AGENDA
March 16, 2026

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 by phone: +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

1. Call to Order

2. Pledge of Allegiance

3. Roll Call

4. Approval of the Minutes of the Regular Meeting of March 02, 2026

5. Petitions, Communications, Remonstrance, and Memorial

A letter from the City Plan Commission regarding their recommendations from their March 10, 2026, meeting.

6. Report of Special Committee

7. Ordinances on First Reading

P.O. No. 2026-07	Vacation of Right-of-Way North of property located at 209 Towle Avenue
P.O. No. 2026-08	Annex Right-of-Way extending Veterans Parkway North to Cleveland Road
P.O. No. 2026-09	Rezone from C-1 General Commercial District to R-1 – 822 W. Fourth Street
P.O. No. 2026-10	Vacate 2.65 Acres of Right-of-Way – East side of Fir Road, North of University Drive, and South of Cleveland Road
P.O. No. 2026-11	Annex and Rezone to C-1 General Commercial – 15008 Grande Vista Drive

8. Resolutions

R2026 -08	Fiscal Plan for Annexation of 1550 E. McKinley.
R2026-09	Fiscal Plan for Annexation of 55660 Fir Road

9. Ordinances on Second Reading

P.O. No. 2026-04	Annex and Establish Zoning as R-1 Single Family District – 55660 Fir Road. **(Assigned to Land Use Planning Committee)– Vote Only**
P.O. No. 2026-05	Annex and Establish Zoning as C-1 General Commercial and Rezone from C-4 Automobile-Oriented Commercial to C-1 General Commercial – NW corner of McKinley & Fir Rd—1550 E. McKinley **(Assigned to Land Use Planning Committee) – Vote Only**

10. Privilege of the Floor – Non-Agenda Items

11. Unfinished Business

R2026-05	Confirming Real Property Tax Abatement for United Petfood Producers
R2026-06	Confirming Personal Property Abatement for United Petfood Producers

12. New Business

Board of Zoning Appeals Appointment

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An archived version of the livestream video can be viewed on the city of Mishawaka's Facebook and YouTube pages.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**

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.

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 Agendas, Packets, and Meeting Minutes.



REGULAR MEETING OF THE MISHAWAKA COMMON COUNCIL

March 2, 2026

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 March 2, 2026, at 6:00PM. The meeting was called to order by Council President Gregg Hixenbaugh. All were asked to stand for the Pledge of Allegiance.

City Clerk Debbie Ladyga-Block called roll.

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

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.

Minutes for the Regular Meeting on February 16, 2026, were approved as received from the Clerk's Office.

Clerk Block read the following petitions by title.

Petition No. 2026-03	Vacation of Right-of-Way North of property located at 209 Towle Avenue.
Petition No. 2026-04	Annex Right-of-Way extending Veterans Parkway North to Cleveland Road
Petition No. 2026-05	Rezone from C-1 General Commercial District to R-1 – 822 W. Fourth Street
Petition No. 2026-06	Vacate of 2.65 Acres of Right-of-Way – East side of Fir Road, North of University Drive, and South of Cleveland Road
Petition No. 2026-07	Annex and Rezone to C-1 General Commercial – 15008 Grande Vista Drive

Clerk Block read the resolutions by title and opened the public hearing.

RESOLUTION R2026-05

A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, MAKING A FINAL DETERMINATION AND CONFIRMING THE DESIGNATION OF AREAS WITHIN THE CITY OF MISHAWAKA, INDIANA, KNOWN AS 1121 AND 1025 WEST 11TH STREET AS AN ECONOMIC REVITALIZATION AREA FOR PURPOSES OF REAL PROPERTY TAX ABATEMENT
Confirming Real Property Tax Abatement for United Petfood Producers
(Petitioner requesting postponement on Resolution R2026-05 and Resolution R2026-06 to March 16, 2026, meeting)

The chair entertained a motion to postpone further public hearing on both **RESOLUTION R2026-05 AND RESOLUTION R2026-06** until their next regularly scheduled meeting of March 16, 2026. Clerk Block polled the Council on the motion to postpone.

Motion passed by majority 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 motion passed 9-0.

RESOLUTION R2026-07

A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, APPROVING THE ISSUANCE OF TAX INCREMENT REVENUE BONDS OF THE REDEVELOPMENT DISTRICT OF THE CITY OF MISHAWAKA, INDIANA FOR THE PURPOSE OF PROVIDING FUNDS FOR THE COSTS OF CERTAIN LOCAL PUBLIC IMPROVEMENTS IN OR SERVING THE AUTO MALL ECONOMIC DEVELOPMENT AREA ALLOCATION AREA AND ALL MATTERS RELATED THERETO
Approving Tax Increment Revenue Bonds for Public Improvements Related to the Auto Mall Economic Development Area

Ken Prince, Director of Planning and Community Development for the City of Mishawaka, spoke in favor of **RESOLUTION R2026-07**. Mr. Prince stated they started the process in the fall working with Gurley Leep on the construction of the auto mall. Mr. Prince stated there were a couple of things happening and they started the process of creating a new economic development area in December through the Redevelopment Commission and they had brought that before the Council and that new economic development area had been created. Mr. Prince stated their financial advisor, Baker Tilly, had given them the presentation on the finances of the project, but he briefly wanted to summarize it that evening. Mr. Prince stated the city was in a partnership with Gurley Leep, so when they were originally looking to construct the auto mall, they needed to extend utilities. Mr. Prince stated they worked with the property owner adjacent to the Penn family to extend utilities to Cleveland Road which they needed to come from the south to do the extension. Mr. Prince stated they worked and they acquired right-of-way to extend the utilities and they needed to address improvements on Cleveland Road and the extension of Veterans Parkway, which would be around $8 million worth of improvements to

serve the Gurley Leep development there. Mr. Prince stated the city had a desire on top of that because obviously Gurley Leep did not need to construct Veterans Parkway going north and they also did not need to do many of the road improvements that were needed long term on Cleveland Road. Mr. Prince stated the city had a desire to do about $11 million in public improvements to extend Veterans Parkway, which opened up property and also better facilitated traffic movement in the overall area not just for the Veterans Parkway but for Gurley Leep and those that used Cleveland Road on a regular basis. Mr. Prince stated they originally investigated with Baker Tilly regarding the ability to finance the improvements through a traditional mechanism of using tax increment financing and going out for bid for financing the project. Mr. Prince stated to determine the feasibility study of that the costs of financing were prohibited based on going out to the market because there was not established assessed value with Gurley Leep. Mr. Prince stated at that point in time, they worked with Gurley Leep and created a development agreement and they were very appreciative of Gurley Leep for being good corporate citizen for even considering the proposal. Mr. Prince stated they agreed to take on the financing of the project that would be paid back through the taxes that they were paying on the auto mall project to fund the public improvements that they were looking to make. Mr. Prince stated they would be lumping the improvements that Gurley Leep needed and the public improvements that the city desired into three separate projects that were being funded from the bonds anticipated for the project that they were asking the Council to act on that evening. Mr. Prince stated first project was the extension of utilities from their current point at the roundabout on Veterans Parkway that existed to serve the fieldhouse and that would be extended all the way to Cleveland Road. Mr. Prince stated the second project would be the improvements necessary on Cleveland. Mr. Prince stated Cleveland needed to be widened and there was a traffic signal that got installed and a designated right-out turn lane for Veterans Parkway that had to be done at that intersection. Mr. Prince stated the third portion of the project was the construction of Veterans Parkway itself that would extend from its current terminus all the way to Cleveland Road. Mr. Prince stated at the end of the project, in addition to having an auto mall with an excess of over $100 million investment, they would have completed the improvements that they thought would vastly improve the circulation and development potential of the area. Mr. Prince stated with him that evening were representatives from Baker Tilly, Barnes & Thornburg, who prepared the resolution in front of the Council that evening, and also representatives from Gurley Leep available to answer any questions on the auto mall which had started construction and the representative of Baker Tilly could represent the financial information if Council would want it regarding the resolution. Mr. Prince stated on behalf of the Administration, they were thankful for those who participated, specifically Gurley Leep and what they were doing to accelerate the project. Mr. Prince stated if Gurley Leep had not done what they did for the project, the city would have essentially been waiting for three years to do the exact same thing, because they would have waited for the development to be constructed and then they would have had to put the project out to public bid and they knew construction inflation was greater than typical inflation. Mr. Prince stated they knew that they would be chasing themselves regarding the financing of the project, because of the ever-escalating costs. Mr. Prince stated he was happy to answer any questions.

Mr. Hixenbaugh stated in the intervening period of time since they last considered the project, he heard a couple questions from members of the community with regard to what he viewed to be a misunderstanding of the city's role in the process, so he wanted to predicate his question with

that but to underscore what Mr. Prince had shared with them, Mr. Hixenbaugh asked if it was in fact the case that was in front of them that evening in terms of the sale of the bonds, nor any of the prior actions that they took would involve a direct investment on the part of the City of Mishawaka in the Gurley Leep Development and if that was accurate. Mr. Prince stated that was accurate. Mr. Hixenbaugh stated the benefit that would accrue from the sale of the bonds and the prior actions that they had taken, as Mr. Prince indicated, would allow for the Council to keep the commitments they had made with regard to prior developments in that general vicinity in terms of infrastructure, but also to prepare the area for future development and asked if that was a pretty accurate summary of it. Mr. Prince stated it was and he wanted to clarify that they had a plan in place and they were looking to act upon and implement the plan, but they would not be renegotiating a commitment if the project had to wait for a period of time. Mr. Prince stated they knew it would be a gradual development and this would help them implement the plan sooner rather than later. Mr. Hixenbaugh stated they had made significant investments as a community in that area of Mishawaka and asked if that was correct. Mr. Prince stated that was correct and between the wellfield, the existing infrastructure on Veterans Parkway, and the Mishawaka Fieldhouse, they were all huge investments for the city. Mr. Hixenbaugh asked if Mr. Prince would agree with him that by virtue of the proposal and the investments they made, if the resolution were to be approved, they further maximized the value of the investment that they had made in the community and the development of that genera area. Mr. Prince stated yes. Mr. Hixenbaugh stated, with the way that the sale of the bonds was structured and the relationship was structured, his understanding was that under no version of the facts would there be additional city or Redevelopment Commission funding that would be pledged to the repayment of the bonds and asked if that was accurate. Mr. Prince stated yes and he wanted to emphasize that was why he made a the comment that Gurley Leep was such a great citizen that if for some reason that auto mall development did not generate enough tax revenue to pay the bonds, the city was not at risk at all and Gurley Leep would be at risk regarding the loan that they were making that would be paid back with the tax revenue from the project. Mr. Hixenbaugh thanked Mr. Prince.

Mr. Carroll asked Sam Schrader, Baker Tilly, to approach the podium and if he could reiterate the same thing he mentioned in the last meeting with regard to the funding so he could be sure he would be able to vote on the matter. Mr. Carroll stated the bonds would not be for retail sale and asked if that was correct. Mr. Schrader stated he did not think there was anything that would prohibit Gurley Leep from selling their bonds on the second market after they had already purchased them, however they would run into the same obstacles that Baker Tilly would be running into if they were selling the bonds on the open market where there was that same risk in the assessment not having occurred and there being a single taxpayer. Mr. Schrader stated they had not had that direct conversation with the Gurley Leep team to know if that were their intent, but there was nothing saying that they could not do that. Mr. Carroll asked if as a part of the process, there would not be any financial firms involved as distribution partners since this would be a sale directly to Gurley Leep. Mr. Schrader stated not to their knowledge, no.

Mrs. Voelker thanked Mr. Schrader for his explanation at their last meeting, because it really was a bit complicated and different from how the city had financed the big projects like this in the past and she appreciated him explaining everything in layman's terms. Mr. Schrader the Council's patience with him throughout the process.

Question was called for at 6:17PM for **RESOLUTION R2026-07 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 resolution passed 9-0.

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

PROPOSED ORDINANCE NO. 2026-04

AN ORDINANCE ANNEXING CONTIGUOUS TERRITORY TO THE CITY OF MISHAWAKA, INDIANA, AND PROVIDING ZONING CLASSIFICATION THEREFORE
Annex and Establish Zoning as R-1 Single Family District – 55660 Fir Road
Public Hearing – No Vote

Mark Weaver, Northbridge Valley LLC at 2010 Went Avenue in Mishawaka, spoke in favor of **PROPOSED ORDINANCE NO. 2026-04**. Mr. Weaver stated they were proposing a villa type of residential development at the parcel in question. Mr. Weaver stated they owned the parcel north and south of the listed address and had been recently able to acquire the additional one, which they would make all contiguous. Mr. Weaver stated they planned on developing city services such as water, sewer, and stormwater. Mr. Weaver stated they would be individual villas, and the lot sizes would range from 8,500 square feet to a little over 11,000 square feet.

Mr. Violi asked if both lots were going to conform to city regulations for roads and sewer. Mr. Weaver stated yes.

Ms. Hahn asked if the villas would be owner occupied. Mr. Weaver stated yes.

The public hearing was closed for **PROPOSED ORDINANCE NO. 2026-04** at 6:21PM. Mr. Hixenbaugh stated pursuant to Indiana law; the Council would be taking final action on the matter at their regularly schedule council meeting on March 16th.

PROPOSED ORDINANCE NO. 2026-05

AN ORDINANCE ANNEXING CONTIGUOUS TERRITORY TO THE CITY OF MISHAWAKA, INDIANA AND PROVIDING ZONING CLASSIFICATION THEREFORE
Annex and Establish Zoning as C-1 General Commercial and Rezone from C-4 Automobile-Oriented Commercial to C-1 General Commercial – NW corner of McKinley & Fir Rd – 1550 E. McKinley
Public Hearing – No Vote

Angela Smith, Jones Petrie Rafinski offices located at 325 South Lafayette Blvd in South Bend, IN, spoke in favor of **PROPOSED ORDINANCE NO. 2026-05**. Mrs. Smith stated she was present on behalf of Granger Community Church with a two-part petition. Mrs. Smith stated the

first part of the petition looked at the properties already within the City of Mishawaka that were along McKinley that would involve a rezoning from C-4 to C-1. Mrs. Smith stated the other portion included the annexation of the portion of the property that was north of that. Mrs. Smith the area along McKinley, was unique in that some of the properties were split between county and city and this would bring that and the next property to the north into the City of Mishawaka and bring it under the common zoning ordinance of C-1 to allow for the mission's campus for Granger Community Church. Mrs. Smith stated the site plan included was a preliminary site plan that showed the reuse and the expansion of the Hub Cap Annie building and then the development of some amenities on the property. Mrs. Smith stated the detailed use of the property was still under consideration as the church would really like to have some outreach into the community to find out the community needs to figure out the programming, but it would include things such as a food pantry, potential classes and educational things and events on the property. Mrs. Smith stated she had John Payne, Executive Director of Granger Community Church, with her that evening if the Council had any questions specific to the project on that accord. Mrs. Smith stated she was happy to answer any other questions.

Mr. Hixenbaugh thanked Mrs. Smith for her presentation. Mr. Hixenbaugh stated Granger Community Church had obviously been successful in their current location a bit further to the north in Mishawaka. Mr. Hixenbaugh stated one of the challenges of their success was the traffic at certain peak times in and out of that location and he knew they took the affirmative step to secure private security, or they at the very least did at one point in time, to help with the traffic flow. Mr. Hixenbaugh stated as exciting as the proposal was, the proposed location would be even more difficult if they had the same type of traffic concerns, which was certainly a problem of success, but a problem nevertheless in the location. Mr. Hixenbaugh asked if there was anything else Mrs. Smith could tell the Council with regard to traffic control with the caveat that this was preliminary and the final site plan was not in front of them. Mrs. Smith stated this was not intended to be a place where worship services would be held and this would be more of a community service kind of building or community center, so it was not intended to have large crowds. Mrs. Smith stated there were a couple of things they were doing to help improve the area. Mrs. Smith stated first of all, the Hup Cap Annie property was one giant curb cut onto McKinley and the proposed plan would create a single entrance off of McKinley in accordance with the City of Mishawaka standards and then a secondary entrance/exit onto Fir Road which could be controlled by a gate or security if need be. Mrs. Smith stated they had been working closely with the City of Mishawaka, and she wanted to add that the petition did include a portion owned by the city's Redevelopment Commission at the corner which would be developed theoretically in conjunction with Granger Community Church.

Mr. Violi asked for the pickleball courts and the walking trails if they would be open to the public at all times or if there would be fencing around them. Mr. Violi asked what their preliminary plans for something like that would look like. Mrs. Smith stated they were showing a security fence around the site at that time, and the intention was to keep it as a controlled facility and not open to the public, but they could be when there were staff on site. Mrs. Smith stated this was not intended to be staffed seven days a week, so the church could hold a function where they

would be doing something for the youth and the parents as well. Mr. Violi asked for clarification if there were planned events through the church, which would be when it could be open to the public and asked if that was correct. Mrs. Smith stated yes and the church felt it was important, especially back near the pond, to keep that whole area as secure from the general public as possible just for liability reasons.

Mrs. Voelker thanked Mrs. Smith for her presentation and stated this was exciting as she knew they had people in the community that could use help from a mission standpoint. Mrs. Voelker asked if Mrs. Smith could explain the fact that the property was owned by the city and was going to be developed through the Redevelopment Commission. Mrs. Smith stated she would let Ken Prince address that part.

Ken Prince, Director of Planning and Community Development for the City of Mishawaka, spoke in favor of **PROPOSED ORDINANCE NO. 2026-05**. Mr. Prince stated with regard to the corner, the property was a former brake shop that the Council approved for acquisition and they had acquired it. Mr. Prince stated the realtor had reached out to them when a previous sale on the property fell through and they identified it as a long-term need, not an immediate need because of the widening of McKinley and the desire to do a multi-use trail on Fir Road. Mr. Prince stated if you took the right-of-way out on both sides, that property was small and they deemed it undevelopable. Mr. Prince stated in the long term when Granger decided to submit the annexation and rezoning petition, they asked that their property be included into the petition with a long-term goal that would be acted on separately to deed the property to Granger Community Church to take it over for their perpetual maintenance because they had deemed it not developable from a development standpoint when they removed the right-of-way as it would be too small and the curb cuts would be too close either to Fir or McKinley to make the property functional. Mr. Prince stated that was a separate disposal process that they had to go through but for now, they just asked to be part of the rezoning petition to clean up the entire area, which Granger was kind enough to include in their petition. Mr. Prince stated in terms of the property itself, they were not actively working to deed it to Granger because they wanted the property clean before they entered into any such discussion. Mr. Prince stated the former building was gone, the parking lot was gone as they had been working on it and there was continued environmental remediation as well as monitoring wells being put there. Mr. Prince stated they worked closely with the state and the state used state brownfield funds to help clean up the property and with that, they wanted to make sure that any time they would go then to deed the property to Granger, they could convey exactly what was done on the property and that further mitigation was not required as part of the deeding of the property. Mr. Prince stated he was happy to answer any questions the Council had.

Mrs. Voelker asked regarding the multi-use trail to eventually be done on Fir Road mentioned by Mr. Prince if the plans for that would remain in place if the Granger Community Church project went through and the annexation went through. Mr. Prince stated yes and part of the reason the property was too small for redevelopment was because they were taking property off of McKinley, making McKinley wider and Fir wider to make that happen.

Mr. Violi asked if they would give the city access to the road when the widening of McKinley came to the forefront. Mr. Prince stated they had not worked through the disposition process, but ideally, they would work some kind of trade regarding the property but that was separate and he did not want to bog down either their plans or the city's plans as part of that and at some point in time they would have those discussions.

The public hearing was closed for **PROPOSED ORDINANCE NO. 2026-05** at 6:31PM. Mr. Hixenbaugh stated pursuant to Indiana law; the Council would be taking final action on the matter at their regularly schedule council meeting on March 16th.

NEW BUSINESS

Mr. Hixenbaugh stated pursuant to their council rules, the Council had collaborated with Mayor Wood with regard to the scheduling of the annual State of the City Address. Mr. Hixenbaugh stated through that process, they had identified Thursday April 30th at 6PM in the Council Chambers as mutually agreeable time for that. The chair entertained a motion to change the date of the Mayor's State of the City Address to Thursday April 30th at 6PM in the Council Chambers. Mr. Caroll moved the motion and with a second from Mr. Violi, Clerk Block polled the Council on the motion.

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 motion passed 9-0.

Mr. Carroll announced Thursday March 12th the 2nd District meeting would be held at 7PM at the Blair Hills Pool Complex and the guest speaker would be Matt Lentsch, Executive Director of Development and Governmental Affairs and Director of Mishawaka Utilities.

ADJOURNMENT 6:33PM

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

March 11, 2026

Deborah S. Block, IAMC, MMC
MAR 11 2026
City Clerk
Mishawaka, IN

Honorable Members of the Common Council
City of Mishawaka, Indiana

RE: Plan Commission Recommendation
March 10, 2026, 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 #26-03 A request submitted by Josette M Shannon requesting to vacate right-of-way located north of property at 209 Towle Avenue.

The Commission, with a vote of 9-0, recommend approval.

PET #26-04 A request submitted by Mish RE LLC requesting to annex right-of-way extension of Veterans Parkway North to Cleveland Road.

The Commission, with a vote of 9-0, recommended approval.

PET #26-05 A request submitted by Slieve League Realty LLC requesting to rezone property located at 822 W Fourth Street from C-1 General Commercial District to R-1 Single Family Residential.

The Commission, with a vote of 9-0, recommended approval.

PET #26-06 A request submitted by The Estate of Helen M Seggerman requesting to vacate 2.65 acres of right-of-way located on the East side of Fir Road, North of University Drive and South of Cleveland Road.

The Commission, with a vote of 9-0, recommended approval.

PET #26-07 A request submitted by Morningstar Properties LLC requesting to annex and establish zoning as C-1 General Commercial District for property located at 15008 Grande Vista Dr.

The Commission, with a vote of 9-0, recommended approval.

Respectfully,

Donna M Whitt

Donna M Whitt, Administrative Planner
Secretary, Plan Commission

Deborah S. Block, IAMC, MMC
MAR 11 2026
City Clerk
Mishawaka, IN

PETITION #26-03

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-07

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, Josette M Shannon, have filed a petition for vacation of the public right-of-way described in Section 1 below;

WHEREAS, the Petitioner owns part of land that abuts the public right-of-way sought to be vacated;

WHEREAS, notice of the filing and petition and date of hearing on said petition has been given as required by law;

WHEREAS, the vacation will not hinder the growth or orderly development of the neighborhood;

WHEREAS, the public right-of-way sought to be vacated will not prevent access to any abutting lands by means of a public way;

WHEREAS, the vacation of the public right-of-way sought to be vacated will not hinder the public's access to a church, school, or other public building or place;

WHEREAS, the vacation of the public right-of-way sought to be vacated will not hinder the use of any public way, utility or place;

WHEREAS, the vacation of the public right-of-way does not conflict with the goals, objectives and policies of the Mishawaka Comprehensive Plan; and

WHEREAS, the Plan Commission of the City of Mishawaka, Indiana, has recommended the vacation of the public right-of-way including the imposition of reasonable conditions, to-wit, the recommendation of the department of City Planning, as hereinafter described.

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:

In the Northwest Quarter of Section 16, Township 37, North, Range 3 East, City of Mishawaka, Penn Township, St. Joseph County, Indiana and more particularly described as follows:

PROPOSED ORDINANCE NO. 2026-07

ORDINANCE NO._

Commencing at the northeast corner of Lot 5 as shown on the recorded plat of McQuillen's Subdivision in the Office of the Recorder of St. Joseph County, Indiana in Plat Book 6, Page 103; thence Northerly on the west right of way line of Towle Street, a distance of 8 feet to the point of beginning; thence Westerly on the north right of way line of the now vacated 8' alley, a distance of 115.50 feet; thence Northerly and parallel with said west line of Towle Street, a distance of 33.00 feet; thence Easterly and parallel with the north line of said Lot 5, a distance of 65.51 feet; thence Southerly and parallel with said west line of Towle Street, a distance of 30.00 feet; thence easterly and parallel with said north line of Lot 5, a distance of 50.00 feet to a point on said west line of Towle Street; thence Southerly on said west line of Towle Street a distance of 3.00 feet to the point of beginning.

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

1) *The vacation will not hinder the growth or orderly development of the unit or neighborhood in which it is located or to which it is contiguous. Vacating the unused portion of the right-of-way would provide off-street parking in a congested neighborhood.*

2) *The vacation will not make access to any adjacent lands by means of public way difficult or inconvenient. The right-of-way is unpaved and does not provide access to/from any other street/alley.*

3) *The vacation will not hinder the public's access to a church, school, or other public building or place. The street does not provide access to any church, school, public building or place and thus will not hinder the public's access to any of the aforementioned destination;*

4) *The vacation would not hinder the use of a public way by the neighborhood in which it is located or to which it is contiguous. The proposed vacation does not provide access to a public way, and there are no utilities within the area of vacation.*

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 _____, 2026.

_____
Presiding Officer

ATTEST:

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

PROPOSED ORDINANCE NO. _____

ORDINANCE NO._

PRESENTED by me to the Mayor this _____ day of _____, 2026, at _____ o'clock _____.M.

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

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

_____
David A. Wood, Mayor

STAFF REPORT

Location: North of 209 Towle Ave

Date: March 10, 2026

Petition: 26-03

Prepared By: CH

GENERAL INFORMATION

Applicant:	Josette M. Shannon/Wightman
Status:	Adjacent Property Owner/Surveyor
Request:	Vacate Public Right-of-Way
Zoning Classification:	Right-of-Way
Applicable Regulations:	IC 36-7-3-12 and 13

SPECIAL INFORMATION

Area Development Pattern:	North:	C-3 City Center Commercial (Townes at Kamm Island)
	South:	C-3 City Center Commercial (Single Family Residential)
	East:	C-3 City Center Commercial (Single Family Residential)
	West:	C-3 City Center Commercial (100 Center Apartments)
Thoroughfare:	Towle Ave	
Council District:	4	
School District:	School City of Mishawaka	
Public Utilities:	Public Right-of-Way	
Comprehensive Plan:	General Commercial	

ANALYSIS

The Petitioner is requesting to vacate a 33' by 65.51' area that is dedicated right of way for Front Street. There will also be a 3' by 50' strip connecting this area to Towle Ave. This right-of-way is north of 209 Towle Ave. It was originally part of the Conrail Line and was dedicated as Front Street right-of way in 2008 by Secondary Plat of Iron Works Phase 1.

The parcel to the south (Tax ID 016-1013-0553/209 Towle), which includes Lot 5 of McQuillen's Subdivision and previously vacated alleys is owned by Josette Shannon.

The owner of 209 Towle Ave signed the petition. If this property is vacated they would like to build a garage towards the rear of the property. The petitioners believe the vacation would help facilitate a parking area for this property and alleviate the need for parking on the street.

Towle Avenue dead ends and does not have a connection to Front Street. This additional right-of-way does not provide access to/from any other street/alley. The property requested to be vacated will not

affect the paved turnaround or the pedestrian ramp to Front Street. This right-of-way is an underutilized grass area.

There are no City utilities within the limits of the vacation area.

Engineering confirms a concrete driveway shall be extended to the proposed garage. Vehicles shall not travel on grass or gravel. Shall be permanent hard surface.

All other City departments have reviewed the proposed right-of-way vacation and recommend approval.

RECOMMENDATION

Staff recommends in favor of Petition 26-03 to vacate a portion of right-of-way, identified on Exhibit A, north of 209 Towle Ave. This recommendation is based on the following findings of fact *per Indiana Code 36-7-3-13 (a):*

1) The vacation will not hinder the growth or orderly development of the unit or neighborhood in which it is located or to which it is contiguous. Vacating the unused portion of the right-of-way would provide off-street parking in a congested neighborhood.

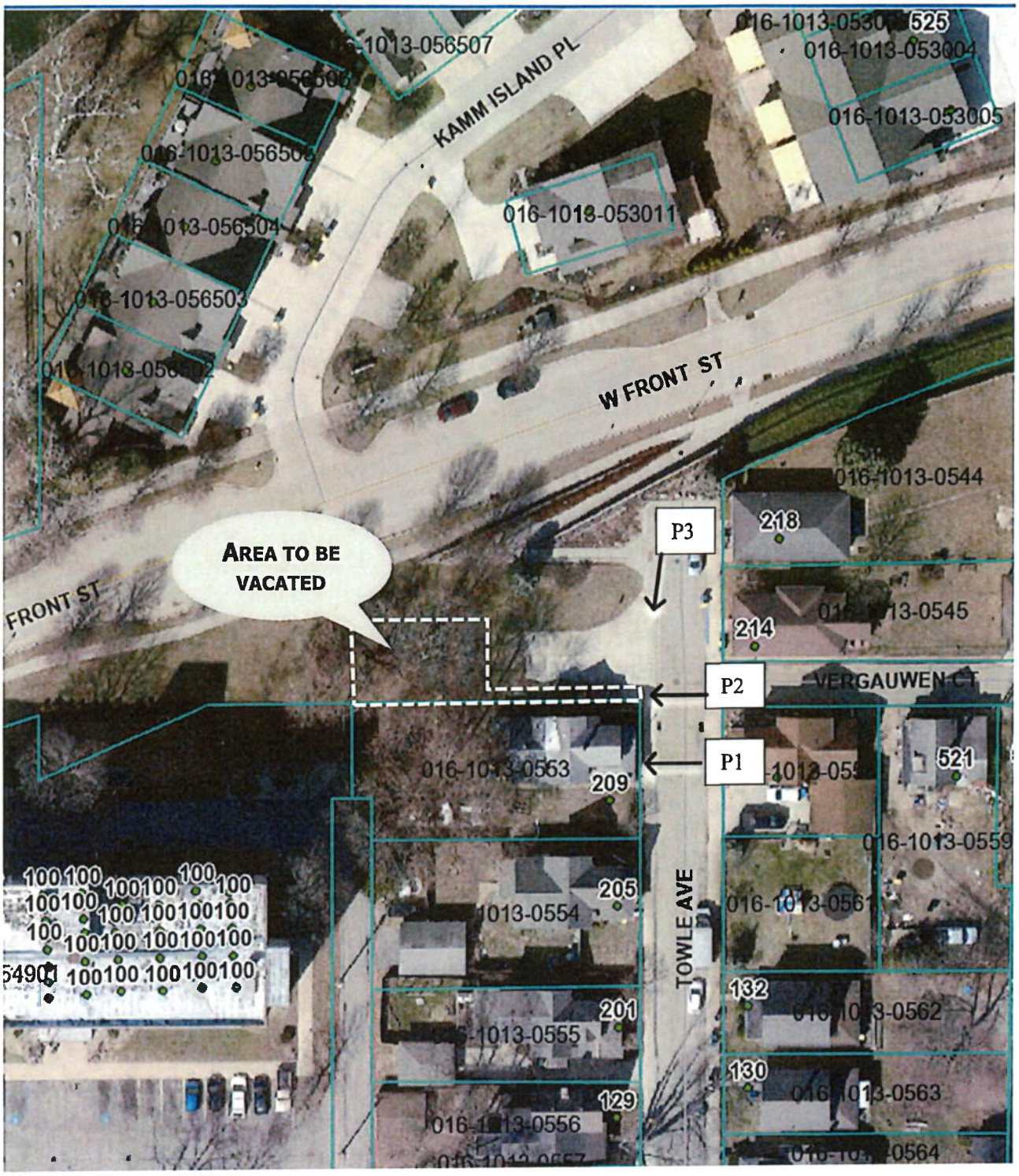
2) The vacation will not make access to any adjacent lands by means of public way difficult or inconvenient. The right-of-way is unpaved and does not provide access to/from any other street/alley.

3) The vacation will not hinder the public's access to a church, school, or other public building or place. The street does not provide access to any church, school, public building or place and thus will not hinder the public's access to any of the aforementioned destination;

4) The vacation would not hinder the use of a public way by the neighborhood in which it is located or to which it is contiguous. The proposed vacation does not provide access to a public way, and there are no utilities within the area of vacation.

ATTACHMENTS

Aerial, Photos, Petition, Location Map


KAMM ISLAND PL
W FRONT ST
FRONT ST
AREA TO BE VACATED
P3
P2
P1
VERGAUWEN CT
TOWLE AVE
016-1013-053011
016-1013-053004
016-1013-053005
016-1013-0544
218
214
209
205
201
132
130
129
521



House at 209 Towle Ave



Area to be Vacated (where truck is parked and behind paved turnaround)



Looking south from the terminus of Towle Ave
Pedestrian walkway and paved turnaround will not be affected

January 23, 2026

To The Honorable Members of the
Common Council
City of Mishawaka, Indiana
And
Mishawaka City Plan Commission,
City of Mishawaka, Indiana

Re: Petition for Vacation of Public Right of Way

The undersigned Josette M. Shannon respectfully request that the Mishawaka Common Council and the Mishawaka City Plan Commission vacate the following described public right of way located in the City of Mishawaka, St. Joseph County, Indiana:

See Exhibit A

Petitioner further states they are the owner of the property immediately adjacent to the above described right of way: As owner of a single-family residence located at 209 Towle Avenue, Mishawaka, Indiana. The vacation of the petitioned parcel is to help facilitate a parking area for this property and alleviate the need for parking within the right of way. This portion of right of way is currently undeveloped.

Wherefore, the Petitioner 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 vacating the above-described right of way located in the City of Mishawaka.

