | | | | $20,365,000 |
| 2/1/2039 | $1,615,000 | 0.05 | $553,282 | $2,168,282 | | $4,333,193 | $2,000 | $4,336,000 | | $18,750,000 |
| 8/1/2039 | $1,655,000 | 0.05 | $510,138 | $2,165,138 | | | | | | $17,095,000 |
| 2/1/2040 | $1,700,000 | 0.05 | $465,924 | $2,165,924 | | $4,331,062 | $2,000 | $4,334,000 | | $15,395,000 |
| 8/1/2040 | $1,750,000 | 0.05 | $419,591 | $2,169,591 | | | | | | $13,645,000 |
| 2/1/2041 | $1,795,000 | 0.05 | $371,894 | $2,166,894 | | $4,336,485 | $2,000 | $4,339,000 | | $11,850,000 |
| 8/1/2041 | $1,845,000 | 0.05 | $322,972 | $2,167,972 | | | | | | $10,005,000 |
| 2/1/2042 | $1,895,000 | 0.05 | $272,686 | $2,167,686 | | $4,335,658 | $2,000 | $4,338,000 | | $8,110,000 |
| 8/1/2042 | $1,945,000 | 0.05 | $221,038 | $2,166,038 | | | | | | $6,165,000 |
| 2/1/2043 | $2,000,000 | 0.05 | $168,027 | $2,168,027 | | $4,334,065 | $2,000 | $4,337,000 | | $4,165,000 |
| 8/1/2043 | $2,055,000 | 0.05 | $113,517 | $2,168,517 | | | | | | $2,110,000 |
| 2/1/2044 | $2,110,000 | 0.05 | $57,508 | $2,167,508 | | $4,336,025 | $2,000 | $4,339,000 | | $0 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Total** | **$40,000,000** | | **$26,879,754** | **$66,879,754** | | **$66,879,753** | **$40,000** | **$66,929,000** | | |

**Notes**
2024 GM-Samsung Bond

St. Joseph County
Submitted to the State on Thursday, December 19, 2024
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** Y

## Basic Debt Information

**Debt Name:** Redevelopment District Taxable Special Taxing District Bonds of 2024
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** Y

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-7-14 and 36-7-25
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County Redevelopment District
**Current Debt Limit:** $30,772,162.00
**Current Debt Capacity (after issuance of this debt):** $25,772,162.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 9/10/2024
**Date of Appropriation Resolution:**
**Date of Debt Sale:**
**Date of Debt Closing:** 12/19/2024

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** No
**TIF Revenue:** Primary
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:** New Carlisle Economic Development Areas #1-5
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Finance certain road improvements and utility infrastructure costs.
**Total Project Cost:** $5,000,000.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | Credit | |
|---|---|---|---|---|---|---|---|---|---|---|
| 7/15/2025 | | | $154,500 | $154,500 | | | | | | $5,000,000 |
| 1/15/2026 | | | $135,000 | $135,000 | | $289,500 | | | | $5,000,000 |
| 7/15/2026 | | | $135,000 | $135,000 | | | | | | $5,000,000 |
| 1/15/2027 | | | $135,000 | $135,000 | | $270,000 | | | | $5,000,000 |
| 7/15/2027 | $90,000 | 5.40 | $135,000 | $225,000 | | | | | | $4,910,000 |
| 1/15/2028 | $95,000 | 5.40 | $132,570 | $227,570 | | $452,570 | | | | $4,815,000 |
| 7/15/2028 | $95,000 | 5.40 | $130,005 | $225,005 | | | | | | $4,720,000 |
| 1/15/2029 | $100,000 | 5.40 | $127,440 | $227,440 | | $452,445 | | | | $4,620,000 |
| 7/15/2029 | $100,000 | 5.40 | $124,740 | $224,740 | | | | | | $4,520,000 |
| 1/15/2030 | $105,000 | 5.40 | $122,040 | $227,040 | | $451,780 | | | | $4,415,000 |
| 7/15/2030 | $105,000 | 5.40 | $119,205 | $224,205 | | | | | | $4,310,000 |
| 1/15/2031 | $110,000 | 5.40 | $116,370 | $226,370 | | $450,575 | | | | $4,200,000 |
| 7/15/2031 | $115,000 | 5.40 | $113,400 | $228,400 | | | | | | $4,085,000 |
| 1/15/2032 | $115,000 | 5.40 | $110,295 | $225,295 | | $453,695 | | | | $3,970,000 |
| 7/15/2032 | $120,000 | 5.40 | $107,190 | $227,190 | | | | | | $3,850,000 |
| 1/15/2033 | $120,000 | 5.40 | $103,950 | $223,950 | | $451,140 | | | | $3,730,000 |
| 7/15/2033 | $125,000 | 5.40 | $100,710 | $225,710 | | | | | | $3,605,000 |
| 1/15/2034 | $130,000 | 5.40 | $97,335 | $227,335 | | $453,045 | | | | $3,475,000 |
| 7/15/2034 | $135,000 | 5.40 | $93,825 | $228,825 | | | | | | $3,340,000 |
| 1/15/2035 | $135,000 | 5.40 | $90,180 | $225,180 | | $454,005 | | | | $3,205,000 |
| 7/15/2035 | $140,000 | 5.40 | $86,535 | $226,535 | | | | | | $3,065,000 |
| 1/15/2036 | $145,000 | 5.40 | $82,755 | $227,755 | | $454,290 | | | | $2,920,000 |
| 7/15/2036 | $145,000 | 5.40 | $78,840 | $223,840 | | | | | | $2,775,000 |
| 1/15/2037 | $150,000 | 5.40 | $74,925 | $224,925 | | $448,765 | | | | $2,625,000 |
| 7/15/2037 | $155,000 | 5.40 | $70,875 | $225,875 | | | | | | $2,470,000 |
| 1/15/2038 | $160,000 | 5.40 | $66,690 | $226,690 | | $452,565 | | | | $2,310,000 |
| 7/15/2038 | $165,000 | 5.40 | $62,370 | $227,370 | | | | | | $2,145,000 |
| 1/15/2039 | $170,000 | 5.40 | $57,915 | $227,915 | | $455,285 | | | | $1,975,000 |
| 7/15/2039 | $175,000 | 5.40 | $53,325 | $228,325 | | | | | | $1,800,000 |
| 1/15/2040 | $180,000 | 5.40 | $48,600 | $228,600 | | $456,925 | | | | $1,620,000 |
| 7/15/2040 | $185,000 | 5.40 | $43,740 | $228,740 | | | | | | $1,435,000 |
| 1/15/2041 | $190,000 | 5.40 | $38,745 | $228,745 | | $457,485 | | | | $1,245,000 |
| 7/15/2041 | $195,000 | 5.40 | $33,615 | $228,615 | | | | | | $1,050,000 |
| 1/15/2042 | $200,000 | 5.40 | $28,350 | $228,350 | | $456,965 | | | | $850,000 |
| 7/15/2042 | $205,000 | 5.40 | $22,950 | $227,950 | | | | | | $645,000 |
| 1/15/2043 | $210,000 | 5.40 | $17,415 | $227,415 | | $455,365 | | | | $435,000 |
| 7/15/2043 | $215,000 | 5.40 | $11,745 | $226,745 | | | | | | $220,000 |
| 1/15/2044 | $220,000 | 5.40 | $5,940 | $225,940 | | $452,685 | | | | $0 |
| **Total** | **$5,000,000** | | **$3,269,085** | **$8,269,085** | | **$8,269,085** | | | | |

**Notes**

Debt Schedule No. 104 - First Merchants Bank

St. Joseph County
Submitted to the State on Tuesday, March 25, 2025
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** St. Joseph County General Obligation Bonds, Series 2025
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 790603
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-2-6-18
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County
**Current Debt Limit:** $15,515,000.00
**Current Debt Capacity (after issuance of this debt):** $8,115,000.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:**
**Date of Appropriation Resolution:**
**Date of Debt Sale:** 3/11/2025
**Date of Debt Closing:** 3/25/2025

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** Yes
**Was a remonstrance conducted?** Yes
**Votes in favor debt:**
**Votes against debt:** 0
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Finance a satellite highway garage on Alexander Drive.
**Total Project Cost:** $7,750,827.65

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/30/2032 | $645,000 | 4.00 | $12,900 | $657,900 | | $1,313,400 | | | | $0 |
| 6/30/2032 | $630,000 | 4.00 | $25,500 | $655,500 | | | | | | $645,000 |
| 12/30/2031 | $610,000 | 4.00 | $37,700 | $647,700 | | $1,292,300 | | | | $1,275,000 |
| 6/30/2031 | $595,000 | 4.00 | $49,600 | $644,600 | | | | | | $1,885,000 |
| 12/30/2030 | $585,000 | 4.00 | $61,300 | $646,300 | | $1,289,000 | | | | $2,480,000 |
| 6/30/2030 | $570,000 | 4.00 | $72,700 | $642,700 | | | | | | $3,065,000 |
| 12/30/2029 | $555,000 | 4.00 | $83,800 | $638,800 | | $1,273,400 | | | | $3,635,000 |
| 6/30/2029 | $540,000 | 4.00 | $94,600 | $634,600 | | | | | | $4,190,000 |
| 12/30/2028 | $530,000 | 4.00 | $105,200 | $635,200 | | $1,265,700 | | | | $4,730,000 |
| 6/30/2028 | $515,000 | 4.00 | $115,500 | $630,500 | | | | | | $5,260,000 |
| 12/30/2027 | $505,000 | 4.00 | $125,600 | $630,600 | | $1,256,000 | | | | $5,775,000 |
| 6/30/2027 | $490,000 | 4.00 | $135,400 | $625,400 | | | | | | $6,280,000 |
| 12/30/2026 | $480,000 | 4.00 | $145,000 | $625,000 | | $1,149,111 | | | | $6,770,000 |
| 6/30/2026 | $150,000 | 4.00 | $374,111 | $524,111 | | | | | | $7,250,000 |
| **Total** | **$7,400,000** | | **$1,438,911** | **$8,838,911** | | **$8,838,911** | | | | |

**Notes**

2025 General Obligation (Highway Garage) Bond
Debt Schedule No. 108

St. Joseph County
Submitted to the State on Thursday, June 26, 2025
Report printed on Monday, November 17, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** St. Joseph County, Indiana Park District Bonds, Series 2025
**Debt Status:** Outstanding
**Type of Indebtedness:** Bond
**Base CUSIP Number:** 79062
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 36-10-1-2
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** Y
**Applicable Issuer:** St. Joseph County Park District
**Current Debt Limit:** $91,126,702.00
**Current Debt Capacity (after issuance of this debt):** $84,676,702.00

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 5/20/2025
**Date of Appropriation Resolution:** 5/20/2025
**Date of Debt Sale:** 6/25/2025
**Date of Debt Closing:** 7/9/2025

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Pay for the costs associated with park improvements and equipment
**Total Project Cost:** $6,783,800.70

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2043 | $275,000 | 5.00 | $6,875 | $281,875 | | $565,500 | | | | $0 |
| 12/30/2042 | $270,000 | 5.00 | $13,625 | $283,625 | | | | | | $275,000 |
| 6/30/2042 | $265,000 | 5.00 | $20,250 | $285,250 | | $566,875 | | | | $545,000 |
| 12/30/2041 | $255,000 | 5.00 | $26,625 | $281,625 | | | | | | $810,000 |
| 6/30/2041 | $250,000 | 5.00 | $32,875 | $282,875 | | $566,875 | | | | $1,065,000 |
| 12/30/2040 | $245,000 | 5.00 | $39,000 | $284,000 | | | | | | $1,315,000 |
| 6/30/2040 | $240,000 | 5.00 | $45,000 | $285,000 | | $570,875 | | | | $1,560,000 |
| 12/30/2039 | $235,000 | 5.00 | $50,875 | $285,875 | | | | | | $1,800,000 |
| 6/30/2039 | $225,000 | 5.00 | $56,500 | $281,500 | | $563,500 | | | | $2,035,000 |
| 12/30/2038 | $220,000 | 5.00 | $62,000 | $282,000 | | | | | | $2,260,000 |
| 6/30/2038 | $215,000 | 5.00 | $67,375 | $282,375 | | $565,000 | | | | $2,480,000 |
| 12/30/2037 | $210,000 | 5.00 | $72,625 | $282,625 | | | | | | $2,695,000 |
| 6/30/2037 | $205,000 | 5.00 | $77,750 | $282,750 | | $565,500 | | | | $2,905,000 |
| 12/30/2036 | $200,000 | 5.00 | $82,750 | $282,750 | | | | | | $3,110,000 |
| 6/30/2036 | $195,000 | 5.00 | $87,625 | $282,625 | | $565,000 | | | | $3,310,000 |
| 12/30/2035 | $190,000 | 5.00 | $92,375 | $282,375 | | | | | | $3,505,000 |
| 6/30/2035 | $185,000 | 5.00 | $97,000 | $282,000 | | $568,625 | | | | $3,695,000 |
| 12/30/2034 | $185,000 | 5.00 | $101,625 | $286,625 | | | | | | $3,880,000 |
| 6/30/2034 | $180,000 | 5.00 | $106,125 | $286,125 | | $571,625 | | | | $4,065,000 |
| 12/30/2033 | $175,000 | 5.00 | $110,500 | $285,500 | | | | | | $4,245,000 |
| 6/30/2033 | $170,000 | 5.00 | $114,750 | $284,750 | | $568,625 | | | | $4,420,000 |
| 12/30/2032 | $165,000 | 5.00 | $118,875 | $283,875 | | | | | | $4,590,000 |
| 6/30/2032 | $160,000 | 5.00 | $122,875 | $282,875 | | $564,625 | | | | $4,755,000 |
| 12/30/2031 | $155,000 | 5.00 | $126,750 | $281,750 | | | | | | $4,915,000 |
| 6/30/2031 | $155,000 | 5.00 | $130,625 | $285,625 | | $570,000 | | | | $5,070,000 |
| 12/30/2030 | $150,000 | 5.00 | $134,375 | $284,375 | | | | | | $5,225,000 |
| 6/30/2030 | $145,000 | 5.00 | $138,000 | $283,000 | | $569,625 | | | | $5,375,000 |
| 12/30/2029 | $145,000 | 5.00 | $141,625 | $286,625 | | | | | | $5,520,000 |
| 6/30/2029 | $140,000 | 5.00 | $145,125 | $285,125 | | $568,625 | | | | $5,665,000 |
| 12/30/2028 | $135,000 | 5.00 | $148,500 | $283,500 | | | | | | $5,805,000 |
| 6/30/2028 | $130,000 | 5.00 | $151,750 | $281,750 | | $566,750 | | | | $5,940,000 |
| 12/30/2027 | $130,000 | 5.00 | $155,000 | $285,000 | | | | | | $6,070,000 |
| 6/30/2027 | $125,000 | 5.00 | $158,125 | $283,125 | | $569,375 | | | | $6,200,000 |
| 12/30/2026 | $125,000 | 5.00 | $161,250 | $286,250 | | | | | | $6,325,000 |
| 6/30/2026 | | | $314,438 | $314,438 | | $314,438 | | | | $6,450,000 |
| **Total** | **$6,450,000** | | **$3,511,438** | **$9,961,438** | | **$9,961,438** | | | | |

## Notes

Debt Schedule No. 109
Largest expenditure - new park at Anderson Road location.

Clay Township, St. Joseph County
Submitted to the State on
Report printed on Thursday, December 4, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:**
**Date of last payment or bond expiration:**
**New (post 1989):**
**Newer (post 2005):**
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** E-One Engines Lease
**Debt Status:** Retired
**Type of Indebtedness:** Lease
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:** 6-1.1-20.6
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:**
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 11/21/2013
**Date of Appropriation Resolution:** 11/21/2013
**Date of Debt Sale:**
**Date of Debt Closing:** 5/9/2014

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Capital Equipment Lease Purchase
**Total Project Cost:** $1,540,870.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:**

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | $141,000 | 1.75 | $3,664 | | | | | $144,664 | | |
| 12/31/2014 | $143,000 | 1.75 | $11,699 | | | | | $154,699 | | |
| 6/30/2015 | $145,000 | 1.75 | $10,448 | | | | | $155,448 | | |
| 12/31/2015 | $146,000 | 1.75 | $9,179 | | | | | $155,179 | | |
| 6/30/2016 | $147,500 | 1.75 | $7,902 | | | | | $155,402 | | |
| 12/31/2016 | $148,500 | 1.75 | $6,611 | | | | | $155,111 | | |
| 6/30/2017 | $150,000 | 1.75 | $5,312 | | | | | $155,312 | | |
| 12/31/2017 | $151,000 | 1.75 | $3,999 | | | | | $154,999 | | |
| 6/30/2018 | $152,000 | 1.75 | $2,678 | | | | | $154,678 | | |
| 12/31/2018 | $154,030 | 1.75 | $1,348 | | | | | $155,378 | | |
| **Total** | **$1,478,030** | | **$62,840** | | | | | **$1,540,870** | | |

## Notes

Clay Township, St. Joseph County
Submitted to the State on Monday, February 28, 2022
Report printed on Thursday, December 4, 2025
*Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.*

## Debt Verification

**Initial Year:** 2024
**Date of last payment or bond expiration:** 12/31/2036 12:00:00 AM
**New (post 1989):** Y
**Newer (post 2005):** Y
**Refinanced bond:** N

## Basic Debt Information

**Debt Name:** TCU Ladder Truck Loan
**Debt Status:** Retired
**Type of Indebtedness:** Loan
**Base CUSIP Number:**
**Is this debt exempt from the property tax caps?** N

## Code Cite

**Code Cite Under Which Debt is Authorized:**
*Code cite can typically be found in the bond resolution or ordinance.*

## Debt Limitation

**Is this debt subject to the issuer's debt limit?** N
**Applicable Issuer:**
**Current Debt Limit:**
**Current Debt Capacity (after issuance of this debt):**

## Date Information

**Date of Preliminary Determination:** 11/9/2021
**Date of Publication of Preliminary Determination:**
**Newspaper(s):**
**Date of Public Hearing:**
**Date of Final Approval/Lease Execution:** 11/30/2021
**Date of Appropriation Resolution:** 11/9/2022
**Date of Debt Sale:** 11/30/2021
**Date of Debt Closing:** 11/30/2021

## Petition / Remonstrance

**Was this debt subject to petition/remonstrance?** No
**Was a remonstrance conducted?** No
**Votes in favor debt:**
**Votes against debt:**
**Was this debt subject to referendum?** No
**Votes in favor debt:**
**Votes against debt:**

## Debt Rating

| Type of Rating | Insurance | Agency | Rating |
|---|---|---|---|

## Security on the Debt - Source of Repayment

**Property Tax:** Primary
**TIF Revenue:** No
**COIT:** No
**Motor Vehicle Highway/Local Road & Street:** No
**CAGIT:** No
**Stormwater Revenues:** No
**CEDIT:** No
**Electric Revenues:** No
**Water Revenue:** No
**Wasterwater Revenues:** No
**Grant Revenue:** No
**Other** () : No

**Allocation Area from which the TIF Revenues will be generated:**
**Name of Lessor (Building Corporation/Hold Corporation):**
**Does this debt refinance or refund any previously outstanding debt?** No

## Purpose/Cost

**Purpose of Debt:** Ladder Truck Purchase
**Total Project Cost:** $1,461,610.00

## Sources

| Sources of Funds | Amount |
|---|---|

## Uses

| Uses of Funds | Amount |
|---|---|

## Dates

**Date Bids Received:**
**Date Construction Started:**
**Estimated Date of Substantial Completion:** 11/4/2022

## Amortization Schedule

| Date | Principal | Interest Rate | Interest | Period Total | Capitalized Interest | Fiscal Total | Trustee Fee | Lease Payments | Federal Tax Credit | Remaining Balance |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/30/2021 | $36,025 | 1.50 | $1,375 | $37,400 | | | $0 | | $0 | $1,063,975 |
| 1/30/2022 | $36,070 | 1.50 | $1,330 | $37,400 | | | $0 | | $0 | $1,027,905 |
| 2/28/2022 | $36,115 | 1.50 | $1,285 | $37,400 | | | $0 | | $0 | $991,790 |
| 3/30/2022 | $36,160 | 1.50 | $1,240 | $37,400 | | | $0 | | $0 | $955,630 |
| 4/30/2022 | $36,205 | 1.50 | $1,195 | $37,400 | | | $0 | | $0 | $919,424 |
| 5/30/2022 | $36,251 | 1.50 | $1,149 | $37,400 | | | $0 | | $0 | $883,173 |
| 6/30/2022 | $36,296 | 1.50 | $1,104 | $37,400 | | | $0 | | $0 | $846,877 |
| 7/30/2022 | $36,341 | 1.50 | $1,059 | $37,400 | | | $0 | | $0 | $810,536 |
| 8/30/2022 | $36,387 | 1.50 | $1,013 | $37,400 | | | $0 | | $0 | $774,149 |
| 9/30/2022 | $36,432 | 1.50 | $968 | $37,400 | | | $0 | | $0 | $737,717 |
| 10/30/2022 | $36,478 | 1.50 | $922 | $37,400 | | | $0 | | $0 | $701,239 |
| 11/30/2022 | $36,523 | 1.50 | $877 | $37,400 | | | $0 | | $0 | $664,716 |
| 12/30/2022 | $36,569 | 1.50 | $831 | $37,400 | | $448,800 | $0 | | $0 | $628,146 |
| 1/30/2023 | $36,615 | 1.50 | $785 | $37,400 | | | $0 | | $0 | $591,532 |
| 2/28/2023 | $36,661 | 1.50 | $739 | $37,400 | | | $0 | | $0 | $554,871 |
| 3/30/2023 | $36,706 | 1.50 | $694 | $37,400 | | | $0 | | $0 | $518,165 |
| 4/30/2023 | $36,752 | 1.50 | $648 | $37,400 | | | $0 | | $0 | $481,412 |
| 5/30/2023 | $36,798 | 1.50 | $602 | $37,400 | | | $0 | | $0 | $444,614 |
| 6/30/2023 | $36,844 | 1.50 | $556 | $37,400 | | | $0 | | $0 | $407,770 |
| 7/30/2023 | $36,890 | 1.50 | $510 | $37,400 | | | $0 | | $0 | $370,880 |
| 8/30/2023 | $36,936 | 1.50 | $464 | $37,400 | | | $0 | | $0 | $333,943 |
| 9/30/2023 | $36,983 | 1.50 | $417 | $37,400 | | | $0 | | $0 | $296,961 |
| 10/30/2023 | $37,029 | 1.50 | $371 | $37,400 | | | $0 | | $0 | $259,932 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 11/30/2023 | $37,075 | 1.50 | $325 | $37,400 | | | $0 | | $0 | $222,857 |
| 12/30/2023 | $37,121 | 1.50 | $279 | $37,400 | | $448,800 | $0 | | $0 | $185,735 |
| 1/30/2024 | $37,168 | 1.50 | $232 | $37,400 | | | $0 | | $0 | $148,567 |
| 2/28/2024 | $37,214 | 1.50 | $186 | $37,400 | | | $0 | | $0 | $111,353 |
| 3/30/2024 | $37,261 | 1.50 | $139 | $37,400 | | | $0 | | $0 | $74,092 |
| 4/30/2024 | $37,307 | 1.50 | $93 | $37,400 | | | $0 | | $0 | $36,785 |
| 5/30/2024 | $36,739 | 1.50 | $46 | $36,785 | | $186,385 | $0 | | $0 | $0 |
| **Total** | **$1,099,951** | | **$21,434** | **$1,121,385** | | **$1,083,985** | **$0** | | **$0** | |

**Notes**

Deborah S. Block, IAMC, MMC
NOV 13 2025
City Clerk
Mishawaka, IN

PETITION 25-17

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2025-32

ORDINANCE NO. _____

AN ORDINANCE ANNEXING CONTIGUOUS TERRITORY TO THE CITY OF MISHAWAKA, INDIANA, AND PROVIDING ZONING CLASSIFICATION THEREFORE

WHEREAS, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and establish zoning as hereinafter set forth, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, that:

Section 1. The following described real estate be and the same is hereby annexed to and declared to be a part of the City of Mishawaka, Indiana:

*PART OF THE SOUTHEST QUARTER OF SECTION 22 AND THE NORTHEAST QUARTER OF SETION 27 BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS:*
*BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND DESCRIBED IN DEED BOOK #570 IN PAGE # 178 IN THE RECORDS OF THE ST JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT OF ALSO BEING ON THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 667.50 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 87.53 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LINE, A DISTANCE OF 1203.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 87.50 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 2021-12555 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINIUNG SOUTH ALONG SAID WEST LINE, A DISTANCE OF 647.96 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 791.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK #570 ON PAGE #178; THENCE NORTH AND WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES: NORTH 58.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.*
*CONTAINING 18.99 ACRES MORE OR LESS*
*SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD.*

Proposed Ordinance No: _____

Ordinance No: _____

The above described real estate shall hereafter be annexed into and within the City of Mishawaka, Indiana, and a part of that district designated in the Zoning Ordinance of the City of Mishawaka, Indiana, and shall carry a classification for zoning of R-3 Multi-Family Residential District.

**All the above real estate** shall hereafter be amended to allow for R-3 Multi-Family Residential.

This recommendation is based on the following findings of fact per Indiana Code Section 36-7-4-603:

1. The Comprehensive Plan – This property is not included within the extents of the Mishawaka 2000 Comprehensive Plan. However, the proposed multi-family residential use is reasonably consistent with adjacent and changing land uses along the N. Fir and E. Cleveland Road corridors.

2. Current conditions and the character of current structures and uses in each district – The subject parcels are located on N. Fir Road and E. Cleveland Road, both being moderate to heavily travelled corridors on which traffic volumes are expected to increase due to the significant commercial and residential growth that has occurred in the northeast part of the City and St. Joseph County. Adjacent land uses include a single-family residential property and dental medical office to the north, a medical office building and vacant commercial property to the west, a wooded wetland and Indiana Toll Road to the south, and a single-family residential house and agricultural land to the east.

3. The most desirable use for which the land in each district is adapted – With the completion of Beacon Parkway to the north nearly a decade ago, commercial and multi-family residential development along N. Fir Road, and to a lesser extent along E. Cleveland Road, is expected to increase. Therefore, the most desirable use for the property is either commercial or multi-family residential reflecting the changing land use patterns in the area.

4. The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area. The proposed multi-family residential use is compatible with the adjacent single-family residential, commercial, and agricultural uses.

5. Responsible development and growth – The development of vacant land at the southeast corner of N. Fir Road and E. Cleveland Road for commercial or high-density residential uses is responsible growth and development.

Proposed Ordinance No: _____

Ordinance No: _____

Section 3. This Ordinance shall be in full force and effect from and after its passage, due attestation and legal publication.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____day of _____, 2025, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____, 2025, at _____ o'clock ____.M.

_____
Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED by me this _____ day of _____, 2025, at _____o'clock ____.M.

_____
David A. Wood, Mayor

# STAFF REPORT

General Location: Southeast Corner of N. Fir Road & E. Cleveland Road Date: Nov. 12, 2025

Petition: 25-17 Annexation, Establish Zoning, and Preliminary Site Plan for a Proposed Apartment Complex Prepared By: DJS

## GENERAL INFORMATION

| | |
|---|---|
| Applicants: | Terry L Seggerman & Cathy Peterson, Devisees of the last will of Helen M. Seggerman / SC Bodner Company / Danch, Harner & Associates |
| Status: | Property Owner / Contingent Developer / Surveyor & Engineer |
| Request: | To annex, establish zoning, and approve a preliminary site plan to allow for the construction of an apartment complex |
| Existing Zoning: | R Single-Family Residential (Unincorporated St. Joseph County) |
| Proposed Zoning: | R-3 Multiple Family Residential District |
| Lot Size: | +/-18.99 acres including the existing adjacent public right-of-way and stormwater detention basin dedicated as public right-of-way |
| Applicable Regulations: | Section 137-215 thru 137-217 / R-3 Multiple Family Residential<br>Section 137-41 / Amendments to the Zoning Map &<br>Indiana Code 36-4-3-2.1 and 36-4-3-3.1, and 36-7-4-603 |

## SPECIAL INFORMATION

| | | |
|---|---|---|
| Area Development Pattern: | North: | R Single-Family District (Unincorporated) / Single-Family Residential & O Office District (Unincorporated) / Dental Medical Office |
| | South: | R Single-Family District (Unincorporated) / Wooded Wetland Area owned by the Indiana Toll Road & The Indiana Toll Road (I-80 /90) |
| | East: | R Residential (Unincorporated) / Single-Family Residential & Agricultural Land |
| | West: | C-6 Linear Office Commercial (Mishawaka) / Medical Office & S-2 Planned Unit Development / Vacant |
| Thoroughfare: | N. Fir Road & E. Cleveland Road | |
| Council District: | 6 pending annexation | |
| School District: | Penn-Harris-Madison | |
| Public Utilities: | All public utilities are either available or will be extended to/throughout the site at the owner's/developer's expense. | |
| Comprehensive Plan: | This area was not included in the extents of the Mishawaka 2000 Comprehensive Plan. | |

## ANALYSIS

**Proposal:**
The applicant is proposing to annex, establish zoning, and approve a preliminary site plan to allow for the construction of a residential apartment complex.

The 18.99 acre site, which includes the existing adjacent public right-of-way, a stormwater detention basin dedicated as 2.6 acres of public right-of-way, and two parcels (Tax #006-1012-0151 & 006-1012-0152 pre-annexation), is located at the southeast corner of N. Fir Road and E. Cleveland Road. East University Drive terminates at N. Fir Road near the southwest corner of the property. The southern part of the property is mostly wooded and includes a wetland, while the northern part of the property is cropland. No structures are present. The properties immediately adjacent to the west were annexed into the City of Mishawaka in a piecemeal fashion between 2001 to 2020 and zoned for various commercial uses.

As indicated on the preliminary site plan, the project will include six (6) three-story apartment buildings with a total of 216 residential units, a community building, and the associated access drives and parking areas. Project phasing is not shown so it is anticipated that the entire development will be constructed in one phase. The overall density will be +/-11.4 units per acre. A total of 324 parking spaces are required for the proposed 216 residential units (1.5 spaces per unit). Three hundred sixty-eight (368) parking spaces are shown on the preliminary site plan. This equates to a ratio of 1.7 spaces per unit.

The applicant is requesting a zoning classification of R-3 Multiple Family Residential District to permit to the proposed use as a multi-family residential development. The preliminary site plan indicates that the required height, area, and development regulations for the R-3 District (building and parking setbacks, off-street parking requirements, etc.) will be met.

Primary site access is proposed at the E. University Drive and N. Fir Road intersection. Modifications to the existing traffic signal, travel lane modifications within Fir Road, and deceleration and passing lanes may be required to be determined by the Engineering Department as a part of the final site plan review. A gated right in-right out only emergency/fire access is shown along Fir Road aligning with the access drive for the adjacent medical building to the north. All drives and parking lots interior to the site will be privately owned and maintained.

Due to the project being located within the Juday Creek 5-year wellhead protection area, stormwater runoff cannot be handled on-site via a system of drywells. All runoff will have to maintained on-site via a surface stormwater detention basin. The preliminary site plan only shows the existing stormwater detention basin, currently within the dedicated public right-of-way, for continued use for water runoff storage for Fir Road and the proposed new development. A vacation petition will be required after the property is annexed to permit the expansion of the detention basin and construction of other private infrastructure (access drives, parking areas, sidewalks, etc) within the current public right-of-way.

According to the U.S. Fish and Wildlife Service National Wetlands Inventory maps, a wetland is present within the south part of the property as delineated on the preliminary site plan. A wetland delineation report was prepared by Earth Source, Inc., a wetland science and environmental consultant. The preliminary site plan indicates that less than a quarter-acre of the wetland will be affected by the proposed development. The contingent developer will continue to work with their consultant regarding any required permitting through the U.S. Army Corps of Engineers and/or the Indiana Department of Environmental Management, and wetland replacement or mitigation, if required.

If the proposed rezoning and annexation request is approved, a detailed final site plan must be submitted to address all the applicable zoning (height, area, and development regulations), utility (sanitary sewer, water, storm water drainage, electric, gas, etc.), grading, erosion control, and any other required improvements.

**Annexation:**
Between 2001 to 2020, the adjacent properties to the west of the parcels included in this petition were annexed into the City for various commercial uses. Most of these adjacent properties are undeveloped except for the Elkhart Clinic – Pain Management. Additional medical-related office buildings were planned to go to the north and east but have not been constructed. The property to southeast of the subject parcels, being the Indiana Toll Road, was annexed into the City in 2008.

Per Indiana State annexation laws, a parcel is required to share one-eighth, or 12.5%, of its boundary with the existing City boundary in order to be annexed. With the previous annexations as outlined above, approximately 2,750 feet, or 65.4%, of the total 4,204 feet of the perimeter of the property will be contiguous with the existing city limits. This exceeds the required 12.5% contiguity.

**Location/Context:**
The site is located at the southeast corner of N. Fir Road and E. Cleveland Road, and is bordered to the north by a single-family residential property and dental medical office located within unincorporated St. Joseph County; to the west by a medical office building and vacant land permitted for commercial use all within the city; to the south by a wooded wetland area owned by the Indiana Toll Road in unincorporated St. Joseph County and the Indiana Toll Road within the city; and to the east by a single-family residential house and agricultural land located within unincorporated St. Joseph County.

**Zoning Change:**
Staff feels that the proposed zoning of this property for multi-family residential purposes is appropriate given the adjacent commercial growth along Fir Road, Cleveland Road, and East University Drive. A multi-family residential apartment development is currently under construction to the north of the subject parcels at the northeast corner of N. Fir Road and Beacon Parkway. With the completion of Beacon Parkway nearly a decade ago, providing a major gateway into the City from the Toll Road, development pressures along the Fir Road and Cleveland Road corridors will only intensify in the future.

**Transportation/Roads:**
According to the latest available traffic counts, there were 10,554 annual average daily trips (AADT) (2025) along N. Fir Road south of E. University Drive; 14,464 AADT along N. Fir Road south of E. Cleveland Road; 7,711 AADT along E. Cleveland Road west of N. Fir Road; and 10,597 AADT along E. Cleveland Road east of N. Fir Road. The counts at these locations have been relatively constant over the last ten to fifteen years but will likely increase in the future. The AADT on N. Fir Road north of E. Cleveland Road has significantly increased over this time, more than doubling from 4,265 AADT in 2010 to 10,908 AADT in 2025. This growth can likely be attributed to the significant expansion of the St. Pius X Catholic School to the north, which occurred in 2015. Fir Road will continue to be a major north-south throughfare through the city serving as the primary north-south access between N. Main Street and Capital Avenue.

The 2050 Transportation Plan, prepared by the Michiana Area Council of Government with input from City staff, includes three major transportation infrastructure investments within the nearby area. The first project identified is a new auxiliary travel lane (center turn lane) along N. Fir Road from McKinely Avenue to the Indiana Toll Road. The completion year anticipated for this project is 2035. The second project identified is a new Beacon Parkway connector, which would be a new road, between E. Cleveland Road and Beacon Parkway. The completion year anticipated for this project is 2040. The third project identified is added travel lanes along E. Cleveland Road from N. Fir Road to Capital Avenue. The plan indicates a completion year of 2050, but part of this project between the Indiana Toll Road and Capital Avenue is planned for construction by the end of 2027. The timeline of this project was escalated due to the proposed Gurley Leep auto park development at the northwest corner of E. Cleveland Road and Capital Avenue. The plan and anticipated completion dates for any transportation improvements may be amended in future years dependent on projected travel demand and available funding.

The Electric Department commented that the property is outside of city's electric service territory.

All other City Departments have reviewed and approved the request for annexation and zoning without comment.

## RECOMMENDATION

Staff recommends in favor of Petition 25-17 to annex and establish zoning to the R-3 Multi-Family Residential District for property located at the southeast corner of N. Fir Road and E. Cleveland Road (Tax #006-1012-0151 & 006-1012-0152 pre-annexation) for an apartment complex.

This recommendation is based on the following findings of fact per Indiana Code Section 36-7-4-603:

1. The Comprehensive Plan – This property is not included within the extents of the Mishawaka 2000 Comprehensive Plan. However, the proposed multi-family residential use is reasonably consistent with adjacent and changing land uses along the N. Fir and E. Cleveland Road corridors.
2. Current conditions and the character of current structures and uses in each district – The subject parcels are located on N. Fir Road and E. Cleveland Road, both being moderate to heavily travelled corridors on which traffic volumes are expected to increase due to the significant commercial and residential growth that has occurred in the northeast part of the City and St. Joseph County. Adjacent land uses include a single-family residential property and dental medical office to the north, a medical office building and vacant commercial property to the west, a wooded wetland and Indiana Toll Road to the south, and a single-family residential house and agricultural land to the east.
3. The most desirable use for which the land in each district is adapted – With the completion of Beacon Parkway to the north nearly a decade ago, commercial and multi-family residential development along N. Fir Road, and to a lesser extent along E. Cleveland Road, is expected to increase. Therefore, the most desirable use for the property is either commercial or multi-family residential reflecting the changing land use patterns in the area.
4. The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area. The proposed multi-family residential use is compatible with the adjacent single-family residential, commercial, and agricultural uses.
5. Responsible development and growth – The development of vacant land at the southeast corner of N. Fir Road and E. Cleveland Road for commercial or high-density residential uses is responsible growth and development.

## ATTACHMENTS

Aerial Photograph, Photographs of Site Area, Rezoning & Annexation Petition, Preliminary Site Plan, Location Map



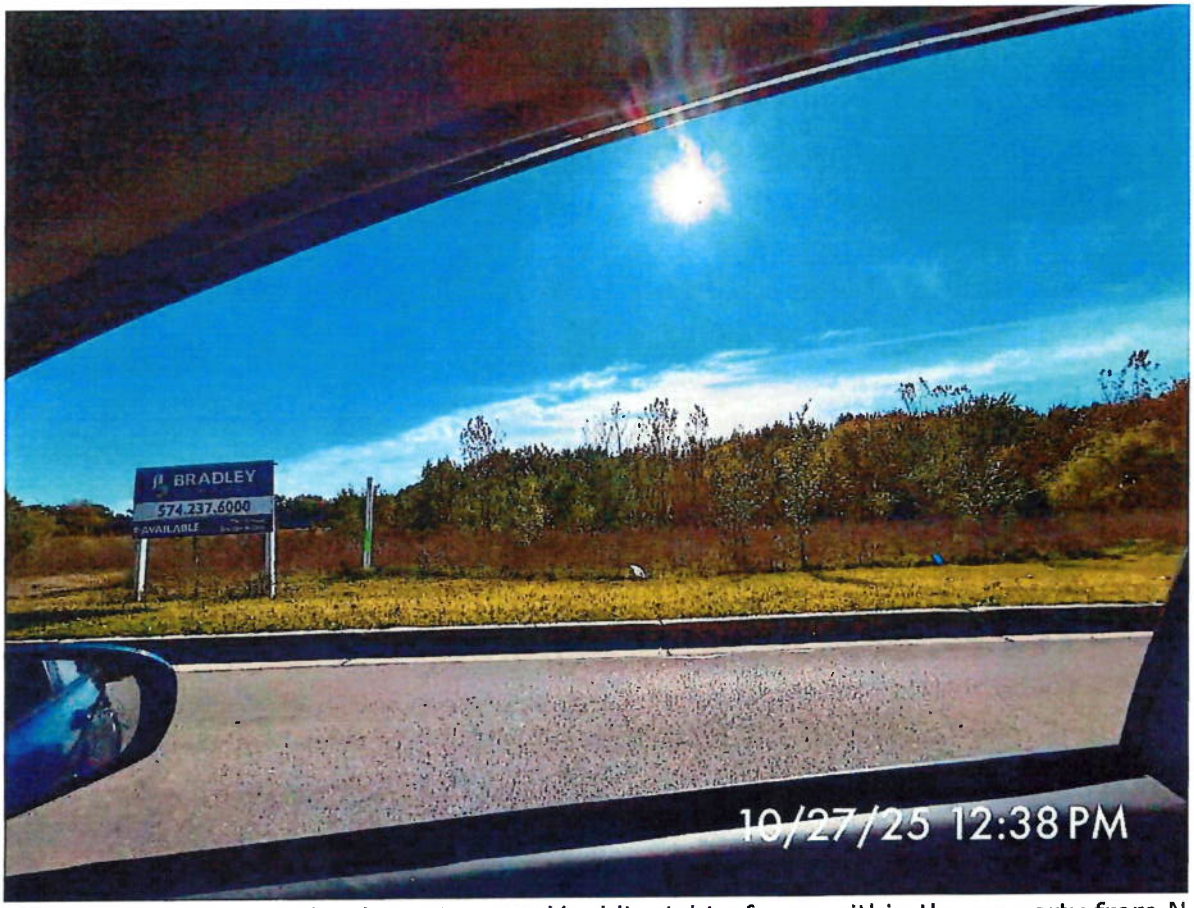

Aerial Photograph – SE Corner of N. Fir Road & E. Cleveland Rd.
Proposed Apartment Complex




P1. Looking northeasterly from N. Fir Rd. and south of E. University Dr. toward the property.



P2. Looking easterly toward the wooded south part of the property from E. University Dr.



P3. Looking southerly toward the detention pond/public right-of-way within the property from N. Fir Rd.




P4. Looking southerly toward the cropland in the north part of the property from N. Fir Rd.




P5. Looking southeasterly toward the property from the N. Fir Rd. & E. Cleveland Rd. intersection.

PET 25-17

Received

OCT 22 2025

Planning and
Community Development

TO THE: HONORABLE MEMBERS OF THE COMMON COUNCIL
CITY OF MISHAWAKA, INDIANA

RE: PETITION FOR ANNEXATION & REZONING FOR:

DEVISEES OF THE LAST WILL OF HELEN M. SEGGERMAN, DECEASED, SUBJECT TO THE RIGHTS OF TERRY L. SEGGERMAN AND CATHY PETERSON AS CO-PERSONAL REPRESENTATIVES OF THE ESTATE OF SAID DECEDENT, BEING ESTATE NO. 71J01-9303-ES-00116.
52980 FIR ROAD
GRANGER, INDIANA 46530

THE UNDERSIGNED, DEVISEES OF THE LAST WILL OF HELEN M. SEGGERMAN, DECEASED, SUBJECT TO THE RIGHTS OF TERRY L. SEGGERMAN AND CATHY PETERSON AS CO-PERSONAL REPRESENTATIVES OF THE ESTATE OF SAID DECEDENT, BEING ESTATE NO. 71J01-9303-ES-00116, RESPECTFULLY SHOW THAT THEY ARE THE OWNERS OF THE FOLLOWING DESCRIBED REAL ESTATE LOCATED IN THE UNINCORPORATED PORTION OF ST. JOSEPH COUNTY, INDIANA:

PARCEL: ANNEXATION AND REZONING LEGAL DESCRIPTION:

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT ALSO BEING ON THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 667.50 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 87.53 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1203.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 87.50 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 2021-12555 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 647.96 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 791.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK # 570 ON PAGE # 178; THENCE NORTH AND WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES; NORTH 58.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.99 ACRES MORE OR LESS.
SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD.

APPROXIMATE PROPERTY ADDRESS: 53000 BLOCK OF FIR ROAD.

THE ABOVE-DESCRIBED PARCEL OF LAND IS PRESENTLY ZONED "R" SINGLE-FAMILY DISTRICT IN THE UNINCORPORATED COUNTY.

PETITIONERS DESIRE TO ANNEX AND REZONE THE REAL ESTATE DESCRIBED ABOVE TO THE "R-3" RESIDENTIAL DISTRICT CLASSIFICATION. THE PURPOSE FOR THE ANNEXATION AND REZONING IS TO ALLOW FOR THE DEVELOPMENT OF A RESIDENTIAL MULTI-FAMILY APARTMENT COMPLEX.