Josette M. Shannon

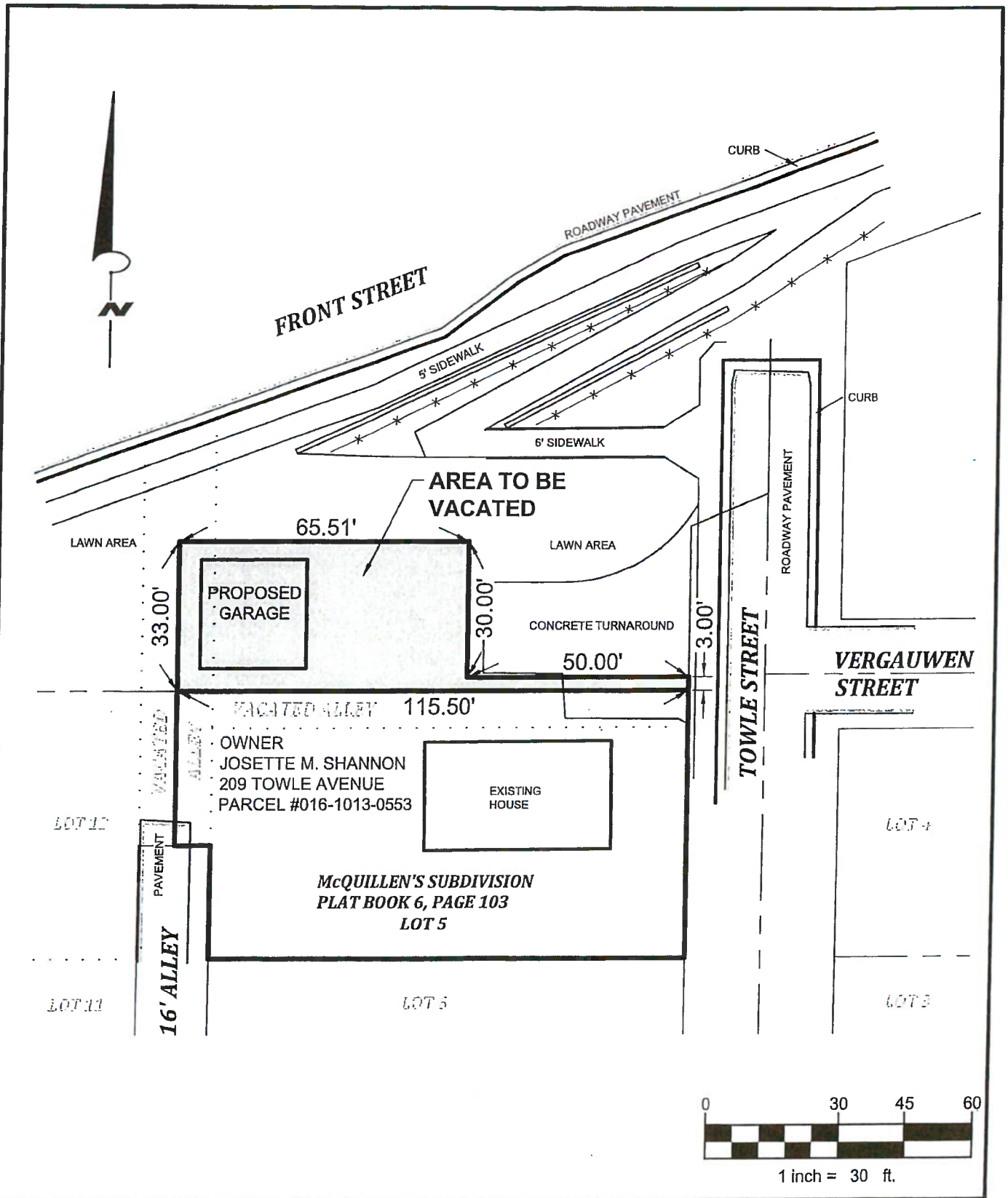
Josette M. Shannon
Lot 5 McQuillens Sub
209 Towle Avenue
Mishawaka, Indiana 46545

Contact person:
Wightman c/o Terry Lang
1402 Mishawaka Avenue
South Bend, Indiana 46615
tlang@gowightman.com
574-233-1841

Exhibit A

In the Northwest Quarter of Section 16, Township 37, North, Range 3 East, City of Mishawaka, Penn Township, St. Joseph County, Indiana and more particularly described as follows:

Commencing at the northeast corner of Lot 5 as shown on the recorded plat of McQuillen's Subdivision in the Office of the Recorder of St. Jospeh County, Indiana in Plat Book 6, Page 103; thence Northerly on the west right of way line of Towle Street, a distance of 8 feet to the point of beginning; thence Westerly on the north right of way line of the now vacated 8' alley, a distance of 115.50 feet; thence Northerly and parallel with said west line of Towle Street, a distance of 33.00 feet; thence Easterly and parallel with the north line of said Lot 5, a distance of 65.51 feet; thence Southerly and parallel with said west line of Towle Street, a distance of 30.00 feet; thence easterly and parallel with said north line of Lot 5, a distance of 50.00 feet to a point on said west line of Towle Street; thence Southerly on said west line of Towle Street a distance of 3.00 feet to the point of beginning.



WIGHTMAN

1670 LINCOLN RD. ALLEGAN, MI. 49010
269.673.8465
www.gowightman.com

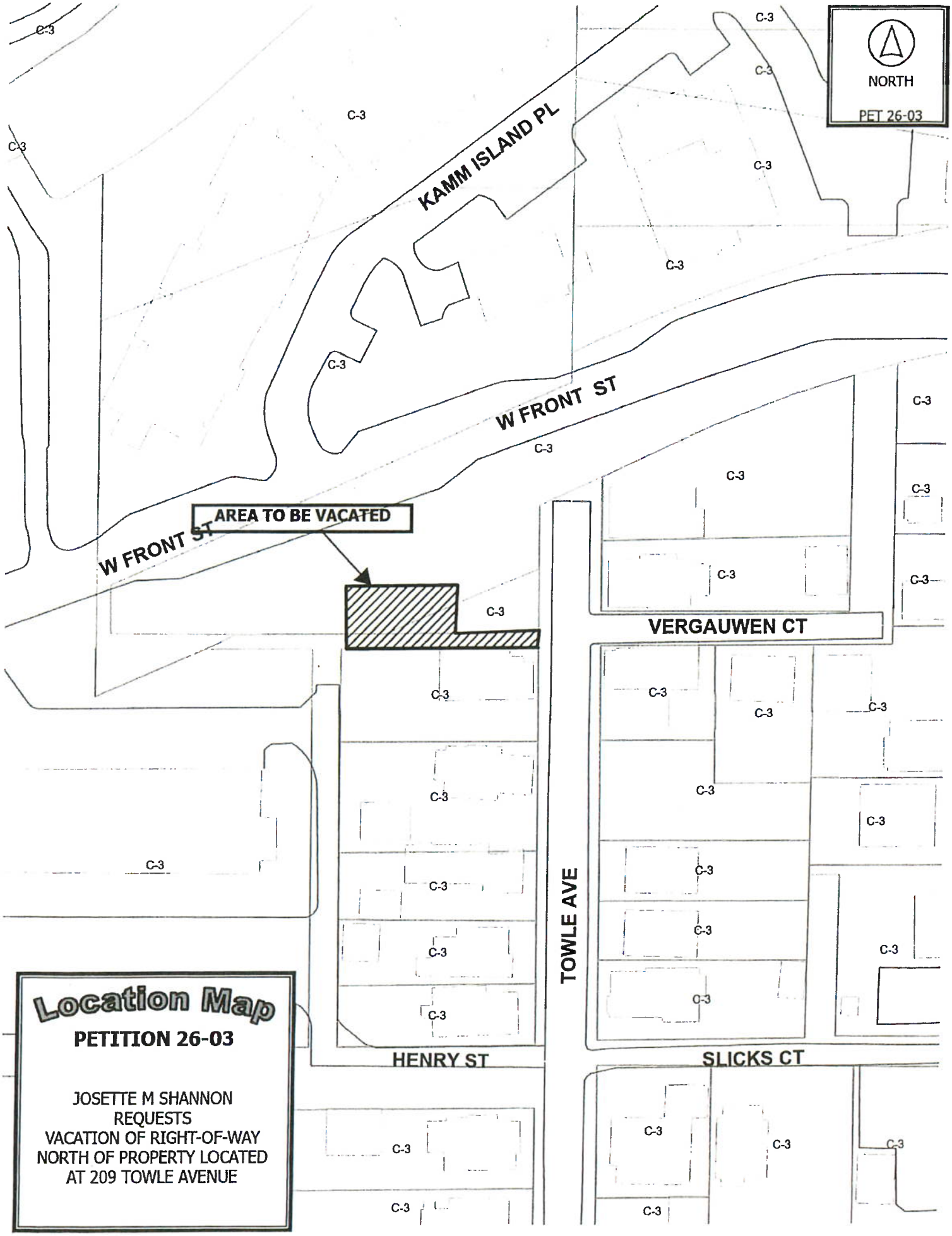
CLIENT: JOSETTE M. SHANNON
PROJECT:

SITE PLAN

JOB No: 260025
DATE: 01/27/2026
SCALE:

1 of 1

THE REPRODUCTION, COPYING OR OTHER USE OF THIS DRAWING WITHOUT WRITTEN CONSENT IS PROHIBITED. © 2026 WIGHTMAN & ASSOCIATES, INC.



Location Map

PETITION 26-03

JOSETTE M SHANNON
REQUESTS
VACATION OF RIGHT-OF-WAY
NORTH OF PROPERTY LOCATED
AT 209 TOWLE AVENUE

Deborah S. Block, IAMC, MMC

MAR 11 2026

City Clerk
Mishawaka, IN

PETITION 26-04
CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-08

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 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:

That part of the Northeast Quarter of Section 26, Township 38 North, Range 3 East, Harris Township, St. Joseph County, Indiana, described as:
Lot #1 of the Plat of "Wright's 3rd Cleveland Road Minor Subdivision" as recorded by Document number 2025-20273 in the Records of St. Joseph County, Indiana Recorder Office.
Containing 3.11 acres more or less
Subject to all legal highways, easements and restrictions of record.
Including the adjacent E Cleveland Road right-of-way as dedicated on said Wright's 3rd Cleveland Road Minor Subdivision.

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 S-2 Planned Unit Development and be added to the Penn Planned Unit Development.

All the above real estate shall hereafter be amended for providing an extension of Veterans Parkway connection to Cleveland Road.

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 3.11 acre site will connect two parcels currently within the City Limits.*

Proposed Ordinance No: 2026-08

Ordinance No: _____

2. *Current conditions and the character of structures and uses in each district – While the subject property is currently used as agricultural/residential, the recent changes to properties surrounding this are commercial, like the Mishawaka Fieldhouse and proposed auto mall.*

3. *The most desirable use for which the land in each district is adapted - Because of the property's location between two developable pieces of property, the most desirable use for the property is to have it under the same jurisdiction to provide the extension of utilities and roadway.*

4. *The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area considering properties to the north and south are zoned for commercial uses that will benefit from the connectivity of Veterans Parkway.*

5. *Responsible development and growth – The expansion of Veterans Parkway for commercial uses is responsible grown and development connecting two developable properties.*

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 _____, 2026, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____, 2026, at _____ o'clock _____.M.

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

APPROVED by me this _____ day of _____, 2026, at _____o'clock ____.M.

Proposed Ordinance No: _____

Ordinance No: _____

_____
David A. Wood, Mayor

STAFF REPORT

Location: South of Cleveland Rd, approximately 1,400' west of Capital Ave Date: March 10, 2026

Petition: 26 04 Prepared By: CH

GENERAL INFORMATION

Applicant:	Mish RE LLC
Status:	Property Owner
Request:	To annex property, zone to S-2 PUD, and add to the Penn Planned Unit Development, providing extension of Veterans Parkway connection to Cleveland Road
Existing Zoning:	Unincorporated St. Joseph County (A Agricultural and R Single Family District)
Proposed Zoning:	S-2 Planned Unit Development
Lot Size:	Approximately 3.11 acres
Applicable Regulations:	ORD 5340AA, 5341AA & 5342AA / Penn Planned Unit Development & Section 137-41 / Amendments to Zoning Map & Indiana Code 36-4-3-2.1 and 36-4-3-3.1, and 36-7-4-603

SPECIAL INFORMATION

Area Development Pattern:	North:	S-2 Planned Unit Development (Auto Mall)
	South:	S-2 Planned Unit Development (Mishawaka Fieldhouse)
	East:	Unincorporated St. Joseph County (A Agricultural and R Single Family District)
	West:	Unincorporated St. Joseph County (A Agricultural and R Single Family District)
Thoroughfare:	E. Cleveland Road & Veterans Parkway	
Council District:	Adjacent to 6	
School District:	Penn-Harris-Madison	
Township:	Harris	
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 outside the boundaries of the Mishawaka 2000 Comprehensive Plan.	

ANALYSIS

Proposal:
The applicant is proposing to annex and establish S-2 Planned Unit Development zoning, as part of the Penn PUD for an area south of Cleveland Road, to connect to Veterans Parkway.

The 3.67 acre site, currently known at Lot 1 of Wright's 3rd Cleveland Rd Minor Subdivision (Parcel ID 006-1011-013207) is located on the south side of Cleveland Road, north of the terminus of Veterans Parkway.

In mid-2012, the property to the south was annexed into the City of Mishawaka and zoned S-2 Planned Unit Development (Penn PUD). In 2022 & 2024, the property at the northwest corner of Capital and Cleveland was annexed for an auto mall (NW Cleveland & Capital PUD).

The applicant is requesting a zoning classification of S-2 Planned Unit Development as part of the Penn PUD. Once annexed, the City will take steps to dedicate it as right-of-way, serving as the extension of Veterans Parkway, connecting Douglas Road to E. Cleveland Road.

Additionally, utilities to serve the auto mall are planned to go through this extension of Veterans Parkway. It makes sense that all the property be under the same jurisdiction when those improvements happen.

Annexation:
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 1,086.18 feet, or 24.6%, of the total 4,413.49 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 South of Cleveland Rd, approximately 1,400' west of Capital Ave, and is bordered to the on the east and west by A Agricultural and R Single Family zoned land which is farmed; vacant land in the Penn PUD to the south, and a proposed auto mall to the north. The City limits have expanded in this area over the past 15 years.

Zoning Change:
The goal here is mostly annexation, to ensure the road right-of-way and extension of utilities takes place under one jurisdiction. Including this 3.11 acres into the Penn PUD makes the most sense for future development and expansion of that PUD.

Transportation/Roads:
According to the latest available traffic counts, there were 11,114 annual average daily trips (AADT) along E. Cleveland Road east of Capital Avenue and 1,246 AADT on Veterans Parkway just north of Douglas Road. January of 2025 was the first time data is available for either of these locations. Capital Avenue, just north of Douglas Road, had 14,214 AADT in January of 2025, and had increased each time since 2020.

The 2050 Transportation Plan, prepared by the Michiana Area Council of Government with input from City staff, includes the extension of Veteran's Parkway from its current terminus near the Mishawaka Fieldhouse to E. Cleveland Road with an anticipated completion date in 2035. Another project identified in this area is adding 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 mall 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.

All pertinent City Departments have reviewed and approved the request for annexation and zoning with Water commenting that this is within the 5 year time of travel for Juday Creek wellhead protection area.

RECOMMENDATION

Staff recommends in **favor** of Petition #26-04 to annex and establish zoning as S-2 Planned Unit Development District for the property located south of Cleveland Rd, approximately 1,400' west of Capital Ave.

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 3.11 acre site will connect two parcels currently within the City Limits.

2. Current conditions and the character of structures and uses in each district – While the subject property is currently used as agricultural/residential, the recent changes to properties surrounding this are commercial, like the Mishawaka Fieldhouse and proposed auto mall.

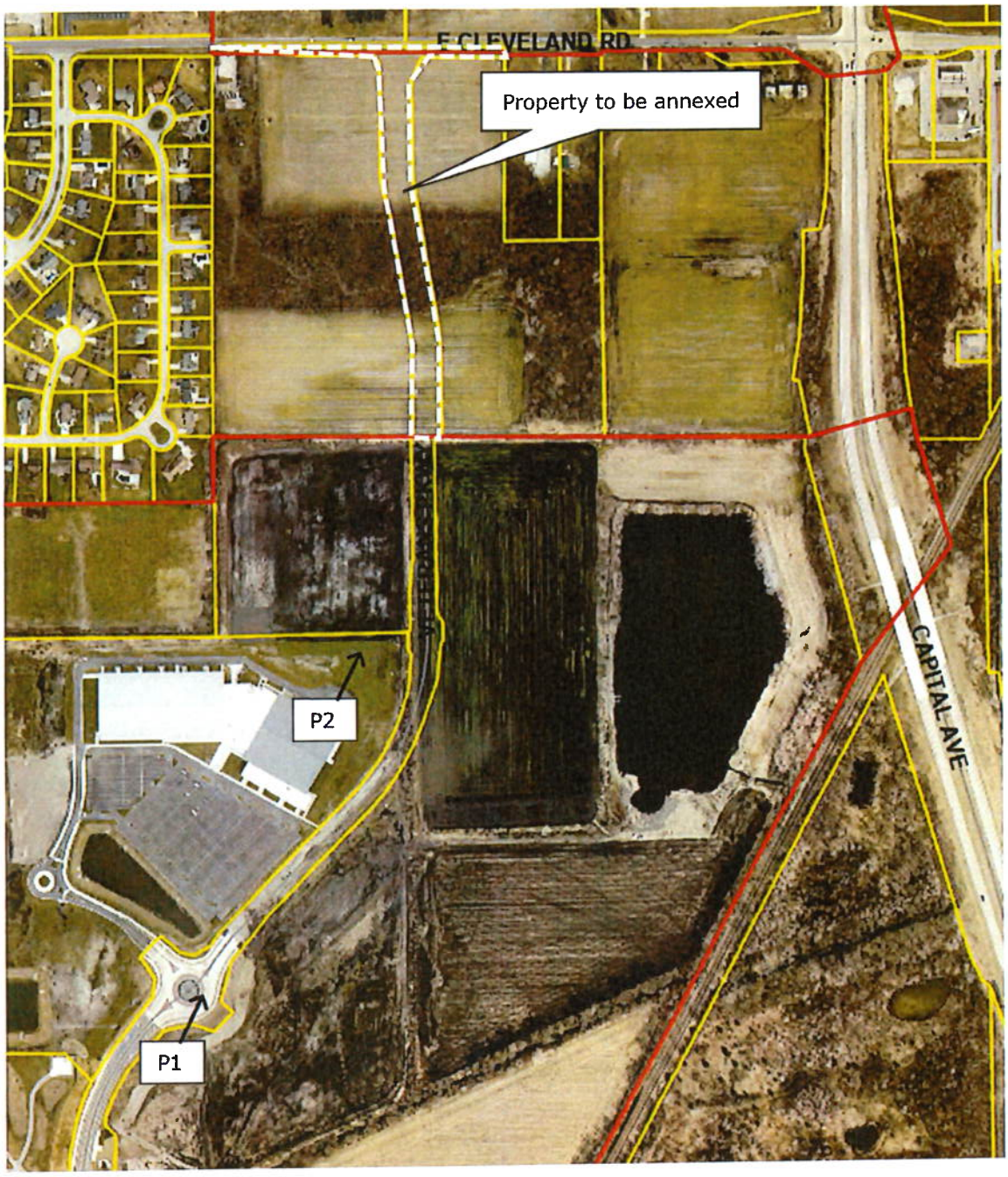
3. The most desirable use for which the land in each district is adapted - Because of the property's location between two developable pieces of property, the most desirable use for the property is to have it under the same jurisdiction to provide the extension of utilities and roadway.

4. The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area considering properties to the north and south are zoned for commercial uses that will benefit from the connectivity of Veterans Parkway.

5. Responsible development and growth – The expansion of Veterans Parkway for commercial uses is responsible grown and development connecting two developable properties.

ATTACHMENTS

Aerial Map, Photographs, Rezoning & Annexation Petition, County Plat, and Location Map


E CLEVELAND RD
Property to be annexed
CAPITAL AVE
P2
P1



Existing terminus of Veterans Parkway, just north of the Mishawaka Fieldhouse



A view north towards where the road would be expanded.

PET 26-04

Received

FEB 12 2026

Planning and
Community Development

Date: February 18, 2026

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 for:

Mish RE LLC
Vacant Land on South Side of E. Cleveland Road
Approximately 1,400' West of Capital Avenue.
Granger, IN 46530

The undersigned, Mish RE 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:

THAT PART OF THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS:

LOT # 1 OF THE PLAT OF "WRIGHT'S 3RD CLEVELAND ROAD MINOR SUBDIVISION" AS RECORDED BY DOCUMENT NUMBER 2025-20273 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE.

CONTAINING 3.11 ACRES MORE OR LESS

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

INCLUDING THE ADJACENT E. CLEVELAND ROAD RIGHT-OF-WAY AS DEDICATED ON SAID WRIGHT'S 3RD CLEVELAND ROAD MINOR SUBDIVISION.

Property is vacant land located on the south side of E. Cleveland Road approximately 1,400' West of Capital Avenue. The above described property, excluding the dedicated public right-of-way, is presently zoned "R" Single Family District in the unincorporated county.

Petitioners own One Hundred (100%) percent of the real estate described above and desire to annex and rezone to the S-2 Planned Unit Development District. The purpose for the annexation and rezoning is to add the property to the Penn Planned Unit Development, which is immediately adjacent to the south, to allow for the future extension of Veteran's Parkway.

Accompanying this petition is the recorded subdivision plat showing the above-described parcel of real estate. No structures are proposed to be constructed within said parcel as it is proposed to be utilized for a road extension and associated utilities.

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 an S-2 Planned Unit Development District.

Chris Pustelak, CPA
Vice President of Operations
Mish RE LLC (d/b/a Gurley Leep)

Contact Person:

Derek J. Spier, AICP
City Planner
100 Lincolnway West
Mishawaka, IN 46544
(574) 258-1625

WRIGHT'S 3RD CLEVELAND ROAD MINOR SUBDIVISION

PART OF THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA

2025-20273

Transfer 17175
Testing Unit 110415
Date 5-14-25

LEGAL DESCRIPTION:

THAT PART OF THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, WHICH IS DESCRIBED AS: BEGINNING AT A POINT ON THE WEST LINE OF THE NORTHEAST QUARTER OF SAID SECTION 26, WHICH IS S. 00°23'28" W., A DISTANCE OF 20.00 FEET FROM THE NORTHWEST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 26; THENCE S. 89°41'58" E., ALONG THE PRESENT SOUTH RIGHT-OF-WAY LINE OF CLEVELAND ROAD, A DISTANCE OF 585.18 FEET TO THE WEST LINE OF THE PLAT OF "WRIGHT'S 2ND CLEVELAND ROAD MINOR SUBDIVISION" AS RECORDED BY DOCUMENT NUMBER 0116091 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE; THENCE ALONG SAID WEST LINE, S. 00°37'22" E., A DISTANCE OF 30.00 FEET; THENCE N. 89°41'58" W., A DISTANCE OF 288.82 FEET; THENCE S. 23°21'19" W., A DISTANCE OF 85.77 FEET; THENCE S. 00°44'39" E., A DISTANCE OF 286.83 FEET; THENCE AROUND A 800.00 FOOT RADIUS CURVE TO THE LEFT AN ARC DISTANCE OF 135.93 FEET TO THE END OF A CHORD WITH A BEARING OF S. 05°36'41" E., AND A CHORD LENGTH OF 135.76 FEET; THENCE S. 10°28'43" E., A DISTANCE OF 388.84 FEET; THENCE AROUND A 816.00 FOOT RADIUS CURVE TO THE RIGHT AN ARC DISTANCE OF 138.64 FEET TO THE END OF A CHORD WITH A BEARING OF S. 05°36'41" E., AND A CHORD LENGTH OF 138.47 FEET; THENCE S. 00°44'39" E., A DISTANCE OF 278.74 FEET TO A POINT ON THE NORTH LINE OF THE PLAT OF "JUDAH CREEK BUSINESS PARK FIRST REPLAT" AS RECORDED BY DOCUMENT NUMBER 2023-18484 IN THE RECORDS OF SAID COUNTY; THENCE ALONG SAID NORTH LINE, N. 89°38'24" W., A DISTANCE OF 100.00 FEET; THENCE N. 00°44'39" W., A DISTANCE OF 277.40 FEET; THENCE AROUND A 716.00 FOOT RADIUS CURVE TO THE LEFT AN ARC DISTANCE OF 121.85 FEET TO THE END OF A CHORD WITH A BEARING OF N. 05°36'41" W., AND A CHORD LENGTH OF 121.70 FEET; THENCE N. 10°28'43" W., A DISTANCE OF 381.65 FEET; THENCE N. 19°48'37" W., A DISTANCE OF 104.50 FEET; THENCE N. 00°44'39" W., A DISTANCE OF 398.58 FEET; THENCE N. 36°04'47" W., A DISTANCE OF 33.58 FEET; THENCE N. 89°41'58" W., A DISTANCE OF 200.00 FEET; THENCE N. 85°08'06" W., A DISTANCE OF 159.83 FEET; THENCE N. 89°42'14" W., A DISTANCE OF 178.00 FEET TO THE WEST LINE OF THE NORTHEAST QUARTER OF SAID SECTION 26; THENCE N. 00°23'28" E., ALONG SAID WEST LINE, A DISTANCE OF 20.00 FEET TO THE POINT OF BEGINNING.

CONTAINING 3.73 ACRES MORE OR LESS AND COMPRISED OF ONE (1) LOT, SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS AND RESTRICTIONS OF RECORD.

BUILDING ENCROACHMENT:

THERE ARE NO ENCROACHMENTS UPON EXISTING BUILDING SETBACK LINES AND/OR EASEMENTS.

BUILDING SETBACK NOTE:

THE BUILDING SETBACKS SHALL CONFORM TO THE APPLICABLE PROVISIONS OF THE ZONING ORDINANCE.

EASEMENT NOTE:

TO THE BEST OF OUR RESEARCH, AND FROM THE INFORMATION SUPPLIED TO US BY THE OWNERS, ALL EASEMENTS OF RECORD ARE SHOWN ON THIS PLAT.

FLOOD PLAIN NOTE:

THIS PARCEL OF GROUND DOES NOT FALL WITHIN THE FLOOD HAZARD AREA AS DEFINED ON AND SCALED FROM THE COMMUNITY PANEL MAPS ESTABLISHED BY F.E.M.A. THIS PARCEL FALLS WITHIN AN "X" ZONE AREA AS SHOWN ON COMMUNITY PANEL NO. 18141C0207D, EFFECTIVE JANUARY 6, 2011.

STREET CLASSIFICATION NOTE:

NAME	CLASSIFICATION	WIDTH
CLEVELAND ROAD	MAJOR ARTERIAL	AS SHOWN

SUBDIVISION NOTE:

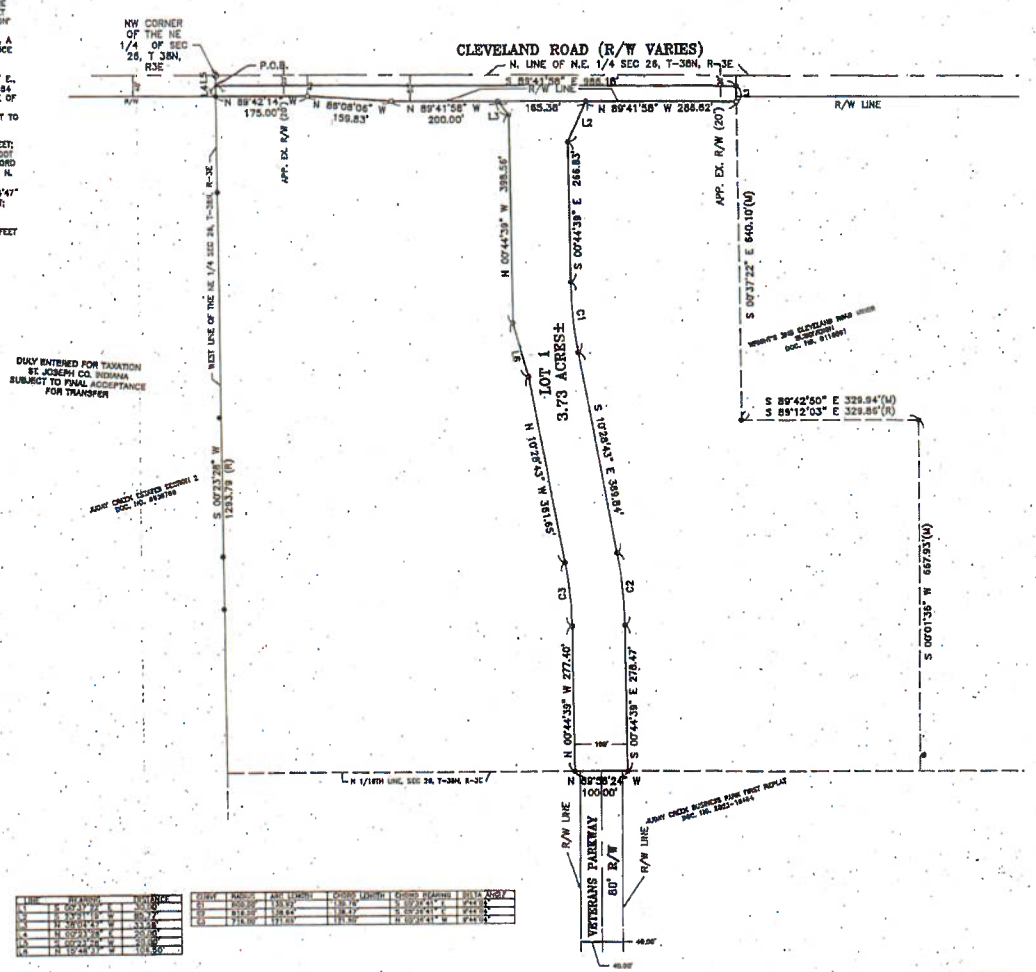
LOT #1 SHOWN ON THIS PLAT SHALL NOT BE ALLOWED TO HAVE ANY BUILDINGS. THIS LOT IS FOR THE FUTURE EXTENSION OF VETERANS PARKWAY.

TAX KEY NUMBER:

008-1011-013201

MONUMENTATION:

- ● = FOUND IRONS
- ○ = 5/8" IRONS SET, P.K. NAILS IN ROAD
- X = CHISELED "X" ON CONCRETE



LINE	BEARING	DISTANCE
L1	S 89°41'58" E	585.18'
L2	S 23°21'19" W	85.77'
L3	S 89°41'58" E	288.82'
L4	S 00°23'28" W	20.00'
L5	N 89°42'14" W	178.00'

CURVE	RADIUS	ARC LENGTH	CHORD LENGTH	CHORD BEARING	DELTA
C1	800.00'	135.93'	135.76'	S 05°36'41" E	9°44'21"
C2	816.00'	138.64'	138.47'	S 05°36'41" E	9°44'21"
C3	716.00'	121.85'	121.70'	N 05°36'41" W	9°44'21"

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. 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 OR PRESENCE OR ABSENCE OF WETLANDS AND HAZARDOUS OR ENVIRONMENTALLY SUSPECT MATERIALS. THE SURVEYOR EXPRESSLY DISCLAIMS ANY RESPONSIBILITY OR LIABILITY FOR THE SAME.

ANY INFORMATION ON THIS DRAWING IS NOT INTENDED TO BE SUITABLE FOR USE BY ANY PERSON, FIRM OR CORPORATION OR ANY ENTITY OR EXTENSION OF THIS PROJECT OR FOR ANY USE ON ANY OTHER PROJECT, ANY 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 MAY BEGIN.

CONTINGENT PURCHASER:
RC LOGS LLC
5281 BRUCE ROAD
MISHAWAKA, IN. 46545

OWNERS:
LANE A. & ERIN P. WRIGHT
14372 CLEVELAND ROAD
GRANGER, IN. 46530

SURVEYOR & ENGINEER:
BAHEN, HARNER & ASSOCIATES, INC.
1643 COMMERCE DRIVE
SOUTH BEND, IN. 46628
(574) 234-4063
ATTN: MICHAEL BAHEN

DATE	DRAWN BY:
5/1/25	CMC
SCALE	CHECKED BY:
1"=100'	MJD
FILE #	FINAL MANOR
240294.4	MJD

REVISIONS

DATE	BY	
6/16/25	MJD	ADDED PER A.P.C. STAFF
6/27/25	MJD	ADDED PER COUNTY ROW CONFERENCE 6/26
7/7/25	MJD	REVISED PER COUNTY

Dunck, Harner & Associates, Inc.
Land Surveyors • Professional Engineers
Landscape Architects • Land Planners
DHA
SHEET 1 OF 2

WRIGHT'S 3RD CLEVELAND ROAD MINOR SUBDIVISION

PART OF THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH,
RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA

Transfer 17168
Taxing Unit Harris
Date 8-11-25

DULY ENTERED FOR TAXATION
ST. JOSEPH CO. INDIANA
SUBJECT TO FINAL ACCEPTANCE
FOR TRANSFER

DEED OF DEDICATION

WE THE UNDERSIGNED, OWNERS OF THE REAL ESTATE SHOWN AND DESCRIBED HEREIN, DO HEREBY LAY OFF, PLAT, AND SUBDIVIDE SAID REAL ESTATE IN ACCORDANCE WITH THE REQUIREMENTS OF THE SUBDIVISION CONTROL ORDINANCE OF ST. JOSEPH COUNTY, INDIANA. THIS SUBDIVISION SHALL BE KNOWN AND DESIGNATED AS:

WRIGHT'S 3RD CLEVELAND ROAD MINOR SUBDIVISION

ALL STREETS, RIGHTS-OF-WAY, ALLEYS, FUTURE ROADWAY EASEMENTS, AND PUBLIC OPEN SPACES SHOWN AND NOT HERETOFORE DEDICATED, NOW ARE HEREBY DEDICATED TO THE PUBLIC FOR THE USES DESIGNATED HEREIN. FRONT BUILDING SETBACK LINES ARE HEREBY ESTABLISHED AS SHOWN ON THIS PLAT, BETWEEN WHICH LINES AND THE RIGHT-OF-WAY LINE OF THE STREET(S), THERE SHALL BE ERECTED OR MAINTAINED NO BUILDING OR STRUCTURE. THE AREAS OF GROUND DESIGNATED ON THIS PLAT AND MARKED AS "EASEMENTS" ARE RESERVED FOR THE USES AS DESIGNATED FOR THE USE OF THE PUBLIC UTILITIES AND INCLUDE BUT ARE NOT LIMITED TO THE INSTALLATION OF WATER AND SEWER MAINS, POLES, DUCTS, LINES AND WIRES, DRAINAGE FACILITIES, AND ACCESS FOR PRESENT OR FUTURE DEVELOPMENT, SUBJECT AT ALL TIMES TO THE PROPER AUTHORITIES AND TO THE EASEMENT HEREIN RESERVED. NO PERMANENT OR OTHER STRUCTURES ARE TO BE ERECTED OR MAINTAINED UPON SAID EASEMENTS OF LAND, BUT THE OWNERS OF SAID LOTS IN THIS SUBDIVISION SHALL TAKE THEIR TITLES SUBJECT TO THE RIGHTS OF THE PUBLIC UTILITIES, AND TO THE RIGHTS OF THE OWNERS OF THE OTHER LOTS IN THIS SUBDIVISION.

OWNER'S CERTIFICATE:

THIS IS TO CERTIFY THAT THE UNDERSIGNED ARE THE OWNERS OF THE LAND DESCRIBED IN THE PLAT HEREIN, AND THAT THEY HAVE CAUSED THE SAME TO BE SURVEYED AND SUBDIVIDED AS INDICATED THEREON, FOR THE USES AND PURPOSES THEREIN SET FORTH, AND DO HEREBY ACKNOWLEDGE AND ADOPT THE PLAT UNDER THE STYLE AND TITLE THEREON INDICATED.

DATED THIS 21 DAY OF July 2025.

LANE A. WRIGHT
14272 CLEVELAND ROAD
GRANGER, IN 46530

Lane A Wright
LANE A. WRIGHT, OWNER

DORA P. WRIGHT
14272 CLEVELAND ROAD
GRANGER, IN 46530

Dora P. Wright
DORA P. WRIGHT, OWNER

NOTARIZATION STATEMENT:

STATE OF INDIANA]
SS:
COUNTY OF ST. JOSEPH]

BEFORE ME THE UNDERSIGNED NOTARY PUBLIC, IN AND FOR SAID COUNTY AND STATE DID PERSONALLY APPEAR THE ABOVE NOTED PERSON(S), AND (EACH) SEPARATELY AND SEVERALLY ACKNOWLEDGED THE FOREGOING INSTRUMENT AS HIS (THEIR) VOLUNTARY ACT AND DEED FOR THE PURPOSES THEREIN EXPRESSED.