WHEREFORE, THE PETITIONERS PRAY AND RESPECTFULLY REQUEST THAT THE COMMON COUNCIL OF THE CITY OF MISHAWAKA REFER THIS MATTER TO THE MISHAWAKA CITY PLAN COMMISSION AND THAT AFTER HEARING, AN APPROPRIATE ORDINANCE BE ENACTED ANNEXATING AND REZONING THE ABOVE DESCRIBED PARCEL OF REAL ESTATE LOCATED IN THE CITY OF MISHAWAKA.

TERRY L. SEGGERMAN

CATHY PETERSON

DEVISEES OF THE LAST WILL OF HELEN M. SEGGERMAN, DECEASED, SUBJECT TO THE RIGHTS OF TERRY L. SEGGERMAN AND CATHY PETERSON AS CO-PERSONAL REPRESENTATIVES OF THE ESTATE OF SAID DECEDENT, BEING ESTATE NO. 71J01-9303-ES-00116.

PH.NO. _____

CONTACT PERSON:

MICHAEL DANCH
DANCH, HARNER & ASSOCIATES, INC.
1643 COMMERCE DRIVE
SOUTH BEND, INDIANA 46628
(574) 234-4003.
MDANCH@DANCHHARNER.COM

# PRELIMINARY SITE PLAN

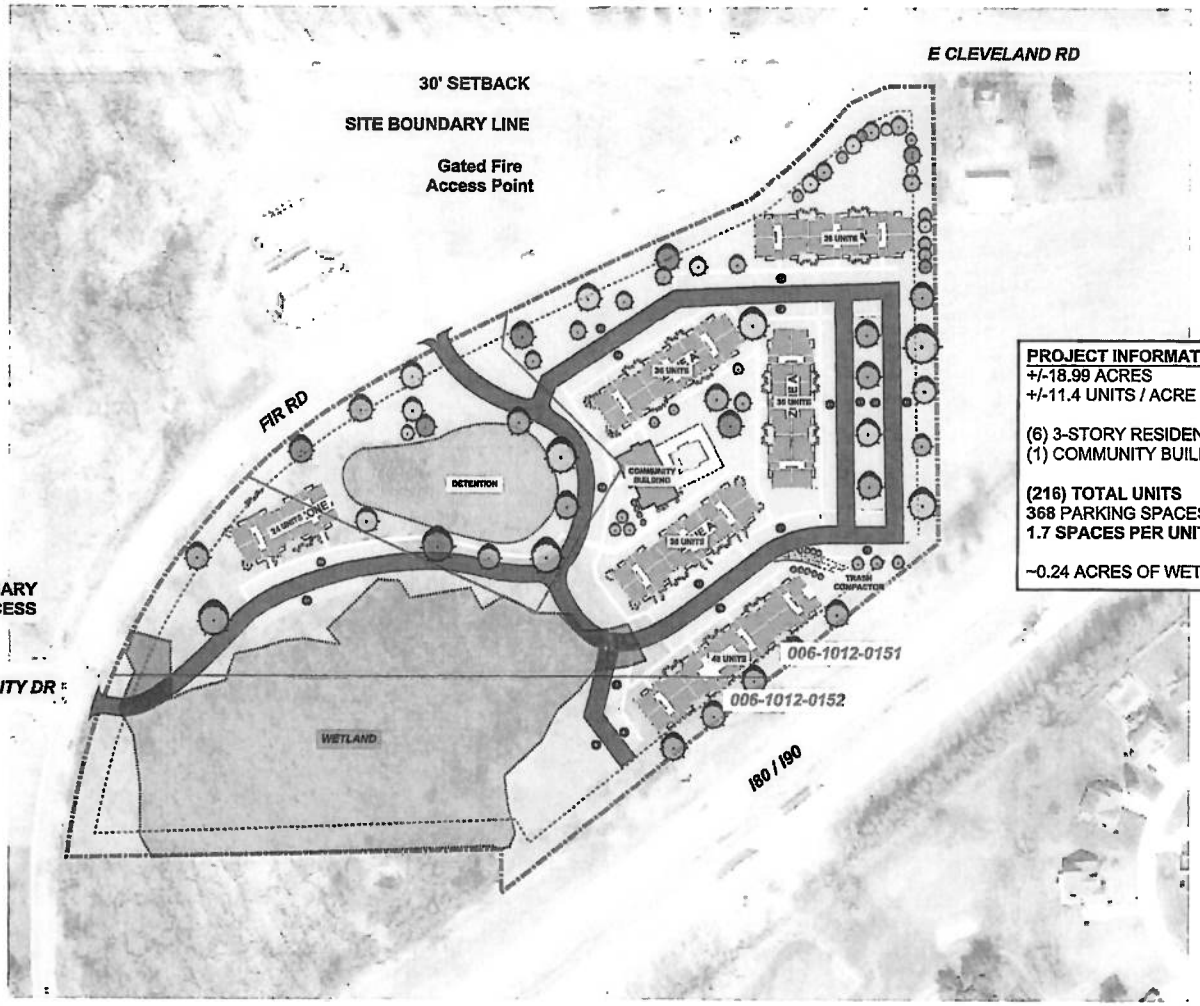
PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27
BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA

**ANNEXATION AND REZONING LEGAL DESCRIPTION:**

PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27, BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DETERMINED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE CENTERLINE OF FIR ROAD AND THE SOUTH LINE OF A PARCEL OF GROUND DESCRIBED IN DEED BOOK ∫ 870 ON PAGE ∫ 176 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; SAID POINT ALSO BEING ON THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE NORTH AND NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE (ALL BEARINGS ASSUMED), A DISTANCE OF 867.50 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 67.53 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1363.35 FEET MORE OR LESS TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD AND SAID CORPORATE LIMIT LINE; THENCE SOUTH A DISTANCE OF 67.50 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 3021-13833 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 847.86 FEET MORE OR LESS TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA EAST-WEST TOLL ROAD, SAID LINE ALSO BEING THE CITY OF MISHAWAKA CORPORATE LIMIT LINE; THENCE SOUTHWESTERLY ALONG SAID RIGHT-OF-WAY LINE AND CORPORATE LIMIT LINE, A DISTANCE OF 781.48 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE OF SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK ∫ 870 ON PAGE ∫ 176; THENCE NORTH AND WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES: NORTH 50.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.66 ACRES MORE OR LESS.

PR 25-17
Received
OCT 22 2025
Planning and
Community Development






SITE LOCATION MAP

**PROJECT INFORMATION**
+/-18.99 ACRES
+/-11.4 UNITS / ACRE

(6) 3-STORY RESIDENTIAL BUILDINGS
(1) COMMUNITY BUILDING

**(216) TOTAL UNITS**
**368 PARKING SPACES PROVIDED**
**1.7 SPACES PER UNIT**

~0.24 ACRES OF WETLAND AFFECTED

N

0 80 160 240
SCALE 1" = 80'

1 PRELIMINARY SITE PLAN
1" = 80'-0"

**GENERAL SURVEY DISCLAIMER NOTES:**

THE INFORMATION SHOWN ON THIS DRAWING IS INTENDED FOR THE CLIENT ONLY. ANY REUSE WITHOUT WRITTEN VERIFICATION AND ADAPTATION BY THE LAND SURVEYOR FOR THE SPECIFIC PURPOSE INTENDED WILL BE AT THE USERS SOLE RISK AND WITHOUT LIABILITY OR LEGAL EXPOSURE TO THE LAND SURVEYOR.

ANY UTILITY OR EASEMENT LOCATIONS, IF SHOWN, ARE APPROXIMATE. THE CLIENT MUST FIELD VERIFY UTILITY LOCATIONS WITH THE RESPECTIVE UTILITY COMPANY. THIS LAND SURVEYOR ASSUMES NO LIABILITY FOR THE ACCURACY OF THE LOCATION OR SIZE OF EXISTING UTILITIES OR THE EXISTENCE OR NONEXISTENCE OF ADDITIONAL UNDERGROUND UTILITIES OR STRUCTURES.

NO IMPROVEMENTS SHOULD BE MADE ON THE BASIS OF THIS PLAT ALONE. FIELD MONUMENTATION OF CORNER POINTS SHOULD BE ESTABLISHED PRIOR TO COMMENCEMENT OF ANY AND ALL CONSTRUCTION. FOR BUILDING LINES, EASEMENTS AND OTHER RESTRICTIONS NOT SHOWN HEREON REFER TO YOUR DEED, ABSTRACT, TITLE POLICY, CONTRACTS AND LOCAL BUILDING, ZONING AND SUBDIVISION ORDINANCES.

UNLESS SPECIFICALLY SHOWN HEREON, THIS SURVEY DOES NOT PURPORT TO INDICATE THE PRESENCE OR ABSENCE OF WETLANDS AND HAZARDOUS OR ENVIRONMENTALLY SUSPECTED MATERIALS. THE SURVEYOR EXPRESSLY DISCLAIMS ANY RESPONSIBILITY OR LIABILITY FOR THIS SAME.

ANY INFORMATION OF THIS DRAWING IS NOT INTENDED TO BE SUITABLE FOR REUSE BY ANY PERSON, FIRM OR CORPORATION ON ANY OTHERS OR EXTENSION OF THIS PROJECT OR FOR ANY USE ON ANY OTHER PROJECT. ANY REUSE WITHOUT WRITTEN VERIFICATION AND ADAPTION OF THE ENGINEER, ARCHITECT OR SURVEYOR FOR THE SPECIFIC PURPOSE INTENDED WILL BE AT THE USERS SOLE RISK AND WITHOUT LIABILITY OR LEGAL EXPOSURE TO THE ENGINEER, ARCHITECT OR SURVEYOR.

ALL UNDERGROUND UTILITIES MUST BE FIELD VERIFIED BY THE CONSTRUCTION DEPOT PRIOR TO ANY CONSTRUCTION AND DESIGN.

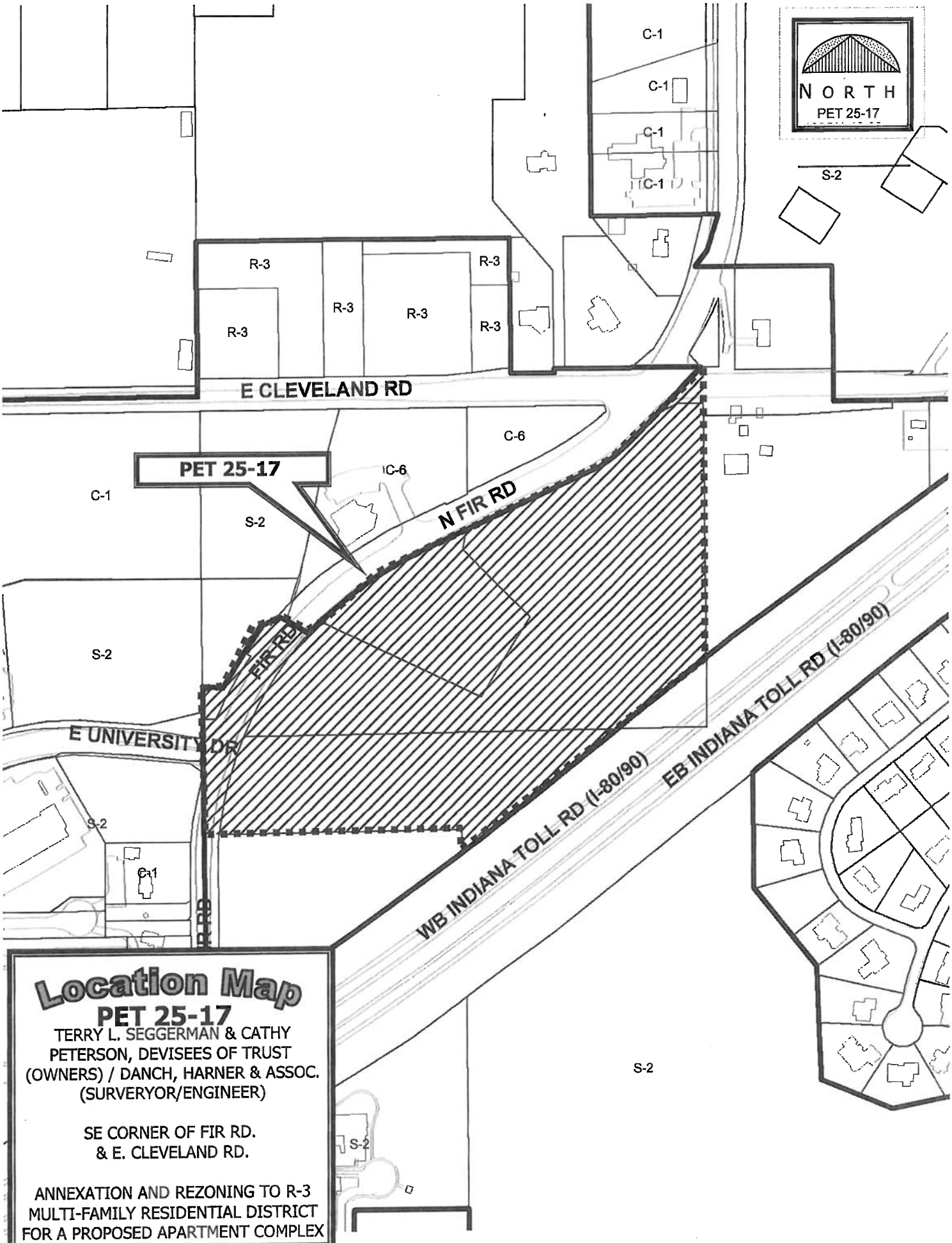

DHA
Dennis, Hornyak & Associates, Inc.
Land Surveyors • Professional Engineers
Landscape Architects • Land Planners


| DATE | DRAWN BY: |
|---|---|
| 10/20/2025 | JTB |
| SCALE | CHECKED BY: |
| 1" = 80' | MJD |
| FILE # | PROJ. MANGR: |

REVISIONS

| DATE | BY |
|---|---|
| | |

SHEET 1 OF 1




# Location Map
## PET 25-17

TERRY L. SEGGERMAN & CATHY PETERSON, DEVISEES OF TRUST (OWNERS) / DANCH, HARNER & ASSOC. (SURVERYOR/ENGINEER)

SE CORNER OF FIR RD. & E. CLEVELAND RD.

ANNEXATION AND REZONING TO R-3 MULTI-FAMILY RESIDENTIAL DISTRICT FOR A PROPOSED APARTMENT COMPLEX

Deborah S. Block, IAMC, MMC
NOV 13 2025
City Clerk
Mishawaka, IN

PETITION 25-19

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2025-34

ORDINANCE NO. _____

AN ORDINANCE ANNEXING CONTIGUOUS TERRITORY TO THE CITY OF MISHAWAKA, INDIANA, AND PROVIDING ZONING CLASSIFICATION THEREFORE

WHEREAS, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and establish zoning as hereinafter set forth, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, that:

Section 1. The following described real estate be and the same is hereby annexed to and declared to be a part of the City of Mishawaka, Indiana:

*A parcel of land situated in the NW Quarter of the SW Quarter of Section 28, Township 38 N, Range 3 E bounded by a line running as follow:*
*Beginning at the NW corner of said NW Quarter of the SW Quarter of said Section 28; thence South along the West line thereof a distance of 300 feet; thence East 7.5 feet to the point of beginning of the description; thence 720 feet East; thence South 360 feet; thence West 355 feet; thence North 45 degrees 50 minutes West 510 feet to the North line of SR 23; thence North 44 degrees 10 minutes East along the North line of SR 23, 7 feet to the beginning; said parcel containing 4.5 acres, more or less, and subject to easements, covenants and right of way record.*

The above described real estate shall hereafter be annexed into and within the City of Mishawaka, Indiana, and a part of that district designated in the Zoning Ordinance of the City of Mishawaka, Indiana, and shall carry a classification for zoning of C-1 General Commercial.

**All the above real estate** shall hereafter be amended to allow for C-1 General Commercial District uses.

This recommendation is based on the following Findings of Fact:

1. The Comprehensive Plan – This property is not included within the extents of the Mishawaka 2000 Comprehensive Plan. However, a 4.5 acre commercial

site is reasonably consistent with adjacent and changing land uses along the S.R. 23 corridor.

2. Current conditions and the character of structures and uses in each district – The subject property is located along a heavily travelled section of S.R. 23 serving as the major gateway into Mishawaka and South Bend from the northeast part of St. Joseph County. Traffic volumes in the immediate vicinity are expected to remain consistent due to the existing commercial and residential development in northern Mishawaka and St. Joseph County. The property, which has an existing house and barn, is adjacent to a mini self-storage under construction on the south; single-family houses within unincorporated St. Joseph County across S.R. 23 on the west; the toll road on the north, and vacant land on the east.

3. The most desirable use for which the land in each district is adapted Because of the property's location along a heavily travelled mixed use corridor, the most desirable use for the property is commercial, office, or other non-single family residential use. Even the nearby residential properties across S.R. 23 to the west, residential use is not the highest and best use for an existing and transitioning commercial corridor.

4. The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area. The proposed multi-family residential use is compatible with the adjacent single-family residential, commercial, and agricultural uses. Over the last several years, single-family houses have been razed to accommodate commercial growth.

5. Responsible development and growth – The reuse of the existing house, and expansion for commercial uses is responsible grown and development along a heavily travelled of S.R. 23 where other residential properties have been converted into office and commercial uses.

Section 3. This Ordinance shall be in full force and effect from and after its passage, due attestation and legal publication.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____day of _____, 2025, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

Proposed Ordinance No: _____

Ordinance No: _____

PRESENTED by me to the Mayor this _____ day of _____, 2025, at _____ o'clock ____.M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2025, at _____o'clock ____.M.

_____
David A. Wood, Mayor

# STAFF REPORT

Location: 16938, 16960 & 16972 S.R. 23 – East side of S.R. 23 & South of the Indiana Toll Road

Date: November 12, 2025

Petition: 25- 19

Prepared By: CH

## GENERAL INFORMATION

| | |
|---|---|
| Applicant: | Wilson Realty/Richard Carroll d/b/a RC Outdoor/Abonmarche Consultants |
| Status: | Property Owner / Contingent Purchaser/ Site Preparer |
| Request: | To annex property and establish zoning as C-1 General Commercial District |
| Existing Zoning: | Unincorporated St. Joseph County (R Single Family District) |
| Proposed Zoning: | C-1 General Commercial District |
| Lot Size: | Approximately 4.5 acres |
| Applicable Regulations: | Section 137-300 to 137-303 / C-1 General Commercial District &<br>Section 137-41 / Amendments to Zoning Map &<br>Indiana Code 36-4-3-2.1 and 36-4-3-3.1, and 36-7-4-603 |

## SPECIAL INFORMATION

| | | |
|---|---|---|
| Area Development Pattern: | North: | Toll Road and C-2 Shopping Center Commercial (University Park Mall) |
| | South: | I-1 Light Industrial (mini storage) |
| | East: | Unincorporated St. Joseph County |
| | West: | Unincorporated St. Joseph County – R Single Family (houses) |
| Thoroughfare: | State Road 23 | |
| Council District: | Adjacent to District 6 | |
| School District: | South Bend Community School Corporation | |
| Township: | Clay | |
| Public Utilities: | All utilities are available and/or will be extended to/throughout the site at the developer's expense. | |
| Comprehensive Plan: | This area was not included in the extents of the Mishawaka 2000 Comprehensive Plan. | |

## ANALYSIS

**Proposal:**
The applicant is proposing to annex and establish C-1 General Commercial District zoning for the area on the east side of State Road 23, south of the Indiana Toll Road.

The 4.5 acre site, currently known at 16938, 16960 & 16972 State Road 23 (Parcel ID 002-2018-037802, 002-2018-037809, 002-2018-037803) is located on the east side of State Road 23 just south of the Indiana Toll Road. The parcel has approximately 120' of frontage on S.R. 23 and currently has a house and a barn on the property.

In 2021, the property to the south was annexed and rezoned to I-1 Light Industrial for construction of a mini self-storage facility.

The applicant is requesting a zoning classification of C-1 General Commercial District which allows a variety of retail, office, and service uses. The contingent purchaser intends to use the existing structures for pool and spa commercial sales. A Use Variance (AP 25-38) has been submitted concurrently for outside storage. Due to the annexation schedule, the Use Variance will not be heard by the Common Council until after the 30 day remonstrance period.

As indicated on the preliminary site plan, the existing house will be converted into an office, and the existing barn will be used for storage. A new 2,400 sq. ft. storage barn is proposed, along with 22 parking spaces, a turnaround, storm water retention, and a proposed outdoor display area.

If the proposed rezoning and annexation request is approved, a detailed final site plan for each phase of the development must be submitted to address all the applicable zoning (height, area, and development regulations), utility (sanitary sewer, water, storm water drainage, electric, gas, etc.), landscaping/screening, grading, erosion control, and any other required improvements, prior to any permits being issued.

**Annexation:**
The property directly south was annexed in 2021 (Petition 21-10 / Ord. 5751), and was developed as mini-storage units.

Per the State of Indiana's annexation laws, a parcel is required to share one-eighth, or 12.5%, of its boundary with the existing City boundary in order to be annexed. With the previous annexation as outlined above, approximately 1,391 feet, or 79%, of the total 1,745 feet of the perimeter of the property will be contiguous with the existing city limits. This exceeds the required 12.5% contiguity.

**Location/Context:**
The site is located to the east of S.R. 23 directly south of the Indiana Toll Road, and is bordered to the south by mini storage under construction; to the west by single-family houses located within unincorporated St. Joseph County; and to the east by the former Uniroyal dump site. The S.R. 23 corridor between Douglas Road and Cleveland Road includes a variety of commercial, medical, and office uses with a limited area of single-family residential houses.

**Zoning Change:**
Staff believes that the proposed zoning of this property to the C-1 General Commercial District is appropriate given the primarily commercial, medical, and office uses and non-residential growth that has occurred along the S.R. 23 corridor. Within the last several years, two (2) single-family houses were demolished on S.R. 23 near Douglas Road for the development of a children's day care facility. The property directly south was annexed in 2021 (Petition 21-10 / Ord. 5751), and was developed as mini-storage units. The S.R. 23 corridor serves as a major gateway into the City from the northeast part of St. Joseph County. Development pressures along the corridor will only intensity in the future.

**Transportation/Roads:**
According to the latest available traffic counts, there were 19,692 annual average daily trips (AADT) (August 2024) along S.R. 23 north of Douglas Road and 15,159 AADT along S.R. 23 north of the Toll Road The counts at these locations have been relatively stable over the last 18 years ranging from a low of 13,983 AADT (August 2015) to a high of 22,482 AADT (March 2018). With the existing commercial and residential development in the northern Mishawaka and Granger areas, it is anticipated that traffic volumes will remain relatively consistent in future years.

The 2045 Transportation Plan, prepared by the Michiana Area Council of Governments with input from City staff, the County Engineering Department, and INDOT, does not show any planned added travel lanes along the S.R. 23 corridor. S.R. 23 is currently a four-lane road between Douglas Road and Cleveland Road with a dual-left center turn lane and dedicated left-turn lanes at the signalized intersections. Douglas Road between Ivy Road and S.R. 23 is currently under construction for adding travel lanes. This project will provide a four-lane connector between the University of Notre Dame and S.R. 23 to potentially relieve future traffic congestion.

All pertinent City Departments have reviewed and approved the request for annexation and zoning with the Engineering Departments commenting if the septic system fails, may be required to connect to City sewer. Additional comments shall be addressed with the Final Site Plan.

## RECOMMENDATION

Staff recommends in **favor** of Petition 25-19 to annex and establish zoning as C-1 General Commercial District for property located on the east side of S.R. 23 south of the Indiana Toll Road (16938, 16960 & 16972 S.R. 23).

This recommendation is based on the following Findings of Fact:

1. The Comprehensive Plan – This property is not included within the extents of the Mishawaka 2000 Comprehensive Plan. However, a 4.5 acre commercial site is reasonably consistent with adjacent and changing land uses along the S.R. 23 corridor.

2. Current conditions and the character of structures and uses in each district – The subject property is located along a heavily travelled section of S.R. 23 serving as the major gateway into Mishawaka and South Bend from the northeast part of St. Joseph County. Traffic volumes in the immediate vicinity are expected to remain consistent due to the existing commercial and residential development in northern Mishawaka and St. Joseph County. The property, which has an existing house and barn, is adjacent to a mini self-storage under construction on the south; single-family houses within unincorporated St. Joseph County across S.R. 23 on the west; the toll road on the north, and vacant land on the east.

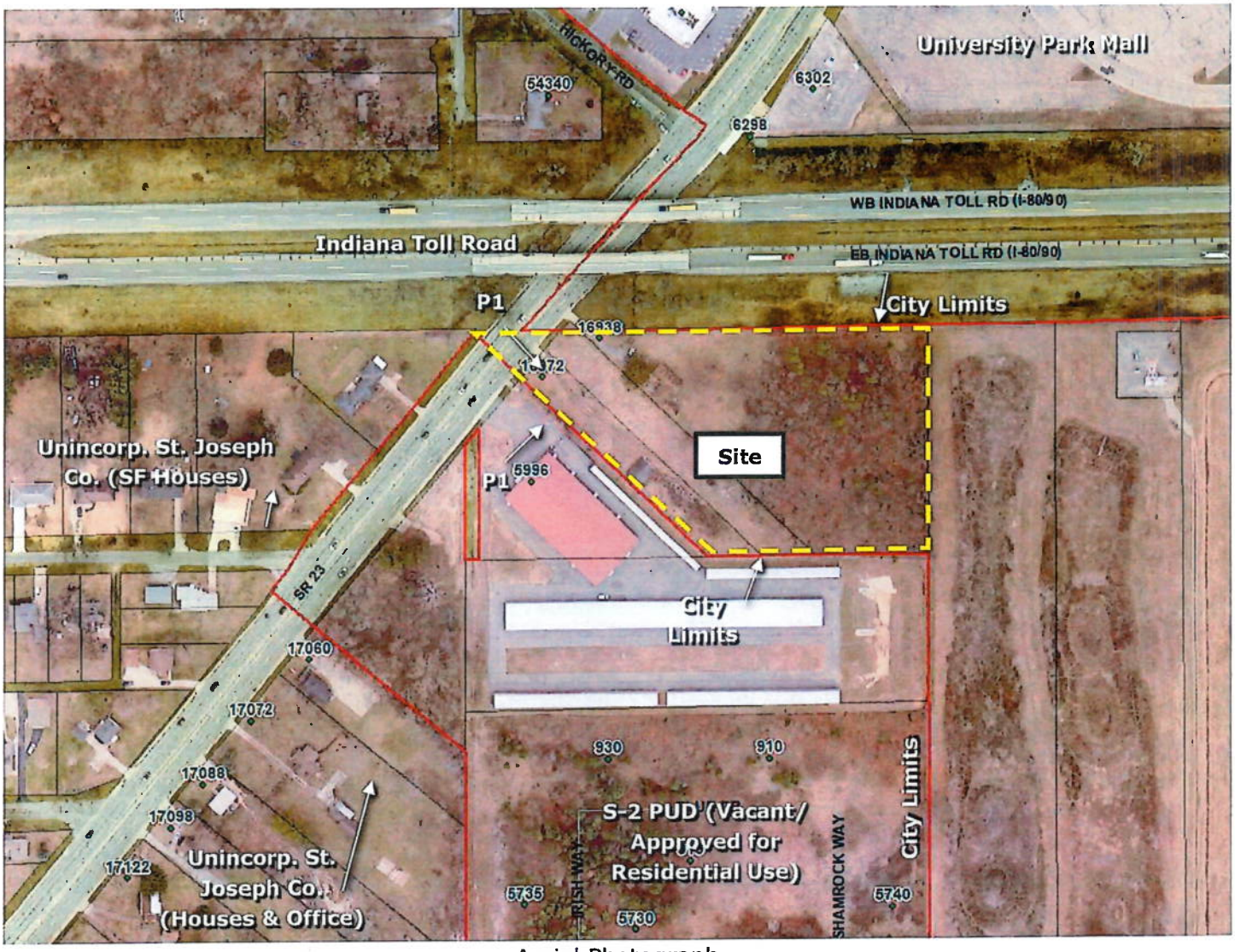
3. The most desirable use for which the land in each district is adapted Because of the property's location along a heavily travelled mixed use corridor, the most desirable use for the property is commercial, office, or other non-single family residential use. Even the nearby residential properties across S.R. 23 to the west, residential use is not the highest and best use for an existing and transitioning commercial corridor.

4. The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area. The proposed multi-family residential use is compatible with the adjacent single-family residential, commercial, and agricultural uses. Over the last several years, single-family houses have been razed to accommodate commercial growth.

5. Responsible development and growth – The reuse of the existing house, and expansion for commercial uses is responsible grown and development along a heavily travelled of S.R. 23 where other residential properties have been converted into office and commercial uses.

## ATTACHMENTS

Aerial Map, Photographs, Rezoning & Annexation Petition, Concept Plan, and Location Map




Aerial Photograph
16938, 16960 & 16972 S.R. 23




P1. A view east across State Road 23




P2. A view north from mini-storage entrance.

# City of Mishawaka, Indiana
# ANNEXATION PROCEDURE

DATE: 10/22/25

TO THE:
Honorable Members of the Common Council
City of Mishawaka, Indiana
and
Mishawaka City Plan Commission
City of Mishawaka, Indiana

RE: Petition for Annexation and Zoning Classification

The undersigned Gary Wilson of Wilson Realty LLC. respectfully show they are the owners of the following described real estate located in the County of St. Joseph, State of Indiana, to-wit:

(SEE ATTACHED LEGAL DESCRIPTION)

Petitioners own One Hundred (100%) percent of the above-described parcel of land which is located 16938, 16960, and 16972 SR HWY 23 South Bend, In 46635 and that Petitioners desire the same to be annexed to the City of Mishawaka, Indiana, with a (*C-1 zoning classification desired*) District. Petitioners further state they intend to utilize said land for (Pool & Spa Commercial Sales).

Accompanying this petition is a drawing, to scale, showing the above-described parcel of real estate, showing the size of the proposed building and also the location of the proposed building structure(*s*).

Petitioners further show this proposed annexation to be in the best interest of the City of Mishawaka, Indiana, and of the territory sought to be annexed which is urban in character and is an economic and social part of the City of Mishawaka.

Wherefore, Petitioners pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted annexing the above described parcel of real estate to the City of Mishawaka with a (*C-1 zoning classification*).

_____ _____

Property Owner Signature

_____

Contact Person:
Abonmarche - Chris Godlewski
315 W. Jefferson Blvd
South Bend, IN 46601
cgodlewski@abonmarche.com
574-232-7800

October 22nd, 2025

I, Gary Wilson, am the owner of 16938, 16960, and 16972 SR 23 HWY South Bend, In 46635. I have authorized Richard Carroll on behalf of Abonmarche Consultants, to apply for 3 applications for a R-1 to C-1 rezoning, Annexation into the City of Mishawaka, and a Use variance to have accessory storage in an C-1 district.

Please use this authorization statement for purposes of applying for and securing the necessary approvals for development on these three parcels.

Sincerely,

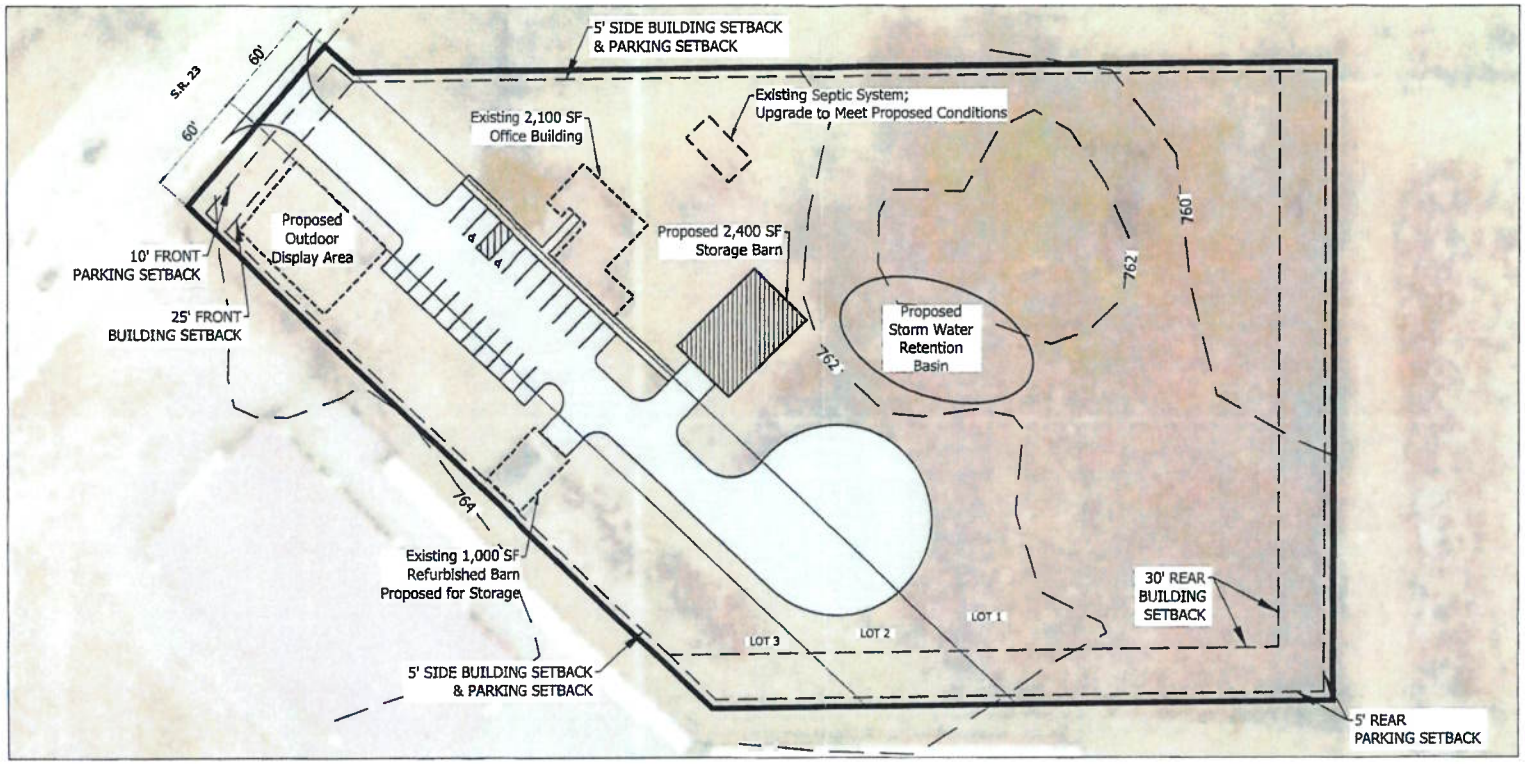
Gary Wilson 10/22/25

Gary Wilson Date

734 VISTULA RD. OSCEOLA IN 46561

Address

A parcel of land situate in the North West Quarter (NW 1/4) of the South West Quarter (SW 1/4) of Section Number Twenty-eight (28), Township Number Thirty-eight (38) North, Range Number Three (3) East, bounded by a line running as follows: Beginning at the Northwest corner of said North west Quarter of the South West Quarter of said Section 28; thence South along the West line thereof a distance of 300 feet; thence East 7.5 feet to the point of beginning of the description; thence 720 feet East; thence South 360 feet South; thence West 355 feet; thence North 45 degrees 50 minutes West 510 feet to the North line of SR 23; thence North 44 degrees 10 minutes East along the North line of SR 23, 7 feet to the beginning; said parcel containing 4.5 acres, more or less, and subject to easements, covenants, and right of way record.




## GENERAL NOTES

1. Proposed Zoning: City of Mishawaka C-1 Commercial.
2. Proposed Land Use: Commercial
3. Site shall be served by municipal water: Existing City of Mishawaka water main on S. R. 23. Existing well to be abandoned.
4. Site shall be served by a private septic system.
5. Setbacks shall conform to C-1 Commercial District zoning ordinance unless proper variances have been granted.
6. The site shall conform to the area, height and development regulations of C-1 Commercial District zoning ordinance unless proper variances are granted by the Board of Zoning Appeals.
7. Proposed parking and drives shall be paved and privately owned.
8. Site/Building drainage shall be managed onsite by the Owner.
9. All landscape and lighting shall be in accordance with the C-1 Commercial District zoning ordinance unless the proper variances have been granted.
10. Coordinate with utility companies for relocation of any utilities prior to any construction activity.

## TABULATED LOT DATA

| LOT NO. (PARCEL ID) | |
|---|---|
| 1 (002-2018-037803) | 2.97 Acres |
| 2 (002-2018-037809) | 0.68 Acres |
| 3 (002-2018-037802) | 0.60 Acres |
| TOTAL | 4.25 Acres |

## TABULATED SITE DATA

| PROPOSED LAND COVERAGE | AREA (SF) | PERCENTAGE |
|---|---|---|
| Total Impervious Area | 32,260 | 17.4% |
| Buildings (5,500 SF) | | |
| Pavement & Sidewalk (26,760 SF) | | |
| Open Space / Landscape Area | 152,870 | 82.6% |
| Total | 185,130 | 100% |

## WEB SOIL SURVEY

UgvA - Urban Land Tyner Compex, 0-1%
Infiltration Rate: 6-20 inches/hour
Groundwater: Greater than 80"

## PARKING CALCULATIONS

Required Parking:
Office + Storage = 2,100 SF + 1,000 SF + 2,400 SF = 5,500 SF
(5,500 SF) x (4 Spaces/1,000 SF) = 22 Spaces

Provided Parking:
22 Spaces Including 2 ADA Accessible Spaces

Received
OCT 22 2025
Planning and Community Development
PET 25-19

ABONMARCHE
Surveying Engineering Architecture
315 W. Jefferson Blvd. South Bend, IN 46601
574.232.3000
abonmarche.com
© 2025
ABONMARCHE CONSULTANTS, INC.

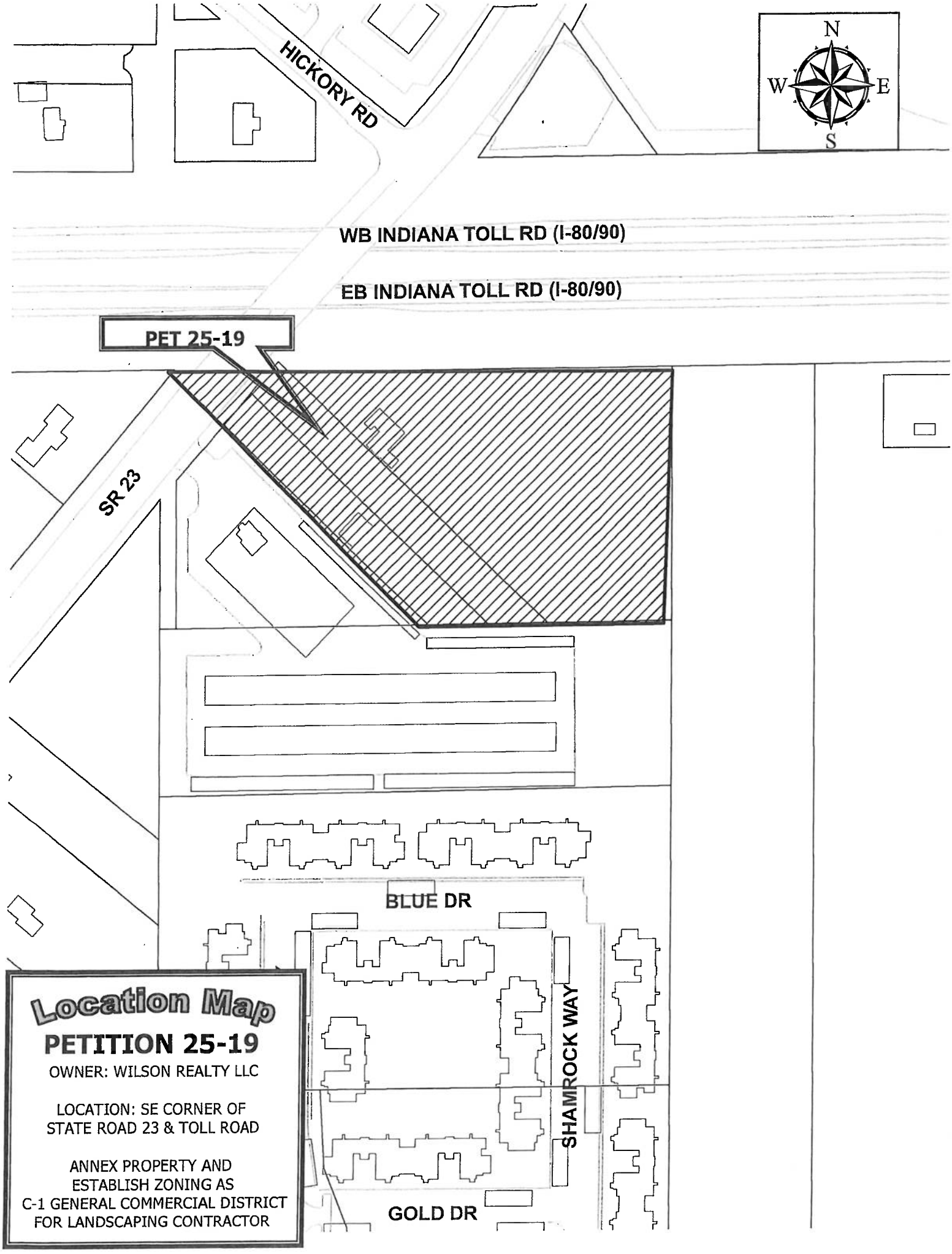
RICHARD CARROLL
RC OUTDOOR COMMERCIAL DEVELOPMENT
CONCEPT PLAN
S.R. 23, MISHAWAKA, INDIANA

NOT FOR CONSTRUCTION
FOR INFORMATIONAL USE ONLY

ISSUE DATE: 10/22/2025
PM: CPG DA / QC: SDR

| # | ISSUANCE / REVISION | DATE |
|---|---|---|

PROJECT NO: 25-1796




## Location Map

**PETITION 25-19**

OWNER: WILSON REALTY LLC

LOCATION: SE CORNER OF STATE ROAD 23 & TOLL ROAD

ANNEX PROPERTY AND ESTABLISH ZONING AS C-1 GENERAL COMMERCIAL DISTRICT FOR LANDSCAPING CONTRACTOR

Deborah S. Block, IAMC, MMC
NOV 2 1 2025
City Clerk
Mishawaka, IN

PROPOSED ORDINANCE NO. 2025-36

ORDINANCE NO. _____

AN ORDINANCE DECLARING AN EMERGENCY AND TRANSFERRING AND REAPPROPRIATING FUNDS WITHIN THE MOTOR VEHICLE HIGHWAY(MVH) BUDGET ADOPTED FOR THE CALENDAR YEAR ENDING DECEMBER 31, 2025

BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, THAT:

Section 1. An emergency exists that requires the transfer and reappropriation of funds within the Motor Vehicle Highway (MVH) fund for the budget adopted for the fiscal year ending December 31, 2025.

Section 2. There is hereby transferred and reappropriated the sum of $3,500.00 as follows:

**MVH Fund**

| | | | |
|---|---|---|---|
| From: | Other Supplies<br>2201-50-429-13 | Traffic Supplies | $3,500.00 |
| To: | Rentals<br>2201-50-437-05 | Uniforms | $3,500.00 |

Section 3. This ordinance shall be in full force and effect from and after its passage, signing, and attestation.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana, on this _____day of _____, 2025 at _____ o'clock, _____. M.

_____
Gregg Hixenbaugh, Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED BY ME to the Mayor this _____day of_____, 2025 at _____ o'clock, ____. M.

_____
Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED BY ME this _____ day of, _____, 2025 at _____ o'clock, ____. M.