WITNESS MY HAND AND NOTARIAL SEAL THIS 22ND DAY OF July 2025.

MY COMMISSION EXPIRES NOVEMBER 13, 2030.

MICHAEL J. DANCH
NOTARY PUBLIC NP0660029
RESIDENT OF ST. JOSEPH COUNTY
NP #0660529

MICHAEL J DANCH
Notary Public - Seal
St Joseph County State of Indiana
Commission Number NP0660029
My Commission Expires Nov 13, 2030

SURVEYOR'S CERTIFICATE:

I, R.L. HARNER, HEREBY CERTIFY THAT I AM A REGISTERED LAND SURVEYOR, LICENSED IN COMPLIANCE WITH THE LAWS OF THE STATE OF INDIANA; THAT THIS PLAT CORRECTLY REPRESENTS A SURVEY COMPLETED OR CERTIFIED BY ME ON THE 21ST DAY OF MAY, 2025 AND RECORDED AS DOCUMENT NO. 2025-11888 IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA RECORDER'S OFFICE, AND THAT THE LOCATION, SIZE, TYPE, AND MATERIAL OF ALL MONUMENTS ARE ACCURATELY SHOWN AND THAT THE MONUMENTS WILL BE INSTALLED IN ACCORDANCE WITH THE PROVISIONS OF THE SUBDIVISION CONTROL ORDINANCE OF ST. JOSEPH COUNTY, INDIANA.

R.L. HARNER #810032

"I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT UNLESS REQUIRED BY LAW."
RON L. HARNER

R.L. HARNER
REGISTERED
No. LS21008
STATE OF INDIANA
LAND SURVEYOR

CERTIFICATE OF APPROVAL

PURSUANT TO INDIANA CODE SECTION 36-7-4, THE UNDERSIGNED CERTIFY THAT THE WRIGHT'S 3RD CLEVELAND ROAD MINOR SUBDIVISION WAS CONSIDERED AND GRANTED SECONDARY APPROVAL BY THE STAFF OF THE AREA PLAN COMMISSION OF ST. JOSEPH COUNTY, INDIANA ON AUGUST 13, 2025 AFTER THE DETERMINATION WAS MADE THAT THE SUBDIVISION COMPLIES WITH THE STANDARDS SET FORTH IN THE ST. JOSEPH COUNTY, INDIANA SUBDIVISION CONTROL ORDINANCE; AND THAT THE TIME PROVIDED FOR APPEAL HAS EXPIRED, OR THAT THE RIGHT OF APPEAL HAS BEEN WAIVED, IN WRITING, BY ALL INTERESTED PARTIES.

IN WITNESS WHEREOF, WE HAVE ATTACHED OUR SIGNATURES AND THE COMMISSION'S SEAL HEREUPON:

Secretary of the Committee
Shawn Kiala

AREA PLAN COMMISSION OF ST. JOSEPH COUNTY, INDIANA SEAL

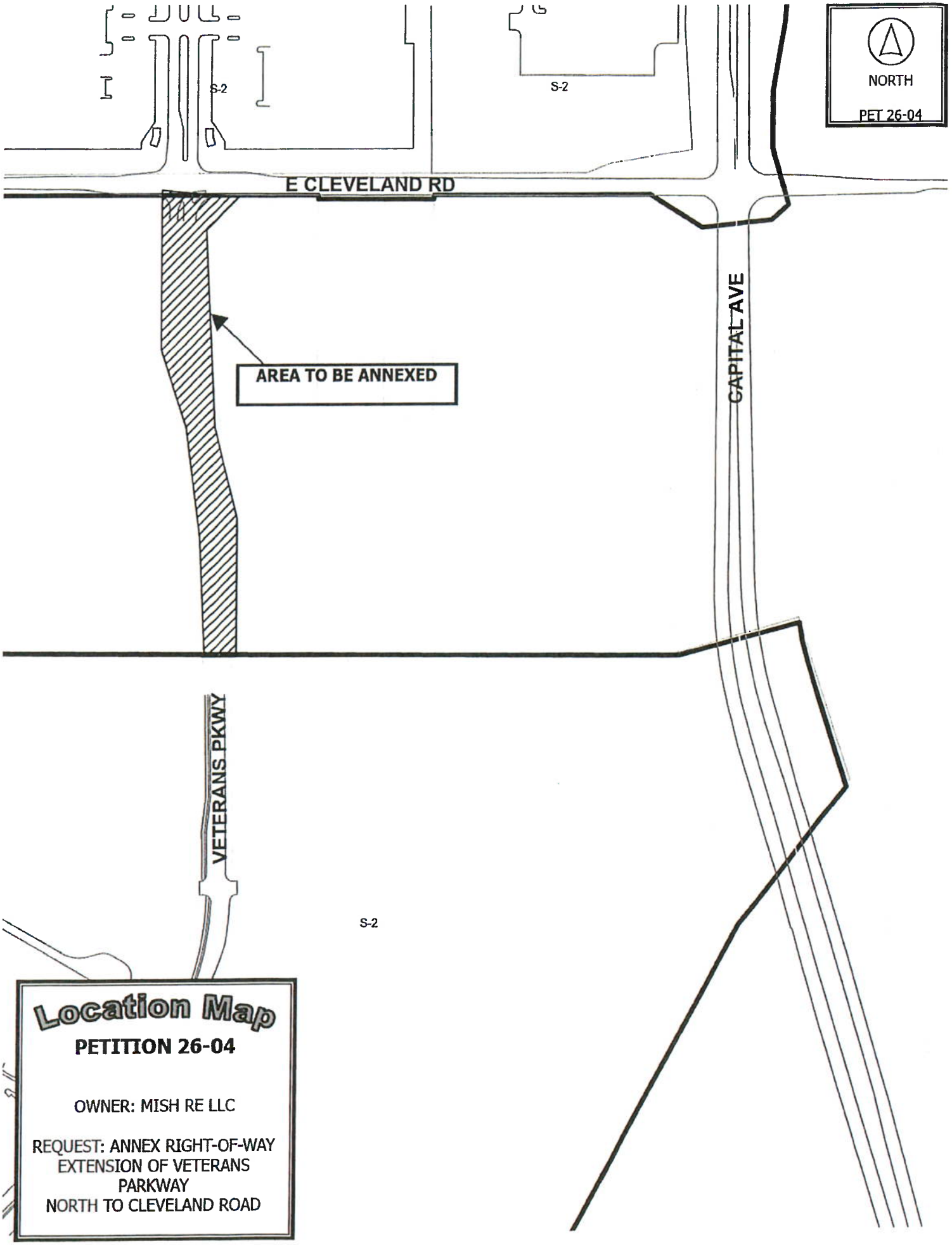
Chairman of the Committee
Shy Modera, P.E.

7168H RR 2 25

Danch, Harner & Associates, Inc.
Land Surveyors, Professional Engineers
Leadership Anchored Land Planners
DHA

DATE	DRAWN BY:	REVISIONS		
5/1/25	CMG			
SCALE	CHECKED BY:	DATE	BY	
—	MJD	8/18/25	MJD	REVISED PER A.P.C. STAFF
FILE	PROJ. MANGR	8/27/25	MJD	REVISED PER COUNTY 2ND CONFERENCE RQST

SHEET 2 / 2



Location Map

PETITION 26-04

OWNER: MISH RE LLC

REQUEST: ANNEX RIGHT-OF-WAY EXTENSION OF VETERANS PARKWAY NORTH TO CLEVELAND ROAD

Deborah S. Block, IAMC, MMC
MAR 11 2026
City Clerk
Mishawaka, IN

PETITION 26-05

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-09

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:

822 W Fourth Street, Mishawaka, IN

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 3, Col. John Smith Addition, City of Mishawaka, St. Joseph County, Indiana

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

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

1. *The applicable Comprehensive Plan is the Mishawaka 2000 Comprehensive Plan, created in 1990, which identifies a land use of the subject property as Low Density Residential. Rezoning this property to R-1 Single Family Residential would match the current use of the property.*

2. *Current conditions and the character of current structures and uses in each district – A zoning of R-1 Single Family Residential would adhere to the current conditions and character of the property as it is being used a single family home.*

3. *The most desirable use for which the land in each district is adopted – The most desirable use for the property is a single family home as the surrounding area is primarily single family homes.*

4. *The conservation of property values throughout the jurisdiction –The property is and has been in recent years a single family residence so there would be no impact to the neighboring properties thus conserving the property values in the neighborhood.*

5. *Responsible development and growth - The proposed change is desirable given the surrounding area is single family homes and zoned as R-1 Single Family Residential.*

Proposed Ordinance No: 2026-09

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 _____, 2026, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____, 2026, at ____ o'clock ____.M.

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

APPROVED by me this _____ day of _____, 2026, at _____o'clock ____.M.

_____
David A. Wood, Mayor

STAFF REPORT

Location: 822 W Fourth Street

Date: March 10, 2026

Petition: 26 05

Prepared By: DMW

GENERAL INFORMATION

Applicant:	Slieve League Realty LLC / Joshua Stewart
Status:	Property Owner
Request:	Rezone from C-1 General Commercial District to R-1 Single Family Residential
Zoning Classification:	C-1 General Commercial District
Lot Size:	0.15 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:	R-1 Single Family Residential
	South:	C-4 Auto Oriented Commercial (West End Automotive)
	East:	C-1 General Commercial (former Elbode Tire Supply)
	West:	C-5 Neighborhood Commercial (St. Joseph County Ticket Office)
Thoroughfare:	W Fourth Street	
Council District:	4	
School District:	School City of Mishawaka	
Township:	Penn	
Public Utilities:	All public utilities are available and existing.	
Comprehensive Plan:	General Commercial	

ANALYSIS

The Petitioner, Joshua Stewart, is requesting to rezone 822 W Fourth Street from C-1 General Commercial District to R-1 Single Family Residential District. The property is located on the NE corner of Smith Street and W Fourth Street south of Lincolnway West. Surrounding properties on the corner of Smith and W Fourth Street have a mix of zoning including C-5 Neighborhood Commercial, C-1 General Commercial and C-4 Auto Oriented Commercial. However, outside of this corner, the properties are zoned R-1 Single Family Residential for single family homes.

The property has been used as a single family home in more recent years and the current owner would like the zoning to match existing use. Per the current owner, the history of the property indicated that there was a grocery store and residence at this location in prior years.

Engineering Department commented that with rezoning to R-1 the property would now be eligible for the 50/50 sidewalk replacement program.

Pertinent City Departments have reviewed and approved the request.

RECOMMENDATION

The Planning Department recommends **approval** of Petition #26-05 to rezone 822 W Fourth Street from C-1 General Commercial 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 land use of the subject property as Low Density Residential. Rezoning this property to R-1 Single Family Residential would match the current use of the property.

2. *Current conditions and the character of current structures and uses in each district* – A zoning of R-1 Single Family Residential would adhere to the current conditions and character of the property as it is being used a single family home.

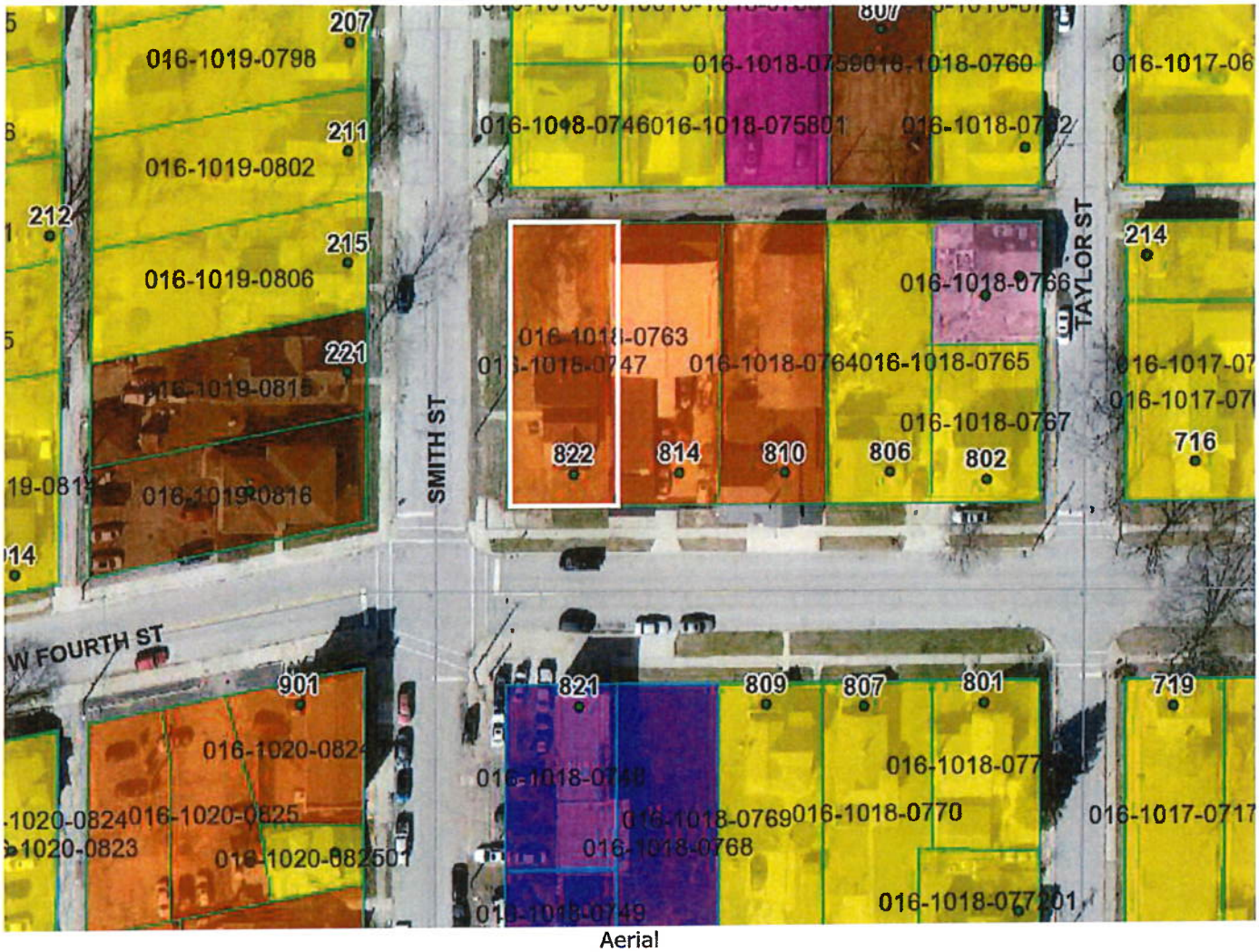
3. *The most desirable use for which the land in each district is adopted* – The most desirable use for the property is a single family home as the surrounding area is primarily single family homes.

4. *The conservation of property values throughout the jurisdiction* –The property is and has been in recent years a single family residence so there would be no impact to the neighboring properties thus conserving the property values in the neighborhood.

5. *Responsible development and growth* - The proposed change is desirable given the surrounding area is single family homes and zoned as R-1 Single Family Residential.

ATTACHMENTS

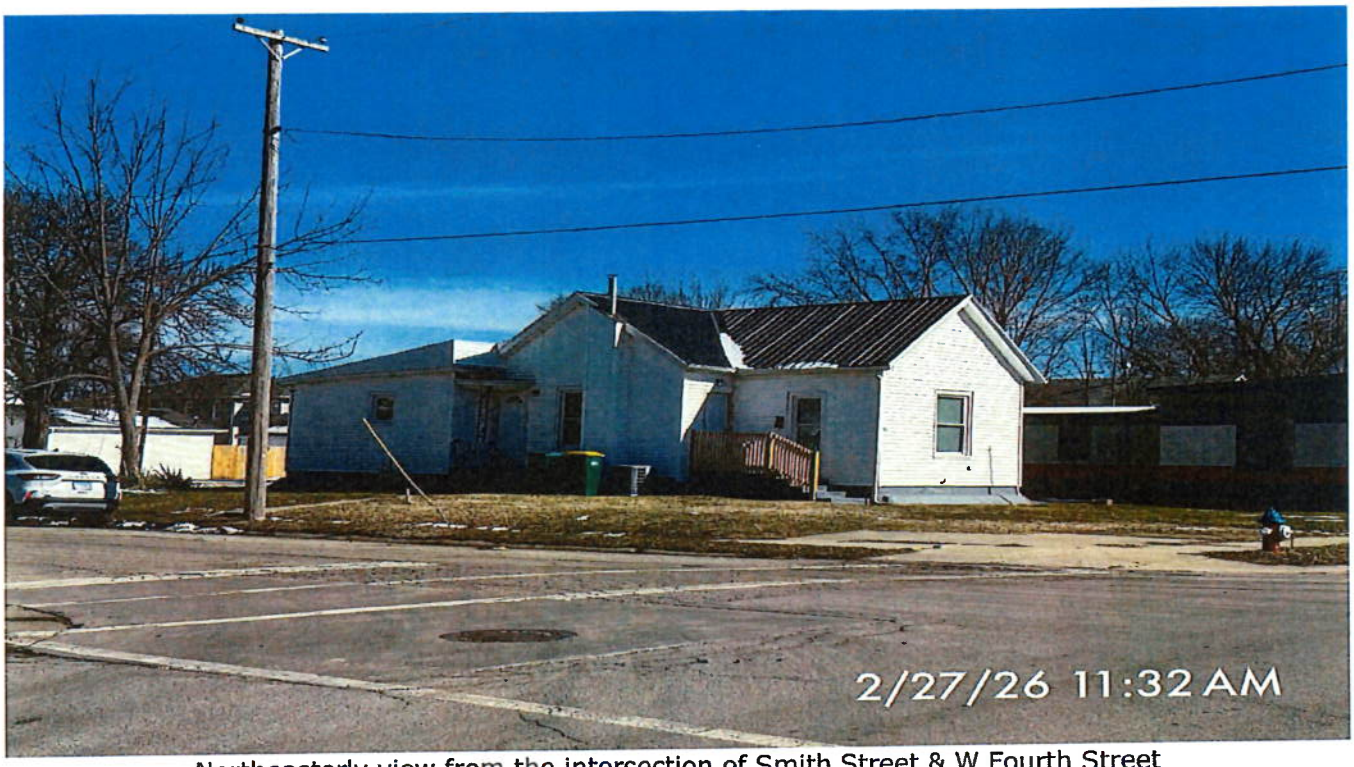
AERIAL, PHOTOGRAPHS, PETITION, LOCATION MAP



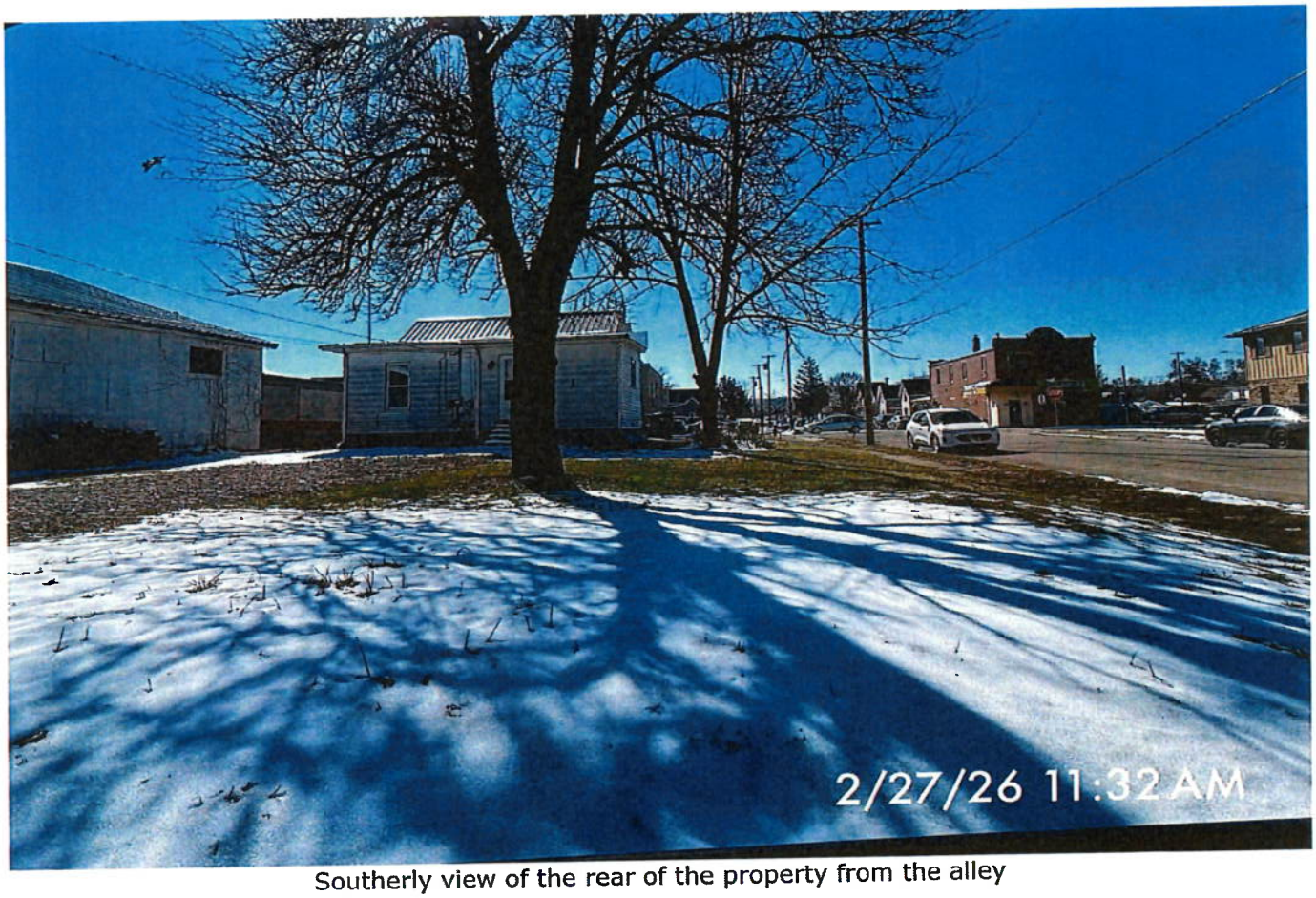
Aerial



Easterly view from Smith Street



Northeasterly view from the intersection of Smith Street & W Fourth Street



Southerly view of the rear of the property from the alley

02/16/2026

PET 26-05

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 (Joshua Stewart) Sieve League Realty LLC respectfully shows he is the owner of the following described real estate located in the City of Mishawaka, County of St. Joseph, State of Indiana, to-wit:

> Lot 3, Col. John Smith Addition, City of Mishawaka, St. Joseph County, Indiana. Parcel number 71-09-16-183-009.000-023. Commonly-known address: 822 W 4th Street, Mishawaka, IN 46530.

Petitioner owns one hundred (100%) percent of the above described parcel of land which carries a zoning classification of C1 District. Said property is currently being used as a single family residence.

Petitioner desires said real estate to be rezoned to R1 District. Petitioner further states that he intends to utilize said land as a single family residence, but is currently being charged commercial rates for utilities. For this reason he would like it to be rezoned to R1.

Wherefore, the petitioner prays and respectfully requests 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

Joshua Stewart

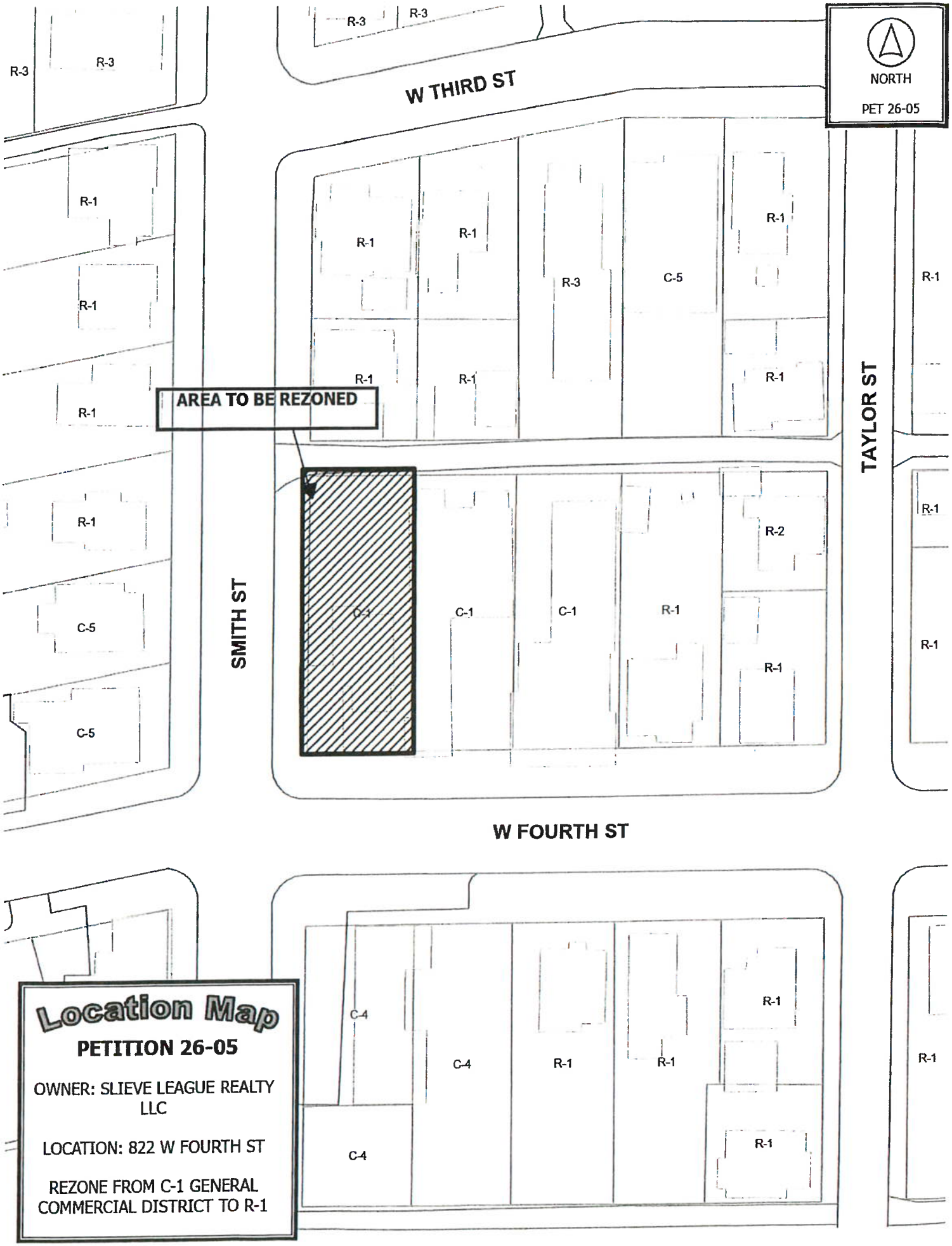
Signature(s) of Property Owner(s)

Typewritten name also

CONTACT PERSON:

JOSHUA STEWART
10067 SHADOW WOOD DR, GRANGER, IN 46530
(801) 687-5751
JOSHUACALVINSTEWART@GMAIL.COM


207
016-1019-0798
211
016-1019-0802
215
016-1019-0806
221
016-1019-0815
016-1019-0816
SMITH ST
807
016-1018-0759
016-1018-0760
016-1018-0746
016-1018-075801
016-1018-076
TAYLOR ST
016-1018-0763
016-1018-0747
016-1018-0764
016-1018-0765
016-1018-0767
822
814
810
806
802
ST
901
016-1020-0824
020-0824
016-1020-0825
821
809
807
801
016-1018-0772
016-1018-0768
016-1018-0769
016-1018-0770
016-1017



Location Map

PETITION 26-05

OWNER: SLIEVE LEAGUE REALTY LLC

LOCATION: 822 W FOURTH ST

REZONE FROM C-1 GENERAL COMMERCIAL DISTRICT TO R-1

Deborah S. Block, IAMC, MMC
MAR 11 2026
City Clerk
Mishawaka, IN

PETITION #26-06

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-10

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, Terry L Seggerman & Cathy Peterson, Devisees of the last will of Helen M. Seggerman, have filed a petition for vacation of the public right-of-way described in Section 1 below;

WHEREAS, the Petitioner owns part of land that abuts the public right-of-way sought to be vacated;

WHEREAS, notice of the filing and petition and date of hearing on said petition has been given as required by law;

WHEREAS, the vacation will not hinder the growth or orderly development of the neighborhood;

WHEREAS, the public right-of-way sought to be vacated will not prevent access to any abutting lands by means of a public way;

WHEREAS, the vacation of the public right-of-way sought to be vacated will not hinder the public's access to a church, school, or other public building or place;

WHEREAS, the vacation of the public right-of-way sought to be vacated will not hinder the use of any public way, utility or place;

WHEREAS, the vacation of the public right-of-way does not conflict with the goals, objectives and policies of the Mishawaka Comprehensive Plan; and

WHEREAS, the Plan Commission of the City of Mishawaka, Indiana, has recommended the vacation of the public right-of-way including the imposition of reasonable conditions, to-wit, the recommendation of the department of City Planning, as hereinafter described.

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:

PROPOSED ORDINANCE NO. 2026-18

ORDINANCE NO._

A PARCEL LOCATED IN THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, CITY OF MISHAWAKA, ST. JOSEPH COUNTY, INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS: COMMENCING AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF FIR ROAD WITH 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; THENCE ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF FIR ROAD AROUND A 885.48 FT. RADIUS CURVE TO THE RIGHT AN ARC LENGTH OF 600.28 FT. TO THE END OF A CHORD WHICH BEARS N. 25°56'41" E. AND HAVING A LENGTH OF 588.85 FT. TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING ALONG SAID NEW EASTERLY RIGHT-OF-WAY LINE FOR THE NEXT TWO (2) COURSES, AROUND A 885.61 FT. RADIUS CURVE TO THE RIGHT AN ARC LENGTH OF 292.79 FT. TO THE END OF A CHORD WHICH BEARS N. 54°50'16" E. AND HAVING A LENGTH OF 291.46 FT.; THENCE N. 64°08'56" E., A DISTANCE OF 149.88 FT.; THENCE S. 11°01'08" W., A DISTANCE OF 50.00 FT.; THENCE S. 45°01'48" E., A DISTANCE OF 243.52 FT.; THENCE S. 31°29'17" W., A DISTANCE OF 240.89 FT.; THENCE N. 64°47'32" W., A DISTANCE OF 453.65 FT. TO THE POINT THE POINT OF BEGINNING.

CONTAINING 2.65 ACRES MORE OR LESS.

SUBJECT TO ALL LEGAL RIGHT-OF-WAYS, EASEMENTS AND RESTRICTIONS OF RECORD.

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

1) *The vacation will not hinder the growth or orderly development of the unit or neighborhood in which it is located or to which it is contiguous. The vacation will allow an existing stormwater detention basin to be incorporated into a proposed apartment complex and will reduce future hinderances for the anticipated development.*

2) *The vacation will not make access to any adjacent lands by means of public way difficult or inconvenient. The area to be vacated does not include any drives that provide access to the adjacent vacant property.*

3) *The vacation will not hinder the public's access to a church, school, or other public building or place. No such uses are adjacent to the right-of-way being vacated.*

4) *The vacation would not hinder the use of a public way by the neighborhood in which it is located or to which it is contiguous. The existing right-of-way does not include any roadways and is only being used for a stormwater detention basin.*

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 _____

PROPOSED ORDINANCE NO. _____

ORDINANCE NO._
day of _____, 2026.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____, 2026, at _____ o'clock _____.M.

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

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

_____
David A. Wood, Mayor

STAFF REPORT

Location: Part of N. Fir Road on the east side approximately 630' south of E. Cleveland Road

Date: March 10, 2026

Petition: 26-06

Prepared By: DJS

GENERAL INFORMATION

Applicant:	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:	Vacate Public Right-of-Way
Zoning Classification:	Right-of-Way
Applicable Regulations:	IC 36-7-3-12 and 13

SPECIAL INFORMATION

Area Development Pattern:	North:	C-6 Linear Office Commercial / Medical Office
	South:	R-3 Multi-Family Residential / Wooded Wetland recently annexed as part of a proposed apartment complex (Ord. 5965)
	East:	R-3 Multi-Family Residential / Vacant Agricultural property recently annexed as part of a proposed apartment complex (Ord. 5965)
	West:	C-6 Linear Office Commercial / Medical Office & S-2 Planned Unit Development / Vacant
Thoroughfare:		N. Fir Road
Council District:		6
School District:		Penn-Harris-Madison
Public Utilities:		Public Right-of-Way
Comprehensive Plan:		This area was not included in the extents of the Mishawaka 2000 Comprehensive Plan.

ANALYSIS

The Petitioners are requesting to vacate a 2.65 acre area of public right-of-way located on the east side of N. Fir Road approximately 630' south of E. Cleveland Road. The right-of-way is adjacent to property owned by Terry L Seggerman & Cathy Peterson, Devisees of the last will of Helen M. Seggerman, who have both signed the petition.

The surrounding parcel (Tax #006-1012-0151 pre-annexation) and adjacent parcel to the south (Tax #006-1015-0152 pre-annexation) were annexed into the City of Mishawaka earlier this year (Ord. 5965). The contingent developer, SC Bodnar Company, has plans to construct an apartment complex as shown

on the attached preliminary site plan. This plan was filed last November as a part of the annexation and zoning petition. The property was zoned to the R-3 Multi-Family Residential District.

The area to be vacated includes an existing stormwater detention basin constructed in 2010 as part of a road improvement project. The basin was dedicated as public right-of-way (Instr. #1031706) in lieu of establishing an easement on private property. The basin will remain, and it is proposed to be expanded and used for stormwater management for the new apartment complex. The preliminary site plan also shows other infrastructure (access drives, parking areas, sidewalks, etc) within the current public right-of-way. A gated right in-right out only emergency/fire access is shown along N. Fir Road utilizing an existing curb cut within the area to be vacated.

No overhead utility lines are located within area to be vacated. The City's GIS shows underground utilities (electric and sanitary sewer) are present within an existing utility easement (Instr. #0631654). This easement is shown on the vacation diagram and will remain. The presence of any private underground utilities is unknown. Since the petition does not request the release of any utility easement rights, easements will remain within the vacated areas unless a subdivision plat is submitted and recorded to establish new easements.

The Engineering Department commented that the area shall be encompassed with a future drainage easement and be reserved and/or modified with the proposed apartment development.

All other City departments have reviewed the proposed right-of-way vacation and recommend approval.

The County Engineering Department was forwarded the request for questions or comments, and to date, we have had no reply.

RECOMMENDATION

Staff recommends in favor of Petition 26-06 to vacate 2.65 acres of public right-of-way located on the east side of N. Fir Road approximately 630' south of E. Cleveland Road. This recommendation is based on the following findings of fact *per Indiana Code 36-7-3-13 (a)*:

1) The vacation will not hinder the growth or orderly development of the unit or neighborhood in which it is located or to which it is contiguous. The vacation will allow an existing stormwater detention basin to be incorporated into a proposed apartment complex and will reduce future hinderances for the anticipated development.

2) The vacation will not make access to any adjacent lands by means of public way difficult or inconvenient. The area to be vacated does not include any drives that provide access to the adjacent vacant property.

3) The vacation will not hinder the public's access to a church, school, or other public building or place. No such uses are adjacent to the right-of-way being vacated.

4) The vacation would not hinder the use of a public way by the neighborhood in which it is located or to which it is contiguous. The existing right-of-way does not include any roadways and is only being used for a stormwater detention basin.

ATTACHMENTS

Aerial Photograph of Area to be Vacated, Photos, Petition & Vacation Diagram, Preliminary Site Plan for Apartment Complex, Location Map



Aerial Photograph
Public Right-of-Way Proposed to be Vacated



P1. Looking southerly toward the detention basin/public right-of-way from N. Fir Road.

PET 26-06

Received

FEB 18 2026

Planning and
Community Development

DATE: February 13, 2026

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

RE: PETITION FOR VACATION OF RIGHT OF WAY 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: RIGHT OF WAY LEGAL DESCRIPTION:

A PARCEL LOCATED IN THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, CITY OF MISHAWAKA, ST. JOSEPH COUNTY, INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS: COMMENCING AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF FIR ROAD WITH 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; THENCE ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF FIR ROAD AROUND A 885.48 FT. RADIUS CURVE TO THE RIGHT AN ARC LENGTH OF 600.28 FT. TO THE END OF A CHORD WHICH BEARS N. 25°56'41" E. AND HAVING A LENGTH OF 588.85 FT. TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING ALONG SAID NEW EASTERLY RIGHT-OF-WAY LINE FOR THE NEXT TWO (2) COURSES, AROUND A 885.61 FT. RADIUS CURVE TO THE RIGHT AN ARC LENGTH OF 292.79 FT. TO THE END OF A CHORD WHICH BEARS N. 54°50'16" E. AND HAVING A LENGTH OF 291.46 FT.; THENCE N. 64°08'56" E., A DISTANCE OF 149.88 FT.; THENCE S. 11°01'08" W., A DISTANCE OF 50.00 FT.; THENCE S. 45°01'48" E., A DISTANCE OF 243.52 FT.; THENCE S. 31°29'17" W., A DISTANCE OF 240.89 FT.; THENCE N. 64°47'32" W., A DISTANCE OF 453.65 FT. TO THE POINT THE POINT OF BEGINNING.
CONTAINING 2.65 ACRES MORE OR LESS.
SUBJECT TO ALL LEGAL RIGHT-OF-WAYS, EASEMENTS AND RESTRICTIONS OF RECORD.

APPROXIMATE PROPERTY ADDRESS: 53000 BLOCK OF FIR ROAD.

THE PETITIONERS DESIRE TO VACATE THE RIGHT-OF- WAY DESCRIBED ABOVE FOR THE PURPOSE 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 VACATING THE ABOVE DESCRIBED RIGHT-OF-WAY LOCATED IN THE CITY OF MISHAWAKA.

Terry L. Seggerman
By Mallett Attorney at Law
TERRY L. SEGGERMAN

Cathy Peterson
By Mallett Attorney at Law
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. 1-574-233-3538

CONTACT PERSON:

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

LEGAL DESCRIPTION:

A PARCEL LOCATED IN THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, CITY OF MISHAWAKA, ST. JOSEPH COUNTY, INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS: COMMENCING AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF FIR ROAD WITH 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; THENCE ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF FIR ROAD AROUND A 885.48 FT. RADIUS CURVE TO THE RIGHT AN ARC LENGTH OF 600.28 FT. TO THE END OF A CHORD WHICH BEARS N. 25°56'41" E. AND HAVING A LENGTH OF 588.85 FT. TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING ALONG SAID NEW EASTERLY RIGHT-OF-WAY LINE FOR THE NEXT TWO (2) COURSES, AROUND A 885.61 FT. RADIUS CURVE TO THE RIGHT AN ARC LENGTH OF 292.79 FT. TO THE END OF A CHORD WHICH BEARS N. 54°50'16" E. AND HAVING A LENGTH OF 291.46 FT.; THENCE N. 64°08'56" E., A DISTANCE OF 149.88 FT.; THENCE S. 11°01'08" W., A DISTANCE OF 50.00 FT.; THENCE S. 45°01'48" E., A DISTANCE OF 243.52 FT.; THENCE S. 31°29'17" W., A DISTANCE OF 240.89 FT.; THENCE N. 64°47'32" W., A DISTANCE OF 453.65 FT. TO THE POINT THE POINT OF BEGINNING.

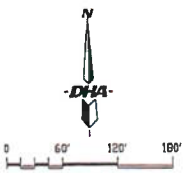
CONTAINING 2.65 ACRES MORE OR LESS.

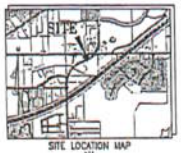
SUBJECT TO ALL LEGAL RIGHT-OF-WAYS, EASEMENTS AND RESTRICTIONS OF RECORD.

SURVEY PREPARED FOR: SC BODNER CO, INC.
SURVEY DATED: 11/19/2025
FILE #: 250255

FIR ROAD VACATION DIAGRAM

A PART OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST,
HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA.





CURVE TABLE

CURVE	RADIUS	ARC LENGTH	CHORD LENGTH	CHORD BEARING	DELTA ANGLE
C1	1041.92'	1018.91'	978.32'	N 49°23'55" W	56°02'40"
C2	1041.92'	1018.91'	978.32'	N 49°23'55" W	56°02'40"
C3	1041.92'	1018.91'	978.32'	N 49°23'55" W	56°02'40"
C4	1041.92'	1018.91'	978.32'	N 49°23'55" W	56°02'40"
C5	1041.92'	1018.91'	978.32'	N 49°23'55" W	56°02'40"
C6	1041.92'	1018.91'	978.32'	N 49°23'55" W	56°02'40"
C7	1041.92'	1018.91'	978.32'	N 49°23'55" W	56°02'40"
C8	1041.92'	1018.91'	978.32'	N 49°23'55" W	56°02'40"
C9	1041.92'	1018.91'	978.32'	N 49°23'55" W	56°02'40"
C10	1041.92'	1018.91'	978.32'	N 49°23'55" W	56°02'40"

LINE TABLE

LINE	BEARING	DISTANCE
L1	N 33°51'41" E	1018.91'
L2	N 33°51'41" E	1018.91'
L3	N 33°51'41" E	1018.91'
L4	N 33°51'41" E	1018.91'
L5	N 33°51'41" E	1018.91'
L6	N 33°51'41" E	1018.91'
L7	N 33°51'41" E	1018.91'
L8	N 33°51'41" E	1018.91'
L9	N 33°51'41" E	1018.91'
L10	N 33°51'41" E	1018.91'

LEGAL DESCRIPTION

A PARCEL LOCATED IN THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 27; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST ALONG THE EAST LINE OF SAID SECTION 27 A DISTANCE OF 1,320.00 FEET TO THE CENTERLINE OF CLEVELAND ROAD; THENCE SOUTH 89 DEGREES 25 MINUTES 05 SECONDS WEST ALONG SAID CENTERLINE A DISTANCE OF 33.00 FEET TO THE WEST RIGHT-OF-WAY LINE OF CLEVELAND ROAD AS RECORDED IN DEED RECORD 2, PAGE 2 IN THE OFFICE OF THE RECORDER OF ST. JOSEPH COUNTY, INDIANA; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST ALONG SAID WEST RIGHT-OF-WAY LINE A DISTANCE OF 34.49 FEET TO THE POINT OF BEGINNING OF THE PARCEL HEREIN DESCRIBED; THENCE CONTINUING SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST ALONG SAID WEST RIGHT-OF-WAY LINE A DISTANCE OF 1,285.51 FEET TO THE NORTH LINE OF THE SOUTH 35 ACRES OF THE NORTHEAST QUARTER OF SAID SECTION 27; THENCE SOUTH 89 DEGREES 25 MINUTES 05 SECONDS WEST ALONG SAID NORTH LINE A DISTANCE OF 1,320.10 FEET TO THE EAST LINE OF THE WEST 33 ACRES OF THE NORTHEAST QUARTER OF SAID SECTION 27; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS WEST ALONG SAID EAST LINE A DISTANCE OF 1,285.51 FEET TO THE CENTERLINE OF CLEVELAND ROAD; THENCE NORTH 89 DEGREES 25 MINUTES 05 SECONDS EAST ALONG SAID CENTERLINE A DISTANCE OF 1,320.10 FEET TO THE POINT OF BEGINNING, CONTAINING 39.00 ACRES, MORE OR LESS, SUBJECT TO ALL LEGAL HIGHWAYS, RIGHTS-OF-WAY, EASEMENTS AND RESTRICTIONS OF RECORD.

EXISTING LEGEND



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.

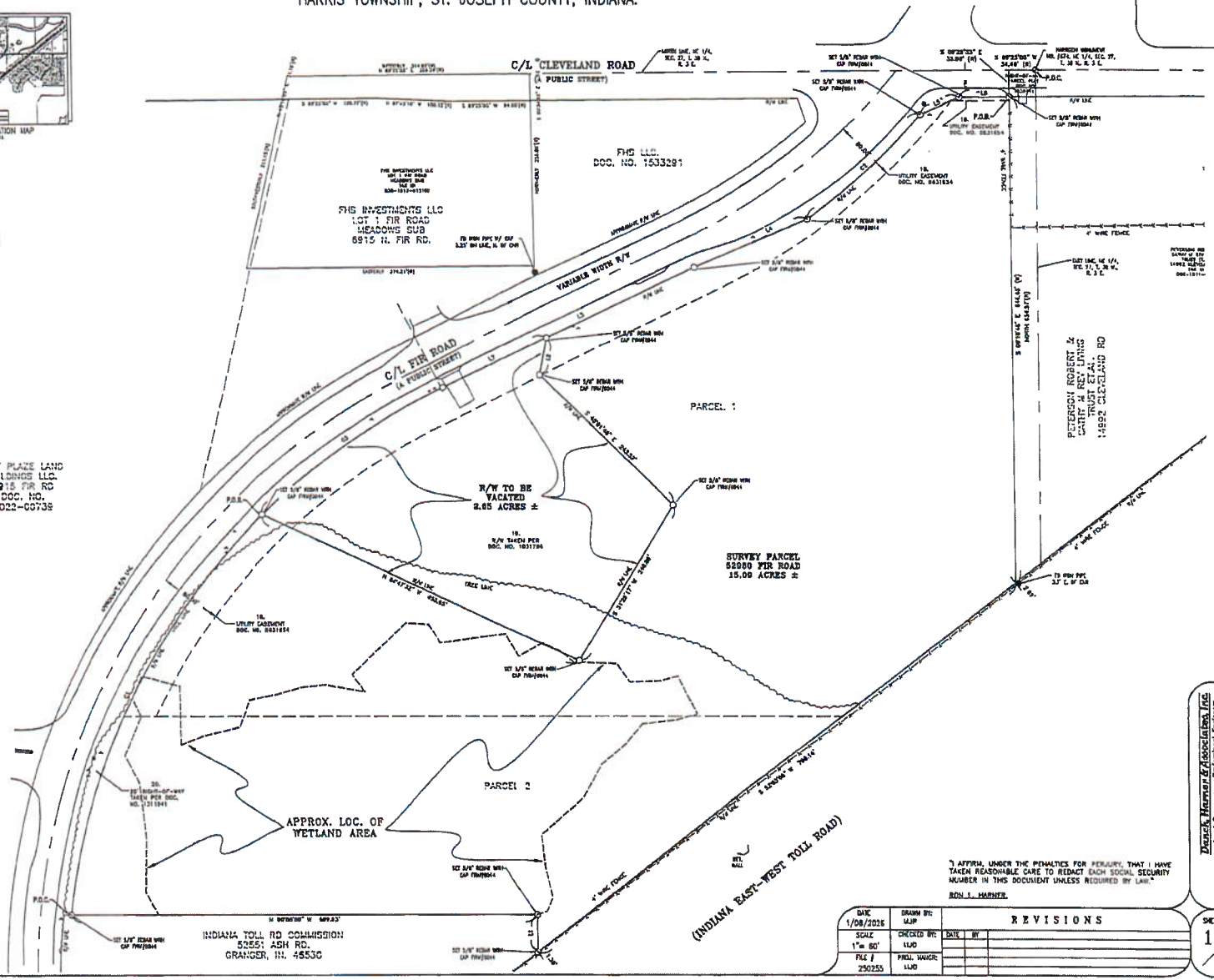
NO IMPROVEMENTS SHOULD BE MADE ON THE BASIS OF THIS PLAT ALONE. FIELD MONUMENTATION OF CRITICAL POINTS SHOULD BE ESTABLISHED PRIOR TO COMMENCEMENT OF ANY AND ALL CONSTRUCTION. FOR BUILDING LINES, EASEMENTS AND OTHER RESTRICTIONS NOT SHOWN HEREON REFER TO YOUR DEED, ABSTRACT, TITLE POLICY, CONTRACTS AND 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 HAZARDOUS MATERIALS. THE SURVEYOR EXPRESSLY DISCLAIMS ANY RESPONSIBILITY OR LIABILITY FOR THE SAME.

ANY INFORMATION ON THIS DRAWING IS NOT INTENDED TO BE SUITABLE FOR REUSE BY ANY PERSON, FIRM OR CORPORATION ON ANY EXTENSION OF THIS PROJECT OR ON ANY NEW PROJECT, ANY REUSE, WITHOUT WRITTEN VERIFICATION AND ADAPTATION BY THE SURVEYOR, 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 EXCAVATION MAY BEGIN.

© Donch, Harmer & Associates, Inc.



I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT UNLESS REQUIRED BY LAW."

RON I. HARMER

Donch, Harmer & Associates, Inc.
Land Surveyors
Landscape Architects
Land Planners
DHA

DATE	DRAWN BY:
1/08/2026	LJD
SCALE	CHECKED BY:
1"= 60'	LJD
FILE #	PROJ. MANGR:
250255	LJD

REVISIONS

DATE	BY

SHEET 1 OF 3

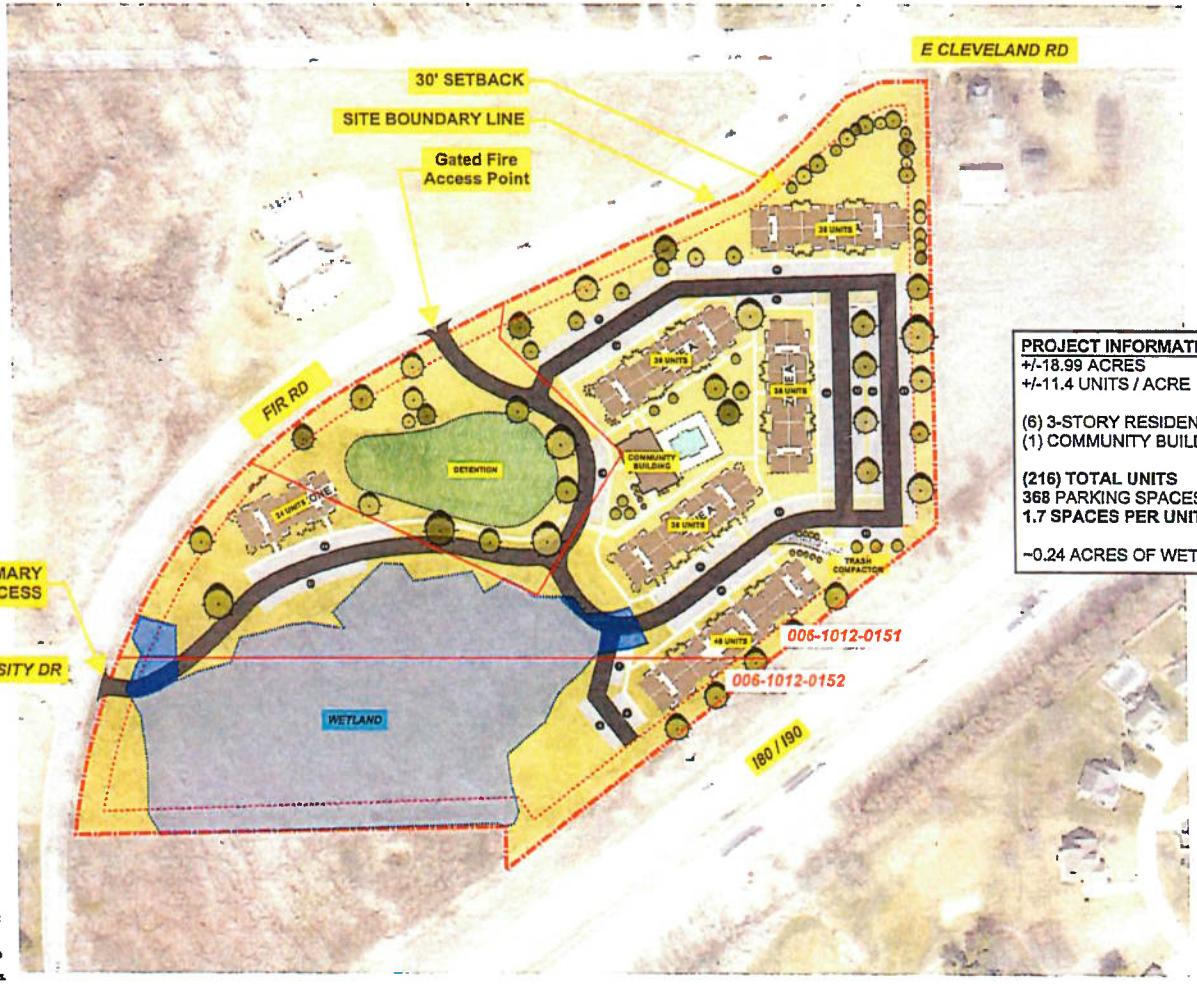
PRELIMINARY SITE PLAN

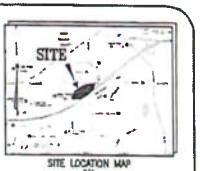
PART OF THE SOUTHEAST QUARTER OF SECTION 22, AND THE NORTHEAST QUARTER OF SECTION 27
BOTH IN TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA

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, 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 # 979 ON PAGE # 179 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 597.26 FEET MORE OR LESS; THENCE SOUTHEASTERLY ALONG SAID CORPORATE LINE, 27.63 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG SAID CORPORATE LIMIT LINE, A DISTANCE OF 1,033.35 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 67.56 FEET MORE OR LESS TO A POINT ON THE WEST LINE OF A PARCEL OF GROUND DESCRIBED IN DEED DOCUMENT NUMBER 2021-13305 AS RECORDED IN THE RECORDS OF SAID COUNTY; THENCE CONTINUING SOUTH ALONG SAID WEST LINE, A DISTANCE OF 647.66 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 751.46 FEET MORE OR LESS TO A POINT ON THE SOUTHERLY LINE BY SAID PARCEL OF GROUND DESCRIBED IN DEED BOOK # 979 ON PAGE # 179; THENCE NORTH AND WEST ALONG THE SOUTHERLY LINE OF SAID PARCEL FOR THE NEXT TWO (2) COURSES; NORTH 98.34 FEET MORE OR LESS AND WEST 660.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 18.99 ACRES MORE OR LESS.





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

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 EXPENSE 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. FOR BUILDING LINES, EASEMENTS AND OTHER RESTRICTIONS NOT SHOWN, REFERRAL SHOULD BE MADE TO YOUR DEED, ABSTRACT, TITLE POLICY, CONTRACT, LOCAL BUILDING, ZONING AND SUBDIVISION ORDINANCES.

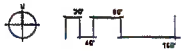
UNLESS SPECIFICALLY SHOWN HEREON, THIS SURVEY DOES NOT PURPORT TO INDICATE THE PRESENCE OR ABSENCE OF WETLANDS AND HAZARDOUS OR ENVIRONMENTALLY HAZARDOUS MATERIALS. THE SURVEYOR EXPRESSLY DISCLAIMS ANY RESPONSIBILITY OR LIABILITY FOR THE SAME.

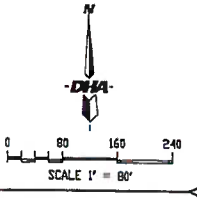
ANY INFORMATION ON THIS DRAWING IS NOT INTENDED TO BE SUITABLE FOR REUSE BY ANY PERSON, FIRM OR CORPORATION OR FOR ANY STATED OR EXTENSION OF THIS PROJECT OR ITS USE ON ANY OTHER PROJECT, AND REUSE WITHOUT WRITTEN VERIFICATION AND ADAPTATION BY THE ENGINEER, ARCHITECT OR SURVEYOR FOR THE SPECIFIC PURPOSE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

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

© Copyright 2025 Danch, Harner & Associates, Inc.

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





SCALE 1" = 80'

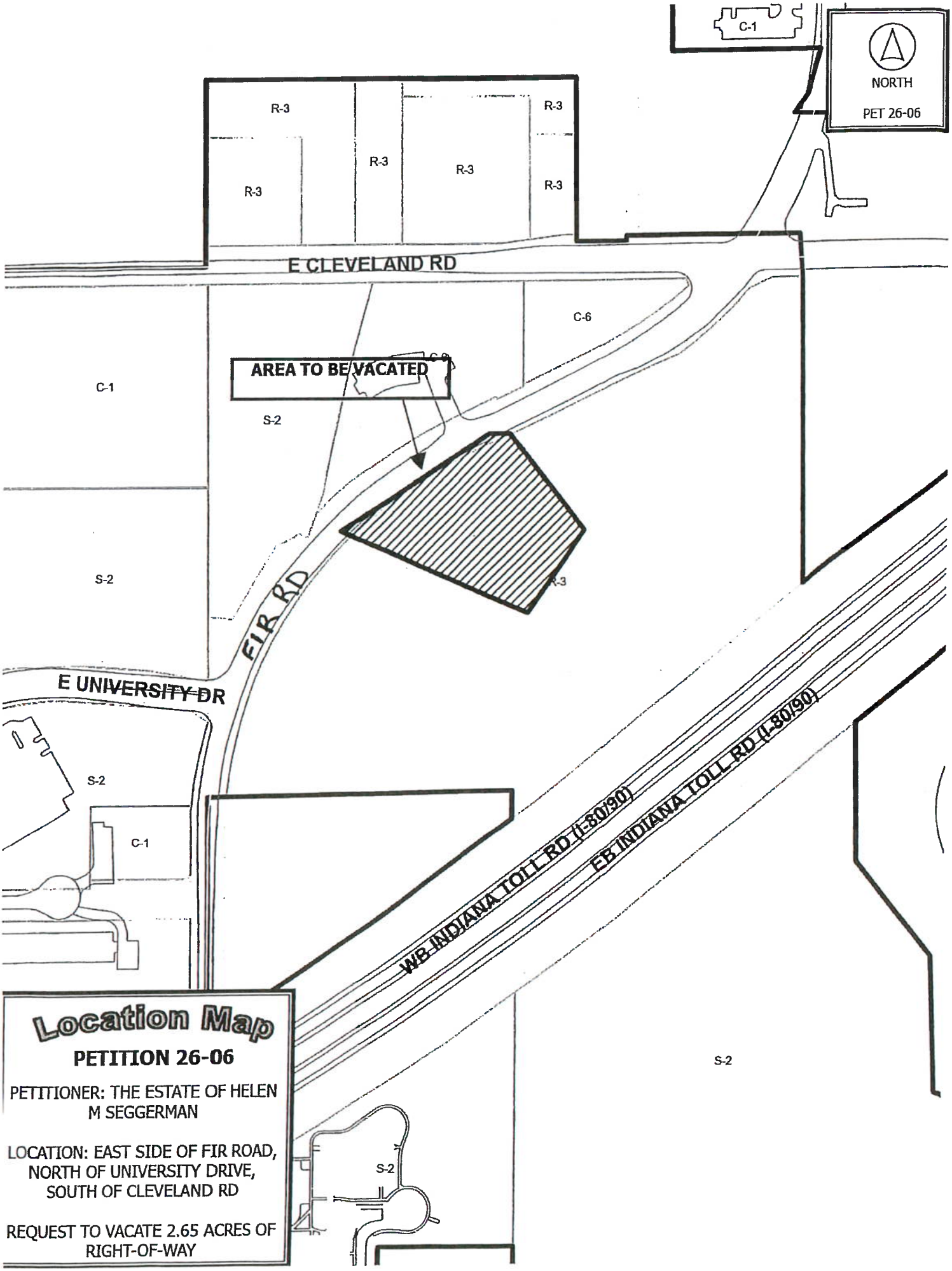
DATE	10/30/2025
SCALE	1" = 80'
FILE #	250255
DRAWN BY:	JTB
CHECKED BY:	MJO
FINAL MANOR	JTB

REVISIONS

DATE	BY

SHEET 1 OF 1

Danch, Harner & Associates, Inc.
Land Surveyors • Professional Engineers
Landscape Architects • Land Planners
DHA



Location Map

PETITION 26-06

PETITIONER: THE ESTATE OF HELEN M SEGGERMAN

LOCATION: EAST SIDE OF FIR ROAD, NORTH OF UNIVERSITY DRIVE, SOUTH OF CLEVELAND RD

REQUEST TO VACATE 2.65 ACRES OF RIGHT-OF-WAY

Deborah S. Block, IAMC, MMC
MAR 11 2026
City Clerk
Mishawaka, IN

PETITION 26-07
CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-11

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 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 part of the Northeast and Southeast Quarters of Section 22, Township 38 North, Range 3 East, Harris Township, St. Joseph County, Indiana and being more particularly described as:
Beginning at the Northwest corner of Lot "B" of the plat of "Grande Vista Estates – Morningstar Replat" as recorded on February 11, 2025, as Instrument Number 2025-07411 in the Office of the Recorder of St. Joseph County, Indiana, thence N. 00°38'03" W. (all bearings assumed, a distance of 60.00 feet to a point of intersection with the North right-of-way line of Grande Vistas Drive (60 ft. R/W); thence along said North line, N. 89°20'43" E., a distance of 444.39 feet more or less to a point of intersection with the existing Mishawaka Corporate Limit Line; thence S. 00°23'21" E., along said Corporate Line also being the West right-of-way line of Fir Road, a distance of 250.15 feet to the Southeast corner of said Lot "B"; thence S. 89°21'23" W., along the South line of said Lot, a distance of 444.13 feet to the Southwest corner of said Lot "B"; thence along the West line of said Lot for the next two (2) courses: N. 00°14'06" W., a distance of 40.00 feet and thence N. 00°38'03" W., a distance of 150.07 feet to the point of beginning.

Containing 2.55 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 C-1 General Commercial District.

All the above real estate shall hereafter be amended to allow for a multi-tenant commercial building.

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, the proposed multi-tenant commercial 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 have and are expected to continue 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 to the north and west, vacant wooded property to the south, and an apartment complex under construction and vacant land zoned for commercial use to the east.*
3. *The most desirable use for which the land in each district is adapted – With the completion of Beacon Parkway nearly a decade ago, commercial and multi-family residential development along N. Fir Road and 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-tenant commercial property shall meet the city's landscaping and screening regulations requiring perimeter and interior trees, shrubs, and fencing along the south and west property lines.*
5. *Responsible development and growth – The development of primarily vacant land at the southwest corner of Grand Vista Drive and N. Fir Road for multi-tenant commercial or multi-family 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 _____, 2026, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

Proposed Ordinance No: _____

Ordinance No: _____

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

PRESENTED by me to the Mayor this _____ day of _____, 2026, at _____ o'clock ____.M.

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

APPROVED by me this _____ day of _____, 2026, at _____o'clock ____.M.

_____
David A. Wood, Mayor

STAFF REPORT

Location: 15008 Grande Vista Drive - Southwest Corner of Grande Vista Drive and N. Fir Road

Date: March 10, 2026

Petition: 26-07 Annexation, Establish Zoning, and Preliminary Site Plan for a Proposed Multi-Tenant Commercial Building

Prepared By: DJS

GENERAL INFORMATION

Applicants:	Morningstar Properties LLC / Legacy Homes & Contracting / 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 a multi-tenant commercial building
Existing Zoning:	R Single-Family Residential (Unincorporated St. Joseph County)
Proposed Zoning:	C-1 General Commercial District
Lot Size:	1.94 acres
Applicable Regulations:	Section 137-300 thru 137-303 / C-1 General Commercia District Section 137-41 / Amendments to the Zoning Map & 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
	South:	R Single-Family District (Unincorporated) / Vacant Wooded Property
	East:	S-2 Planned Unit Development (Northeast Fir and Cleveland PUD/ Vacant Land approved for C-1 & C-2 commercial uses & The Springs at Mishawaka apartment complex)
	West:	R Single-Family District (Unincorporated) / Single-Family Residential
Thoroughfare:	N. Fir Road, Grand Vista Drive & Beacon Parkway	
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 multi-tenant commercial building.

The 2.55 acre area, which includes one parcel of property being Lot B in the Grande Vista Estates – Morningstar Replat (Tax#006-1007-0076.33) and the adjacent Grande Vista Drive public right-of-way, is located at the southwest corner of N. Fir Road and Grande Vista Drive. The property is mostly vacant excluding an approximate 1,200 sq. ft. accessory building on the southeast corner. The adjacent N. Fir Road right-of-way and property to the east were annexed into the City of Mishawaka in early 2011 and zoned to the Planned Unit Development District for commercial use. The PUD was subsequently expanded and amended in late 2023 to allow for the Springs at Mishawaka apartment complex.

As indicated on the preliminary site plan, the development is proposed to include an approximate 15,400 sq. ft. multi-tenant commercial building with adjacent parking areas to the west, north, and east, and a connecting access drive south of the building. A total of 62 parking spaces would be required for most of the permitted uses excluding dine-in only restaurants. Parking spaces are required at a ratio of four spaces per 1,000 sq. ft. of gross floor for most uses but increases to 10 spaces per 1,000 sq. ft. of gross floor area for dine-in restaurants. Drive-thru restaurants are not permitted in the proposed C-1 General Commercial District. Eighty-nine (89) parking spaces are shown on the preliminary site plan. Parking ratio requirements and calculations with be determined during the final site plan process based on the anticipated tenant mix.

The C-1 General Commercial District only allows for a maximum of two (2) separate tenants/uses on the property. To allow for a single four tenant building as proposed, the property would need to be rezoned to the C-2 Shopping Center Commercial District. The C-2 District would allow for more than two tenants but requires a 50' building setback from all property lines making this smaller property undevelopable. The C-2 District is primarily set up for larger commercial strip centers like Town & County, McKinley Commons, Wilshire Plaza, and Indian Ridge Boulevard. Therefore, Staff recommended that the property be rezoned to the C-1 General Commercial and a use variance submitted in the future to allow a four tenant building.

As recommended, the applicant is requesting a zoning classification of C-1 General Commercial with an anticipated future use variance to allow for the multi-tenant commercial building. The developer's engineering consultant identified a chiropractic office, other service (insurance, financial institution, etc) offices, a gym, or coffee shop (dine-in only with no drive-thru) as other potential tenants/uses. The preliminary site plan indicates that the required height, area, and development regulations for the C-1 District (building and parking setbacks, etc.) will be met. The property will also have to comply with the landscaping/screening and architectural material/color requirements.

An access drive is proposed along Grande Vista Drive within the northwest corner of the property. The Engineering Department commented that access shall be limited to Grand Vista Drive only with no access permitted along N. Fir Road. The final access point will be reviewed and approved as a part of the final site plan process. 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 be maintained on-site via a surface stormwater retention basin. The preliminary site plan shows a basin in the west part of the property.

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:
In 2011, the adjacent N. Fir Road right-of-way and property to the east of the parcel included in this petition was annexed into the City for various commercial uses. Permitted uses were later amended to allow an apartment complex which is currently under construction at the northeast corner of N. Fir Road and Beacon Parkway. The property at the southeast corner of this intersection remains undeveloped.

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 annexation referenced above, approximately 250 feet, or 18%, of the total 1,389 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 southwest corner of N. Fir Road and Grande Vista Drive, and is bordered to the north and west by a single-family residential property within unincorporated St. Joseph County; to the south by vacant wooded property in unincorporated St. Joseph County; and to the east by an apartment complex currently under construction and vacant land zoned for commercial use all within the city.

Zoning Change:
Staff feels that the proposed zoning of this property for multi-tenant commercial use is appropriate given the adjacent commercial and multi-family residential growth along Fir Road, Cleveland Road, and Beacon Parkway. The Springs at Mishawaka, a multi-family residential apartment development, is currently under construction to the east of the subject parcels at the northeast corner of N. Fir Road and Beacon Parkway. An approximate 18 acre site east of N. Fir Road and south of E. Cleveland Road was annexed earlier this year with intentions to develop an additional apartment complex with more than 210 units. The Gurley Leep auto mall will soon be under construction at the northwest corner of E. Cleveland Road and Capital Road. 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 10,908 annual average daily trips (AADT) (2025) along N. Fir Road north of E. Cleveland Road and 8,472 AADT along N. Fir Road south of State Road 23. The counts at these locations have significantly increased over the last fifteen years. The AADT on N. Fir Road north of E. Cleveland Road has increased 155%, more than doubling, from 4,265 AADT (2010). The AADT on N. Fir Road south of State Road 23 has increased 74%, nearly doubling, from 4,853 AADT (2010). 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 four 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 mall development at the northwest corner of E. Cleveland Road and Capital Avenue. The fourth project identified is the extension of Veteran's Parkway from its current terminus near the Mishawaka Fieldhouse to E. Cleveland Road. The completion date anticipated for this project is 2035. 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.

In addition to the prior comments in this report, the Engineering Department has the following comments:

1. Grande Vista Drive shall be improved along the property frontage to meet city standards. Improvements may include, but not be limited to, new curb, sidewalks, pavement, utility connections, etc.
2. New sidewalks will be required along the N. Fir Road frontage.
3. Utility connections may be a challenge so due diligence is recommended.

All other City Departments have reviewed and approved the request for annexation and zoning without comment.

RECOMMENDATION

Staff recommends in favor of Petition 26-07 to annex, establish zoning, and approve a preliminary site plan for a proposed multi-tenant commercial building at the southwest corner of Grande Vista Drive and N. Fir Road. The property will be zoned the C-1 General Commercial District.