_____
David A. Wood, Mayor

# CITY OF MISHAWAKA

Deborah S. Block, IAMC, MMC
NOV 2 1 2025
City Clerk
Mishawaka, IN

DAVID A. WOOD, MAYOR

CENTRAL SERVICES DEPARTMENT
Tim Ryan, Street Commissioner

November 3, 2025

Mishawaka Common Council
City Hall
100 Lincolnway West
Mishawaka, IN 46544

**RE: Proposed Ordinance 2025-**

Honorable Council Members:

At this time, we find the need to request a transfer of Street Department funds as follows:

**FROM:** Street Department
Other Supplies
2201-50-429-13 Traffic Supplies **$3,500.00**

**TO:** Street Department
Other Supplies

Rentals
2201-50-437-05 Uniforms **$3,500.00**

**Total: $3,500.00**

If you have any questions concerning this transfer, please call or visit my office.

Sincerely,

Tim Ryan
Street Commissioner

Deborah S. Block, IAMC, MMC
NOV 2 5 2025
City Clerk
Mishawaka, IN

PROPOSED ORDINANCE NO. 2025 – 37

ORDINANCE NO. _____

AN ORDINANCE AMENDING ORDINANCE 5915, FIXING THE SALARIES OF ALL EMPLOYEES OF THE CITY OF MISHAWAKA EXCEPT MISHAWAKA PARK DEPARTMENT, ELECTED OFFICIALS, AND THE MISHAWAKA UTILITIES FOR THE CITY OF MISHAWAKA, INDIANA, FOR THE YEAR BEGINNING JANUARY 1, 2025.

BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, THAT:

**Section 1**. Ordinance number 5915, passed by the Common Council of the City of Mishawaka, Indiana, on the 16th of December 2024, is hereby amended as follows:

| **CENTRAL SERVICES/MVH CERTIFICATIONS** | **ANNUAL** |
|---|---|
| TANKER | 500 |
| CDL B | 500 |
| CDL A | 750 |

**Section 2.** This ordinance shall be in full force and effect from and after its signing and attestation.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana, on

this _____ day of _____ 2025 at _____o'clock, __. m.

_____
Gregg A. Hixenbaugh, Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED BY ME, to the Mayor on this _____ day of _____ 2025, at _____ o'clock, ___. m.

_____
Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED BY ME this _____ day of _____ 2025, at _____ o'clock, __.m.

_____
David A. Wood, Mayor

# CITY OF MISHAWAKA

**DAVID A. WOOD, MAYOR**

**DEPARTMENT OF FINANCE**
**Rebecca S. Maguire, Controller**
**Kayla Yoder, Deputy Controller**

Deborah S. Block, IAMC, MMC

NOV 2 5 2025

City Clerk
Mishawaka, IN

Date: November 24, 2025

To: Honorable Members of the Common Council

From: Rebecca Maguire – Controller

Re: Teamster Certifications amendment

For the first reading on December 1st there are corrections to both the 2025 and 2026 salary ordinances for the Central Services and MVH Teamster Tanker and CDL A & B certifications. Neither ordinance reflected the updated amounts from contract negotiations, and these amendments correct those.

Thank you for your consideration. Please contact me with any questions.

c: David A. Wood, Mayor
Tim Ryan, Street Commissioner

PROPOSED ORDINANCE NO. 2025 – 38

ORDINANCE NO. _____

AN ORDINANCE AMENDING ORDINANCE 5950, FIXING THE SALARIES OF ALL EMPLOYEES OF THE CITY OF MISHAWAKA EXCEPT MISHAWAKA PARK DEPARTMENT, ELECTED OFFICIALS, AND THE MISHAWAKA UTILITIES FOR THE CITY OF MISHAWAKA, INDIANA, FOR THE YEAR BEGINNING JANUARY 1, 2026.

BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, THAT:

**Section 1**. Ordinance number 5950, passed by the Common Council of the City of Mishawaka, Indiana, on the 27th of October 2025, is hereby amended as follows:

| **CENTRAL SERVICES/MVH CERTIFICATIONS** | **ANNUAL** |
|---|---|
| TANKER | 500 |
| CDL B | 500 |
| CDL A | 750 |

**Section 2.** This ordinance shall be in full force and effect from and after its signing and attestation.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana, on

this _____ day of _____ 2025 at _____o'clock, __. m.

_____
Gregg A. Hixenbaugh, Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED BY ME, to the Mayor on this _____ day of _____ 2025, at

_____ o'clock, ___. m.

_____
Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED BY ME this _____ day of _____ 2026, at _____ o'clock, __.m.

_____
David A. Wood, Mayor

Deborah S. Block, IAMC, MMC
NOV 2 4 2025
City Clerk
Mishawaka, IN

PROPOSED ORDINANCE NO. 2025 - 39

ORDINANCE NO._____

# AN ORDINANCE AMENDING ORDINANCE 5875 OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, APPROVING THE PARTICIPATION IN THE STATE OF INDIANA DEFERRED COMP MATCHING PLAN, ADOPTION AGREEMENT, AND AMENDMENT 1

WHEREAS, the City of Mishawaka, Indiana, (hereinafter referred to as the "Participating Employer") has determined that in the interest of attracting and retaining qualified employees, it wishes to offer a defined contribution plan, funded by employer contributions;

WHEREAS, the Participating Employer has reviewed the State of Indiana Deferred Compensation Matching Plan ("Plan");

WHEREAS, the Participating Employer wishes to participate in the Plan to provide certain benefits to its employees, reduce overall administrative costs, and afford attractive investment opportunities;

WHEREAS, the Participating Employer is an Employer as defined in the Plan;

WHEREAS, the Mishawaka Common Council ("Governing Body") is authorized by law, IC 5-10-1.1-7.3, to adopt this ordinance approving the Adoption Agreement on behalf of the Participating Employer;

Therefore, the Governing Body of the Participating Employer hereby resolves:

Section 1. The Participating Employer adopts the Plan and the Trust Agreement ("Trust") for the Plan for its Employees.

Section 2. The Participating Employer acknowledges that the Deferred Compensation Committee ("Trustees") are only responsible for the Plan and have no responsibility for other employee benefit plans maintained by the Participating Employer.

Section 3. The Participating Employer hereby adopts the terms of the Adoption Agreement, which is attached hereto and made a part of this ordinance. The Adoption Agreement sets forth the Employees to be covered by the Plan, the benefits to be provided by the Participating Employer under the Plan, and any conditions imposed by the Participating Employer with respect to, but not inconsistent with, the Plan. The Participating Employer reserves the right to amend its elections under the Adoption Agreement, so long as the amendment is not inconsistent with the Plan or the Internal Revenue Code or other applicable law and is approved by the Trustees of the Plan.

Section 4. The Participating Employer hereby authorizes the Auditor of the State of Indiana ("Administrator"), in conjunction with the Deferred Compensation Committee ("Trustees"), to amend the Plan on its behalf as provided under Section 18.01 of the Plan.

The Trustees and the Administrator will maintain or have maintained on their behalf a record of the Participating Employers, and the Trustees and the Administrator will make reasonable and diligent efforts to ensure that Participating Employers have actually received and are aware of all Plan amendments.

Section 5.

(a) The Participating Employer shall abide by the terms of the Plan and the Trust, including amendments to the Plan and the Trust made by the Trustees of the Plan, all investment, administrative, and other service agreements of the Plan and the Trust, and all applicable provisions of the Internal Revenue Code and other applicable law.

(b) The Participating Employer accepts the administrative services to be provided by the Administrator of the Plan and any services provided by a Service Manager (as defined in the Plan) as delegated by the Administrator or Trustees. The Participating Employer acknowledges that fees will be imposed with respect to the services provided and that such fees will be charged to the Participants' Accounts, and not to the Participating Employer.

Section 6.

(a) The Participating Employer may terminate its participation in the Plan, including but not limited to, its contribution requirements, if it takes the following actions:

(i) A ordinance must be adopted terminating its participation in the Plan.

(ii) The ordinance must specify when the participation will end.

The Trustees shall determine whether the ordinance complies with the Plan, and all applicable federal and state laws, shall determine an appropriate effective date, and shall provide appropriate forms to terminate ongoing participation. However, distributions under the Plan of existing accounts to Participants will be made in accordance with the Plan.

(b) The Participating Employer acknowledges that the Plan contains provisions for involuntary Plan termination.

Section 7. The Participating Employer acknowledges that all assets held in connection with the Plan, including all contributions to the Plan, all property and rights acquired or purchased with such amounts and all income attributable to such amounts, property or rights shall be held in trust for the exclusive benefit of Participants and their Beneficiaries under the Plan. No part of the assets and income of the Plan shall be used for, or diverted to, purposes other than for the exclusive benefit of Participants and their Beneficiaries and for defraying reasonable expenses of the Plan. All amounts of compensation deferred pursuant to the Plan, all property and rights acquired or purchased with such amounts and all income attributable to such amounts, property or rights held as part of the Plan, shall be transferred to the Trustees to be held, managed, invested and distributed

as part of the Trust Fund in accordance with the provisions of the Plan. All contributions to the Plan must be transferred by the Participating Employer to the Trust Fund. All benefits under the Plan shall be distributed solely from the Trust Fund pursuant to the Plan. Only the assets attributable to a particular Participating Employer and its Employees are available to pay benefits to those Employees and their Beneficiaries.

Section 8. This ordinance and the Adoption Agreement shall be submitted to the Trustees for their approval. The Trustees shall determine whether the ordinance complies with the Plan, and, if it does, shall provide appropriate forms to the Participating Employer to implement participation in the Plan. The Trustees may refuse to approve an Adoption Agreement by an Employer that does not have state statutory authority to participate in the Plan. The Trustees may also refuse to approve an Adoption Agreement that is ambiguous or that does not comply with the requirements of the Plan. The Governing Body hereby acknowledges that it is responsible to assure that this ordinance and the Adoption Agreement are adopted and executed in accordance with the requirements of applicable law.

Section 9. This Adoption Agreement may be used only in conjunction with the Plan. Failure to properly complete this Adoption Agreement may result in the failure of the Plan to qualify.

Section 10. This ordinance shall be in full force and effect from and after its passage, signing, attestation and legal publication.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana, on this

_____day of _____, 2025 at _____ o'clock, ___.M.

_____
Gregg Hixenbaugh, Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED BY ME to the Mayor this _____day of_____, 2025 at

_____ o'clock, _____.M.

_____

Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED BY ME this _____ day of, _____, 2025 at _____ o'clock, ___.M.

_____

David A. Wood, Mayor

# CITY OF MISHAWAKA

Deborah S. Block, IAMC, MMC
NOV 2 5 2025
City Clerk
Mishawaka, IN

**DAVID A. WOOD, MAYOR**

**DEPARTMENT OF FINANCE**
**Rebecca S. Maguire, Controller**
**Kayla Yoder, Deputy Controller**

Date: November 24, 2025

To: Honorable Members of the Common Council

From: Rebecca Maguire – Controller

Re: Amending the State of Indiana Deferred Compensation Matching Plan

For first reading on December 1st is an ordinance that reduces the City's deferred compensation employer match to 1% of an eligible employee's base pay.

The City was proud to match the 2% level for the past two years. We understand that when employers provide matching contributions, it motivates employees to save for retirement.

Unfortunately, due to the estimated losses attributed to Senate Enrolled Act 1, the difficult decision to reduce the match back to the previous 1% match needs to be made. Doing so has reduced the Civil City budget by $224,000 for 2026.

Thank you for your consideration. Please contact me with any questions.

c: David A. Wood, Mayor

# THE STATE OF INDIANA DEFERRED COMPENSATION MATCHING PLAN ADOPTION AGREEMENT

## ADMINISTRATOR

Auditor of the State of Indiana
200 West Washington Street
State House Suite 240
Indianapolis, Indiana 46204
Telephone: (317) 233-3300
Facsimile: (317) 233-2794

## PARTICIPATING EMPLOYER

Name: City of Mishawaka

## GOVERNING BODY

Name: City of Mishawaka Common Council
Address: 100 Lincolnway West, Mishawaka, IN 46544
Phone: 574-258-1616
Facsimile: 574-258-1628
E-mail: dblock@mishawaka.in.gov

Person Authorized to receive Official Notices from the Plan or Administrator and to access account and Plan information: Rebecca S. Maguire

## DISCLOSURE OF OTHER 401(a) PLAN(S)

This Participating Employer ☐ does or **X** does not have an existing defined contribution plan(s). If the Participating Employer does have one or more defined contribution plans, the Governing Body must provide the plan name and name of the provider and such other information requested by the Administrator.

**Section I. Types of Employer Contributions Under the Plan.** The Participating Employer shall provide the following types of contributions to Eligible Employees under this Plan (check all that apply):

X Matching Contributions.

☐ Non-Matching Contributions.

**Section II. Eligibility Requirements.** Only Employees as defined in the Plan may be covered by the Adoption Agreement. Independent contractors may not participate in the Plan. Subject to other conditions in the Plan and this Adoption Agreement, the Participating Employer may designate which categories of employees are eligible to participate in the Plan. The Employer shall provide the Trustees with the name, address, Social Security Number, and date of birth for each Eligible Employee, as defined by the Adoption Agreement. A Participating Employer may also establish a waiting period before an Eligible Employee may become a Participant in the Plan. For purposes of determining a period of service, any period of time during which an individual is considered employed by the Participating Employer (including sick leave, personal leave, vacation leave, and paid time off) shall be included in the period of service calculation).

**A. Eligibility For Matching Contributions**

**1. Eligible Classes of Employees** (check one)

☐ All Employees.

X All Employees with the following exclusions (select all that apply):

- ☐ Elected or appointed officials
- X Employees who are not covered by the Participating Employer's defined benefit retirement plan(s)
- ☐ Other (must specify):_____

If "Other" is selected, the exclusion must be described in a manner that is definitely determinable and that does not allow for Participating Employer discretion.

**2. Waiting Period** - The Employer hereby elects the following (elect "no waiting period" or one of the waiting period options below):

X **No waiting period**. An Eligible Employee may become a Participant for matching contributions immediately upon meeting the eligibility conditions of the Plan.

☐ Matching contributions will be made only after satisfying a waiting period described under one of the following options (check one):

☐ **Minimum Period of Service (if checked, please complete all items below):**

The waiting period for participation in the Plan shall be _____ (not to exceed 12 months) of service, calculated from the commencement of the Eligible Employee's employment with the Employer.

Eligible Employees who are employed on the date the plan is adopted ☐ will be ☐ will not be given credit for prior service as an Employee for purposes of satisfying the waiting period.

Separate periods of service ☐ will be ☐ will not be added together to determine whether the waiting period has been satisfied.

☐ **Minimum Period of Contributions to the Deferred Compensation Plan (if checked, please complete all items below):**

The waiting period for participation in the Plan shall be _____ (not to exceed 12 months) from the date the Eligible Employee first makes contributions to the Deferred Compensation Plan. An eligible employee ☐ will ☐ will not be required to continuously make contributions throughout the waiting period in order to be eligible for matching contributions.

Eligible Employees who are employed on the date the plan is adopted ☐ will be ☐ will not be given credit for prior periods of time they were making contributions to a 457(b) Plan for purposes of satisfying the waiting period.

After initially meeting the waiting period, any interruption of employee contributions to the Deferred Compensation Plan ☐ will ☐ will not require the employee to meet another waiting period to qualify for matching contributions.

Separate periods of service in which deferrals are made as an Eligible Employee ☐ will ☐ will not be added together to determine if the waiting period has been satisfied.

**B. Eligibility For Non-Matching Contributions**

1. **Eligible Classes of Employees** (check one)

☐ All Employees.

☐ All Employees with the following exclusions (select all that apply):
- ☐ Elected or appointed officials

☐ Employees who are not covered by the Participating Employer's defined benefit retirement plan(s)

☐ Other (must specify):_____

If "Other" is selected, the exclusion must be described in a manner that is definitely determinable and that does not allow for Participating Employer discretion.

2. **Waiting Period** - The Employer hereby elects the following (elect "no waiting period" or one of the waiting period options below):

☐ **No waiting period**. An Eligible Employee may become a Participant for non-matching contributions immediately upon meeting the eligibility conditions of the Plan.

☐ Non-matching contributions will be made only after satisfying a waiting period described under one of the following options (check one):

☐ **Minimum Period of Service (if checked, please complete all items below):**

The waiting period for participation in the Plan shall be _____ (not to exceed 12 months) of service, calculated from the commencement of the Eligible Employee's employment with the Employer.

Eligible Employees who are employed on the date the plan is adopted ☐ will be ☐ will not be given credit for prior service as an Employee for purposes of satisfying the waiting period.

Separate periods of service ☐ will be ☐ will not be added together to determine whether the waiting period has been satisfied.

☐ **Minimum Period of Contributions to the Deferred Compensation Plan (if checked, please all complete items below)**

The waiting period for participation in the Plan shall be _____ (not to exceed 12 months) from the date the Eligible Employee first makes contributions to the Deferred Compensation Plan.

Eligible Employees who are employed on the date the plan is adopted ☐ will be ☐ will not be given credit for prior contributions made to a prior 457(b) Plan for purposes of satisfying the waiting period.

After initially meeting the waiting period, any interruption of

employee contributions to the Deferred Compensation Plan ☐ will ☐ will not require the employee to meet another waiting period to qualify for matching contributions.

Separate periods of service in which deferrals are made as an Eligible Employee ☐ will ☐ will not be added together to determine if the waiting period has been satisfied.

**Section III. Amount of Employer Contributions.** A Participating Employer may make Matching Contributions and/or Non-Matching Contributions, pursuant to a definite, pre-determined formula, as specified below. Matching Contributions and Non-Matching Contributions that are tied to Payroll Periods (as defined in this Adoption Agreement) must be remitted to the Administrator no later than 15 business days after the Payroll Period. Annual Contributions must be remitted to the Administrator no later than 15 days after the end of the Plan Year.

A Participating Employer may impose conditions on the receipt of Matching and Non-Matching Contributions – such as the requirement to be employed as of a particular date, the requirement to have made employee contributions for a specified period of time or any other objectively determinable requirement.

For purposes of computing matching or non-matching contributions, "Compensation" is subject to the limits imposed by Internal Revenue Code 401(a)(17).

The Participating Employer hereby elects to make contributions as follows:

**A. Matching Contributions.**

**1. Matching Contribution Amount** (check one)

☐ **Flat Dollar Match:** For each Payroll Period in which the Participant contributed at least $_____ ($15 to $25) to the Deferred Compensation Plan, the Participating Employer will contribute a flat dollar amount as shown below (complete as applicable; amount may not result in a zero flat dollar match):

$_____ per weekly Payroll Period
$_____ per bi-weekly Payroll Period
$_____ per semi-monthly Payroll Period
$_____ per monthly Payroll Period

The amount of the matching contribution ☐ is ☐ is not subject to a maximum cap as elected in Item 2 below.

X **Percentage Match:** For each Payroll Period in which the Participant contributed to the Deferred Compensation Plan, the Employer will contribute 100 % (insert percentage; may not be zero) of the dollar amount contributed to the Deferred Compensation Plan. **(For example, if an**

**Employer elects a 50% match, then for every $10 the Participant contributes to the Deferred Compensation Plan, the Employer will contribute $5 to this Plan).**

The amount of the matching contribution X is ☐ is not subject to a maximum cap as elected in Item 2 below.

2. **Maximum Matching Contribution (if a matching contribution cap is elected in item 1 above, check one of the following):**

☐ **Flat Dollar Cap** - In no event will Matching Contributions made on behalf of a Participant exceed a flat dollar amount equal to (may not result in zero dollar amount):

$_____ per weekly Payroll Period
$_____ per bi-weekly Payroll Period
$_____ per semi-monthly Payroll Period
$_____ per monthly Payroll Period
$_____ per Plan Year

X **Cap Equal to Percentage of Total Compensation:** In no event will Matching Contributions made on behalf of a Participant exceed __1__% (may not be zero) of the Participant's Compensation **X** per Payroll Period ☐ per Plan Year.

3. **Additional Allocation Conditions.** In order to receive a matching contribution, each Eligible Employee must satisfy the following additional conditions (conditions must be objectively determinable): _____.

**B. Non-Matching Contributions.**

1. **Non-Matching Contribution Amount** (check one):

☐ Annual Contributions: An annual contribution each Plan Year of $_____ or _____% of Compensation per Eligible Employee Participant (may not result in total contribution of zero).

☐ Special One-Time Contribution: A one-time contribution of $_____ or _____% of Compensation per Eligible Employee (may not result in total contribution of zero) to be made as of the following date: _____.

☐ Per Payroll Period Contribution: _____% (may not be zero) of Compensation per Payroll Period or a flat dollar amount per Payroll Period as shown below (complete as applicable; amount may not result in a zero flat dollar amount):

$_____ per weekly Payroll Period
$_____ per bi-weekly Payroll Period
$_____ per semi-monthly Payroll Period
$_____ per monthly Payroll Period

2. **Additional Allocation Conditions.** In order to receive a non-matching contribution, each Eligible Employee must satisfy the following additional conditions (conditions must be objectively determinable): _____
_____

Conditions for Annual Contribution: _____
Conditions for Special One-Time Contribution: _____
Conditions for Per Payroll Period Contribution: _____

**Section IV. Payroll Period.** The payroll period of the Participating Employer is:

☐ Weekly
X Bi-Weekly
☐ Semi-Monthly
☐ Monthly

**Section V. Modification and Termination of the Adoption Agreement.** If a Participating Employer desires to amend any of its elections contained in this Adoption Agreement, the Governing Body by official action must adopt an amendment of the Adoption Agreement or a new Adoption Agreement must be adopted and forwarded to the Trustees for approval. The amendment of the new Adoption Agreement is not effective until approved by the Trustees and other procedures required by the Plan have been implemented. The Administrator shall inform the Participating Employer of any amendments made to the Plan.

Adoption Agreement may be terminated only in accordance with the Plan. The Administrator shall inform the Participating Employer of the discontinuance or abandonment of the Plan.

**Effective Date.** This Plan will be effective for this Employer as of the later of (1) the first day of the Plan Year (January 1) in which this Adoption Agreement is executed by the Employer; or (2) January 1, 2026.

## EXECUTION BY EMPLOYER

The foregoing Adoption Agreement is hereby adopted and approved on the ____ day of _____, 2025.

Signed:_____

Printed Name: Rebecca S. Maguire

Title: Controller

Date of Signature:_____

# NOTICE TO EMPLOYER

This Adoption Agreement may only be used in conjunction with The State of Indiana Deferred Compensation Matching Plan.