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-tenant commercial 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 have and are expected to continue 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 to the north and west, vacant wooded property to the south, and an apartment complex under construction and vacant land zoned for commercial use to the east.
3. The most desirable use for which the land in each district is adapted – With the completion of Beacon Parkway nearly a decade ago, commercial and multi-family residential development along N. Fir Road and 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-tenant commercial property shall meet the city's landscaping and screening regulations requiring perimeter and interior trees, shrubs, and fencing along the south and west property lines.
5. Responsible development and growth – The development of primarily vacant land at the southwest corner of Grand Vista Drive and N. Fir Road for multi-tenant commercial or multi-family 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 Grande Vista Dr. & N. Fir Rd.
Proposed Multi-Tenant Commercial Building



P1. Looking southwesterly from Grande Vista Rd. & N. Fir Rd. toward the property and existing accessory building.



P2. Looking westerly toward the property from N. Fir Road.



P3. Looking westerly toward the southeast corner of the property from N. Fir Rd.



P4. Looking southerly toward property from Grande Vista Drive.



P5. Looking southerly further to the west toward property from Grande Vista Drive..

PET 26-07

Received
FEB 18 2026
Planning and
Community Development

DATE: FEBRUARY 13, 2026

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

RE: PETITION FOR ANNEXATION & REZONING FOR:

MORNINGSTAR PROPERTIES, LLC
1644 E DAY RD.
MISHAWAKA, INDIANA 46545

THE UNDERSIGNED, MORNINGSTAR PROPERTIES, LLC, 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:

A part of the Northeast and Southeast Quarters of Section 22, Township 38 North, Range 3 East, Harris Township, St. Joseph County, Indiana and being more particularly described as: Beginning at the Northwest corner of Lot "B" of the plat of "Grande Vista Estates - Morningstar Replat" as recorded on February 11, 2025, as Instrument Number 2025-07411 in the Office of the Recorder of St. Joseph County, Indiana, thence N. 00°38'03" W. (all bearings assumed, a distance of 60.00 feet to a point of intersection with the North right-of-way line of Grande Vistas Drive (60 ft. R/W); thence along said North line, N. 89°20'43" E., a distance of 444.39 feet more or less to a point of intersection with the existing Mishawaka Corporate Limit Line; thence S. 00°23'21" E., along said Corporate Line also being the West right-of-way line of Fir Road, a distance of 250.15 feet to the Southeast corner of said Lot "B"; thence S. 89°21'23" W., along the South line of said Lot, a distance of 444.13 feet to the Southwest corner of said Lot "B"; thence along the West line of said Lot for the next two (2) courses: N. 00°14'06" W., a distance of 40.00 feet and thence N. 00°38'03" W., a distance of 150.07 feet to the point of beginning.
Containing 2.55 Acres more or less.
Subject to all legal highways, easements, and restrictions of record.

PROPERTY ADDRESS: 15008 GRANDE VISTA DR.

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 "C-1" COMMERCIAL DISTRICT CLASSIFICATION. THE PURPOSE FOR THE ANNEXATION AND REZONING IS TO ALLOW FOR THE DEVELOPMENT OF A MULTI-TENANT COMMERCIAL DEVELOPMENT.

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.

MORNINGSTAR PROPERTIES, LLC
RYAN MORNINGSTAR (MANAGER)

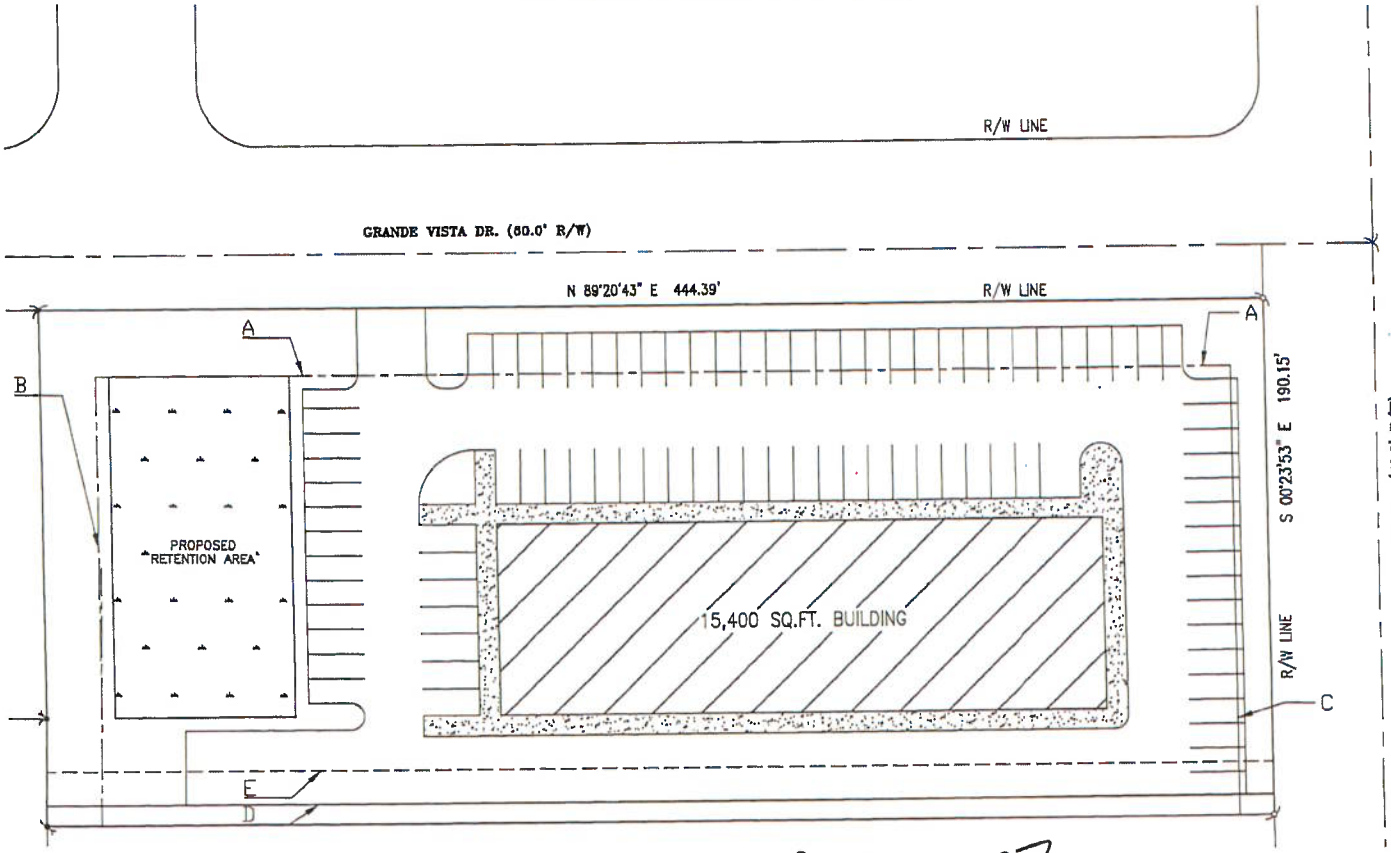
PH.NO. (574) 340-1117

CONTACT PERSON:

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

PRELIMINARY SITE PLAN

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



ANNEXATION AND REZONING LEGAL DESCRIPTION:

A PART OF THE NORTHEAST AND SOUTHEAST QUARTERS OF SECTION 22, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID SOUTHEAST QUARTER; THENCE SOUTH 00 DEGREES 23 MINUTES 53 SECONDS EAST ALONG THE EAST LINE OF SAID SOUTHEAST QUARTER, 1,320.30 FEET TO THE NORTH LINE OF THE SOUTH 1/2 OF SAID SOUTHEAST QUARTER; THENCE SOUTH 89 DEGREES 20 MINUTES 43 SECONDS WEST ALONG SAID NORTH LINE, A DISTANCE OF 1,000.00 FEET TO THE POINT OF BEGINNING OF THE LAND HEREIN DESCRIBED; THENCE CONTINUING SOUTH 89 DEGREES 20 MINUTES 43 SECONDS WEST ALONG SAID NORTH LINE, A DISTANCE OF 444.39 FEET; THENCE NORTH 00 DEGREES 23 MINUTES 53 SECONDS WEST, A DISTANCE OF 190.15 FEET; THENCE NORTH 89 DEGREES 20 MINUTES 43 SECONDS EAST, A DISTANCE OF 444.39 FEET; THENCE SOUTH 00 DEGREES 23 MINUTES 53 SECONDS EAST, A DISTANCE OF 190.15 FEET TO THE POINT OF BEGINNING. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD.

PROJECT INFORMATION:

- ± 1.94 ACRES.
- ONE (1) ±15,005 SQFT. COMMERCIAL BUILDING PROPOSED.
  - SINGLE STORY.
  - UP TO FOUR (4) TENANTS (VARIANCE IN C-1 DISTRICT REQUIRED).
- 80 PARKING SPACES PROVIDED.
- SITE PLAN SUBJECT TO CHANGE PENDING FURTHER SITE REVIEW AND CITY OF ELKHART REQUIREMENTS.

LEGEND:

A – 25' FRONT YARD SETBACK
B – 25' SIDE SETBACK
C – 15.6' SIDE SETBACK
D – 10' LANDSCAPE BUFFER
E – 30' DRAINAGE EASEMENT (SHOWN ON PLAT)

GENERAL SURVEY DISCLAIMER NOTES:

THE INFORMATION SHOWN ON THIS DRAWING IS INTENDED FOR THE CLIENT ONLY. ANY RELIANCE 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 ASSURANCY 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. 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 SUSPICIOUS MATERIALS. THE SURVEYOR EXPRESSLY DISCLAIMS ANY RESPONSIBILITY OR LIABILITY FOR THE SAME.

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

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

© Copyright 2026 Beam, Longest & Associates, Inc.

PET 26-07

Received
FEB 18 2026
Planning and
Community Development

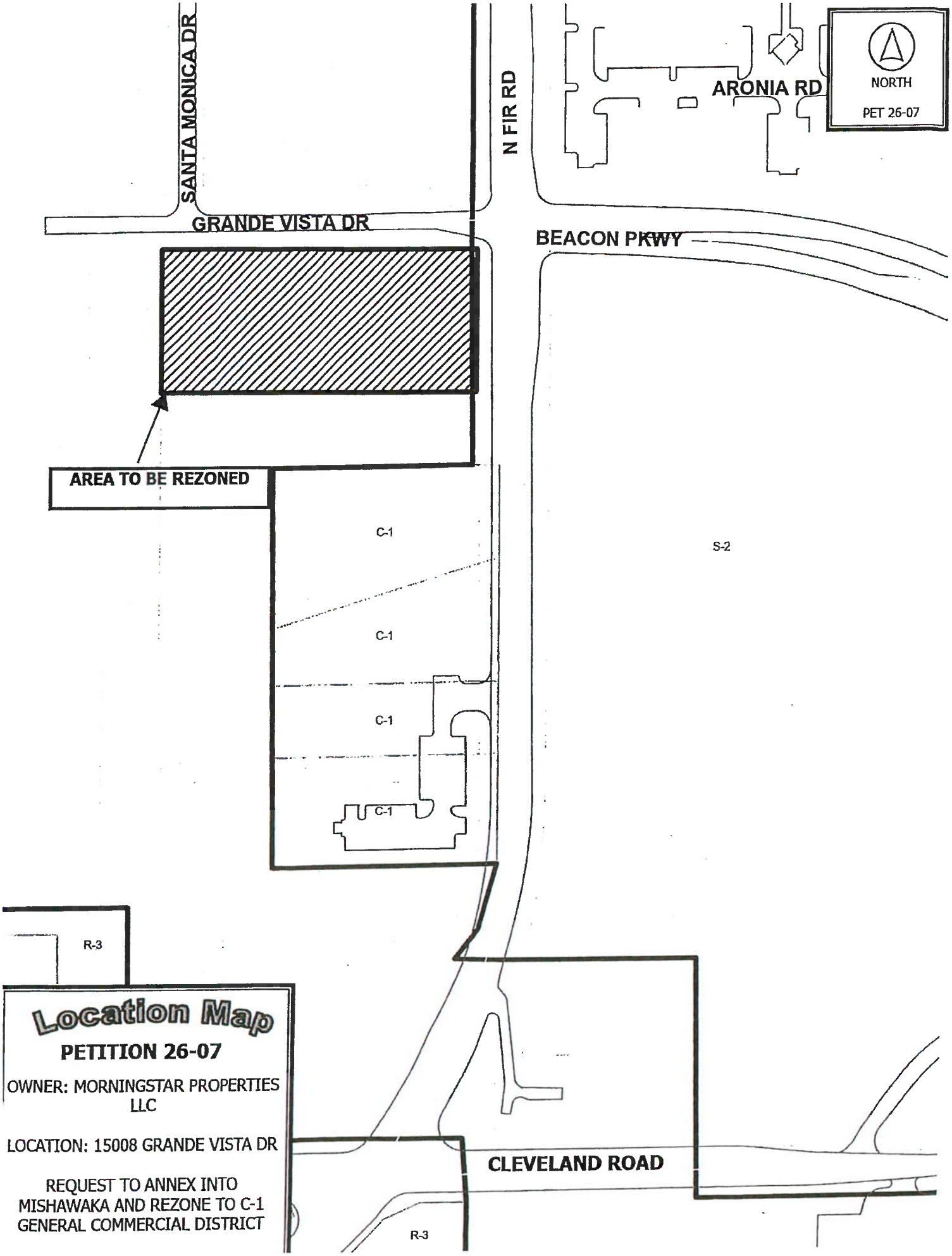
N

0 20 40 60
SCALE 1" = 20'

DATE 2/17/26	DRAWN BY: AAH	REVISIONS
SCALE 1" = 20'	CHECKED BY: MJD	DATE BY
FILE # 240302.3	FINAL MARCH AAH	

Beam, Longest & Associates, Inc.
Land Surveyors • Professional Engineers
Landscape Architects • Land Planners
DHA

SHEET 1 OF 1



Location Map

PETITION 26-07

OWNER: MORNINGSTAR PROPERTIES LLC

LOCATION: 15008 GRANDE VISTA DR

REQUEST TO ANNEX INTO MISHAWAKA AND REZONE TO C-1 GENERAL COMMERCIAL DISTRICT

Deborah S. Block, IAMC, MMC
MAR 10 2026
City Clerk
Mishawaka, IN

RESOLUTION NO. 2026-08

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:

55981 & 55993 N. Fir Road, Mishawaka, IN 46545 – West side of N. Fir Road approximately 120' north of E. McKinley Avenue.

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 PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS.

SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

COMMON ADDRESS: 55981 & 55993 N. FIR ROAD, MISHAWAKA, IN 46545 – WEST SIDE OF N. FIR ROAD APPROXIMATELY 120' NORTH OF E. MCKINLEY AVENUE.

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 _____, 2026, at _____ o'clock __.M.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____,
_____

2026, at _____o'clock __.M.

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

APPROVED by me this _____ day of _____ 2026, 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

March 10, 2026

Deborah S. Block, IAMC, MMC
MAR 10 2026
City Clerk
Mishawaka, IN

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: 55981 & 55993 N. Fir Road approximately 120' North of E. McKinley Avenue

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 March 16, 2026.

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

Granger Community Church
55981 & 55993 N. Fir Road Annexation

Property located West of N. Fir Road Approximately 120' North of E. McKinley Avenue

March 2026

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

GRANGER COMMUNITY CHURCH
WEST OF N. FIR ROAD APPROXIMATELY 120' NORTH OF E. MCKINLEY AVENUE
ANNEXATION FISCAL PLAN

TABLE OF CONTENTS

TAB A **CITY OF MISHAWAKA ANNEXATION POLICY**
City of Mishawaka Annexation Policy....Page 1

TAB B **BASIC DATA & FISCAL ANALYSIS**

Basic Data & Fiscal Analysis....Page 4
Location Map....Page 10
Map of Existing City Limits....Page 11
Map of Proposed City Limits....Page 12
Aerial Photography of Land to be Annexed....Page 13
Photographs of Property to be Annexed....Page 15
Petition for Annexation and Zoning....Page 16

TAB C **SUMMARY OF SERVICES**

Summary of Services....Page 22
Sanitary Sewer, Transportation, and Drainage....Page 24
Electric Service....Page 27
Fire Protection/EMS....Page 29
Parks and Recreation Opportunities....Page 34
Police and Crime Prevention....Page 37
Street Department....Page 41
Waste Disposal and Recycling Services....Page 45
Wastewater Treatment....Page 46
Water Service....Page 48

TAB D **APPENDICES**

"A" - Resolution Adopting Fiscal Plan....Page 50
"B" - Annexation Ordinance....Page 52
"C" - Tax Rate Chart for the Year 2025 Payable 2026....Page 55
Provided by the St. Joseph County Auditor
"D" - Indebtedness of St. Joseph County and Penn Township....Page 56
Per State of Indiana Gateway Website

A PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS.

SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

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 PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS.

SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

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:

REAL ESTATE IN ST. JOSEPH COUNTY, IN THE STATE OF INDIANA, DESCRIBED AS FOLLOWS:

A PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS.

SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

Annexation Area

The area to be annexed includes three parcels of property (Tax Parcels 014-1019-0282, -282.07, and -0282.08) located on the west side of N. Fir Road approximately 120' north of E. McKinley Avenue. The annexation parcels are bound to the south and east with approximately 742 linear feet being incorporated into the City, while the remaining adjacent properties are in incorporated St. Joseph County. The annexation parcels are currently zoned R Single-Family District within unincorporated St. Joseph County. If annexed, the 4.46 acre area, together with a 1.04 acre area fronting E. McKinley Avenue to the south (Tax Parcels 016-2104-3406.01, -3412, -3413, and -3414) will be zoned to the C-1 General Commercial District and redeveloped for the Granger Community Church mission ministry and faith campus. The three parcels currently within the city include a 10,000 sq. ft. commercial building (1550 E. McKinley Avenue) and two vacant parcels. The multi-tenant building was previously occupied by Hub Cap Annie, U-Haul, and Podium Sports. All other existing structures within the overall site will be razed.

Contiguity with the Existing City Limits

The property to be annexed into the City includes 4.46 acres. The external boundary of the annexation area measures 1,931 linear feet with 742 linear feet being contiguous with the current corporate boundary of the City of Mishawaka. The border of the contiguous area is 38.4% 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 property is mostly flat and generally slopes inward toward an existing half acre pond in the northwest corner. The generalized 2' contours per the City's GIS show approximate elevations ranging from over 746' in the far northwest, northeast, and southeast corners of the property to less than 742' toward the pond and middle part of the property. Tree rows line the north, and part of the west and south property lines, with sporadic large deciduous trees in the northern half of the site. A 10,000 sq. ft. commercial building is in the south part of the property along E. McKinley Avenue. Additional buildings include a single-family residential house fronting N. Fir Road and two (2) accessory structures north of the commercial building.

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 mostly vacant property. There is one house and two (2) accessory structures within the annexation area. If the Mishawaka Common Council approves the annexation request, the property will be zoned to the C-1 General Commercial District.

D. 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**
014-1019-0282	GRANGER COMMUNITY CHURCH	2.07 ACRES	$103,800
014-1019-0282.07	GRANGER COMMUNITY CHURCH	2.06 ACRES	$13,200
014-1019-0282.08	GRANGER COMMUNITY CHURCH	0.33 ACRES	$3,200

**Acreage is per the City of Mishawaka/Michiana Area Council of Governments GIS parcel data.*
***Includes a land value of $80,300 and structure value of $39,900.*

E. CURRENT TAX RATE

The City's tax rate 2025 payable 2026 was $1.8856 per $100 of assessed valuation. For property owners in Penn Township, in which this proposed annexation is located, the total taxes will be $4.0177 per $100 of assessed valuation. Property owners in this area currently pay $1.9076 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**
Penn Township	1.9076	4.0177

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

2025	$1.8856
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

F. NEW / EXISTING ADDRESSES

If the proposed annexation is approved, the property will be zoned C-1 General Commercial District to allow the redevelopment of the annexation area and parcels to the south for the Granger Community Church mission ministry and faith campus. The property shall be redeveloped in accordance with the requirements of the City of Mishawaka Zoning Ordinance. The property address for the existing building (1550 E. McKinley Avenue) will be maintained.

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 2026 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 mostly vacant land that includes one single-family residential house and two (2) accessory structures. A half-acre pond is in the northwest corner. If the annexation is approved, the owner is proposing to redevelop the property as a church mission ministry and faith campus.

As indicated on the preliminary site plan, the project will retain the existing 10,000 sq. ft. commercial building along E. McKinley Avenue with it being remodeled and a small addition constructed on the north side for a new main entrance. Other proposed improvements include an outdoor plaza area with a potting shed, a community garden, an outdoor multi-use athletic court (pickleball and basketball), a playground, paved sidewalks, natural mowed walking paths, a wetland/pond overlook, and a maintenance building with attached pavilion. Primary access will be provided from E. McKinley Avenue via a new defined drive in the southwest corner of the property. A secondary new access will also be provided along N. Fir Road central to the property. The owner plans to construct the project in multiple phases. Construction is expected to begin in Fall 2026 with completion by Fall of 2029 pending fundraising results.

The annexation and investment in the property may increase assessed valuations in future years. However, since the property was purchased by a tax-exempt entity in June 2025, there will be neither a positive nor negative impact to all taxing units in future years. The owner estimated construction costs of approximately $4 million for the project. The redevelopment is expected to yield an initial assessed valuation of approximately $1,000,000 (25% of the construction costs). This is estimate is likely high as similar types of redevelopment are unavailable for comparison.

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 2025 payable 2026". (See Tab "D" / Appendix "C".) This chart is provided by the St. Joseph County Auditor's Office.

Current property assessed valuation:

$120,200

Future anticipated property assessed valuation:

$1,000,000

Current Property Taxes Generated from the Property:

No property taxes are currently being generated from the property since it is owned by a tax-exempt entity.

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

Prior to annexation: $0

Following annexation: $0

Political Subdivisions before Annexation:

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

- St. Joseph County (30.3%) - $0
- Penn Township (16.2%) - $0
- Penn-Harris-Madison School Corporation (44.8%) - $0
- Mishawaka-Penn-Harris Public Library (6.7%) - $0
- Airport Authority (1.9%) - $0

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

The current tax rate of all of these entities combined is 1.9076%.

The tax rate will increase to 3.8438% upon annexation to the City.

Political Subdivisions following Annexation:

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

- St. Joseph County (14.4%) - $0 (no change)
- Penn Township (0.8%) - $0 (no change)
- Penn-Harris-Madison School Corporation (31.4%) - $0 (no change)
- Mishawaka-Penn-Harris Public Library (3.2%) - $0 (no change)
- Airport Authority (0.9%) - $0 (no change)
- South Bend Transpo (2.3%) - $0
- City of Mishawaka (46.9%) - $0

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

Four Year Projection of Property Tax Revenue following Annexation (above numbers x4)

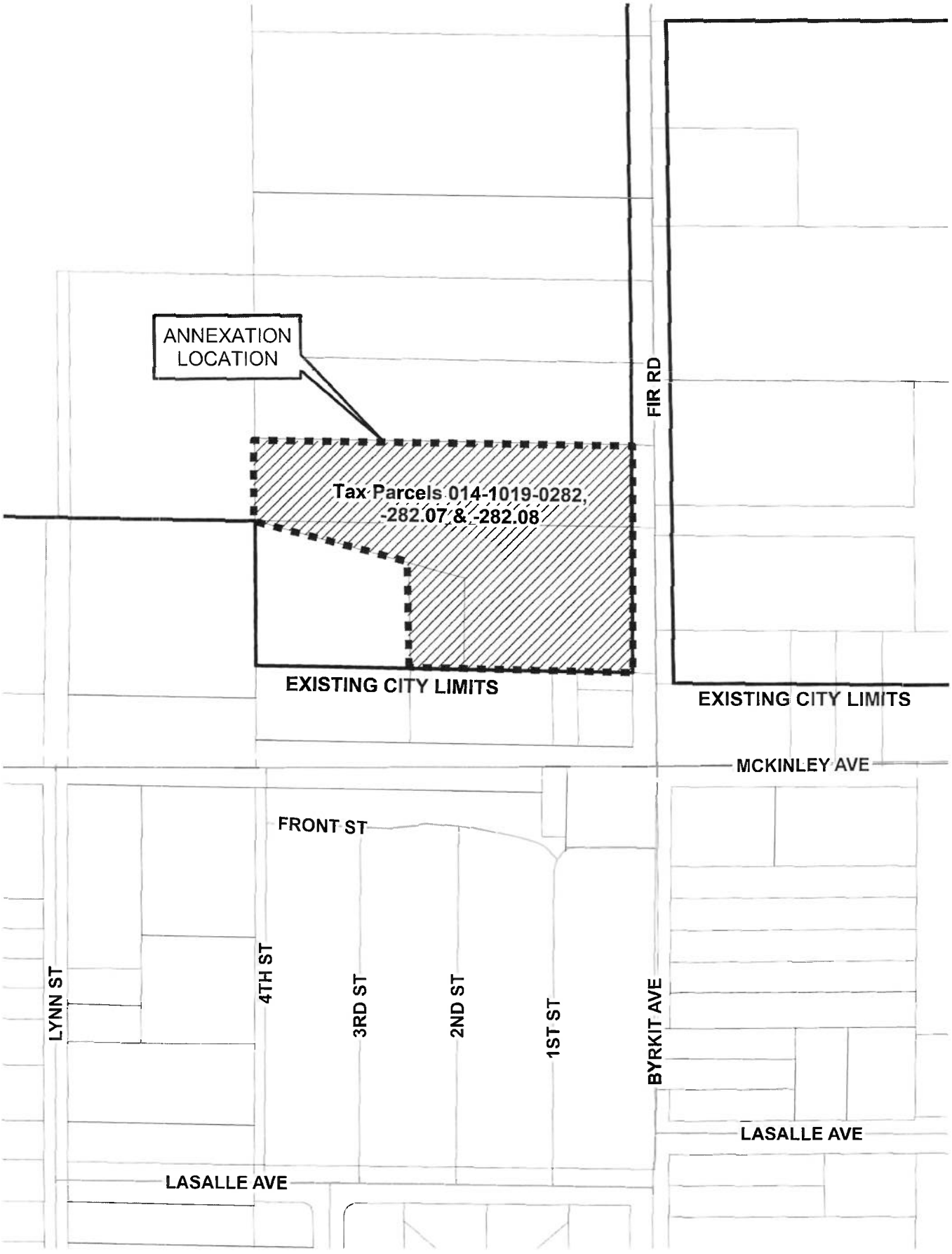
Straight line projection assuming existing use remains and the tax rate and assessed valuation remains constant

- St. Joseph County $0
- Penn Township $0
- Penn-Harris-Madison School Corporation $0
- Mishawaka-Penn-Harris Public Library $0
- Airport Authority $0
- South Bend Transpo $0
- City of Mishawaka $0

J. ASSUMED INDEBTEDNESS & COUNTY INFRASTRUCTURE REIMBURSEMENT

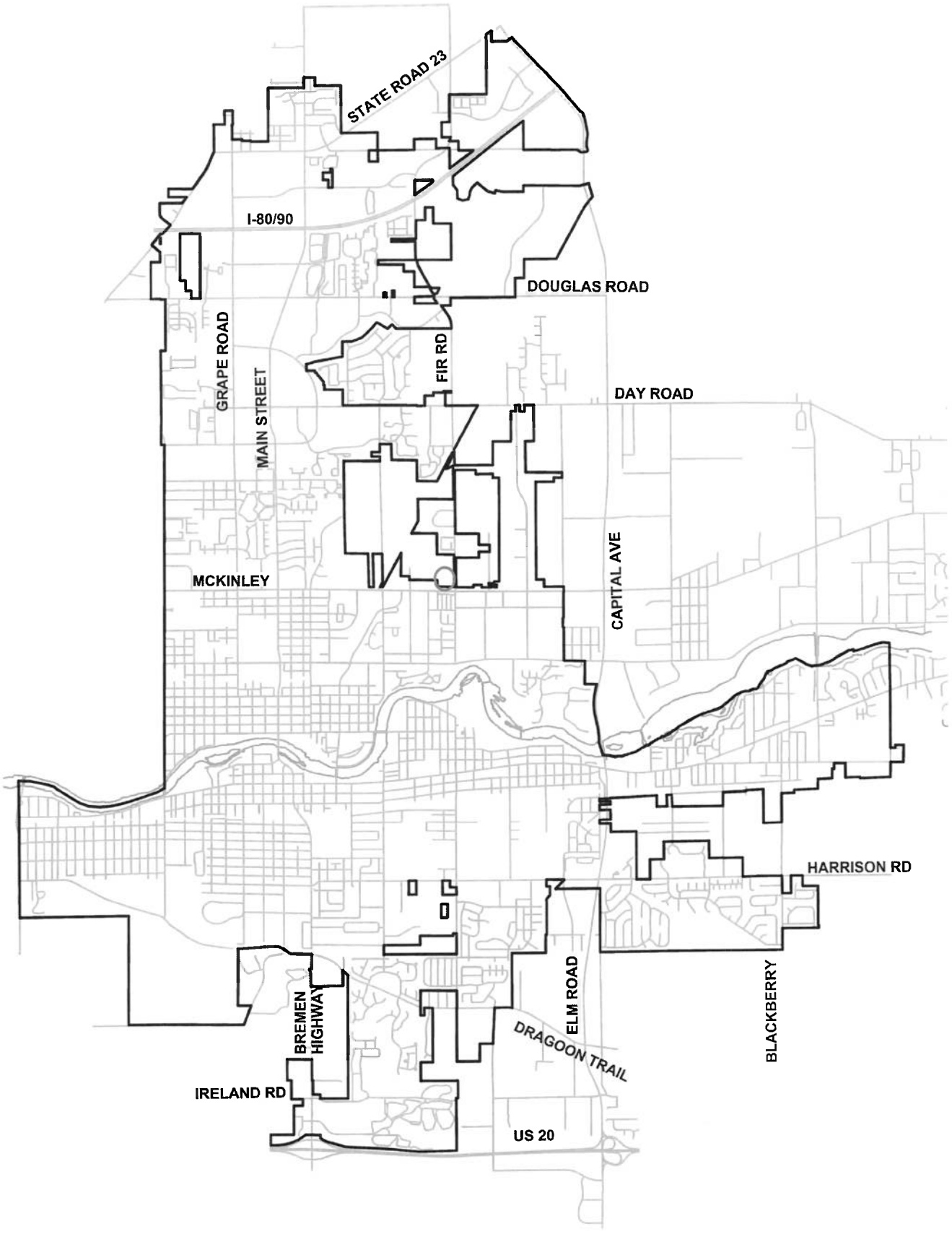
Pursuant to I.C. 36-4-3-4.2 under certain circumstances the City would be required to assume a portion of indebtedness as it would pertain to the proposed annexation area. Specifically, this would be required if the County had used property tax revenue to repay debt used to build infrastructure within 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.

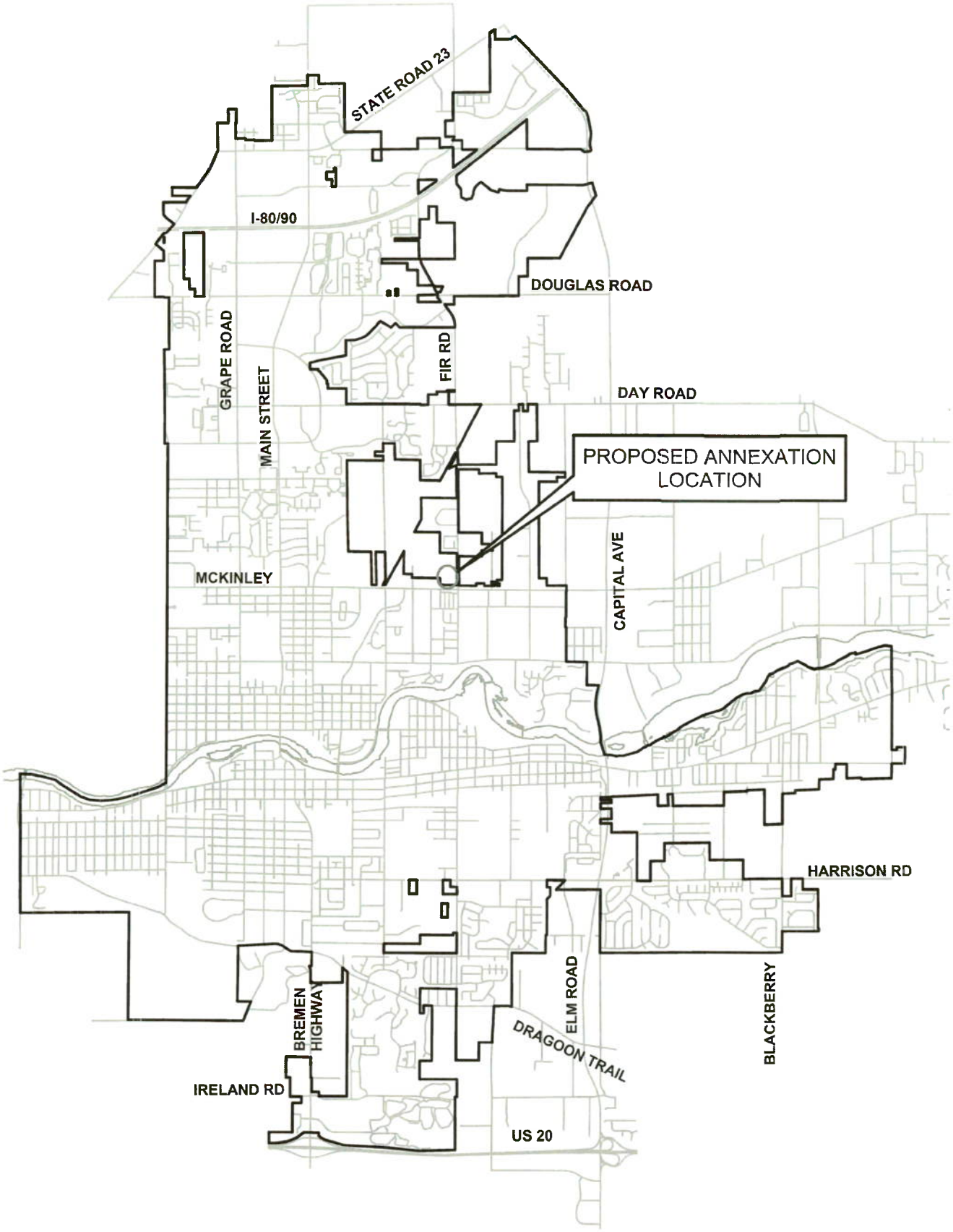


LOCATION MAP

MAP OF EXISTING CITY LIMITS



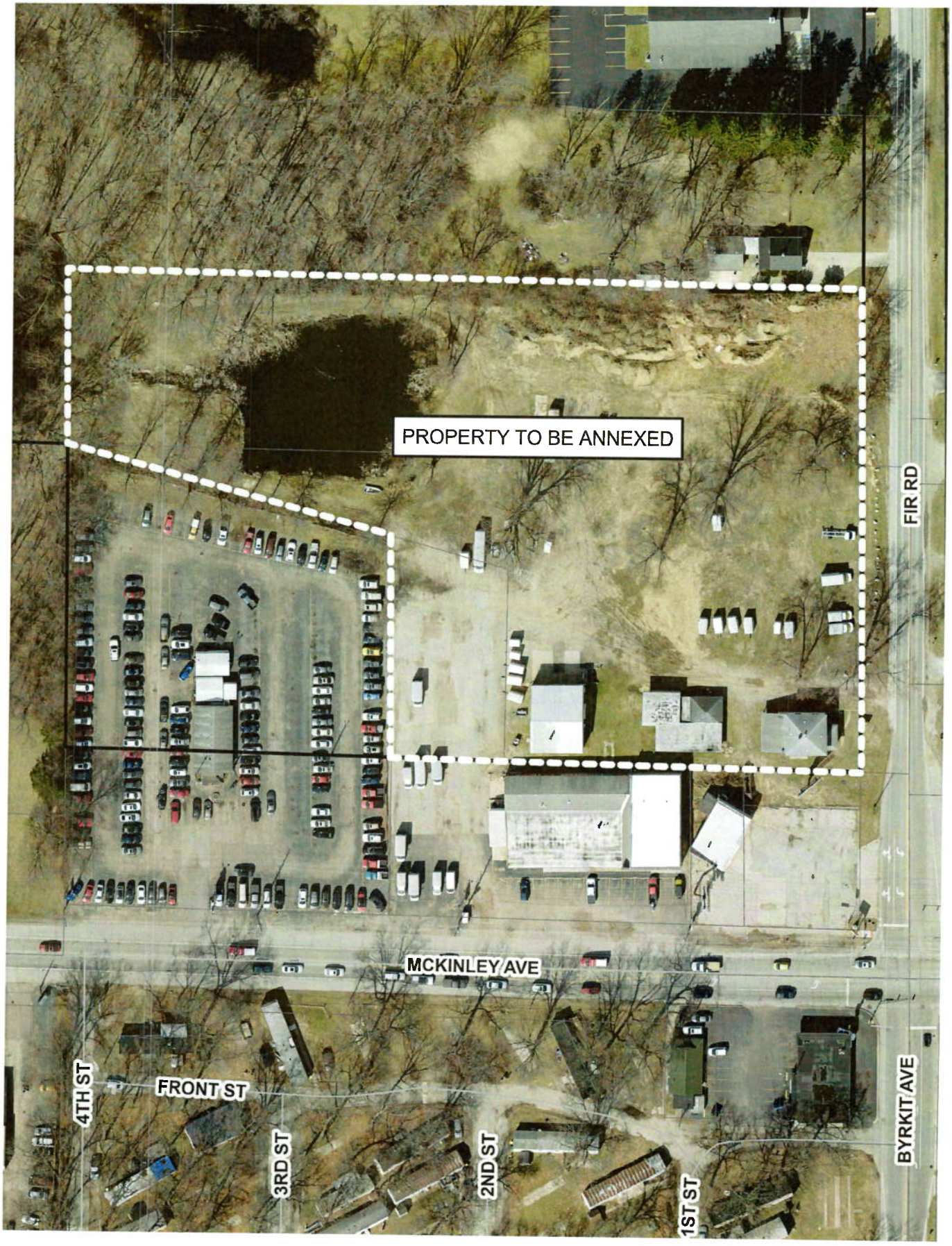
MAP OF PROPOSED CITY LIMITS



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



PHOTOGRAPHS OF PROPERTY TO BE ANNEXED



Looking westerly from N. Fir Road toward the existing house (55993 N. Fir Road) to be demolished.