The failure to properly complete this Adoption Agreement or to, operate and maintain the Plan and Trust in accordance with the terms of the completed Adoption Agreement, Master Plan Document, and Trust may result in disqualification of the Plan under the Code. Inquiries regarding the adoption of the Plan, the meaning of Plan provisions, or the effect of the IRS advisory letter should be directed to the Administrator. The Administrator is the Auditor of the State of Indiana, with its primary business offices located at: 200 West Washington Street, State House Suite 240, Indianapolis, Indiana 46204. The business telephone number is: (317) 233-3300. The primary person to contact is: _____.

## TRUSTEES APPROVAL

The Adoption Agreement is approved by the Board of Trustees of the State of Indiana Deferred Compensation Matching Plan. Contributions shall first be remitted as follows:

☐ within 15 business days after the Payroll Period ending _____, 20___.

☐ other (must specify): _____.

Dated: _____ By:_____

Title:_____
on behalf of the Board of Trustees

**State of Indiana Deferred Compensation Matching Plan Amendment**
**City of Mishawaka**

**Amendment 1**

Pursuant to Section III.A.2 of the State of Indiana Deferred Compensation Matching Plan Adoption Agreement, for purposes of calculating the cap on an employer contribution, only the participant's "base salary" will be considered.

## EXECUTION BY EMPLOYER

The foregoing Adoption Agreement is hereby adopted and approved on the ____ day of _____, 2025.

Signed:_____

Printed Name: Rebecca S. Maguire

Title: Controller

Date of Signature:_____

## TRUSTEES APPROVAL

The Adoption Agreement is approved by the Board of Trustees of the State of Indiana Deferred Compensation Matching Plan. Contributions shall first be remitted as follows:

☐ within 15 business days after the Payroll Period ending _____, 20___.

☐ other (must specify): _____.

Dated: _____

By:_____

Title:_____
on behalf of the Board of Trustees

Deborah S. Block, AMC, MMC
NOV 2 4 2025
City Clerk
Mishawaka, IN

PROPOSED ORDINANCE NO. 2025-40

ORDINANCE NO. _____

AN ORDINANCE DECLARING AN EMERGENCY AND TRANSFERRING AND REAPPROPRIATING FUNDS WITHIN THE BUDGET ADOPTED FOR THE CALENDAR YEAR ENDING DECEMBER 31, 2025

BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, THAT:

Section 1. An emergency exists which requires the transfer and reappropriation of funds within the General Fund for the budget adopted for the fiscal year ending December 31, 2025.

Section 2. There is hereby transferred and reappropriated the sum of $18,500 as follows:

**General Fund**

**Human Resources**

| | | | |
|---|---|---|---|
| From: Personal Services | | | |
| 1101-04-411-03 | Temporary | $ | 16,000.00 |
| To: Other Services and Charges | | | |
| 1101-04-431-04 | Professional Services | $ | 16,000.00 |

**Information Technology**

| | | | |
|---|---|---|---|
| From: Other Services and Charges | | | |
| 1101-05-439-03 | Subscriptions and Dues | $ | 2,500.00 |
| To: Personal Services | | | |
| 1101-05-411-65 | Professional Certifications | $ | 2,500.00 |

Section 3. This ordinance shall be in full force and effect from and after its passage, signing and attestation.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana, on this _____day of _____, 2025 at _____ o'clock, _____. M.

_____
Gregg Hixenbaugh, Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED BY ME to the Mayor this _____day of_____, 2025 at _____ o'clock, ____. M.

_____
Deborah S. Block, IAMC, MMC, City Clerk

APPROVED BY ME this _____ day of, _____, 2025 at _____ o'clock, ____. M.

_____
David A. Wood, Mayor

Deborah S. Block, IAMC, MMC
NOV 2 5 2025
City Clerk
Mishawaka, IN

# CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

DEPARTMENT OF FINANCE
Rebecca S. Maguire, Controller
Kayla Yoder, Deputy Controller

Date: December 1, 2025

To: Honorable Members of the Common Council

From: Rebecca Maguire – Controller

Re: **General Fund transfers**

For first reading on December 1st, there are two transfers related to personal services.

The first item is to transfer funds from the Temporary staffing line to the Professional Services line in the Human Resources budget. With the resignation of the Assistant Director of HR, we have been paying Creative Financial Staffing for our temp employee.

Lastly, an employee from the police department took a position in IT and this is to add their IDACS certification to the IT budget. Funds are available to transfer from the Subscriptions and Dues line.

c: David Wood, Mayor
Susan Kile, HR Director
Phil Hopson, IT Director

Deborah S. Block, IAMC, MMC
NOV 2 5 2025
City Clerk
Mishawaka, IN

PROPOSED ORDINANCE NO. 2025-41

ORDINANCE NO._____

AN ORDINANCE DECLARING AN EMERGENCY AND DETERMINING THE EXPENDITURE OF ADDITIONAL FUNDS FOR THE YEAR ENDING DECEMBER 31, 2025

BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA INDIANA, THAT:

Section 1. An emergency exists which requires the appropriation of additional funds for the fiscal year ending December 31, 2025, in addition to that set out in detail in the published budget.

Section 2. There is hereby appropriated from the General, Park, CEDIT, and Public Safety LIT funds of the City of Mishawaka the sum of $824,500.00 for assignment as follows:

**General Fund**

| | | |
|---|---|---|
| **Mayor** | | |
| Salaries and Wages | | |
| 1101-01-411-02 | Executive Asst | $ 4,500.00 |
| **Fire Department** | | |
| Other Personal Services | | |
| 1101-19-411-70 | Miscellaneous | $ 200,000.00 |
| | | $ 204,500.00 |

**Park Fund**

| | | |
|---|---|---|
| Employee Benefits | | |
| 2204-50-413-05 | Health Insurance | $ 150,000.00 |
| | | $ 150,000.00 |

**CEDIT**

| | | |
|---|---|---|
| Other Services and Charges | | |
| 2209-50-431-13 | EMS billing service | $ 70,000.00 |
| Utility Service | | |
| 2209-50-435-01 | Utilities – MU | $300,000.00 |
| | | $ 370,000.00 |

**Public Safety LIT**

| | | |
|---|---|---|
| Other Services and Charges | | |
| 2240-50-436-90 | Police Service Contracts | $100,000.00 |
| | | $ 100,000.00 |
| | Total | $ 824,500.00 |

Section 3. This Ordinance shall be in full force and effect from and after its passage, signing and attestation.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana on this

_____day of _____, at _____ o'clock, _____. M.

_____
Gregg Hixenbaugh, Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED BY ME to the Mayor of the City of Mishawaka, Indiana

on this _____ day of _____, 2025 at _____ o'clock, ____M.

_____
Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED BY ME this _____day of _____, 2025 at

_____o'clock, _____ M.

_____
David A. Wood, Mayor

Deborah S. Block, IAMC, MMC
NOV 2 5 2025
City Clerk
Mishawaka, IN

# CITY OF MISHAWAKA

**DAVID A. WOOD, MAYOR**

**DEPARTMENT OF FINANCE**
**Rebecca S. Maguire, Controller**
**Kayla Yoder, Deputy Controller**

Date: December 1, 2025

To: Honorable Members of the Common Council

From: Rebecca Maguire – Controller

Re: **Additional Appropriations – General, Park, CEDIT, and Public Safety LIT funds**

For first reading for December 1st are additional appropriations for various funds as we approach year-end.

**Mayor's budget**:
Numerous adjustments were made to salaries last year, and the Executive Assistant's salary was updated after the budget was submitted. This amendment updates the budget.

**Fire Department:**
Due to the 2025 union contract being finalized after the budget was submitted for first reading, numerous Personal Services lines are expected to be over budget at year's end. $200,000 will be added via the Miscellaneous line in the personal services category and distributed as needed. Estimates of the budget shortfalls are as follows:

| | | |
|---|---|---|
| Overtime | $ | 50,000 |
| Social Security | $ | 5,000 |
| Medicare | $ | 15,000 |
| PERF | $ | 5,000 |
| Health Ins | $ | 25,000 |
| Def Comp Match | $ | 30,000 |
| 77 Pension | $ | 70,000 |
| | $ | 200,000 |

**Park Department:**
Increases to the employer-paid insurance benefit and adding two new employees require additional funds to be added to the Park's health insurance line.

**CEDIT:**
Our third-party billing service has increased its cost, and as our runs and charges increase, so does our billing.

General fund utility expenses were moved to the CEDIT fund. The amount moved was understated. This additional appropriation corrects the shortage.

**Public Safety LIT:**
The police department has worked for over three years with Motorola to consolidate contracts, upgrade body and dash cameras, while also funding the first and second years of the new contract. We are now up to date with equipment and contracts, but it did cause a budget shortfall. Data storage continues to be a necessary and expensive service.

Deborah S. Block, IAMC, MMC
NOV 2 5 2025
City Clerk
Mishawaka, IN

**PROPOSED ORDINANCE NO. 2025-42**

**ORDINANCE NO. _____**

**AN ORDINANCE AMENDING TITLE IX, CHAPTER 100: RESTAURANTS; FOOD OF THE MUNICIPAL CODE OF THE CITY OF MISHAWAKA, INDIANA**

WHEREAS, the Common Council acknowledges that restaurants and food-serving establishments are regulated by state and county health codes; and

WHEREAS, the Common Council recognizes the authority of both the Indiana and St. Joseph County Health Departments to both permit and inspect restaurants and food-serving establishments doing business in the City of Mishawaka; and

WHEREAS, since 1962 in its Code of Ordinances, the City of Mishawaka has authorized the St. Joseph County Health Department to permit and inspect restaurants in the corporation limits for City licensing purposes; and

WHEREAS, St. Joseph County has enacted its own Food Ordinance based on Indiana law, governing permitting and inspection requirements; and

WHEREAS, the Common Council believes that the St. Joseph County Food Ordinance is the proper authority for the permitting and inspection requirements, yet believes that the City should retain its own licensing for registration and enforcement purposes in a manner consistent with both St. Joseph County and Indiana law.

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, THAT:

Section 1. TITLE IX, Chapter 100: Restaurants; Food of the Municipal Code of the City of Mishawaka, Indiana, is hereby repealed in its entirety and replaced to read as follows:

§100.01 **DEFINITIONS**

For the purposes of this chapter, the following definitions shall apply unless the context clearly indicates or requires a different meaning. Definitions in this chapter are intended to be consistent with the St. Joseph County Food Ordinance and the Indiana Code.

**EMPLOYEE**. Any person who handles food during preparation or serving, or who comes in contact with any eating or cooking utensils, or who is employed in a room or other place in which food is stored, prepared, processed, displayed, or served; the term **EMPLOYEE** shall not include volunteer member personnel of charitable, religious, fraternal, or educational organizations or service clubs but shall include supervisors, managers, paid employees, family members, and contract employees.

**FOOD.** All articles used for food, drink, confectionery, or condiment whether simple, mixed, or compound and all substances or ingredients used in the preparation of the above items. (I.C. 16-42-5-1).

**HEALTH OFFICER.** The St. Joseph County Board of Health.

**ITINERANT RESTAURANT.** Also called **TEMPORARY FOOD ESTABLISHMENT**. A food market or food service establishment that operates at a fixed location for a period of time not more than seven (7) consecutive days in conjunction with a single event including but not limited to a fair, carnival, circus, public exhibition, or other similar gathering.

**PERSON.** Any individual, partnership, co-partnership, firm, company, corporation, association, joint-stock company, trust, estate, or municipality, or his legal representative or agent.

**RESTAURANT.** Retail food service establishment, coffee shop, cafeteria, short-order café, luncheonette, tavern, sandwich stand, soda fountain, drive-in restaurant, drive-in theatre restaurant, in-plant food service, commissary, snack bar, food catering, or food establishment, whether fixed or movable, where food for human consumption is prepared or served in such manner that it is ready for consumption on the premises with or without charge. The term **RESTAURANT** shall not include a food establishment that is known as a retail food market where food is not prepared and served for consumption on the premises or private homes where food is prepared or served for individual family, friends, or acquaintance consumption. The term **RESTAURANT** shall include seasonal establishments.

**RETAIL FOOD MARKET ESTABLISHMENT.** Any market establishment including, but no limited to, a grocery, meat market, poultry market, fish market, fresh fruit and vegetable market, confectionery, candy kitchen, nut store, retail bakery store, or any establishment whether fixed or movable where food is intended for human consumption off the premises is manufactured, produced, stored, prepared, handled, sold or offered with or without charge. **RETAIL FOOD MARKET ESTABLISHMENT** does not include establishments that handle only pre-packaged, non-potentially hazardous foods, roadside markets that offer only fresh, whole fruits and vegetables for sale (farm-to-table), slaughterhouses, restaurants, or food and beverage vending machines.

**SEASONAL ESTABLISHMENT.** Any fixed location that is open no more than eight (8) consecutive months per year due to location, menu items, or weather.

§100.02 **LICENSE REQUIRED; EXCEPTIONS.**

(A) It shall be unlawful for any person to operate a restaurant or itinerant restaurant in the city without possessing a valid license for the operation of such establishment. The license shall be for the term of one year beginning February 1 and expiring January 31 of the following year and shall be renewed annually.

(B) Such license shall be provided by the City Controller, upon presentment of a valid permit issued by the Health Officer, together with $50.00 if application for the license is made before expiration of the previous year's license. The late fee for an application made more than 30 days following expiration shall be $25.00, bringing the total fee to $75.00.

(C) If an application is made for a new restaurant after July 1 but before the restaurant opens for business, the fee for the license will be $25.00. Applications made after a restaurant opens for business are subject to the late fee.

(D) Any person who desires to operate an itinerant restaurant in the city shall, after securing a permit from the Health Officer, obtain from the City Controller a license for an itinerant restaurant. Such license shall be provided by the City Controller upon presentment of a valid permit from the Health Officer, together with $10.00 for each day of operation, not to exceed $40.00 (plus late fee if applicable) for any one continuous operation.

(E) A separate license shall be required for each restaurant or itinerant restaurant operated or to be operated by any person.

(F) License and fee exception. The provisions of this subchapter shall apply to restaurants and itinerant restaurants operated by fraternal organizations, service clubs, religious, educational, and charitable institutions. However, no license fee shall be required.

## §100.03 ADOPTION OF RULES BY REFERENCE; RESTAURANT INSPECTIONS; REVOCATION, SUSPENSION, AND REINSTATEMENT OF PERMIT

(A) Rules of the State of Indiana and St. Joseph County governing food preparation and service, as set forth in the Indiana Administrative Code, 410 IAC 7-20, and the St. Joseph County Code, Chapter 8.36 are hereby incorporated by reference in this chapter, and shall include later amendments to those Articles as the same are published.

(B) Any and all inspections by the Health Officer which result in action being taken on behalf of the State or the County shall be binding upon the validity of the City license issued in subchapter §100.02. This shall include revocation or suspension as well as reinstatement.

(C) It is the responsibility of the person operating a restaurant seeking reinstatement of a suspended or revoked license to present a reinstated permit and apply for reinstatement of a license in the City Controller's office. There will be no application fee, if the original license has not expired, however the license must be reinstated to be valid.

§100.05 **COMPLIANCE WITH APPLICABLE CODES.**
All Restaurants and Itinerant Restaurants must fully comply at all times with all local and state Building, Zoning and Fire Codes. Compliance with the Building, Zoning, and Fire Codes is a pre-condition to the issuance, reinstatement, or renewal of any license issued under this chapter and failure to comply will result in immediate suspension or revocation of a license.

Section 2. This Ordinance shall be in full force and effect beginning January 1, 2026 after its passage by the Common Council, signature of the Mayor, attestation by the City Clerk and publication as required by law.

**PASSED BY THE COMMON COUNCIL** of the City of Mishawaka, Indiana, on this _____ day of _____, 2025, at _____ o' clock, __ .M.

_____
Gregg Hixenbaugh, Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____, 2025, at _____ o'clock, ___ .M.

_____
Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED by me this ____ day of _____, 2025, at _____ o'clock, __ .M.

_____
David A. Wood, Mayor

# CITY OF MISHAWAKA

Deborah S. Block, IAMC, MMC
NOV 2 5 2025
City Clerk
Mishawaka, IN

DAVID A. WOOD, MAYOR

DEPARTMENT OF FINANCE
Rebecca S. Maguire, Controller
Kayla Yoder, Deputy Controller

Date: December 1, 2025

To: Honorable Members of the Common Council

From: Rebecca Maguire – Controller

Re: **Amending Title IX, Chapter 100 of the Municipal Code – Restaurants**

All,

As part of the comprehensive review of fees, I recommend that we increase the restaurant license fee to $50 annually.

The fee has been $20 for at least 25 years, and $50 will still be lower than in other cities we have reviewed. Many municipalities charge based on seating or sales receipts.

With approximately 300 licenses issued per year, I expect additional revenue of $7,500.

Please contact me with any questions.

c: Mayor Dave Wood

Deborah S. Block, IAMC, MMC
DEC 1 1 2025
City Clerk
Mishawaka, IN

**PROPOSED ORDINANCE NO. 2025- 43**

**ORDINANCE NO. _____**

**AS AMENDED**

# AN ORDINANCE OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, AMENDING THE UNIFORM SCHEDULE OF FEES

**WHEREAS**, a Uniform Schedule of Fees best serves the interests of Mishawaka's employees, administration, and public; and

**WHEREAS**, on August 17, 2010, the Common Council of the City of Mishawaka amended the Municipal Code of the City of Mishawaka by repealing and removing Sections 2-752 and 2-753 of the Municipal Code of the City of Mishawaka and creating a new Section 2-752, entitled the Uniform Schedule of Fees; and

**WHEREAS**, the Uniform Schedule of Fees created by Section 2-752 was attached to the Code of Ordinances as an addendum labeled Appendix A; and

**WHEREAS**, on April 19, 2022, the Common Council of the City of Mishawaka amended Appendix A, increasing fees charged by the Emergency Medical Services; and

**WHEREAS,** it has become necessary to amend Appendix A by increasing fees in various departments, as depicted in the amended addendum labeled as Appendix A-2025, attached hereto,

NOW, THEREFORE, BE IT ORDAINED by the Common Council of the City of Mishawaka, Indiana, as follows:

Section 1. Section 2-752 of the Municipal Code of the City of Mishawaka, Indiana is hereby amended to read as follows:

**Sec. 2-752 Uniform Schedule of Fees**

(a) A uniform fee schedule for the City of Mishawaka is attached to this Code of Ordinances as an addendum labeled Appendix A-2025. This list is intended to be non-exclusive, and may not contain the exhaustive list of all fees collected by the City of Mishawaka.

(b) Fees collected are to be paid to the City Controller.

Section 2. A new appendix labeled Appendix A-2025 shall be added to the Mishawaka Municipal Code, a copy of which is attached hereto as Appendix A-2025.

Section 3. This ordinance shall be in full force and effect after its passage by the Common Council, signature of the Mayor, attestation by the City Clerk and publication as required by law.

PASSED AND ADOPTED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana, on this _____ day of _____, 2025.

_____
Gregg A. Hixenbaugh, Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED to the Mayor of the City of Mishawaka, Indiana, this ____ day of _____, 2025, at _____ o'clock, _____.M.

_____
Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED, this _____ day of _____, 2025, _____, o'clock, ____.M.

_____
David A. Wood, Mayor

Deborah S. Block, IAMC, MMC
DEC 1 1 2025
City Clerk
Mishawaka, IN

# Appendix A-2025

## Department of Planning and Community Development

### 1. Filing Fees (non-refundable)

A.. Annexation Petition

| | |
|---|---|
| Under 10 acres | $500 |
| Over 10 acres | $1,000 |

B. Rezoning Petition for Single Family $400
Rezoning Petition for other than Single Family $800

C. Rezoning of nonconforming or legal nonconforming Properties to R-1 Single Family Residential $100

D. Vacation of Public Right of Way (plus recording and auditing fees) $500

E. Plan Commission Final Site Plan Review $500

F. Administrative Site Plan Review (plus recording and auditing fees) $300

G. Developmental & Sign Variances

1. R-1, R-2, R-4 Districts; S-2 PUD for Residential Single & Two Unit $250

2. R-3, C-1, C-2, C-3, C-4, C-5, C-6, C-7, C-8; I-1, 1-2; S-1, S-2 for High Density Residential, Commercial & Industrial $400

3. Residential R-1, R-2, and R-4 districts; S-2 planned unit development district for single-unit and two-unit residential; handicap accessible ramps $300

H. Use Variance

1. R-1, R-2, R-4 Districts; S-2 PUD for Residential Single & Two Unit $400

2. R-3, C-1, C-2, C-3, C-4, C-5, C-6, C-7, C-8; I-1, I-2; S-1, S-2 for High Density Residential $600

I. Conditional Use Permit $600

J. Subdivision Plats and Replats (up to 20 lots) $400
(add $5.00 for each additional lot exceeding 20 lots)

K. Tax Abatement

1. Application Fee for Residential Tax Abatement $300
2. Application Fee for Personal Property Tax Abatement $500
3. Application Fee for Real Property Tax Abatement $500

**2. Ordinance Fees (Available on-line only)**

A. Zoning Ordinance (Paper) $50
B. Subdivision Regulations (Paper) $25
C. Sign Ordinance (Paper) $25
D. Design Review (Paper) $50
E. Zoning, Subdivision, Sign, and
Design Review Ordinances on CD $10

**3. Computer Generated Prints**

A. 8.5" X 11" Black & White $0.50
8.5" X 11" Color $1.00
B. 11" X 17" Black & White $1.00
11" X 17" Color $1.00 $2.00

**4. Photocopies**

A. 8.5" X 11" and 8.5" X 14" Black & White $0.05
B. 11" X 17" Black & White $0.10
C. 8.5" X 11" and 8.5" X 14" Color $0.50
D. 11" X 17" Color $1.00

**5. Permit Fees**

A. Improvement Location Permit (ILP) for Single Family
New Principal Buildings & Uses $50
Improvement Location Permit (ILP)Two Unit,
And Attached Condominium Residential
New Principle Buildings and Uses $100

B. Improvement Location Permit (ILP) for Single, Two Unit,
And Attached Condominium Residential- Accessory,
Buildings and Uses (Including additions, garages, pools,
and fences) $20

C. Improvement Location Permits (ILP) for High Density
Residential, and all Commercial & Industrial uses
Under 1,000 Square feet $150
Over 1,000 Square feet $250

D. Parking Permits

Permits are prorated by month for new permits

All permits are non-refundable

| | |
|---|---|
| 1. Parking Permit for Municipal Lots 1, 4, 5 | $70 |
| 2. Parking Permit for Municipal Lot 2 | $140 |

| | |
|---|---|
| E. Sign ILP for Temporary Signs | $50 |

F. Sign ILP for Permanent Signs (fee per individual sign)

| | |
|---|---|
| Freestanding signs-under 60 square feet | $150 |
| Freestanding signs-over 60 square feet | $300 |
| Façade signs-under 60 square feet | $100 |
| Façade signs-over 60 square feet | $200 |

| | |
|---|---|
| G. Sign ILP for Off-Premise Billboards | $600 |
| H. Certificates of Appropriateness-HPC | $20 |
| I. Historic Designation Request-HPC | $20 |

**6. Requests for Formal Information**

| | |
|---|---|
| A. Zoning Verification Letter (Single Family) | $25 |
| B. Zoning Verification Letter (Non-Single Family) | $100 |
| C. Re-build Letter (Single Family) | $25 |
| D. Re-build Letter (Non-Single Family Residential) | $100 |
| E. Grandfather/Legal Non-Conforming Letter (Single Family Residential) | $25 |
| F. Grandfather/Legal Non-Conforming Letter (Non-Single Family residential) | $100 |
| G. Form Verification Letter Sign Off for other government Agencies (Vehicle sales, Off-Premise Signs, etc.) | $60 |

H. <u>Minor Information Research Requests</u>

Requests involving the equivalent of less than a half a day of staff time. This type of request could include property history, verification of adjacent property zoning, site plan approval dates and copies, certificates of occupancy, and other related information. This charge is related to researching and compiling the information and certifying the requested information in writing. Note: All files are open for public review and research free of charge. $300

I. Major Information Research Requests

Requests involving the equivalent of more than a half a day of staff time. This type of request could include property history, verification of adjacent property zoning, site plan approval dates and copies, certificates of occupancy, and other related information. This charge is related to researching and compiling the information and certifying the requested information in writing. Note: All files are open for public review and research free of charge. This fee will vary based on the information requested and shall be limited to the actual cost incurred by the City to hire a private consultant or company to perform said work. **Actual Cost**

## ELECTRICAL

| | |
|---|---|
| Minimum Permit | $50 |
| Meter Service (replace/repair/temporary) | $50 |
| Mobile Home | $50 |
| Circuits (new and replaced) | $45+$5 each |
| Main Service and sub panel (new/replaced): (includes circuits) for every 200 amp over 600 amp | $100 |
| 100 amp | $100 |
| 200 amp | $200 |
| 400 amp | $300 |
| 600 amp | $400 |
| License: New/Renewal | $150 |

## HVAC

| | |
|---|---|
| Minimum Permit | $50 |
| Space Heaters | $50 |
| Furnaces | $50 |
| Central Air | $50 |
| Water Chillers | $75 |
| Ventilation/Exhaust | $50 |
| Commercial Hoods | $250 |
| Refrigeration/Cooling | $50 |
| Rooftop Furnace/Air | $75 |
| Heat Pumps | $50 |
| Earth Coupled Water | $50 |
| Boiler/Steam/Hot Water | $50 |
| Through Wall Combination | $50 |

| | |
|---|---|
| Air Handlers | $50 |
| Duct/Register Change | $50-$200 |
| Gas Piping | $50 |
| License: New/Renewal | $150 |

**PLUMBING**

| | |
|---|---|
| Minimum Permit | $50 |
| Each Fixture | add $5 |
| Fire Sprinkler (1-4) | $50 |
| Fire Sprinkler (5-50) | $100 |
| Fire Sprinkler (50+) | $200 |
| License: New/Renewal | $150 |

**SIGNS**

| | |
|---|---|
| Minimum Fee | $50 |
| License: New/Renewal | $150 |

**BUILDING**

| | |
|---|---|
| Residential: | |
| $0-$5,000 | $50 |
| Add $25 for every $5,000 up to $50,000 | |
| Add $25 for every $10,000 after $50,000 | |
| Building Contractor License | $150 |
| Re-Inspection-Rough | $50 |
| Re-Inspection-Final | $100 |
| Commercial: | |
| 1% of total project value up to $500,000/minimum of $50 | |
| 0.25% for projects greater than $500,000 | |
| Re-Inspection-Rough | $150 |
| Re-Inspection-Final | $300 |

## MISCELLANEOUS FEES

| UNMETERED WATER AND EXHAUST FANS | |
|---|---|
| Residential (150 day) in city | $65 |
| Outside city | $75 |
| Apartments (per building) | $65 |
| Commercial building (240 day) | $135 minimum or $5 per unit |
| Outside City | $145 |
| Industrial building (320 day) | $600 |
| Outside city | $625 |
| Exhaust fans (each) | $5 |

## WRECKING AND DEMOLITION PERMITS

| | |
|---|---|
| Minimum Fee | $50 |
| Garage | $50 |
| One or two story house including | |
| Accessory Building | $50 |
| Residence over two stories | $150 |
| Commercial building one story | $275 |
| Commercial building two or more stories | $500 |

## SWIMMING POOLS

| | |
|---|---|
| Residential-in ground | $150 |
| Commercial-in ground | $500 |

## MOVING PERMITS

| | |
|---|---|
| One or two story structure over public street or alley | $150 |
| Building greater than two stories | $250 |

## MISCELLANEOUS PERMITS

| | |
|---|---|
| Minimum Fee | $50 |
| Change of Occupancy: Commercial Building | $300 |
| Commercial Fire Alarm | $250 |
| Commercial Kitchen Suppression System | $50 |
| Underground and Aboveground Storage Tank | $500 |
| Spray Booth | $250 |
| Fire Inspection Fees | $500 |

Deborah S. Block, IAMC, MMC

DEC 1 1 2025

City Clerk
Mishawaka, IN

# Proposed 2026 Fee Schedule
# City of Mishawaka: Department of Planning & Community Development

## 1. Filing Fees *(Non-refundable)*

| | | | |
|---|---|---|---|
| **A.** | Annexation Petition | | |
| | | *Under 10 acres* | ~~$300~~ **$500** |
| | | *Over 10 acres* | ~~$500~~ **$1,000** |
| **B.** | Rezoning Petition (for Single Family) | | **$400** |
| | Rezoning Petition (other than Single Family) | | **$800** |
| **C.** | Rezoning of nonconforming or legal nonconforming properties to R-1 Single Family Residential | | ~~$25~~ **$100** |
| **D.** | Vacation of Public Right of Way *(plus recording & auditing fees)* | | ~~$400~~ **$500** |
| **E.** | Plan Commission Final Site Plan Review *(plus recording & auditing fees)* | | ~~$300~~ **$500** |
| **F.** | Administrative Site Plan Review *(plus recording & auditing fees)* | | ~~$200~~ **$300** |
| **G.** | Developmental & Sign Variances | | |
| | 1. R-1, R-2 & R-4 Districts; S-2 PUD for Residential Single & Two Unit | | ~~$100~~ **$250** |
| | 2. R-3, C-1, C-2, C-3, C-4, C-5, C-6, C-7 & C-8; I-1 & I-2; S-1, S-2 for High Density Residential, Commercial & Industrial | | ~~$300~~ **$400** |
| | 3. Residential R-1, R-2 and R-4 districts; S-2 planned unit development district for single-unit and two-unit residential: handicap accessible ramps | | ~~$25~~ **$100** |
| **H.** | Use Variance | | |
| | 1. R-1, R-2 & R-4 Districts; S-2 PUD for Residential Single & Two Unit | | ~~$250~~ **$400** |
| | 2. R-3, C-1, C-2, C-3, C-4, C-5, C-6, C-7 & C-8; I-1 & I-2; S-1, S-2 for High Density Residential. | | ~~$400~~ **$600** |
| **I.** | Conditional Use Permit | | ~~$500~~ **$600** |
| **J.** | Subdivision Plats & Replats (up to 20 lots) (Add ~~$3.00~~ $5.00 for each additional lot exceeding 20 lots) | | ~~$250~~ **$400** |

~~**K.** Application Fee for Self-Sufficiency Program **$10**~~

~~**L.** Application Fee for First-Time Homebuyer Program **$10**~~

**M.** Tax Abatement

1. Application Fee for Residential Tax Abatement ~~**$100**~~ **$300**
2. Application Fee for Personal Property Tax Abatement ~~**$300**~~ **$500**
3. Application Fee for Real Property Tax Abatement ~~**$300**~~ **$500**

## 2. Ordinance Fees (Available on-line only)

| | | |
|---|---|---|
| **A.** | Zoning Ordinance (Paper) | **$50** |
| **B.** | Subdivision Regulations (Paper) | **$25** |
| **C.** | Sign Ordinance (Paper) | **$25** |
| **D.** | Design Review (Paper) | **$50** |
| **E.** | Zoning, Subdivision, Sign, and Design Review Ordinances on CD | **$10** |

## 3. ~~Aerial Photographs/~~ Large map and plans printing off of plotter

| | | |
|---|---|---|
| **A.** | ~~200 Scale (~~No larger than 24" x 36"~~)~~, cost per sheet | **$25** |
| ~~**B.**~~ | ~~100 Scale (No larger than 24" x 36")~~ | ~~**$25**~~ |
| ~~**C.**~~ | ~~Zoning Map (Of entire City, No larger than 24" x 36")~~ | ~~**$50**~~ |

## 4. Computer Generated Prints

| | | | |
|---|---|---|---|
| **A.** | 8.5" x 11" | BLACK & WHITE | **$.50** |
| | 8.5" x 11" | COLOR | **$1.00** |
| **B.** | 11" x 17" | BLACK & WHITE | **$1.00** |
| | 11" x 17" | COLOR | **$2.00** |

## 5. Photocopies

| | | |
|---|---|---|
| **A.** | 8.5" x 11" and 8.5" x 14" (Black and White) | **$.05** |
| **B.** | 11" x 17" (Black and White) | **$.10** |
| **C.** | 8.5" x 11" and 8.5" x 14" (Color) | **$.50** |
| **D.** | 11" x 17" (Color) | **$1.00** |

## 6. Permit Fees

| | | |
|---|---|---|
| **A.** | Improvement Location Permit (ILP) for Single Family New Principal Buildings & Uses | ~~**$25**~~ **$50** |

| | | |
|---|---|---|
| | Improvement Location Permit (ILP) Two Unit, and Attached Condominium Residential New Principle Buildings and Uses | ~~$50~~ $100 |
| **B.** | Improvement Location Permit (ILP) for Single, Two Unit, and Attached Condominium Residential-Accessory, Buildings and Uses (Including additions, garages, pools, and fences) | ~~$10~~ $20 |
| **C.** | Improvement Location Permits (ILP) for High Density Residential, and all Commercial & Industrial uses | |
| | *Under 1,000 Square Feet* | ~~$75~~ $150 |
| | *Over 1,000 Square Feet* | ~~$150~~ $250 |
| **D.** | Parking Permits<br>*Permits are prorated by month for new permits*<br>*All permits are non-refundable* | |
| | 1. Parking Permit for Municipal Lots 1, 4, 5 | $70 |
| | 2. Parking Permit for Municipal Lot 2 | $140 |
| **E.** | Sign ILP for Temporary Signs | $50 |
| **F.** | Sign ILP for Permanent Signs (fee per individual sign) | |
| | Freestanding signs *60 square feet and under* | ~~$75~~ $150 |
| | Freestanding signs *Over 60 square feet* | ~~$150~~ $300 |
| | Façade signs *60 square feet and under* | $100 |
| | Facade signs *Over 60 square feet* | $200 |
| **G.** | Sign ILP for Off-Premise Billboards | ~~$300~~ $600 |
| **H.** | Certificates of Appropriateness- HPC | ~~$10~~ $20 |
| **I.** | Historic Designation Request – HPC | ~~$10~~ $20 |

**7. Requests for Formal Information**

| | | |
|---|---|---|
| **A.** | Zoning Verification Letter (Single Family) | $25 |
| **B.** | Zoning Verification Letter (Non-Single Family) | ~~$50~~ $100 |
| **C.** | Re-build letter (Single Family) | $25 |
| **D.** | Re-build letter (Non-Single Family Residential) | ~~$50~~ $100 |
| **E.** | Grandfather/Legal Non-Conforming Letter (Single Family Residential) | $25 |
| **F.** | Grandfather/Legal Non-Conforming Letter | ~~$50~~ $100 |

(Non-Single Family Residential)

**G.** Form Verification Letter Sign Off for other government agencies (Vehicle sales, Off-Premise Signs, etc.) ~~**$50**~~ **$60**

**H.** Minor Information Research Requests- ~~**$200**~~ **$300**
Requests involving the equivalent of less than a half a day of staff time. This type of request could include property history, verification of adjacent property zoning, site plan approval dates and copies, certificates of occupancy, and other related information. This charge is related to researching and compiling the information and certifying the requested information in writing. Note: All files are open for public review and research free of charge.

**I.** Major Information Research Requests- **Actual Cost**
Requests involving the equivalent of more than a half a day of staff time. This type of request could include property history, verification of adjacent property zoning, site plan approval dates and copies, certificates of occupancy, and other related information. This charge is related to researching and compiling the information and certifying the requested information in writing. Note: All files are open for public review and research free of charge. This fee will vary based on the information requested and shall be limited to the actual cost incurred by the City to hire a private consultant or company to perform said work.

Appendix A - SCHEDULE OF FEES

2022

| | |
|---|---|
| **ELECTRICAL:** | |
| MINIMUM PERMIT | ~~$30.00~~ 50 ea |
| METER SERVICE<br>(REPLACE/REPAIR/TEMPORARY) ~~$20.00~~ | 50 ea |
| MOBILE HOME | ~~$20.00~~ 50 ea |
| CIRCUITS<br>(NEW AND REPLACED) | ~~$5.00~~<br>45 + 5 ea |
| MAIN SERVICE (NEW/REPLACED): + sub panel | |
| (INCLUDES CIRCUITS) For every 200 amp over 600 amp | ~~$25.00~~ 100 ea |
| 100 AMP | $100.00 |
| 200 AMP | ~~$125.00~~ 200 ea |
| 400 AMP | ~~$150.00~~ 300 ea |
| 600 AMP~~/MORE~~ | ~~$175.00~~ 400 ea |
| ~~PLUS EACH SUB-PANEL:~~ | |
| (INCLUDES CIRCUITS)<br>For every 200 amp over 600 amp | $25.00 |
| 60 AMP | $25.00 |
| 100 AMP | $100.00 |

| | |
|---|---|
| ~~200 AMP~~ | ~~$125.00~~ |
| ~~400 AMP~~ | ~~$150.00~~ |
| ~~600 AMP/MORE~~ | ~~$175.00~~ |
| LICENSE—NEW/RENEWAL | $125.00 150 00 |
| | |
| **HVAC:** | |
| MINIMUM PERMIT | ~~$30.00~~ 50 00 |
| SPACE HEATERS: | ~~$20.00~~ 50 00 |
| FURNACES: 50 00 | |
| 50,000—300,000 1ST UNIT | ~~$15.00~~ |
| 2ND UNIT | ~~$10.00~~ |
| MORE THAN 300,000 | ~~$25.00~~ |
| CENTRAL AIR: 50 00 | |
| ~~Less 5 ton~~ | ~~$15.00~~ |
| 5—10 ton | ~~$25.00~~ |
| More than 10 tons | ~~$40.00~~ |
| WATER CHILLERS | $75.00 |
| VENTILATION/EXHAUST: 50 00 | |

| | |
|---|---|
| ~~Less 500cfm~~ | ~~$5.00~~ |
| ~~500—1500cfm~~ | ~~$10.00~~ |
| COMMERCIAL HOODS: | 250 ea |
| ~~500—1500cfm~~ | ~~$25.00~~ |
| ~~More than 1500cfm~~ | ~~$50.00~~ |
| REFRIGERATION/COOLING: | 50 ea |
| ~~1—5HP~~ | $15.00 |
| ~~6—10HP~~ | ~~$25.00~~ |
| ~~More than 10HP~~ | ~~$40.00~~ |
| ROOFTOP FURNACE/AIR: | 75 ea |
| ~~7.5 ton—300,000~~ | ~~$40.00~~ |
| ~~More than 7.5 ton~~ | ~~$60.00~~ |
| HEAT PUMPS: | 50 ea |
| ~~1,000—60,000 1ST UNIT~~ | ~~$15.00~~ |
| ~~ADDITIONAL UNITS~~ | ~~$10.00 EA.~~ |
| ~~7.5 TON—300,000~~ | ~~$40.00~~ |
| ~~More than 7.5 ton~~ | ~~$75.00~~ |
| EARTH COUPLED WATER | $50.00 |

| | |
|---|---|
| MINIMUM PERMIT | ~~$30.00~~ 50 00 |
| EACH ~~TRAP~~ Fixture | Add $5.00 |
| ~~WATER HEATER~~ | ~~$6.00~~ |
| ~~WATER SOFTENER~~ | ~~$6.00~~ |
| ~~WATER SERVICE~~ | ~~$9.00~~ |
| ~~GAS OUTLET (1—4)~~ | ~~$3.00~~ |
| ~~GAS OUTLET (5/MORE)~~ | ~~$1.00 EA.~~ |
| ~~GAS TANKS~~ | ~~$10.00 EA.~~ |
| ~~GAS PUMPS~~ | ~~$10.00 EA.~~ |
| FIRE SPRINKLER (1—4) | $50.00 |
| FIRE SPRINKLER (5—50) | ~~$75.00~~ 100 00 |
| FIRE SPRINKLER (50/UP) | ~~$100.00~~ 200 00 |
| ~~LAWN SPRINKLER~~ | ~~$18.00~~ |
| ~~(BACKFLOW)~~ | |
| ~~MOBILE HOME SEWER~~ | ~~$6.00~~ |
| ~~MISC. PIPE ALT.~~ | ~~$6.00~~ |
| ~~INDUSTRIAL INTERCEPTOR~~ | ~~$7.00~~ |
| ~~VACUUM BREAKERS/BACKFLOW PROTECTION~~ | |

| | |
|---|---|
| BOILER/STEAM/HOT WATER: | 50.00 |
| ~~60,000—300,000 BTU 1st UNIT~~ | ~~$20.00~~ |
| ~~Additional Units~~ | ~~$10.00 EA.~~ |
| ~~MORE THAN 300,000 BTU~~ | ~~$50.00 EA.~~ |
| THROUGH WALL COMBINATION: | 50.00 |
| ~~1ST UNIT~~ | ~~$10.00~~ |
| ~~ADDITIONAL UNITS~~ | ~~$5.00 EA.~~ |
| | |
| AIR HANDLERS: | 50.00 |
| ~~400—2500cfm~~ | ~~$25.00~~ |
| ~~More than 2500cfm~~ | ~~$60.00~~ |
| DUCT/REGISTER CHANGE: | 50.00 - 200.00 |
| ~~Change Fee~~ | ~~$2.00 EA.~~ |
| GAS PIPING: 50.00 | |
| ~~1—4 Outlets~~ | ~~$3.00~~ |
| ~~5/More~~ | ~~$1.00 EA.~~ |
| LICENSE: NEW/RENEWAL | ~~$125.00~~ 150.00 |
| | |
| **PLUMBING:** | |

| | |
|---|---|
| ~~(DEVICES ON TANKS, VATS, ETC. OR FOR UNPROTECTED FIXTURES ON WATER PIPING) 1—4~~ | ~~$4.00~~ |
| ~~5/MORE~~ | ~~$1.00 EA.~~ |
| LICENSE: NEW/RENEWAL | ~~$125.00~~ 150 00 |
| | |
| **SIGNS:** | |
| MINIMUM FEE | $30.00 50 00 |
| ~~FREESTANDING/FAÇADE~~ | ~~$.40 SQ. FT.~~ |
| ~~TEMPORARY~~ | ~~$25.60~~ |
| ~~BILLBOARDS~~ | ~~$50.00~~ |
| LICENSE: NEW/RENEWAL | ~~$125.00~~ 150 00 |
| | |
| **BUILDING:** | |
| **Residential:** | |
| 0 — 5,000 $300.00—~~$1,000.00~~ | ~~$30.00~~ 50 00 |
| Add $5.00 for every ~~$1,000.00~~ 5,000 up to ~~$75,000.00~~ 50,000 Add $25 | |
| Add ~~$1.00~~ $25 for every $1,000.00 after ~~$75,000.00~~ 10,000 50,000 | |
| Building Contractor License: | ~~$125.00~~ 150 00 |
| Re-Inspection—Rough — Final — | 50 00 ~~$50.00~~ 100 00 |

| Commercial: | |
|---|---|
| ~~$300.00—$1,000.00~~ | ~~$250.00~~ |
| ~~Add $5.00 for every $1,000.00 up to $200,000.00~~ 1% of Total project Value up To 500,000/minimum $50.00 | |
| ~~Add $1.00 for every $1,000.00 after $200,000.00~~ For Costs Greater than 500,000 — $5,000 + .25% of Remaining Value | |
| Re-Inspection—Rough | ~~$100.00~~ $150.00 |
| Re-Inspection—Final | ~~$150.00~~ $300.00 |

CITY OF MISHAWAKA

MISCELLANEOUS FEES

| UNMETERED WATER AND EXH. FANS | |
|---|---|
| Residential (150 day) in city | ~~$50.00~~ 65.00 |
| Outside city | $75.00 |
| Apartments (per building) | ~~$50.00~~ 65.00 |
| Commercial building (240 day)<br>Or $5.00 per unit whichever is larger | ~~$120.00~~ 135.00 |
| Outside city | $145.00 |
| Industrial building (320 day) | $600.00 |
| Outside city | $625.00 |
| Exhaust fans (each) | $5.00 |

| | |
|---|---|
| **WRECKING AND DEMOLITION PERMITS** | |
| Minimum Fee | ~~$30.00~~ 50.00 |
| Garage | ~~$30.00~~ 50.00 |
| *One or two story house including* | |
| Accessory building | $50.00 |
| Residence over two stories | ~~$75.00~~ 150.00 |
| ~~Commercial building one story to 4,000 sq.ft.~~ | ~~$75.00~~ |
| Commercial building one story | 225.00 |
| ~~4,001 to 10,000 sq.ft.~~ | ~~$100.00~~ |
| Commercial building ~~one story~~ Two or more Stories | 50.00 |
| ~~10,001 or more sq.ft.~~ | ~~$150.00~~ |
| ~~Any structure with two or more stories, a fee of 50% of the single story fee will be added according to size of each story.~~ | |
| | |
| **SWIMMING POOLS:** | |
| Residential - In Ground | ~~$50.00~~ 150.00 |
| Commercial | ~~$250.00~~ 500.00 |
| | |
| **MOVING PERMITS:** | |

| | |
|---|---|
| One or two story structure over public street or alley | ~~$75.00~~ 150.00 |
| Building greater than two stories | ~~$125.00~~ 250.00 |
| ~~Private property; a building from one area to another~~ | ~~$25.00~~ |
| | |
| **MISCELLANEOUS PERMITS:** | |
| Minimum Fee | ~~$30.00~~ 50.00 |
| ~~Elevator or escalator~~ | ~~$30.00~~ |
| ~~Roof tanks~~ | ~~$10.00~~ |
| ~~Fire escapes~~ | ~~$5.00~~ |
| ~~Canopies and hoods~~ ~~(per running ft)~~ | ~~$5.00~~ |
| Change of Occupancy: Commercial Building | ~~$150.00~~ 300.00 |
| Commercial Fire Alarm | ~~$100.00~~ 250.00 |
| Commercial Kitchen Suppression System | $50.00 |
| Underground storage Tank Above ground | ~~$100.00~~ 500.00 |
| Spray Booth | ~~$150.00~~ 250.00 |
| Fire Inspection Fees | 500.00 |

**PLANNING FEES**

| Name of Fee | Amount |
|---|---|

# CITY OF MISHAWAKA

**DAVID A. WOOD, MAYOR** **DEPARTMENT OF LAW**

November 25, 2025

Dear Honorable Members of Mishawaka Common Council,

Re: Ordinance amending Uniform Schedule of Fees

We are requesting your approval of Ordinance amending the Uniform Schedule of Fees. Departments have carefully reviewed their fee structures and are making the recommendations on the attached ordinance. The Schedule of Fees was last amended in 2022, and that was only for Emergency Medical Services.