Looking westerly from N. Fir Road toward the vacant northern parcel (55981 N. Fir Road) to be annexed.

JONES PETRIE RAFINSKI

Land Surveying · Civil Engineering · Planning · Architecture · Project Funding · GIS · Environmental · Renewable Energy · Landscape Architecture

January 16, 2026

PET 26-02
Received
JAN 21 2026
Planning and
Community Development

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 Granger Community Church 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 Exhibit A (attached)

Petitioners own One Hundred (100%) percent of the above-described parcel of land which is located in unincorporated St. Joseph County, Indiana and that Petitioners desire the same to be annexed to the City of Mishawaka, Indiana, with a C-1 General Commercial District.

Petitioners further state they intend to utilize said land for a mission ministry and faith campus. Accompanying this petition is a preliminary 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 General Commercial Zoning District.

Signature(s) of Property Owner(s)

John R. Payne, Executive Director
Granger Community Church

CONTACT PERSON:
Jones Petrie Rafinski – Attn: Angela Smith
325 S. Lafayette Blvd.
South Bend, IN 46601
574-232-4388
asmith@jpr1source.com

j:\projects\2025 projects\2025-01638 missions ministry campus master plan\08_permitting and submittals\rezoning annexation\2025-01638 annexation letter - signed.docx

ANNEXATION AND ZONING LEGAL DESCRIPTION:

A PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS. SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

JONES PETRIE RAFINSKI

Land Surveying · Civil Engineering · Planning · Architecture · Project Funding · GIS · Environmental · Renewable Energy · Landscape Architecture

PET 26-02

Received

JAN 21 2026

Planning and
Community Development

January 16, 2026

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 Granger Community Church and the City of Mishawaka Redevelopment Commission 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 Exhibit A (attached)

Petitioners own one hundred (100%) percent of the above described parcel of land which carries a zoning classification of C-4 Auto Oriented Commercial District. Said property was formerly used for automobile repair.

Petitioners desire said real estate to be rezoned to C-1 General Commercial District. Petitioners further state that they intend to utilize said land for a mission ministry and faith campus.

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.

Signature(s) of Property Owner(s)

John R. Payne, Executive Director
Granger Community Church

Signature(s) of Property Owner(s)

Ken Prince, Agent
City of Mishawaka Redevelopment Commission

CONTACT PERSON:
Jones Petrie Rafinski – Attn: Angela Smith
325 S. Lafayette Blvd.
South Bend, IN 46601
574-232-4388
asmith@jpr1source.com

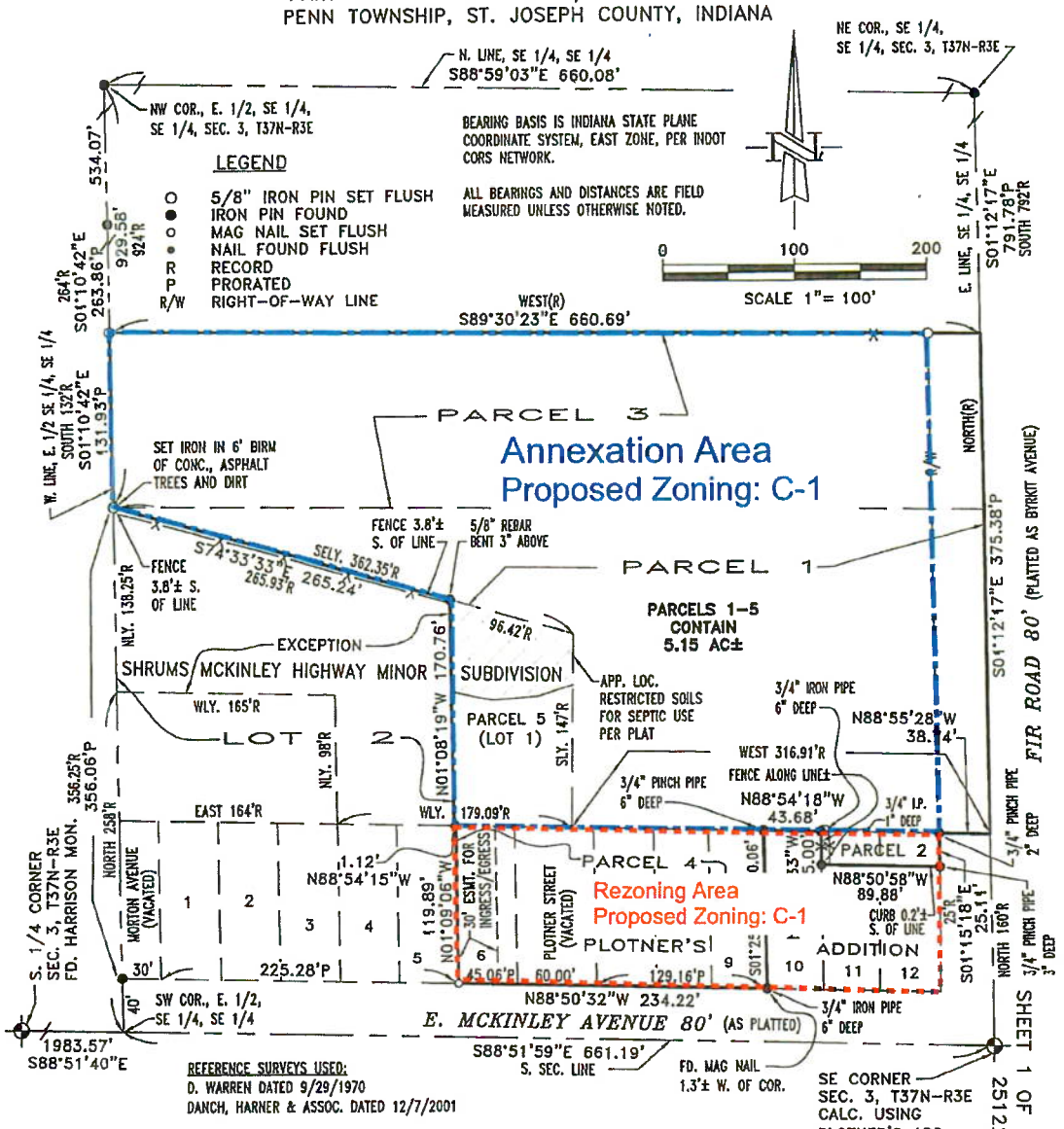
j:\projects\2025 projects\2025-01638 missions ministry campus master plan\08_permitting and submittals\rezoning annexation\2025-01638 zoning letter - signed.docx

ZONING LEGAL:

LOTS 6 THROUGH 12 AND THE VACATED PLOTNER AVENUE BETWEEN LOTS 6 AND 7 OF THE PLAT OF PLOTNER'S ADDITION TO THE CITY OF MISHAWAKA AS RECORDED ON THE JANUARY 20, 2028 IN PLAT BOOK 12 PAGES 178-179 IN THE OFFICE OF THE RECORDER OF ST. JOSEPH COUNTY

CERTIFICATE OF SURVEY:~

PART OF THE SOUTHEAST 1/4 OF SECTION 3,
PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA



REFERENCE SURVEYS USED:
D. WARREN DATED 9/29/1970
DANCH, HARNER & ASSOC. DATED 12/7/2001

NOTE: THIS DOCUMENT CERTIFIES THE BOUNDARY ONLY. ALL BUILDING LOCATIONS ARE FOR VISUAL PROXIMITIES ONLY AND SHOULD NOT BE USED FOR ANY TYPE OF CONSTRUCTION PURPOSES.

NOTE: THIS SURVEY MADE FROM DESCRIPTION FURNISHED.

TO: GRANGER COMMUNITY CHURCH

ADDRESS: 1550 E. MCKINLEY AVENUE
DATE: 3/27/2025
SCALE: 1" = 100'
DRAWN BY: LB
TC: 792500049

I, THE UNDERSIGNED, A REGISTERED LAND SURVEYOR IN THE STATE OF INDIANA HEREBY CERTIFY THAT THIS SURVEY WAS MADE BY ME OR UNDER MY DIRECT SUPERVISION.

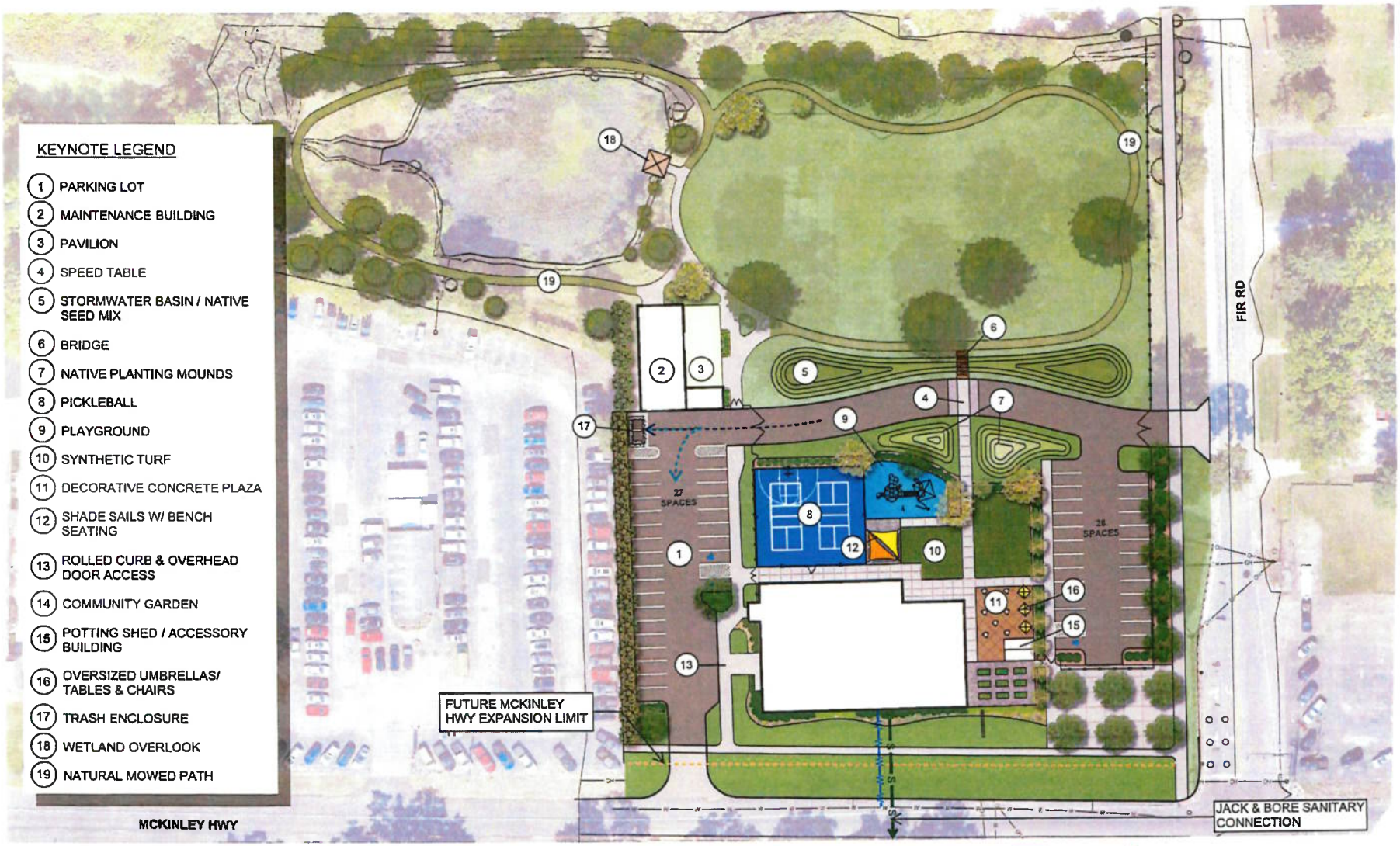
THOMAS A. STEPHENSON, PS NO. LS20900185

THOMAS A. STEPHENSON REGISTERED No. LS20900185 STATE OF INDIANA LAND SURVEYOR

SLS Stephenson Land Surveying

www.stephensonls.com
email: sls@stephensonls.com

MAIN OFFICE 27873 White Street • Cassopolis, Michigan 49031 • Office 269 / 445-8903 • Fax 269 / 445-8510
BRANCH OFFICES Kalamazoo, Michigan • South Bend, Indiana • Office 269 / 445-8903 • Fax 269 / 445-8510



MISSION MINISTRY CAMPUS MASTER PLAN

CONCEPTUAL RENDERING

JANUARY 20, 2026

© 2025 JPR - All Rights Reserved

PET 26-02

Received
JAN 21 2026
Planning and Community Development

DJ CONSTRUCTION decidedly different

JONES PETRIE RAFINSKI

Feet 0 30 60

A PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS.

SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

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 were only

five in the State of Indiana. In February 2024 during the last reevaluation, the City nearly achieved a Class 1 rating, being only 2.33 points away. 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 three to seven 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 11,000 calls in 2025. 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 gravity main located on the south side of McKinley Ave. There are currently no sewers located in Fir Rd north of McKinley Ave. With the constraints of crossing McKinley Ave, it would be preferred that trenchless construction methods be used for this connection, to limit surface and traffic disruptions. The cost of this connection shall be the responsibility of the owner/developer. This sanitary sewer connection will be discharged 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 both McKinley Ave and Fir Rd. At the intersection, McKinley Ave and Fir Rd both have a thru lane in each direction and a designated left turn lane. The City has a future road improvement project at this location in which McKinley Ave will have two thru lanes in each direction and designated left turn and right turn lanes. Fir Rd will have a thru lane in each direction and designated left turn and right turn lanes. Additional right of way is required as part of this annexation to accommodate the future road improvement project. At a minimum this should be 65' half right of way for McKinley Ave and 40' half R/W for Fir Rd. Access locations to the site shall be reviewed to limit conflicts and drive approaches shall meet Engineering Standards.

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 $3.76 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 a C-1 General Commercial District and therefore is not eligible for this program.

ENGINEERING

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 13 - Engineering						
Personnel Services						
1101-13-411-01	Department Head	$ 90,277	$ 105,000	$ 109,039	$ 4,039	3.85%
1101-13-411-02	Full Time Employees	$ 358,395	$ 370,939	$ 385,206	$ 14,267	3.85%
1101-13-411-63	Longevity	$ 11,850	$ 13,006	$ 12,975	-$ 31	-0.24%
1101-13-411-65	PE Certification	$ 10,000	$ 10,000	$ 10,000	$ 0	0.00%
	Total Personnel Services	**$ 470,522**	**$ 498,945**	**$ 517,220**	**$ 18,275**	**3.66%**
Supplies						
1101-13-421-90	Office Supplies	$ 8,000	$ 8,000	$ 4,000	-$ 4,000	-50.00%
	Total Supplies	**$ 8,000**	**$ 8,000**	**$ 4,000**	**-$ 4,000**	**-50.00%**
Other Services & Charges						
1101-13-431-06	Consulting	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
1101-13-432-03	Travel and Training	$ 10,000	$ 10,000	$ 9,500	-$ 500	-5.00%
1101-13-432-04	Telephone/Technology	$ 750	$ 750	$ 0	-$ 750	-100.00%
1101-13-436-01	Equipment Repair	$ 2,500	$ 2,500	$ 2,000	-$ 500	-20.00%
1101-13-439-03	Subscriptions, Dues, etc.	$ 1,000	$ 1,000	$ 1,200	$ 200	20.00%
	Total Other Services & Charges	**$ 19,250**	**$ 19,250**	**$ 17,700**	**-$ 1,550**	**-8.05%**
	Total Department: 13 - Engineering	**$ 497,772**	**$ 526,195**	**$ 538,920**	**$ 12,725**	**2.42%**

ELECTRIC SERVICE

Services and Rates

Mishawaka Utilities – Electric Division *currently serves the proposed annexation area as it **is** already in our franchise boundary*.

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. If annexed, this would be the primary responding station since it is the nearest to the site.

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.

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 2025 out of 11,033 runs 8,287 or roughly 75% 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 2025 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. As of 2022, there are only thirty-three (33) Class 2 departments in Indiana.

We are currently only 2.33 points away from a Class one (1) designation of which there are only six (6) in the State of Indiana.

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.

As of October of 2025, we've operated out of our new Station #2 located at 700 E. McKinley for an entire year. 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 2025 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 2026 budget has been included for reference.

FIRE

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 19 - Fire Department						
Personnel Services						
1101-19-411-01	Department Head	$ 94,681	$ 105,000	$ 109,039	$ 4,039	3.85%
1101-19-411-02	Asst Chiefs	$ 351,612	$ 397,324	$ 412,608	$ 15,284	3.85%
1101-19-411-02	Sworn Firefighters	$ 8,498,855	$ 9,603,712	$ 10,696,722	$ 1,093,010	11.38%
1101-19-411-02	Administrative Asst	$ 48,134	$ 49,818	$ 51,734	$ 1,916	3.85%
1101-19-411-12	Specialty Pay	$ 550,000	$ 543,050	$ 738,000	$ 194,950	35.90%
1101-19-411-60	Overtime	$ 1,000,000	$ 1,000,000	$ 1,050,000	$ 50,000	5.00%
1101-19-411-63	Longevity	$ 450	$ 525	$ 675	$ 150	28.57%
1101-19-411-66	Uniform Allowance	$ 152,000	$ 152,500	$ 183,000	$ 30,500	20.00%
1101-19-411-67	Pension Equalization	$ 11,700	$ 11,900	$ 12,100	$ 200	1.68%
1101-19-413-01	Social Security	$ 15,257	$ 16,673	$ 18,000	$ 1,327	7.96%
1101-19-413-02	Medicare	$ 155,748	$ 172,026	$ 193,000	$ 20,974	12.19%
1101-19-413-03	INPRS 14.2%	$ 34,944	$ 38,188	$ 41,000	$ 2,812	7.36%
1101-19-413-05	Health Insurance	$ 2,900,000	$ 3,199,627	$ 3,226,471	$ 26,844	0.84%
1101-19-413-06	Life/Disability Insurance	$ 6,500	$ 6,500	$ 6,500	$ 0	0.00%
1101-19-413-08	Deferred Comp Match	$ 160,000	$ 160,000	$ 100,000	-$ 60,000	-37.50%
1101-19-413-09	77 Pension 23.3% + 3%	$ 1,887,243	$ 2,132,579	$ 2,755,000	$ 622,421	29.19%
	Total Personnel Services	**$ 15,867,124**	**$ 17,589,422**	**$ 19,593,849**	**$ 2,004,427**	**11.40%**
Supplies						
1101-19-421-90	Office Supplies	$ 6,000	$ 6,000	$ 6,000	$ 0	0.00%
1101-19-422-01	Operating Supplies	$ 250,000	$ 260,000	$ 260,000	$ 0	0.00%
1101-19-422-03	Medical Supplies	$ 210,000	$ 220,500	$ 220,500	$ 0	0.00%
1101-19-429-10	Public Education Supplies	$ 6,000	$ 6,000	$ 6,000	$ 0	0.00%
	Total Supplies	**$ 472,000**	**$ 492,500**	**$ 492,500**	**$ 0**	**0.00%**
Other Services & Charges						
1101-19-431-09	Clinic Services	$ 35,800	$ 35,800	$ 35,800	$ 0	0.00%
1101-19-431-11	Physicals	$ 120,000	$ 120,000	$ 130,000	$ 10,000	8.33%
1101-19-432-03	Travel and Training	$ 80,000	$ 85,000	$ 85,000	$ 0	0.00%
1101-19-436-01	Building/Equipment Repairs	$ 100,000	$ 125,000	$ 125,000	$ 0	0.00%
1101-19-436-91	Laundry Maintenance	$ 3,000	$ 3,000	$ 0	-$ 3,000	-100.00%
1101-19-439-03	Subscriptions, Dues, etc.	$ 20,000	$ 20,000	$ 20,000	$ 0	0.00%
	Total Other Services & Charges	**$ 358,800**	**$ 388,800**	**$ 395,800**	**$ 7,000**	**1.80%**
	Total Department: 19 - Fire Department	**$ 16,697,924**	**$ 18,470,722**	**$ 20,482,149**	**$ 2,011,427**	**10.89%**

EMERGENCY MEDICAL SERVICES

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - EMS						
Capital Outlay						
6606-50-445-07	Medical Equipment	$ 55,000	$ 26,000	$ 20,000	-$ 6,000	-23.08%
6606-50-445-09	Ambulance	$ 600,000	$ 0	$ 700,000	$ 700,000	#DIV/0!
	Total Capital Outlay	**$ 655,000**	**$ 26,000**	**$ 720,000**	**$ 694,000**	**2669.23%**
	Total Department: 50 - EMS	**$ 655,000**	**$ 26,000**	**$ 720,000**	**$ 694,000**	**2669.23%**

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 2026 budget has been included for reference.

PARK AND RECREATION

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - Park and Recreation						
Personnel Services						
2204-50-411-01	Department Head	$ 80,000	$ 85,000	$ 88,270	$ 3,270	3.85%
2204-50-411-02	Full Time Employees	$ 1,505,730	$ 1,798,869	$ 1,836,295	$ 37,426	2.08%
2204-50-411-03	Temporary/Summer Help	$ 881,370	$ 800,000	$ 800,000	$ 0	0.00%
2204-50-411-60	Overtime	$ 25,000	$ 25,000	$ 25,000	$ 0	0.00%
2204-50-411-63	Longevity	$ 23,125	$ 20,010	$ 21,170	$ 1,160	5.80%
2204-50-411-64	FTO	$ 12,000	$ 12,000	$ 12,000	$ 0	0.00%
2204-50-411-70	Miscellaneous	$ 0	$ 0	$ 32,000	$ 32,000	#DIV/0!
2204-50-413-01	Social Security	$ 161,733	$ 169,934	$ 174,550	$ 4,616	2.72%
2204-50-413-02	Medicare	$ 37,825	$ 39,743	$ 41,000	$ 1,257	3.16%
2204-50-413-03	PERF 14.2%	$ 256,820	$ 275,605	$ 286,100	$ 10,495	3.81%
2204-50-413-04	Unemployment	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
2204-50-413-05	Employee Insurance Benefits	$ 365,000	$ 410,961	$ 540,000	$ 129,039	31.40%
2204-50-413-06	Life Insurance	$ 2,000	$ 2,000	$ 2,000	$ 0	0.00%
2204-50-413-08	Deferred Comp	$ 20,000	$ 20,000	$ 11,000	-$ 9,000	-45.00%
2204-50-411-02	Reimburse CSD	$ 81,370	$ 88,344	$ 88,344	$ 0	0.00%
	Total Personnel Services	**$ 3,456,973**	**$ 3,752,466**	**$ 3,962,729**	**$ 210,263**	**5.60%**
Supplies						
2204-50-421-90	Office Supplies	$ 8,000	$ 8,000	$ 8,000	$ 0	0.00%
2204-50-422-02	Gas, Oil, Parts, etc.	$ 73,000	$ 73,000	$ 73,000	$ 0	0.00%
2204-50-429-09	Merrifield/Ironworks Complex Supplies	$ 42,000	$ 42,000	$ 42,000	$ 0	0.00%
2204-50-429-14	Maintenance Supplies	$ 110,000	$ 150,000	$ 150,000	$ 0	0.00%
2204-50-429-15	Program Supplies	$ 60,000	$ 70,000	$ 40,000	-$ 30,000	-42.86%
2204-50-429-16	Golf Course Concessions	$ 60,000	$ 85,000	$ 105,000	$ 20,000	23.53%
2204-50-429-18	Athletic Event Supplies	$ 70,000	$ 70,000	$ 40,000	-$ 30,000	-42.86%
2204-50-429-19	Battell Center Supplies	$ 15,000	$ 15,000	$ 12,000	-$ 3,000	-20.00%
2204-50-429-20	Golf Course Supplies	$ 65,000	$ 65,000	$ 65,000	$ 0	0.00%
2204-50-429-21	Other Concessions	$ 5,000	$ 5,000	$ 35,000	$ 30,000	600.00%
2204-50-429-23	Merrifield Concessions	$ 18,000	$ 18,000	$ 8,000	-$ 10,000	-55.56%
	Total Supplies	**$ 526,000**	**$ 601,000**	**$ 578,000**	**-$ 23,000**	**-3.83%**
Other Services & Charges						
2204-50-431-09	Health Screenings/Vaccines	$ 8,000	$ 8,000	$ 8,000	$ 0	0.00%
2204-50-432-02	Postage and Freight	$ 2,000	$ 2,000	$ 2,000	$ 0	0.00%
2204-50-432-03	Travel and Training	$ 8,000	$ 8,000	$ 8,000	$ 0	0.00%
2204-50-432-04	Telephone and Technoogy	$ 7,000	$ 8,000	$ 11,000	$ 3,000	37.50%
2204-50-433-01	Printing/Newsletter etc.	$ 10,000	$ 10,000	$ 10,000	$ 0	0.00%
2204-50-434-90	Insurance Premiums/Deductions	$ 200,000	$ 250,000	$ 200,000	-$ 50,000	-20.00%
2204-50-435-01	MU/AEP Charges	$ 500,000	$ 500,000	$ 500,000	$ 0	0.00%
2204-50-435-02	NIPSCO	$ 50,000	$ 50,000	$ 50,000	$ 0	0.00%
2204-50-436-01	Equipment/Facility Repairs	$ 100,000	$ 120,000	$ 50,000	-$ 70,000	-58.33%
2204-50-436-90	Service Contracts	$ 180,000	$ 250,000	$ 250,000	$ 0	0.00%
2204-50-437-05	Uniform/Port0o-lets	$ 17,500	$ 17,500	$ 20,000	$ 2,500	14.29%
2204-50-439-03	Subscriptions, Dues, etc.	$ 3,000	$ 5,000	$ 5,000	$ 0	0.00%
2204-50-439-09	Miscellaneous Charges	$ 1,000	$ 1,000	$ 1,000	$ 0	0.00%
2204-50-439-18	Instructor Fees	$ 15,000	$ 15,000	$ 15,000	$ 0	0.00%
2204-50-439-19	Official/Referee Fees	$ 26,000	$ 26,000	$ 26,000	$ 0	0.00%
2204-50-439-21	Recreation/Event Entertainment	$ 74,000	$ 114,000	$ 94,000	-$ 20,000	-17.54%
2204-50-439-93	Sales Tax	$ 25,000	$ 30,000	$ 40,000	$ 10,000	33.33%
	Total Other Services & Charges	**$ 1,226,500**	**$ 1,414,500**	**$ 1,290,000**	**-$ 124,500**	**-8.80%**
	Total Department: 50 - Park and Recreation	**$ 5,209,473**	**$ 5,767,966**	**$ 5,830,729**	**$ 62,763**	**1.09%**

PARK AND RECREATION NON-REVERTING

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - Park and Recreation Non-Reverting						
Personnel Services						
2211-50-411-03	Temporary Help	$ 25,000	$ 25,000	$ 0	-$ 25,000	-100.00%
	Total Personnel Services	**$ 25,000**	**$ 25,000**	**$ 0**	**-$ 25,000**	**-100.00%**
Supplies						
2211-50-429-09	Wilson Supplies and Repairs	$ 57,000	$ 70,000	$ 20,000	-$ 50,000	-71.43%
2211-50-429-17	Landscaping/Chemical Supplies	$ 100,000	$ 105,000	$ 105,000	$ 0	0.00%
	Youth Athletics Supplies/Equip	$ 0	$ 0	$ 40,000	$ 40,000	#DIV/0!
	Camp Program Supplies/Equip	$ 0	$ 0	$ 20,000	$ 20,000	#DIV/0!
	Special Event Program Supplies	$ 0	$ 0	$ 18,000	$ 18,000	#DIV/0!
	Total Supplies	**$ 157,000**	**$ 175,000**	**$ 203,000**	**$ 28,000**	**16.00%**
Other Services & Charges						
	Professional Services					
2211-50-431-06	Consulting	$ 95,000	$ 95,000	$ 20,000	-$ 75,000	-78.95%
2211-50-436-90	Animal Control	$ 15,000	$ 50,000	$ 25,000	-$ 25,000	-50.00%
	Camp Field Trips and Enrichment	$ 0	$ 0	$ 10,000	$ 10,000	#DIV/0!
	Repairs and Maintenance					
	Ironworks Maintenance	$ 0	$ 0	$ 75,000	$ 75,000	#DIV/0!
2211-50-436-01	Golf Cart Repair	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
2211-50-436-22	Athletic Field Maintenance	$ 15,000	$ 15,000	$ 0	-$ 15,000	-100.00%
	Communication and Transportation					
2211-50-432-04	GPS Contract	$ 19,000	$ 35,000	$ 35,000	$ 0	0.00%
2211-50-432-04	Wilson Hill Phone and Internet	$ 2,500	$ 2,500	$ 2,500	$ 0	0.00%
	Total Other Services & Charges	**$ 151,500**	**$ 202,500**	**$ 172,500**	**-$ 30,000**	**-14.81%**
Capital Outlays						
2211-50-444-10	Equipment	$ 120,300	$ 90,000	$ 91,500	$ 1,500	1.67%
	Total Capital Outlays	**$ 120,300**	**$ 90,000**	**$ 91,500**	**$ 1,500**	**1.67%**
	Total Department: 50 - Park and Recreation Non-Reverting	**$ 453,800**	**$ 492,500**	**$ 467,000**	**-$ 25,500**	**-5.18%**

Equipment	
Rotary Mower	$ 46,000
Pro Gator	$ 37,000
Debris Blower	$ 8,500
	$ 91,500

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 40 officers on the Day Shift and 36 on the Night Shift, making for a total of 76 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, patrol 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.

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 42,798 calls for service in 2025. That number also reflects reporting on 1,954 vehicle crashes.

For general information purposes, a copy of the year 2026 budget has been included for reference. The budget itemizes the costs of providing services for the entire city.

ICJI Traffic Enforcement Grant – 2024 *(2025 Stats yet to be compiled)*

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

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 20 - Police						
Personnel Services						
1101-20-411-01	Department Head	$ 101,500	$ 105,053	$ 109,093	$ 4,040	3.85%
1101-20-411-02	Asst Chiefs	$ 289,500	$ 199,756	$ 207,438	$ 7,682	3.85%
1101-20-411-02	Sworn Officers	$ 8,425,890	$ 8,848,040	$ 9,155,160	$ 307,120	3.47%
1101-20-411-02	Civilian Employees	$ 629,982	$ 736,356	$ 807,854	$ 71,498	9.71%
1101-20-411-03	Part time employees	$ 32,000	$ 72,000	$ 72,000	$ 0	0.00%
1101-20-411-12	Specialty Pay	$ 75,000	$ 75,000	$ 75,000	$ 0	0.00%
1101-20-411-60	Overtime	$ 600,000	$ 600,000	$ 500,000	-$ 100,000	-16.67%
1101-20-411-63	Longevity	$ 11,325	$ 11,475	$ 12,300	$ 825	7.19%
1101-20-411-65	Certifications	$ 4,500	$ 4,500	$ 3,000	-$ 1,500	-33.33%
1101-20-411-66	Uniform Allowance	$ 338,200	$ 338,200	$ 338,200	$ 0	0.00%
1101-20-413-01	Social Security	$ 42,123	$ 51,208	$ 56,000	$ 4,792	9.36%
1101-20-413-02	Medicare	$ 137,261	$ 159,361	$ 164,000	$ 4,639	2.91%
1101-20-413-03	INPRS 14.2%	$ 74,564	$ 87,396	$ 97,100	$ 9,704	11.10%
1101-20-413-05	Health Insurance	$ 2,515,252	$ 2,802,888	$ 2,900,000	$ 97,112	3.46%
1101-20-413-06	Life/Disability Insurance	$ 7,000	$ 7,000	$ 7,000	$ 0	0.00%
1101-20-413-08	Deferred Comp Match	$ 180,000	$ 180,000	$ 75,000	-$ 105,000	-58.33%
1101-20-413-09	77 Pension 23.3% + 3%	$ 2,006,238	$ 2,028,780	$ 2,507,200	$ 478,420	23.58%
	Total Personnel Services	**$ 15,470,335**	**$ 16,307,013**	**$ 17,086,345**	**$ 779,332**	**4.78%**
Supplies						
1101-20-422-01	Operating Supplies	$ 120,000	$ 120,000	$ 120,000	$ 0	0.00%
1101-20-429-11	Seminars/Community Relations	$ 1,000	$ 1,000	$ 1,000	$ 0	0.00%
	Total Supplies	**$ 121,000**	**$ 121,000**	**$ 121,000**	**$ 0**	**0.00%**
Other Services & Charges						
1101-20-431-09	Clinic Services	$ 35,800	$ 35,800	$ 35,800	$ 0	0.00%
1101-20-431-11	Testing	$ 2,000	$ 2,000	$ 2,000	$ 0	0.00%
1101-20-432-03	Travel and Training	$ 2,000	$ 2,000	$ 2,000	$ 0	0.00%
1101-20-433-01	Printing	$ 1,800	$ 1,800	$ 1,800	$ 0	0.00%
1101-20-436-01	Building Repair/Maintenance	$ 100,000	$ 100,000	$ 50,000	-$ 50,000	-50.00%
1101-20-439-03	Subscriptions, Dues, etc.	$ 18,000	$ 18,000	$ 18,000	$ 0	0.00%
1101-20-439-09	Miscellaneous Charges	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
1101-20-439-11	Special Expense	$ 13,000	$ 13,000	$ 13,000	$ 0	0.00%
1101-20-439-12	Canine Expenses	$ 9,000	$ 9,000	$ 9,000	$ 0	0.00%
	Total Other Services & Charges	**$ 186,600**	**$ 186,600**	**$ 136,600**	**-$ 50,000**	**-26.80%**
	Total Department: 20 - Police	**$ 15,777,935**	**$ 16,614,613**	**$ 17,343,945**	**$ 729,332**	**4.39%**

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 2026 budget has been included for reference.

CENTRAL SERVICES DEPARTMENT

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 22 Central Services Department						
Personnel Services						
1101-22-411-02	Full Time Employees	$ 907,174	$ 951,264	$ 811,616	-$ 139,648	-14.68%
1101-22-411-03	Part Time Employees	$ 11,440	$ 11,440	$ 11,440	$ 0	0.00%
1101-22-411-60	Overtime	$ 15,000	$ 15,000	$ 15,000	$ 0	0.00%
1101-22-411-63	Longevity	$ 12,775	$ 11,345	$ 8,150	-$ 3,195	-28.16%
1101-22-411-70	Miscellaneous	$ 0	$ 0	$ 24,000	$ 24,000	#DIV/0!
	Total Personnel Services	**$ 946,389**	**$ 989,049**	**$ 870,206**	**-$ 118,843**	**-12.02%**
Supplies						
1101-22-421-90	Office Supplies	$ 2,000	$ 2,000	$ 2,000	$ 0	0.00%
1101-22-422-02	Gas, Oil, etc	$ 1,000,000	$ 1,000,000	$ 1,000,000	$ 0	0.00%
1101-22-422-05	Equipment/Vehicles/Maint Supplies	$ 185,000	$ 185,000	$ 85,000	-$ 100,000	-54.05%
1101-22-429-08	Uniform/Supplies	$ 7,550	$ 7,550	$ 7,550	$ 0	0.00%
	Total Supplies	**$ 1,194,550**	**$ 1,194,550**	**$ 1,094,550**	**-$ 100,000**	**-8.37%**
Other Services & Charges						
1101-22-431-09	Health Screenings/Vaccines	$ 1,000	$ 1,000	$ 1,000	$ 0	0.00%
1101-22-432-03	Travel and Training	$ 1,000	$ 2,000	$ 2,000	$ 0	0.00%
1101-22-436-01	Building/Equipment Maintenance	$ 145,000	$ 200,000	$ 100,000	-$ 100,000	-50.00%
1101-22-437-05	Uniforms	$ 11,080	$ 12,500	$ 12,500	$ 0	0.00%
1101-22-439-09	Miscellaneous Charges	$ 1,500	$ 1,500	$ 1,500	$ 0	0.00%
	Total Other Services & Charges	**$ 159,580**	**$ 217,000**	**$ 117,000**	**-$ 100,000**	**-46.08%**
	Total Department: 22 - Central Services Department	**$ 2,300,519**	**$ 2,400,599**	**$ 2,081,756**	**-$ 318,843**	**-13.28%**

MOTOR VEHICLE HIGHWAY

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - Motor Vehicle Highway						
Personnel Services						
2201-50-411-01	Department Head	$ 78,332	$ 85,000	$ 88,270	$ 3,270	3.85%
2201-50-411-02	Full Time Employees	$ 1,763,606	$ 1,845,291	$ 1,745,555	-$ 99,736	-5.40%
2201-50-411-12	Specialty CDL Instructors	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
2201-50-411-60	Overtime	$ 80,000	$ 80,000	$ 80,000	$ 0	0.00%
2201-50-411-63	Longevity	$ 23,015	$ 23,825	$ 25,300	$ 1,475	6.19%
2201-50-411-64	FTO (Flexible Time Off) Plan	$ 8,000	$ 8,000	$ 8,000	$ 0	0.00%
2201-50-411-70	Miscellaneous	$ 0	$ 0	$ 64,000	$ 64,000	#DIV/0!
2201-50-413-01	Social Security	$ 126,195	$ 126,921	$ 125,000	-$ 1,921	-1.51%
2201-50-413-02	Medicare	$ 29,513	$ 29,683	$ 29,300	-$ 383	-1.29%
2201-50-413-03	INPRS 14.2%	$ 289,028	$ 289,028	$ 286,300	-$ 2,728	-0.94%
2201-50-413-04	Unemployment	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
2201-50-413-05	Employee Insurance Benefits	$ 600,000	$ 649,104	$ 575,000	-$ 74,104	-11.42%
2201-50-413-06	Life Insurance	$ 2,200	$ 2,200	$ 2,200	$ 0	0.00%
2201-50-413-06	Deferred Comp Benefit	$ 20,000	$ 20,000	$ 10,000	-$ 10,000	-50.00%
2201-50-411-02	Reimburse CSD	$ 77,453	$ 84,094	$ 84,094	$ 0	0.00%
	Total Personnel Services	**$ 3,107,342**	**$ 3,253,146**	**$ 3,133,019**	**-$ 120,127**	**-3.69%**
Supplies						
2201-50-421-90	Office Supplies	$ 1,500	$ 1,500	$ 1,500	$ 0	0.00%
2201-50-429-08	Uniform Supplies	$ 7,500	$ 7,500	$ 7,500	$ 0	0.00%
2201-50-429-13	Traffic Supplies	$ 45,000	$ 45,000	$ 45,000	$ 0	0.00%
	Total Supplies	**$ 54,000**	**$ 54,000**	**$ 54,000**	**$ 0**	**0.00%**
Other Services & Charges						
2201-50-431-09	Health Screenings/Vaccines	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
2201-50-432-03	Travel and Training	$ 3,000	$ 4,000	$ 4,000	$ 0	0.00%
2201-50-432-04	Telephone/Paging	$ 8,000	$ 10,000	$ 10,000	$ 0	0.00%
2201-50-433-02	Publications	$ 500	$ 500	$ 500	$ 0	0.00%
2201-50-437-05	Uniforms	$ 16,000	$ 9,000	$ 16,000	$ 7,000	77.78%
2201-50-439-09	Miscellaneous Charges	$ 3,000	$ 3,000	$ 3,000	$ 0	0.00%
	Total Other Services & Charges	**$ 35,500**	**$ 31,500**	**$ 38,500**	**$ 7,000**	**22.22%**
Capital Outlays						
2201-50-442-01	Street repair CCMG - moved to MVHR	$ 1,500,000	$ 0	$ 0	$ 0	#DIV/0!
	Total Capital Outlays	**$ 1,500,000**	**$ 0**	**$ 0**	**$ 0**	**#DIV/0!**
	Total Department: 50 - Motor Vehicle Highway	**$ 4,696,842**	**$ 3,338,646**	**$ 3,225,519**	**-$ 113,127**	**-3.39%**

MOTOR VEHICLE HIGHWAY - RESTRICTED

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - Motor Vehicle Highway - Restricted						
Capital Outlays MVHR						
2203-50-442-01	Street Repair - in MVH in 2024	$ 0	$ 1,500,000	$ 1,000,000	-$ 500,000	-33.33%
	Total Capital Outlays	**$ 0**	**$ 1,500,000**	**$ 1,000,000**	**-$ 500,000**	**-33.33%**
	Total Department: 50 - Motor Vehicle Highway - Restricted	**$ 0**	**$ 1,500,000**	**$ 1,000,000**	**-$ 500,000**	**-33.33%**

LOCAL ROAD AND STREET

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - Local Road and Street						
Capital Outlays MVHR						
2202-50-442-01	Street Repair	$ 500,000	$ 500,000	$ 500,000	$ 0	0.00%
2202-50-442-04	Sidewalk & Curb Program/ 50/50 Program	$ 325,000	$ 335,000	$ 335,000	$ 0	0.00%
2202-50-445-02	Equipment	$ 330,000	$ 425,000	$ 230,000	-$ 195,000	-45.88%
	Total Capital Outlays	**$ 1,155,000**	**$ 1,260,000**	**$ 1,065,000**	**-$ 195,000**	**-15.48%**
	Total Department: 50 - Local Road and Street	**$ 1,155,000**	**$ 1,260,000**	**$ 1,065,000**	**-$ 195,000**	**-15.48%**

Equipment	
F-600 4x4 mini dump w/plow	$ 150,000
F-350 4x4 crew cab P/U w/plow	$ 80,000
	$ 230,000

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 2025 the average removals and plant data were as follows:

	2025
Average Flow (MGD)	8.68
Peak Flow (MGD)	66.68
BOD Removed (%)	98
Phosphorus Removed (%)	85
Ammonia Removed (%)	93
Solids Removed (%)	98
Biosolids Produced (dry tons)	~1360
Electricity Use (MkWH)	4.8
Natural Gas Use (Mcf)	10.8
Total Precipitation (inches)	31.92

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 12" water main fronting the property on the north side of East McKinley Avenue. There is also a 16"water main fronting the property on Fir Road. The first approximate 140' is on the west side of Fir Road then transitions to the east side of Fir Road for the remainder of the property. 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 ten (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-nine (29) vehicles and eleven (11) 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 PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS.

SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

TAB D - APPENDICES

RESOLUTION NO. 2026-08

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:

55981 & 55993 N. Fir Road, Mishawaka, IN 46545 – West side of N. Fir Road approximately 120' north of E. McKinley Avenue.

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 PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS.

SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

COMMON ADDRESS: 55981 & 55993 N. FIR ROAD, MISHAWAKA, IN 46545 – WEST SIDE OF N. FIR ROAD APPROXIMATELY 120' NORTH OF E. MCKINLEY AVENUE.

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 _____, 2026, at _____ o'clock __.M.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____,

2026, at _____o'clock __.M.

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

APPROVED by me this _____ day of _____ 2026, at

_____ o'clock ___.M.

_____
David A. Wood, Mayor

Appendix "B"
Annexation Ordinance

PETITION 26-02

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 a rezoning 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 PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS. SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

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 District.

Furthermore, 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:

LOTS 6 THROUGH 12 AND THE VACATED PLOTNER AVENUE BETWEEN LOTS 6 AND 7 OF THE PLAT OF PLOTNER'S ADDITION TO THE CITY OF MISHAWAKA AS RECORDED ON THE JANUARY 20, 2028 IN PLAT BOOK 12 PAGES 178-179 IN THE OFFICE OF THE RECORDER OF ST. JOSEPH COUNTY

which real estate is now classified as C-1 General Commercial District.

This recommendation is based on the following Findings of Fact:

1. The Comprehensive Plan – The Mishawaka 2000 Comprehensive Plan, created in 1990, identified a preferred land use of general commercial for the four southern parcels and low density residential for the three northern parcels. The proposed use is reasonable consistent with the goals and objectives of the plan and the existing adjacent land uses.

2. Current conditions and the character of current structures and uses in each district – The subject parcels, which are currently zoned and formerly occupied for commercial and single-family residential uses, are located along mixed use commercial and residential corridors. The character of the buildings varies greatly including single tenant commercial and industrial buildings, and single-family residential houses. The former Oak Grove mobile home park to the south was recently rezoned to permit a residential neighborhood consisting of detached single-family, attached single-family, and multi-family dwellings, and a community building. Adjacent land uses include a single-family residential property to the north; vacant land, used automobile sales, and a furniture store to the west; a former mobile home park to be redeveloped as a residential neighborhood, restaurant, and tobacco/vape retailer to the south; and single-family residential houses and used automobile sales to the east.

3. The most desirable use for which the land in each district is adapted – Because of the property's current partial commercial zoning and location along heavily travelled mixed use corridors, the most desirable use for the property is commercial.

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 mission ministry and faith campus is compatible with the adjacent commercial and existing and planned residential uses.

5. Responsible development and growth – The redevelopment of the property for the proposed use is responsible development and growth given the current partial commercial zoning and location along the highly travelled E. McKinley Avenue corridor.

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 _____, 2026, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____, 2026, at _____ o'clock ____.M.

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

APPROVED by me this _____ day of _____, 2026, at _____o'clock ____.M.

_____
David A. Wood, Mayor

2. 1.

Tab Rate Chart for the year 2025 payable 20.Tab Rate Chart for the year 2025 payable 2026

Notice is hereby given that the Tax Duplicates Notice is hereby given that the Tax Duplicates for the Taxing Units of St. Joseph County, for the year 2025 payable 2026, 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 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 11, 2026. Second installment will be delinquent after N Second installment will be delinquent after November 10, 2026. John H Murphy, Auditor of St. Joseph County.

Fund	Fund Name	71 018 New Carlisle	71 022 Mishawaka - Phm School	71 023 Mishawaka-Penn	71 025 Portage Township	71 026 South Bend - Portage	71 027 Union Township	71 028 Lakeville	71 029 Warren Township	71 030 Osceola	71 031 Penn Township	71 032 Penn Township - Mishawaka Schools	71 033 South Bend - Penn	71 034 Liberty Township	71 035 North Liberty	71 036 Mishawaka - Harris	71 037 South Bend Warren
61	County Rainy Day																
101	County General	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207
124	Cumulative Reassessment	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187
180	Debt Service	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057
181	2022 GO Highway Bond																
182	2025 GO Highway Bond DS	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062
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	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	0.0333
801	Health	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232
1301	Park & Recreation	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232
1380	2025 GO Parks Bond DS	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043
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	0.0333
71 1	**Total COUNTY**	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781
50	Twp Road & Infrastructure																
61	Township Rainy Day																
101	Township General Fund	0.0391	0.0101	0.0101	0.0209	0.0209	0.0663	0.0663	0.0285	0.0101	0.0101	0.0101	0.0101	0.0467	0.0467	0.0066	0.0285
180	TOWNSHIP DEBT SERVICE				0.0589	0.0589				0.0430	0.0430	0.0430					
601	Twp Community Bldg																
840	Twp Poor Relief/Twp Assistance	0.0028	0.0202	0.0202	0.0480	0.0480	0.0032	0.0032	0.0019	0.0202	0.0202	0.0202	0.0202	0.0146	0.0146	0.0010	0.0019
1090	Township Cumulative Vehicle																
1111	Twp Fire																
1181	Twp Fire Bldg Debt Fund						0.0704		0.1557								
1182	Twp Fire Equipment Debt						0.0276	0.0276	0.0277								
1187	Twp Emerg Fire Loan						0.1672	0.1672									
1190	Twp Cum Fire																
1312	Twp Recreation																
2120	Township Cemetery	0.0133															
8604	Twp Fire Territory General						0.2663	0.2663		0.2025	0.2025	0.2025		0.2575	0.2575		
8692	Twp Fire Territy Equip Repla						0.0331	0.0331		0.0333	0.0333	0.0333		0.0333	0.0333		
8704	Spec! Fire Territory General				0.7063				0.7063								
8792	Spec! Fire Terr Equip Replace				0.0333				0.0333								
71 2	**Total TOWNSHIP**	0.0552	0.0303	0.0303	0.8674	0.1278	0.6341	0.5637	0.9534	0.3091	0.3091	0.3091	0.0303	0.3521	0.3521	0.0076	0.0304
61	City/Town Rainy Day																
101	City General	0.7511	1.6661	1.6661		2.1267		0.5090		0.1636			2.1267		0.9311	1.6661	2.1267
180	City Debt Service	0.0625													0.1448		
181	City/Town Debt Payment																
341	City Fire Pension																
342	City Police Pension																
706	City/Town LR & S														0.1445		
708	City MVH	0.2300						0.1958		0.0380							
720	City/Town Major Moves Spc																
1109	Municipal Emerg Medical Svcs																
1301	City Park & Rec		0.1695	0.1695		0.4991							0.4991			0.1695	0.4991
1303	City/Town Park														0.0235		
1380	Park Bond					0.0262							0.0262				0.0262
2120	City Cemetary	0.0425															
2379	City/Town CCI																
2391	City Cum Cap Development	0.0500	0.0500	0.0500		0.0282		0.0421		0.0333			0.0282		0.0500	0.0500	0.0282
6290	City Cum Sewer																
8604	City Town Fire Territory Gen																
8692	City Town Fire Terr Eqp Replac																
71 3	**Total CITY/TOWN**	1.1361	1.8856	1.8856	0.0000	2.6802	0.0000	0.7469	0.0000	0.2349	0.0000	0.0000	2.6802	0.0000	1.2939	1.8856	2.6802
22	Referendum-Exempt Operating			0.2434	0.3087	0.3087			0.3087			0.2434					0.3087
61	School Rainy Day																
180	School Debt Service	0.1077	0.3824	0.5740	0.0840	0.0840	0.5575	0.5575	0.0840	0.3824	0.3824	0.5740	0.3824	0.3405	0.3405	0.3824	0.0840
181	School Debt Payment				0.1299	0.1299			0.1299					0.0592	0.0592		0.1299
287	Referendum Debt-Exempt Capital	0.2991		0.0869	0.0373	0.0373			0.0373			0.0869					0.0373
3101	Education																
3300	Operations	0.6341	0.4717	0.3588	0.6175	0.6175	0.4625	0.4625	0.6175	0.4717	0.4717	0.3588	0.4717	0.4784	0.4784	0.4717	0.6175
71 4	**Total SCHOOL**	1.0409	0.8541	1.2631	1.1774	1.1774	1.0200	1.0200	1.1774	0.8541	0.8541	1.2631	0.8541	0.8781	0.8781	0.8541	1.1774
61	Rainy Day																
101	Library General	0.2446	0.1120	0.1120	0.2310	0.2310	0.2310	0.2310	0.2310	0.1120	0.1120	0.1120	0.1120	0.2310	0.2310	0.1120	0.2310
180	Library Debt Service	0.0215	0.0163	0.0163	0.0177	0.0177	0.0177	0.0177	0.0177	0.0163	0.0163	0.0163	0.0163	0.0177	0.0177	0.0163	0.0177
2011	Library LIRF																
71 5	**Total LIBRARY**	0.2661	0.1283	0.1283	0.2487	0.2487	0.2487	0.2487	0.2487	0.1283	0.1283	0.1283	0.1283	0.2487	0.2487	0.1283	0.2487
180	Special Debt Service															0.0943	0.0943
8001	So Bend Transpo		0.0943	0.0943		0.0943							0.0943				
8090	So Bend Transpo Spec Tran Cum																
8101	Airport Authority General	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250
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	0.0130
8210	Sp Solid Waste Ma																
8604	Special Fire Protect Terr-Gen	0.4709															
8692	Spec Fire Protect Terr-Equip	0.0333															
71 6	**Total SPECIAL UNIT**	0.5422	0.1323	0.1323	0.0380	0.1323	0.0380	0.0380	0.0380	0.0380	0.0380	0.0380	0.1323	0.0380	0.0380	0.1323	0.1323
	Total Tax Rates (Less Conservency)	3.6186	3.6087	4.0177	2.9096	4.9445	2.5189	3.1954	2.9956	2.1425	1.9076	2.3166	4.4033	2.0950	3.3889	3.5860	4.8471

Property Tax Property Tax 02/11/2026 03:54 PM by KGREGORI

2. Mishawaka - Penn Tax Rates - Post Annexation

1. Penn Township Tax Rates - Prior to Annexation

St. Joseph County

Indebtedness of St. Joseph County & Penn Township

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 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.

Penn Township, St. Joseph County
Submitted to the State on Monday, February 2, 2026
Report printed on Wednesday, February 18, 2026
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: 2028
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: N

Basic Debt Information

Debt Name: Penn Township General Obligation Series 2019
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number: 707678
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: Penn Township
Current Debt Limit: $5,146,901.00
Current Debt Capacity (after issuance of this debt): $1,046,901.00

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: 10/7/2019
Date of Debt Sale: 10/22/2019
Date of Debt Closing: 11/7/2019

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: Construction of a Fire Station
Total Project Cost: $4,100,000.00

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

6/30/2020	$270,000	2.00	$53,072	$323,072						$3,830,000
12/30/2020	$270,000	2.00	$38,300	$308,300		$631,372				$3,560,000
6/30/2021	$280,000	2.00	$35,600	$315,600						$3,280,000
12/30/2021	$285,000	2.00	$32,800	$317,800		$633,400				$2,995,000
6/30/2022	$285,000	2.00	$29,950	$314,950						$2,710,000
12/30/2022	$290,000	2.00	$27,100	$317,100		$632,050				$2,420,000
6/30/2023	$290,000	2.00	$24,200	$314,200						$2,130,000
12/30/2023	$295,000	2.00	$21,300	$316,300		$630,500				$1,835,000
6/30/2024	$300,000	2.00	$18,350	$318,350						$1,535,000
12/30/2024	$300,000	2.00	$15,350	$315,350		$633,700				$1,235,000
6/30/2025	$305,000	2.00	$12,350	$317,350						$930,000
12/30/2025	$305,000	2.00	$9,300	$314,300		$631,650				$625,000
6/30/2026	$310,000	2.00	$6,250	$316,250						$315,000
12/30/2026	$315,000	2.00	$3,150	$318,150		$634,400				$0
Total	**$4,100,000**		**$327,072**	**$4,427,072**		**$4,427,072**				

Notes

Penn Township, St. Joseph County
Submitted to the State on Tuesday, February 8, 2022
Report printed on Wednesday, February 18, 2026
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: 2025
Date of last payment or bond expiration: 7/1/2029 12:00:00 AM
New (post 1989): Y
Newer (post 2005): Y
Refinanced bond: N

Basic Debt Information

Debt Name: Republic First National Corporation Sutphen Pumper/Tanker 2021
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:
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 1/1/2028

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: Lease Purchase of Sutphen Pumper/Tanker
Total Project Cost: $635,152.33

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

7/1/2022	$48,421		$9,279					$57,700		
1/1/2023	$49,877		$7,823					$57,700		$542,127
7/1/2023	$50,542		$7,158					$57,700		$490,661
1/1/2024	$51,216		$6,484					$57,700		$438,603
7/1/2024	$51,899		$5,801					$57,700		$385,947
1/1/2025	$52,591		$5,109					$57,700		$332,685
7/1/2025	$53,292		$4,408					$57,700		$278,810
1/1/2026	$54,003		$3,698					$57,700		$224,316
7/1/2026	$54,723		$2,977					$57,700		$169,195
1/1/2027	$55,453		$2,248					$57,700		$113,440
7/1/2027	$56,192		$1,508					$57,700		$57,044
1/1/2028	$56,941		$759					$57,700		$0
Total	**$635,150**		**$57,252**					**$692,400**		

Notes

Penn Township, St. Joseph County
Submitted to the State on Monday, February 2, 2026
Report printed on Wednesday, February 18, 2026
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: Republic First National Pierce Pumper
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:
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 1/1/2030

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): Republic First National
Does this debt refinance or refund any previously outstanding debt? No

Purpose/Cost

Purpose of Debt: New Pumper/tanker
Total Project Cost: $749,800.00

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

7/1/2024	$30,649		$44,371					$75,020		
1/1/2025	$58,004		$17,016					$75,020		
7/1/2025	$59,377		$15,644					$75,020		$613,176
1/1/2026	$60,782		$14,239					$75,020		$550,773
7/1/2026	$62,220		$12,800					$75,020		$487,010
1/1/2027	$63,692		$11,328					$75,020		$421,856
7/1/2027	$65,199		$9,821					$75,020		$355,282
1/1/2028	$66,742		$8,279					$75,020		$287,257
7/1/2028	$68,321		$6,699					$75,020		$217,749
1/1/2029	$69,937		$5,083					$75,020		$146,726
7/1/2029	$71,592		$3,428					$75,020		$74,154
1/1/2030	$73,286		$1,734					$75,020		$0
Total	**$749,801**		**$150,442**					**$900,240**		

Notes

Deborah S. Block, IAMC, MMC
MAR 10 2026
City Clerk
Mishawaka, IN

RESOLUTION NO. 2026-09

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:

55660 & 55614 Fir Road, Mishawaka, IN 46545 – East side of Fir Road approximately 2,100' north of E. McKinley Avenue.

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:

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:

Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section 2, 1632 feet to an iron stake;

thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

COMMON ADDRESS: 56600 & 55614 FIR ROAD & 55721 CLOVER ROAD, MISHAWAKA, IN 46545

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 _____, 2026, at _____ o'clock __.M.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____, 2026, at _____ o'clock __.M.

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

APPROVED by me this _____ day of _____ 2026, 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

February 16, 2026

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: 55660 & 55614 Fir Road– East side of Fir Road approximately 2,100' North of E. McKinley Avenue

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 March 16, 2026.

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

Sincerely,

Christa Hill

City Planner

cc: David A. Wood, Mayor

City of Mishawaka

Northbridge Valley LLC &
Northbridge Valley II LLC
55660 & 55614 Fir Road Annexation

Property located East of Fir Road
Approximately 2,100' North of
E. McKinley Highway

March 2026

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

NORTHBRIDGE VALLEY LLC & NORTHBRIDGE VALLEY II LLC
EAST OF FIR ROAD APPROXIMATELY 2,100' NORTH OF E. MCKINLEY HIGHWAY
ANNEXATION FISCAL PLAN

TABLE OF CONTENTS

TAB A **CITY OF MISHAWAKA ANNEXATION POLICY**
City of Mishawaka Annexation Policy.....Page 1

TAB B **BASIC DATA & FISCAL ANALYSIS**

Basic Data & Fiscal Analysis.....Page 4
Location Map.....Page 10
Map of Existing City Limits.....Page 11
Map of Proposed City Limits.....Page 12
Aerial Photography of Land to be Annexed.....Page 13
Photographs of Property to be Annexed.....Page 15
Petition for Annexation and Zoning & Conceptual Layout.....Page 16

TAB C **SUMMARY OF SERVICES**

Summary of Services.....Page 19
Sanitary Sewer, Transportation, and Drainage.....Page 21
Electric Service.....Page 24
Fire Protection/EMS.....Page 27
Parks and Recreation Opportunities.....Page 32
Police and Crime Prevention.....Page 35
Street Department.....Page 39
Waste Disposal and Recycling Services.....Page 42
Wastewater Treatment.....Page 43
Water Service.....Page 46

TAB D **APPENDICES**

"A" - Resolution Adopting Fiscal Plan.....Page 49
"B" - Annexation Ordinance.....Page 51
"C" - Tax Rate Chart for the Year 2023 Payable 2024.....Page 54
Provided by the St. Joseph County Auditor
"D" - Indebtedness of St. Joseph County and Penn Township.....Page 56
Per State of Indiana Gateway Website

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:

Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section 2, 1632 feet to an iron stake; thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

COMMON ADDRESS: 55660 & 55614 FIR ROAD, MISHAWAKA, IN 46545

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.

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:

Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section 2, 1632 feet to an iron stake; thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

COMMON ADDRESS: 55660 & 55614 FIR ROAD, MISHAWAKA, IN 46545

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:

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:

Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section 2, 1632 feet to an iron stake; thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

COMMON ADDRESS: 55660 & 55614 FIR ROAD, MISHAWAKA, IN 46545

Annexation Area

The annexation area includes two parcels of property (Tax Parcels 014-1018-022316 & 014-1077-1995) located on the east side of Fir Road approximately 2,100' north of E. McKinley Highway. The site has a house and outbuildings, to be razed. Between the two parcels, they have approximately 240' of frontage on Fir Road. The property is currently zoned "R" Single Family District within unincorporated St. Joseph County. If annexed, the property will be zoned R-1 Single Family Residential District for an additional 41 lots for the residential development to the south annexed into the City of Mishawaka in 2024.

Contiguity with the Existing City Limits

The property to be annexed into the City totals 10.5 acres including the adjacent Fir Road right-of-way. The external boundary of the annexation area measures 3,554.29 linear feet with 1,142.09 linear feet being contiguous with the current corporate boundary of the City of Mishawaka. The border of the contiguous area is 32% 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 slopes gently from the north to the south. The generalized 2' contours per the City's GIS (2006) show approximate elevations ranging from 752' at the north border to 748' along Fir Road. All existing buildings will be razed as part of the redevelopment of the lots.

C. LAND USE/CURRENT ZONING

The proposed area to be annexed is vacant and currently zoned R Single Family District within unincorporated St. Joseph County. If the Mishawaka Common Council approves the annexation request, the property will be zoned to the R-1 Single Family District for a proposed residential development.

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
014-1018-022316	Northbridge Valley LLC	2.43	$78,800
014-1077-1995	Northbridge Valley II LLC	8.07	$124,200**

**Acreage is per the City of Mishawaka/Michiana Area Council of Governments GIS parcel data.*
***Only includes land value as there are no taxable structures.*

E. CURRENT TAX RATE

The City's tax rate 2025 payable 2026 was $1.8856 per $100 of assessed valuation. For property owners in Penn Township, in which this proposed annexation is located, the total taxes will be $3.8675 per $100 of assessed valuation. Property owners in this area currently pay $2.0523 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**
Penn Township	1.9076	3.6087

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

2025	$1.8856
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

F. NEW ADDRESSES

If the proposed annexation is approved, the property will be zoned R-1 Single Family Residential District to allow for a proposed residential development. 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 prior to the construction of each house.

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 2026 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 vacant gently sloping to the south and east. If the annexation is approved, the contingent developer is proposing to construct a residential development with approximately 41 single-family detached homes.

As indicated on the conceptual design, access to the development is currently proposed from Fir Road with a connection from the development to the south. Stormwater detention basins required for on-site water runoff storage shall be provided within the property. The subdivision is anticipated to be platted in one phase with home construction to occur based upon market demand. Street and infrastructure construction is expected to start in fall 2026 with home construction beginning in spring 2027.

If home construction occurs at the anticipated rate over the next four years, the annexation is expected to significantly increase the assessed valuations and provide positive impacts to all other taxing units. The developer estimated an average house value of $550,000 ($450,000 to $650,000) with 20-25 houses to be constructed each year. Since home construction will be phased-in based on demand, the below analysis assumes all 41 houses will be constructed within the timeframe of the below analysis. The development is expected to yield an average assessed valuation of approximately $11.2 million for the building and land valuation. The building and land valuation is based upon 50% of the construction cost.

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 2025 payable 2026". (See Tab "D" / Appendix "C".) This chart is provided by the St. Joseph County Auditor's Office.

Current property assessed valuation:

$200,000

Future anticipated property assessed valuation:

$11,275,000

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 homestead (owner-occupied residential) 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: $2,000

Following annexation: $112,750

Political Subdivisions before Annexation:

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

- St. Joseph County (30.31%) - $606.10
- Penn Township (16.2%) - $324.07
- Penn-Harris-Madison School Corporation (44.77%) - $895.47
- Mishawaka-Penn-Harris Public Library (6.73%) - $134.51
- Airport Authority (1.99%) - $39.84

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

The current tax rate of all these entities combined is 1.9076%.