Thank you for your consideration of this matter.

Sincerely,

John J. Roggeman
Corporation Counsel

John J. Roggeman
Corporation Counsel
100 Lincolnway West
Mishawaka, Indiana 46544
(574) 258-1637
fax: (574) 254-0197

David V. Bent
Deputy City Attorney
320 West Fourth Street
Mishawaka, Indiana 46544
(574) 255-3680
fax: (574) 255-3969

**PROPOSED ORDINANCE NO. 2025-44**

**ORDINANCE NO. _____**

**AN ORDINANCE OF THE COMMON COUNCIL FOR THE CITY OF MISHAWAKA ESTABLISHING A MERIT SYSTEM FOR THE MISHAWAKA POLICE DEPARTMENT**

WHEREAS, I.C. 36-8-3.5 *(Police and Fire Merit Systems)* sets forth the requirements for the establishment of a police department merit system for eligible departments throughout the State of Indiana; and

WHEREAS, pursuant to the definition of an eligible police department set forth in I.C. 36-8-3.5-5.5 (b), the Mishawaka Police Department ("MPD") is an eligible police department for purposes of the statute; and

WHEREAS, pursuant to the terms of I.C. 36-8-3.5-5.5 (d) & (e), a merit system for the MPD would be established by statute, effective January 1, 2025, unless, not later than December 31, 2024, a majority vote by both the Common Council for the City of Mishawaka ("Common Council") and the active, full-time members of the MPD either established its own merit system or rejected the establishment of a police merit system; and

WHEREAS, the Common Council believes that the establishment of a police merit system is in fact in the best interests of the City of Mishawaka ("City"), as well as its citizens, and its police officers.

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA:

**Section 1.** Pursuant to the terms of I.C. 36-8-3.5-3, the Common Council hereby approves the establishment of a merit system for the Mishawaka Police Department, effective January 1, 2025. As required by the terms of I.C. 36-8-3.5-4, the establishment of this police merit system must also be approved by a majority of the active full-time paid members of the MPD in a referendum. Consistent with the terms of I.C. 36-8-1-9, an "active member of the MPD" shall be defined as the Police Chief and any other sworn officer then appointed to the MPD.

**Section 2.** Within sixty (60) days of the adoption of this Ordinance by the Common Council, the Board of Public Works and Safety for the City of Mishawaka ("BPWS") shall facilitate a referendum vote by the active members of the MPD that complies with the requirements of I.C. 36-8-3.5-4. Should a majority of the active members of the MPD vote to approve the establishment of the police merit system, the merit system takes effect on January 1, 2025.

**Section 3.**

A. The police merit system established by this Ordinance shall be administered by the Mishawaka Police Department Merit Commission ("Merit Commission"). The Common Council generally authorizes the Merit Commission to exercise all the powers and duties set out in I.C. 36-8-3.5, including, but not limited to, the power of selection and appointment (subject to the applicable pension statutes), promotion and demotion, and disciplinary action or dismissal of the members of the MPD, except as said powers and

duties are otherwise limited under the terms of Indiana law. Furthermore, the Common Council specifically adopts the terms of the following statutes and authorizes the Merit Commission to operate only in a manner that complies with the terms of each statute:

1. I.C. 36-8-3.5-12 *(Department Members; Appointment; Qualifications; Application; General Aptitude Test; Ratings; Eligibility List; Vacancies; Physical Agility Test; Probation);*
2. I.C. 36-8-3.5-13 *(Promotions; Rules; Requisites; Eligibility List);*
3. I.C. 36-8-3.5-14 (*Promotions; Competitive Examinations: Procedures);*
4. I.C. 36-8-3.5-15 *(Performance Ratings; Rules; Appeal);*
5. I.C. 36-8-3.5-16 *(Promotions; Certification of Eligible Members; Probation; Procedures);* and
6. I.C. 36-8-3.5-17 *(Disciplinary Actions; Grounds; Hearing; Notice; Requisites; Procedures; Appeal).*
7. I.C. 36-8-3.5-21 *(Temporary Leave of Absence; Seniority; Reinstatement)*

B. The Mayor shall retain the sole authority to appoint and remove a member of the MPD who is assigned to an upper-level policymaking position, pursuant to the terms of I.C. 36-8-3.5-11. Pursuant to I.C. 36-8-1-12, an upper-level policymaking position shall be defined as the Chief of Police and the next two (2) ranks and pay grades immediately below the Chief. The removal of a member of the MPD from an upper-level policy making position shall be considered a removal from rank only and not from employment with the MPD. Following the removal, the Commission shall reassign the member within the MPD in accordance with the requirements of I.C. 36-8-3.5-11 (d).

C. Pursuant to the terms of I.C. 36-8-3.5-19, the Chief of Police, without a hearing, shall retain the authority to reprimand in writing or suspend without pay (for a maximum of five (5) working days) a member of the MPD. Within forty-eight (48) hours of this disciplinary action, the Chief shall notify the Merit Commission in writing of the disciplinary action and the reasons for the action. The member of the MPD subject to this disciplinary action may, within forty-eight (48) hours of receiving notice of the reprimand or suspension, request in writing that the Merit Commission review the matter and either uphold or reverse the Chief's decision. Should the Merit Commission, at its sole discretion, decide to hold a hearing for purposes of this review, the Merit Commission shall conduct this hearing and render its decision in manner that comports with the requirements of I.C. 36-8-3.5-19 (b).

**Section 4.**

A. Pursuant to the terms of I.C. 36-8-3.5-6, the Merit Commission shall consist of five (5) Commissioners, who shall be appointed by no later than March 1, 2025, as follows:
   1. Two (2) Commissioners, who must be of different political parties, appointed by the Mayor of the City of Mishawaka;
   2. One (1) Commissioner appointed by the Common Council; and
   3. Two (2) Commissioners, who must be of different political parties, elected by the active members of the MPD.

B. To serve as a member of the Merit Commission, a Commissioner must be:
   1. A legal resident of the City of Mishawaka for the three (3) consecutive years immediately preceding the Commissioner's term;
   2. A person of good moral character; and
   3. At least twenty-one (21) years of age.

C. An individual is ineligible to serve as a member of the Merit Commission if he or she:
   1. Is an active member of a police or fire department or agency; or

2. Receives any remuneration from the City as salary.

D. Not more than two (2) of the Commissioners may be past members of a police or fire department or agency.
E. The term of office of a Commissioner is four (4) years. However, one (1) Commissioner initially appointed by the Mayor and one (1) Commissioner initially elected by the active members of the MPD shall serve only for a term of two (2) years.
F. The appointing or elected authority shall fill a vacancy on the Commission within thirty (30) days. If the vacancy relates to a Commissioner elected by the active members of the MPD, the Merit Commission shall conduct a new election that complies with the terms of I.C. 36-8-3.5-8. The individual so elected or appointed shall serve for the remainder of the unexpired term.
G. A Commissioner appointed by the Common Council or the Mayor serves at the pleasure of the appointing authority and may be removed at any time. A Commissioner elected by the active members of the MPD shall be subject to a recall vote as set out in I.C. 36-8-3.5-7 (d).

**Section 5.**

A. The Merit Commission shall conduct regular monthly meetings, and such special meetings as are necessary to transact the business of the Merit Commission.
B. Not later than thirty (30) days after their selection, the members of the Merit Commission shall adopt rules to govern the Merit Commission, including the time and place of its regular monthly meetings and special meetings. Additionally, within ninety (90) days after their selection, the members of the Merit Commission shall adopt rules governing: (1) the selection and appointment of persons to be employed as members of the department, subject to applicable pension statutes; (2) promotions and demotions of members of the department; and (3) disciplinary action or dismissal of members of the department (the "Section 10 Rules"). All rules adopted by the Merit Commission must be consistent with the general requirements of Indiana law, as well as the terms of the Indiana statutory provisions listed in Section 3 (A) above, as applicable. Prior to the adoption of the proposed Section 10 Rules by the Merit Commission, the Merit Commission must conduct a public hearing with advance notice pursuant to the requirements of I.C. 36-8-3.5-10. No such public hearing is required for the adoption of non-Section 10 Rules governing the Merit Commissioners.
C. The presence of a majority of the Commissioners shall constitute the quorum necessary to transact the business of the Merit Commission. A majority vote of all the Commissioners is necessary to transact the business of the Merit Commission.
D. Each year, the Commissioners shall select a president, vice president, and secretary from among their members.
E. The Merit Commission shall keep a permanent record of its proceedings.
F. The Merit Commission shall submit a proposed annual budget to the City as other such budgets are submitted. The Common Council shall include in its budget an amount sufficient for the necessary expenses of the Merit Commission.
G. Subject to the recommendation of the BPWS and subsequent approval by the Common Council, the City shall pay a *per diem* to each Commissioner for each day of actual service to the Merit Commission.

**Section 6 .** Pursuant to the terms of I.C. 36-8-3.5-5.5 (i), after January 1, 2029, and before January 31, 2029, the Common Council and the active full-time paid members of the MPD shall vote to either retain or dissolve the police merit system established by this Ordinance. If at least a majority

of either the Common Council or the active full-time paid members of the MPD vote to dissolve the merit system, the police merit system is dissolved.

**Section 7.** All ordinances and parts of ordinances in conflict herewith are hereby repealed.

**Section 8.** This Ordinance shall be in full force and effect from and after its passage, attestation, and any legal publication required under Indiana law.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana

on this _____day of December 2025 at ____o'clock, ____. m.

_____
Gregg Hixenbaugh, President

ATTEST:

_____
Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED BY ME to the Mayor of the City of Mishawaka, Indiana

on this_____ day of December 2025 at_____ o'clock, ____. m.

_____
Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED BY ME this _____day of December 2025 at____ o'clock, ___. m.

_____
David A. Wood, Mayor

**PROPOSED ORINANCE NO. 2025-45**
**ORDINANCE NO. _____**

**AN ORDINANCE OF THE COMMON COUNCIL FOR THE CITY OF MISHAWAKA ESTABLISHING RESPONSIBLE BIDDING PRACTICES AND SUBMISSION REQUIREMENTS FOR PUBLIC WORKS PROJECTS**

WHEREAS, the City of Mishawaka, Indiana ("City") is subject to the requirements of I.C. 36-1-12 *(Public Work Projects)* with respect to all public work performed or contracted for, as defined by this statute; and

WHEREAS, I.C. 36-1-12-2 *(Definitions)* specifically defines the term "public work" to include: (a) the construction, reconstruction, alteration, or renovation of a public building, airport facility, or other structure that is paid for out of a public fund or special assessment; (b) the construction, alteration, or repair of a highway, street, alley, bridge, sewer, drain, or other improvement that is paid for out of a public fund or special assessment; and (c) any public work leased by the City under a lease containing an option to purchase; and

WHEREAS, I.C. 36-1-12-4 *(Bidding Procedures for Projects Costing More Than a Certain Amount)* requires the City to award a contract for public works projects or improvements to the lowest responsible and responsive bidder as a general matter. However, this same statute also authorizes the City to instead award the contract to a bidder other than the lowest bidder following consideration of whether a low bidder is responsible based upon the following factors: (a) the ability and capacity of the bidder to perform the work; (b) the integrity, character, and reputation of the bidder; and (c) the competence and experience of the bidder; and

WHEREAS, it is in the best interests of the community to further define the term "responsible bidder" in the context of a public works project; and

WHEREAS, the adoption of an ordinance that further defines a responsible bidder will help to preserve administrative resources and better ensure that only qualified contractors and subcontractors are awarded contracts on public works projects; and

WHEREAS the adoption of an ordinance that further defines a responsible bidder will better ensure the efficient use of taxpayer dollars and promote quality workmanship, efficiency, safety, and the timely completion of said public works projects.

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA:

**Section 1.** This Ordinance shall apply when:

A. The City intends to enter into a contract for a public works project, consistent with the definition of a public works project set out in I.C. 36-1-12; and

B. The estimated cost of the project will be at least Three Hundred Thousand and 00/100 Dollars ($300,00.00).

**Section 2. Bid Submission Requirements.** Contractors proposing to submit bids on any City public works project when the estimated cost of the project will be at least Three Hundred Thousand and 00/100 Dollars ($300,000.00) shall, prior to the opening of bids, submit a statement made under oath which meets the requirements of this Ordinance and is subject to perjury, on a form designated by the City and must include as part of the bid the following:

A. A copy of a print-out of the Indiana Secretary of State's on-line records for the bidder dated within sixty (60) days of the submission of said document showing that the bidder is in existence, current with the Indiana Secretary of State's Business Entity Reports, and eligible for a certificate of good standing. If the bidder is an individual, sole proprietor or partnership, this subsection shall not apply.

B. A list identifying all former business names.

C. Any determinations by a court or governmental agency finding violations of federal, state, or local laws including, but not limited to violations of contracting or antitrust laws, tax or licensing laws, environmental laws, the Occupational Safety and Health Act (OSHA), or federal Davis-Bacon and related Acts.

D. A statement on staffing capabilities, including labor sources.

E. Evidence of participation in apprenticeship training programs applicable to the work to be performed on the project, which are approved by and registered with the United States Department of Labor's Office of Apprenticeship, or its successor organization; and evidence that any applicable apprenticeship program has graduated at least five (5) apprentices in each of the past five (5) years for each of the construction crafts the bidder will perform on the project. Evidence of graduation rates are not required for apprentice-able crafts dedicated exclusively to the transportation of material and equipment to and from the public works project. The required evidence includes but is not limited to a copy of all applicable apprenticeship standards and Apprenticeship Agreement(s) for any apprentice(s) who will perform work on the public works project; and documentation from each applicable apprenticeship program certifying that it has graduated at least five (5) apprentices in each of the past five (5) years for each construction craft the bidder will perform on the project. The City, at its discretion, may request additional evidence of participation and graduation requirements.

F. A copy of a written plan for employee drug testing that: (1) covers all employees of the bidder who will perform work on the public works project; and (2) meets, or exceeds, the requirements set forth in I.C. 4-13-18 *(Drug Testing of Employees of Public Works Contractors)*.

G. The name and description of the management experience of each of the bidder's project managers and superintendents that the bidder intends to assign to work on the project.

H. Proof of any professional or trade license required by law for any trade or specialty area in which bidder is seeking a contract award; and disclosure of any suspension or revocation within the previous five years of any professional or trade license held by the company, or of any director, office or manager employed by the bidder.

I. Evidence that the bidder is utilizing a surety company on the United States Department

of Treasury's Listing of Approved Sureties.

J. Disclosure of any federal, state, or local tax liens or tax delinquencies owed to any federal, state, or local taxing body in the last five years.

K. A statement that individuals who will perform work on the public works project on behalf of the bidder will be properly classified as either (1) an employee or (2) an independent contractor, consistent with the requirements of all applicable state and federal laws and local ordinances.

L. A list of projects of comparable size and scope of work that the bidder has performed in the State of Indiana within three (3) years prior to the date on which the bid is due.

M. Certification that the bidder and all subcontractors are qualified under the terms of I.C. 4-13.6-4 *(Qualification for State Public Works Projects)* or I.C. 8-23-10 *(Qualifications of Bidders for Contracts)*.

N. A written list that discloses the name, address, and type of work for each subcontractor the bidder intends to employ on any part of the public works project, including individuals performing work as independent contractors.

The City reserves the right to demand supplemental information from the bidder, additional verification of any of the information provided by the bidder and may conduct random inquiries of the bidder's current and prior customers.

**Section 3. Post-Bid Submissions from Subcontractors.**

A. Each subcontractor of any tier shall be required to adhere to the requirements of Section 2 of this Ordinance, but subcontractors shall submit the required information to the successful bidder, who shall then submit said information to the City prior to the subcontractor's first day of work on the public works project.

B. Failure of a subcontractor to submit the required information shall not disqualify the successful bidder from performing work on the project and shall not constitute contractual default or breach on the part of the successful bidder. However, payment shall be withheld from any subcontractor who fails to timely submit said information until such information is submitted and approved by the City. Additionally, the City may require the successful bidder and/or relevant subcontractor to remove a subcontractor from the project and replace it with a responsive and responsible subcontractor.

C. The disclosure of a subcontractor by a bidder or a subcontractor shall not create any rights in the disclosed subcontractor. Thus, a bidder and/or a subcontractor may substitute another subcontractor for a disclosed subcontractor by giving the City written notice of the name, address, and type of work the substitute subcontractor will perform. The substitute subcontractor is subject to all the obligations of a subcontractor under this Ordinance.

**Section 4. Validity of Pre-Qualification Classification.**

A. Upon designation by the City that a bidder's or subcontractor's submission is complete and timely, and upon any further consideration deemed necessary by the City, the bidder or subcontractor may be pre-qualified for future City public works projects. Pre-qualification shall exempt the bidder or subcontractor from the comprehensive submission requirements

contained herein for a period of twelve (12) months. Thereafter, bidders or subcontractors who are pre-qualified must submit a complete application for the continuation of pre-qualified standing, on a form provided by the City, (i.e., a "short form") by December 31st for the upcoming calendar year. Failure by any pre-qualified bidder or subcontractor to timely submit its complete application for continuation of pre-qualified standing shall result in automatic removal of the designation effective January 1 of the upcoming year. However, the removed bidder or subcontractor shall still be permitted to bid on or perform work on City public works projects.

B. Any material changes to a contractor's status, at any time, must be reported to the City in writing within ten (10) days of its occurrence. The pre-qualification designation is solely within the discretion of the City and the City specifically reserves the right to change or revoke the designation for a stated written reason(s).

C. The City's denial of pre-qualification shall be in writing and shall be forwarded to the contractor within seven (7) working days of such decision. Any contractor losing pre-qualification status may request reconsideration of the decision by submitting such a request in writing to the City within five (5) business days of receipt of notice of denial.

**Section 5. Incomplete Submissions by Bidders.** It is the sole responsibility of the bidder to comply with all submission requirements herein by no later than the public bid opening. Submissions deemed inadequate, incomplete, or untimely by the City shall result in the automatic disqualification of the bid.

**Section 6. Responsible Bidder Determination.** After its review of complete and timely submissions and after considering all of the information submitted by each bidder, including, but not limited to the information required by Section 2 of this Ordinance (with no single factor being deemed to be outcome determinative), the City shall, in its sole discretion, determine whether a bidder or subcontractor is responsible. The City reserves the right to utilize all information provided in the bidder or subcontractor's submission or any information obtained by the City through its own independent verification of the information provided.

**Section 7. Public Records.** All information submitted by a bidder or a subcontractor pursuant to this Ordinance is a public record subject to review pursuant to the Indiana Access to Public Records Act (I.C. 5-14-3).

**Section 8. Penalties for False, Deceptive, or Fraudulent Statements/Information.** Any bidder or subcontractor that willfully makes, or willfully causes to be made, a false, deceptive or fraudulent statement, or willfully submits false, deceptive or fraudulent information in connection with any submission made to the City shall be disqualified from bidding or working on all City projects for a period of three (3) years.

**Section 9. Conflicting Ordinances.** All ordinances and parts of ordinances in conflict herewith are hereby repealed.

**Section 10. Severability.** If any provision of this Ordinance is found to be invalid, the remaining provisions of this Ordinance shall not be affected by such a determination; such provisions shall remain in full force and effect.

**Section 11.** This Ordinance shall be in full force and effect from and after its passage,

attestation, and any required legal publication.

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____day of _____, 2025, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

_____
Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____, 2025, at _____ o'clock _____.M.

_____
Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED by me this _____ day of _____, 2025, at _____o'clock ____.M.

_____
David A. Wood, Mayor