The tax rate will increase to 3.6087% upon annexation to the City, however, the homestead (owner-occupied residential) cap is set at 1%. Even though the cap is set at 1%, the revenue will greatly increase due to the estimated increase in assessed valuation realized from the proposed residential development. 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 (16.02%) - $18,062.12 (+$17,456.02 per year)
- Penn Township (0.84%) - $946.69 (+$662.62 per year)
- Penn-Harris-Madison School Corporation (23.67%) -$26,685.45 (+$25,789.98 per year)
- Mishawaka-Penn-Harris Public Library (3.56%) - $4,008.60 (+$3,874.08 per year)
- Airport Authority (1.05%) - $1187.27 (+$1,147.43 per year)
- South Bend Transpo (2.61%) - $2,946.30
- City of Mishawaka (52.25%) - $58,913.57

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

Four Year Projection of Property Tax Revenue following Annexation & Anticipated Average of 20 Residential Units Constructed Over the Next Four Years (above numbers x4)

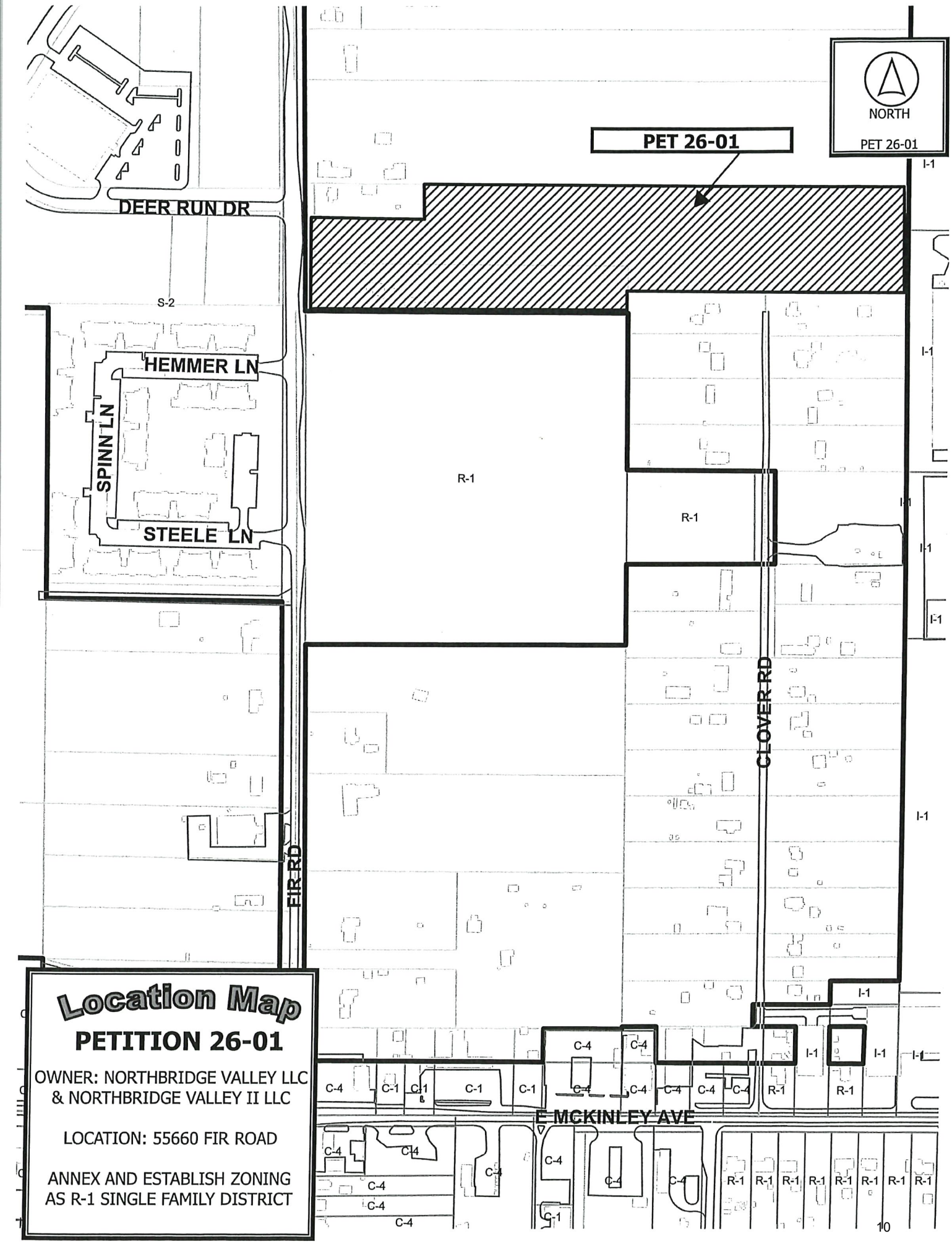
Straight line projection assuming existing use remains and the tax rate and assessed valuation remains constant

- St. Joseph County $72,248.48
- Penn Township $3,786.77
- Penn-Harris-Madison School Corporation $106,741.9
- Mishawaka-Penn-Harris Public Library $16,034.39
- Airport Authority $4,749.08
- South Bend Transpo 11,785.21
- City of Mishawaka $235,654.28

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

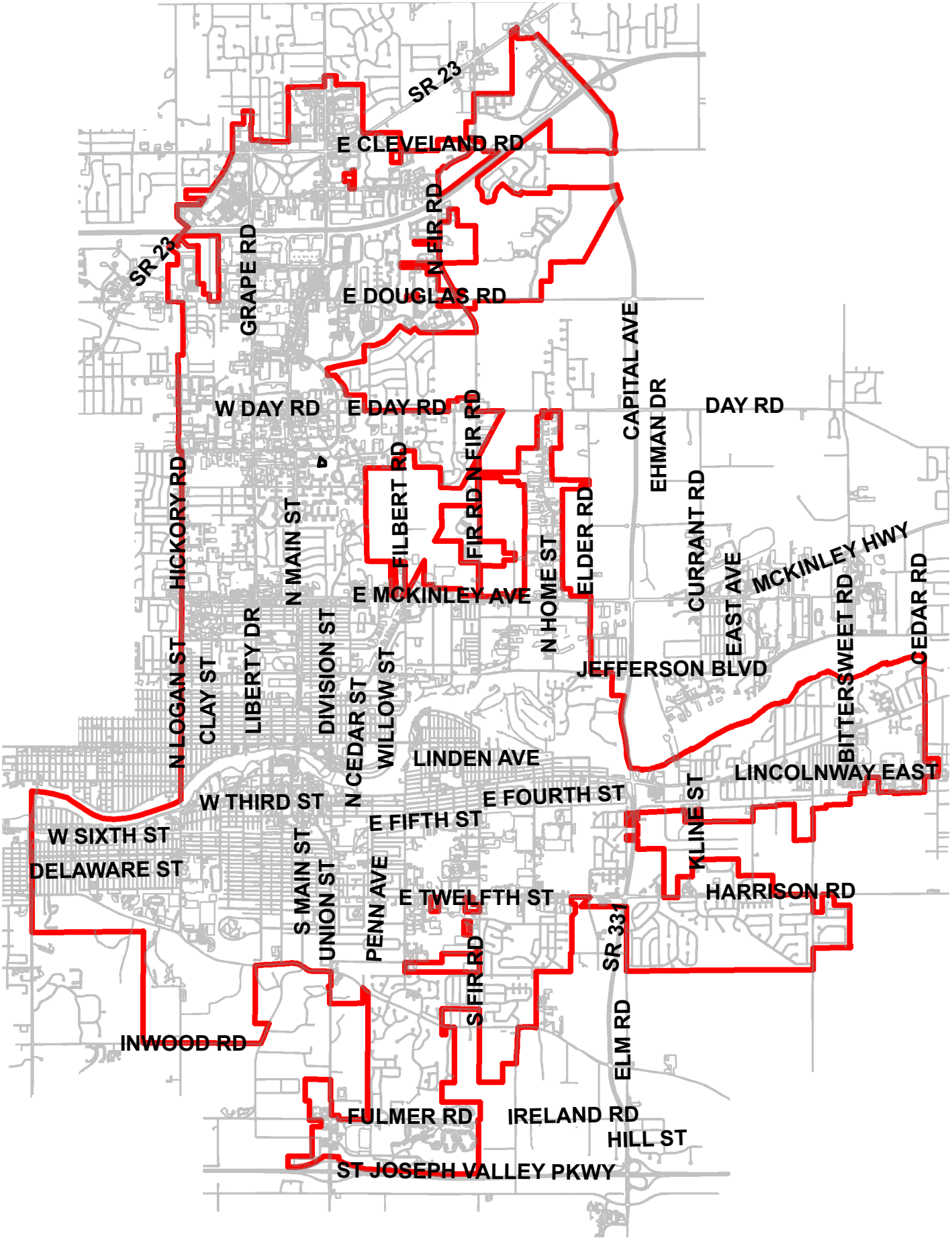
PETITION 26-01

OWNER: NORTHBRIDGE VALLEY LLC & NORTHBRIDGE VALLEY II LLC

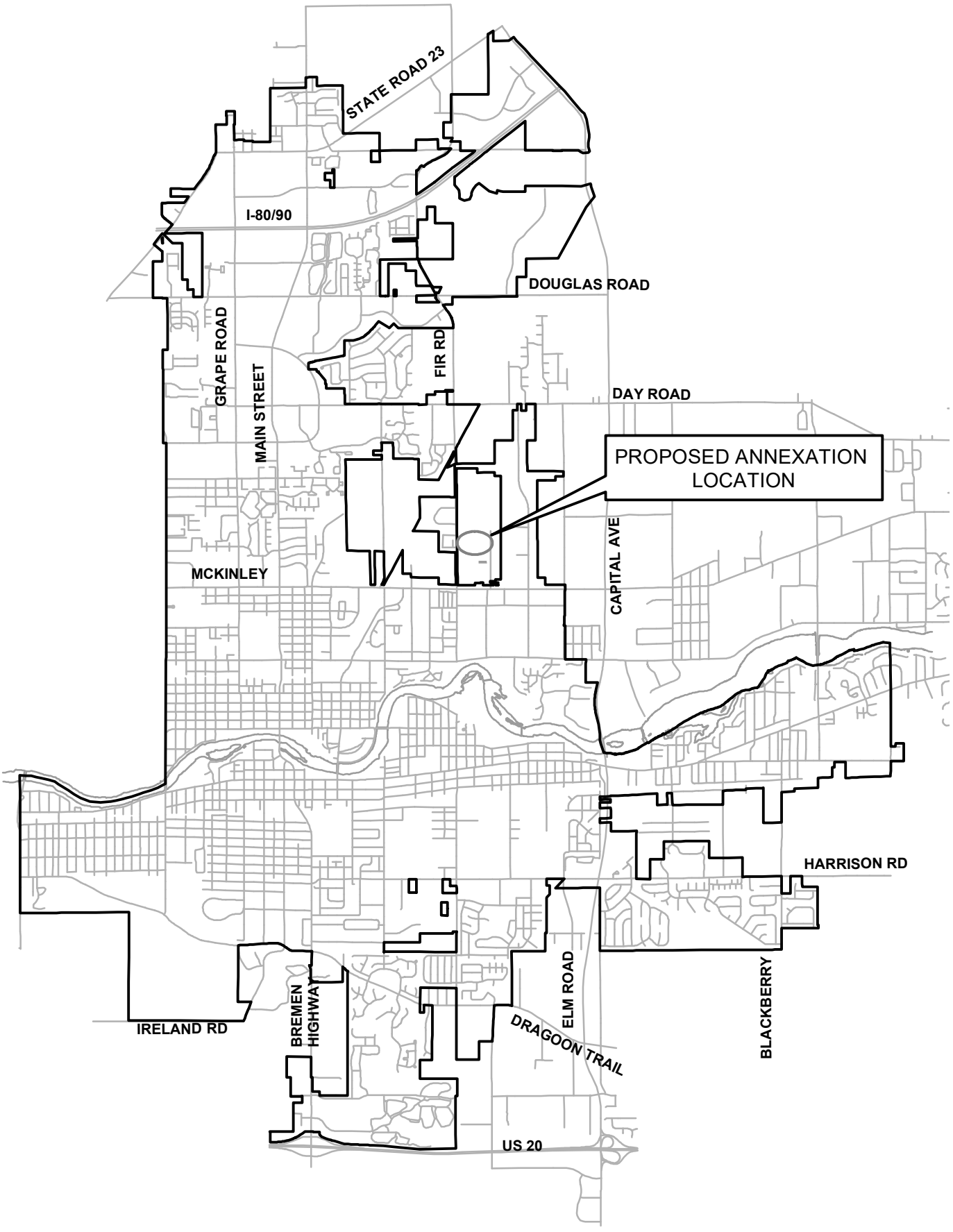
LOCATION: 55660 FIR ROAD

ANNEX AND ESTABLISH ZONING AS R-1 SINGLE FAMILY DISTRICT

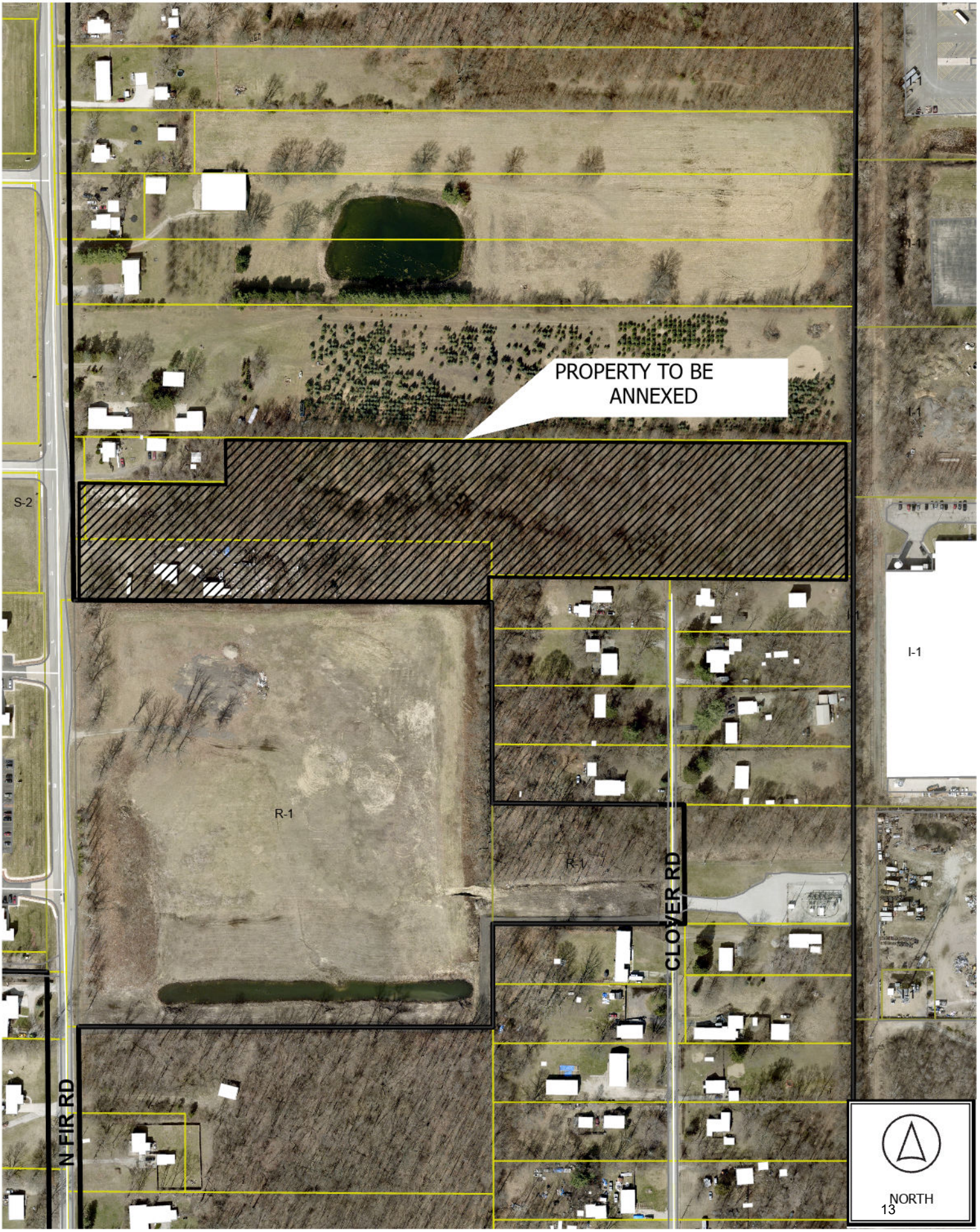
MAP OF EXISTING CITY LIMITS



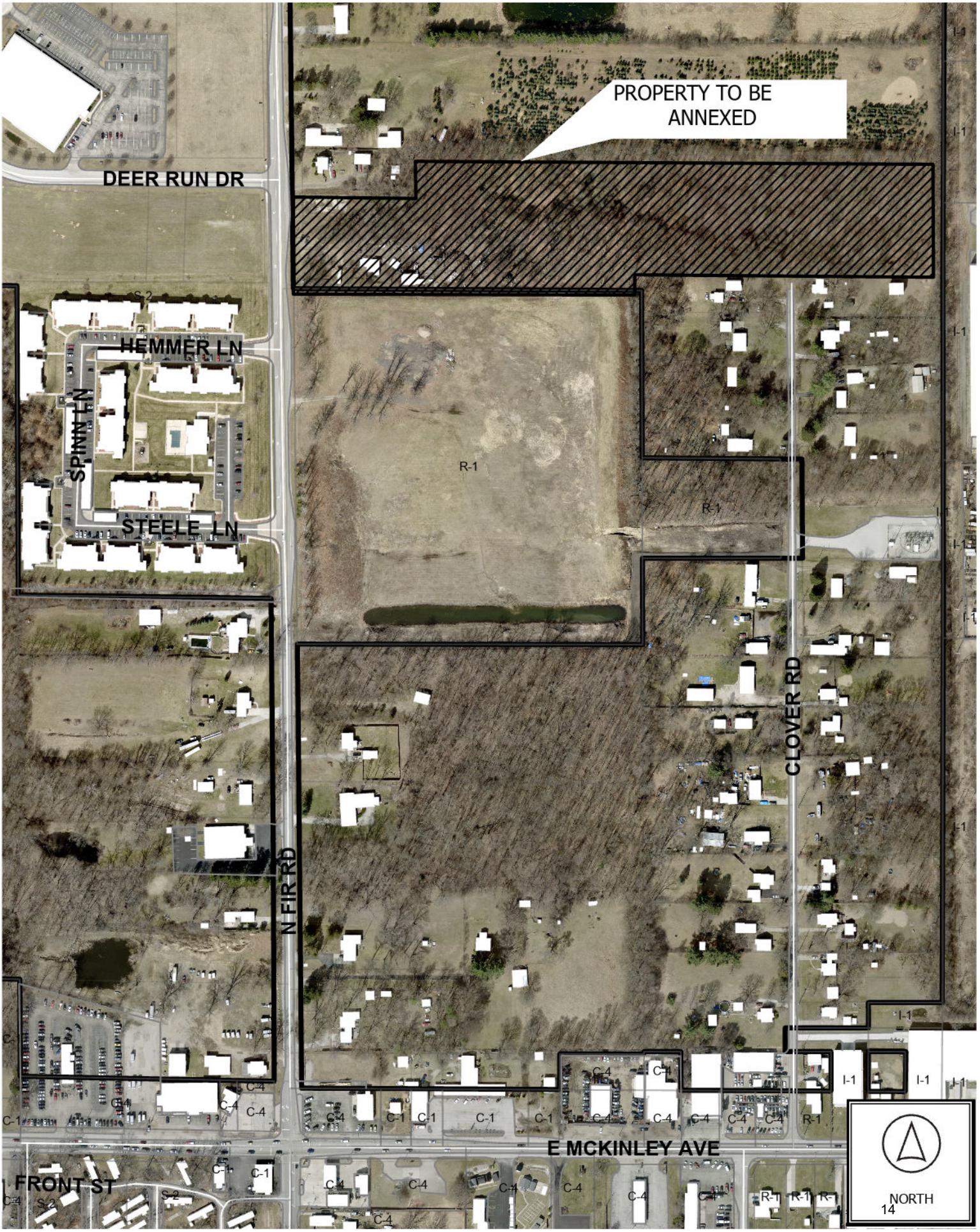
MAP OF PROPOSED CITY LIMITS



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED





55660 Fir Road (existing house)



Vacant land north of 55660 Fir Road

January 20, 2026

Received
JAN 28 2026
Planning and
Community Development

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 Northbridge Valley, LLC and Northbridge Valley II, 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:

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:
Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section 2, 1632 feet to an iron stake; thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

Petitioners own One Hundred (100%) percent of the above-described parcel of land which is located in St. Joseph County and that Petitioners desire the same to be annexed to the City of Mishawaka, Indiana, with a (R-1) Residential District. Petitioners further state they intend to utilize said land for the development of a residential subdivision.

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 (R-1) Residential District.

Northbridge Valley, LLC

William Loudin
Print Name

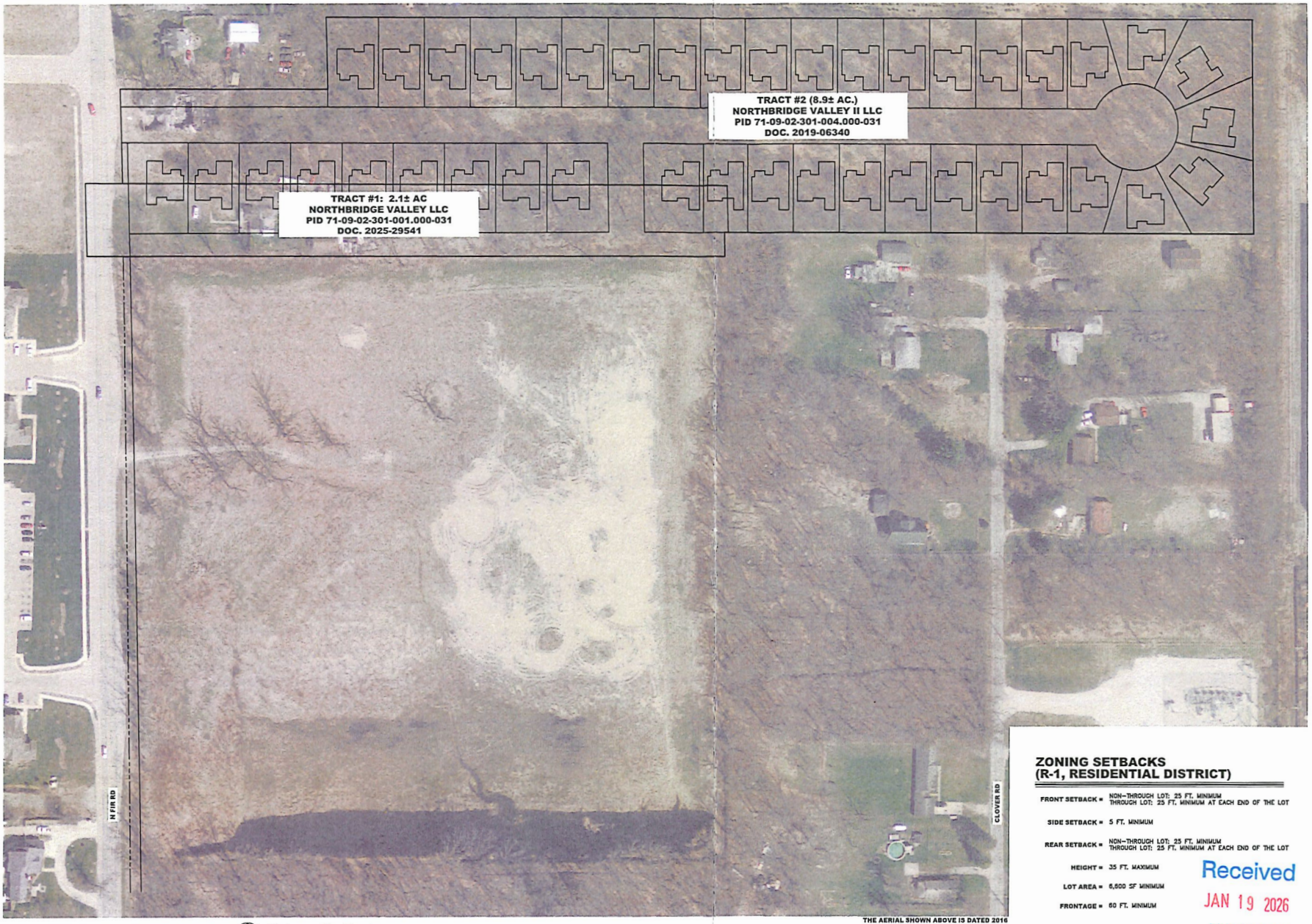
Northbridge Valley II, LLC

William Loudin
Print Name

Contact Person:

Matthew G. Bertsch, P.S.
Bertsch-Frank & Assoc. LLC
811 Lawrence Drive
Ft. Wayne, IN 46808
(260) 459-9393
mbertsch@bertschfrank.com

mweaver@rrexcavating.com



THE AERIAL SHOWN ABOVE IS DATED 2016

ZONING SETBACKS
(R-1, RESIDENTIAL DISTRICT)

FRONT SETBACK =	NON-THROUGH LOT: 25 FT. MINIMUM THROUGH LOT: 25 FT. MINIMUM AT EACH END OF THE LOT
SIDE SETBACK =	5 FT. MINIMUM
REAR SETBACK =	NON-THROUGH LOT: 25 FT. MINIMUM THROUGH LOT: 25 FT. MINIMUM AT EACH END OF THE LOT
HEIGHT =	35 FT. MAXIMUM
LOT AREA =	6,600 SF MINIMUM
FRONTAGE =	60 FT. MINIMUM

Received
JAN 19 2026
Planning and
Community Development

NORTH

Schematic Design

SCALE: 1" = 60'

SCALE 1" = 60'

BERTSCH-FRANK & ASSOCIATES
LAND SURVEYING & CONSULTING
LAND PLANNING | LAND SURVEYING
811 LAWRENCE DRIVE
FORT WAYNE, IN 46804
TELEPHONE: (260) 459-9393
FACSIMILE: (260) 459-9393

Received
JAN 19 2026
R & R Excavating, Inc
Planning and
Community Development

Preliminary SD Layout
Fir Road Subdivision
St. Joseph County
Mishawaka, Indiana 46545

REVISIONS

MARK	DATE	DESCRIPTION

CAD FILE:	24027_SD.dwg
DRAWN BY:	MGB
CHECKED BY:	MGB
DATE:	01/12/2026
PROJ. NO.:	24027.100

SD

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:

Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section 2, 1632 feet to an iron stake; thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

COMMON ADDRESS: 55660 & 55614 FIR ROAD, MISHAWAKA, IN 46545

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. 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 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. Current improvements underway include a new water treatment facility and well field along Veteran's Parkway near Juday Creek and a new 1.5 million gallon elevated tank in the north part of the City. Construction began in 2021 with both projects anticipated to come online in spring 2024. Planned future improvements include the replacement of the storage reservoir at the Virgil Treatment Plant originally constructed in 1923.

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 six in the State of Indiana. 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 100 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 11,000 calls in 2025. 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 currently does not have sanitary sewer available to this site along the frontage of Fir Rd. This development shall be served internally with properly sized gravity sanitary sewer and pumped via a regional lift station and force main, which shall connect to the existing 12" gravity sanitary sewer at the intersection of McKinley Ave and Fir Rd. The lift station and force main shall be sized to appropriately serve this development with the ability to expand capacity and serve the triangular service area bound by McKinley Ave to the south, CN Railroad to the northwest and railroad spur line to the east. The cost of the sanitary sewer connection and extension to the site shall be the responsibility of the owner/developer with the City responsible for perpetual maintenance after final acceptance. This sanitary sewer extension 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 for the proposed use.

Existing Road/Transportation Infrastructure

This annexation has frontage along Fir Rd, which is a two-lane street (one lane in each direction). A dedicated right turn lane shall be constructed for this development per Engineering Standards. The drive approaches should line up with existing drive approaches on the west side of Fir Rd (The Preserve apartment complex). If not adequate, additional public right-of-way shall be dedicated to accommodate this improvement.

Existing Storm Sewer/Drainage Infrastructure

Regarding any new development 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 owner/developer is required to bear all costs associated with stormwater management. Since this is a planned residential subdivision, the owner/developer shall petition with the St. Joseph County Drainage Board to be added into the Urban Drain Fund for maintenance of retention areas. All land disturbing activities shall fully comply with the City's Erosion & Sediment Control Ordinance.

Planned Capital Expenditures, Staff and Rates

If annexed, the City Engineering Department, Street Department, and Sewer Department will be responsible for maintenance of public streets, storm sewers, or sanitary sewer systems within dedicated City right-of-way. 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 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 home connected to the public sewer system within the City of Mishawaka. For a $3.76 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 R-1 Single Family Residential, therefore each home will be eligible for this program after acceptance.

ENGINEERING

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 13 - Engineering						
Personnel Services						
1101-13-411-01	Department Head	$ 90,277	$ 105,000	$ 109,039	$ 4,039	3.85%
1101-13-411-02	Full Time Employees	$ 358,395	$ 370,939	$ 385,206	$ 14,267	3.85%
1101-13-411-63	Longevity	$ 11,850	$ 13,006	$ 12,975	-$ 31	-0.24%
1101-13-411-65	PE Certification	$ 10,000	$ 10,000	$ 10,000	$ 0	0.00%
	Total Personnel Services	**$ 470,522**	**$ 498,945**	**$ 517,220**	**$ 18,275**	**3.66%**
Supplies						
1101-13-421-90	Office Supplies	$ 8,000	$ 8,000	$ 4,000	-$ 4,000	-50.00%
	Total Supplies	**$ 8,000**	**$ 8,000**	**$ 4,000**	**-$ 4,000**	**-50.00%**
Other Services & Charges						
1101-13-431-06	Consulting	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
1101-13-432-03	Travel and Training	$ 10,000	$ 10,000	$ 9,500	-$ 500	-5.00%
1101-13-432-04	Telephone/Technology	$ 750	$ 750	$ 0	-$ 750	-100.00%
1101-13-436-01	Equipment Repair	$ 2,500	$ 2,500	$ 2,000	-$ 500	-20.00%
1101-13-439-03	Subscriptions, Dues, etc.	$ 1,000	$ 1,000	$ 1,200	$ 200	20.00%
	Total Other Services & Charges	**$ 19,250**	**$ 19,250**	**$ 17,700**	**-$ 1,550**	**-8.05%**
	Total Department: 13 - Engineering	**$ 497,772**	**$ 526,195**	**$ 538,920**	**$ 12,725**	**2.42%**

ELECTRIC SERVICE

Services and Rates

Mishawaka Utilities – Electric Division *currently serves the proposed annexation area as it **is** already in our franchise boundary*.

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.

ELECTRIC SUMMARY

Account Number	2024 Approved	2025 Approved	2026 Approved	Increase / (Decrease)	%
Revenues					
Charges for Services	$ 59,694,208	$ 61,887,700	$ 62,341,554	$ 453,854	0.73%
Interest	$ 30,000	$ 500,000	$ 670,000	$ 170,000	34.00%
Miscellaneous Service Revenue	$ 25,000	$ 25,000	$ 25,000	$ 0	0.00%
Sales or Use of Property	$ 16,000	$ 16,000	$ 16,000	$ 0	0.00%
Transfers	$ 710,044	$ 775,550	$ 836,150	$ 60,600	7.81%
MUBO Revenue	$ 50,000	$ 50,000	$ 50,000	$ 0	0.00%
	$ 60,525,252	**$ 63,254,250**	**$ 63,938,704**	**$ 684,454**	**1.08%**
Expenses					
Personal Services	$ 6,012,600	$ 6,299,396	$ 6,258,367	-$ 41,029	-0.65%
Supplies	$ 208,000	$ 208,000	$ 202,000	-$ 6,000	-2.88%
Services and Charges	$ 47,357,328	$ 47,516,325	$ 48,739,150	$ 1,222,825	2.57%
Current Assets	$ 500,000	$ 4,640,000	$ 4,745,549	$ 105,549	2.27%
MUBO Personal Services	$ 1,014,378	$ 1,013,031	$ 1,097,036	$ 84,006	8.29%
	$ 55,092,306	**$ 59,676,752**	**$ 61,042,102**	**$ 1,365,351**	**2.29%**
Operating - Net Total	**$ 5,432,947**	**$ 3,577,499**	**$ 2,896,602**	**-$ 680,897**	**-19.03%**
Assets					
Capital Outlays	$ 3,265,000	$ 2,840,000	$ 2,780,000	-$ 60,000	-2.11%
Assets Total	**$ 3,265,000**	**$ 2,840,000**	**$ 2,780,000**	**-$ 60,000**	**-2.11%**
Electric Net Total	**$ 2,167,947**	**$ 737,499**	**$ 116,602**	**-$ 620,897**	**-84.19%**

*2026 includes the power operated equipment purchased in 2025 but will not be received until 2026

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. If annexed, this would be the primary responding station since it is the nearest to the site.

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.

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 2025 out of 11,033 runs 8,287 or roughly 75% 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 2025 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. As of 2022, there are only thirty-three (33) Class 2 departments in Indiana.

We are currently only 2.33 points away from a Class one (1) designation of which there are only six (6) in the State of Indiana.

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.

As of October of 2025, we've operated out of our new Station #2 located at 700 E. McKinley for an entire year. 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 2025 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 2026 budget has been included for reference.

FIRE

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 19 - Fire Department						
Personnel Services						
1101-19-411-01	Department Head	$ 94,681	$ 105,000	$ 109,039	$ 4,039	3.85%
1101-19-411-02	Asst Chiefs	$ 351,612	$ 397,324	$ 412,608	$ 15,284	3.85%
1101-19-411-02	Sworn Firefighters	$ 8,498,855	$ 9,603,712	$ 10,696,722	$ 1,093,010	11.38%
1101-19-411-02	Administrative Asst	$ 48,134	$ 49,818	$ 51,734	$ 1,916	3.85%
1101-19-411-12	Specialty Pay	$ 550,000	$ 543,050	$ 738,000	$ 194,950	35.90%
1101-19-411-60	Overtime	$ 1,000,000	$ 1,000,000	$ 1,050,000	$ 50,000	5.00%
1101-19-411-63	Longevity	$ 450	$ 525	$ 675	$ 150	28.57%
1101-19-411-66	Uniform Allowance	$ 152,000	$ 152,500	$ 183,000	$ 30,500	20.00%
1101-19-411-67	Pension Equalization	$ 11,700	$ 11,900	$ 12,100	$ 200	1.68%
1101-19-413-01	Social Security	$ 15,257	$ 16,673	$ 18,000	$ 1,327	7.96%
1101-19-413-02	Medicare	$ 155,748	$ 172,026	$ 193,000	$ 20,974	12.19%
1101-19-413-03	INPRS 14.2%	$ 34,944	$ 38,188	$ 41,000	$ 2,812	7.36%
1101-19-413-05	Health Insurance	$ 2,900,000	$ 3,199,627	$ 3,226,471	$ 26,844	0.84%
1101-19-413-06	Life/Disability Insurance	$ 6,500	$ 6,500	$ 6,500	$ 0	0.00%
1101-19-413-08	Deferred Comp Match	$ 160,000	$ 160,000	$ 100,000	-$ 60,000	-37.50%
1101-19-413-09	77 Pension 23.3% + 3%	$ 1,887,243	$ 2,132,579	$ 2,755,000	$ 622,421	29.19%
	Total Personnel Services	**$ 15,867,124**	**$ 17,589,422**	**$ 19,593,849**	**$ 2,004,427**	**11.40%**
Supplies						
1101-19-421-90	Office Supplies	$ 6,000	$ 6,000	$ 6,000	$ 0	0.00%
1101-19-422-01	Operating Supplies	$ 250,000	$ 260,000	$ 260,000	$ 0	0.00%
1101-19-422-03	Medical Supplies	$ 210,000	$ 220,500	$ 220,500	$ 0	0.00%
1101-19-429-10	Public Education Supplies	$ 6,000	$ 6,000	$ 6,000	$ 0	0.00%
	Total Supplies	**$ 472,000**	**$ 492,500**	**$ 492,500**	**$ 0**	**0.00%**
Other Services & Charges						
1101-19-431-09	Clinic Services	$ 35,800	$ 35,800	$ 35,800	$ 0	0.00%
1101-19-431-11	Physicals	$ 120,000	$ 120,000	$ 130,000	$ 10,000	8.33%
1101-19-432-03	Travel and Training	$ 80,000	$ 85,000	$ 85,000	$ 0	0.00%
1101-19-436-01	Building/Equipment Repairs	$ 100,000	$ 125,000	$ 125,000	$ 0	0.00%
1101-19-436-91	Laundry Maintenance	$ 3,000	$ 3,000	$ 0	-$ 3,000	-100.00%
1101-19-439-03	Subscriptions, Dues, etc.	$ 20,000	$ 20,000	$ 20,000	$ 0	0.00%
	Total Other Services & Charges	**$ 358,800**	**$ 388,800**	**$ 395,800**	**$ 7,000**	**1.80%**
	Total Department: 19 - Fire Department	**$ 16,697,924**	**$ 18,470,722**	**$ 20,482,149**	**$ 2,011,427**	**10.89%**

EMERGENCY MEDICAL SERVICES

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - EMS						
Capital Outlay						
6606-50-445-07	Medical Equipment	$ 55,000	$ 26,000	$ 20,000	-$ 6,000	-23.08%
6606-50-445-09	Ambulance	$ 600,000	$ 0	$ 700,000	$ 700,000	#DIV/0!
	Total Capital Outlay	**$ 655,000**	**$ 26,000**	**$ 720,000**	**$ 694,000**	**2669.23%**
	Total Department: 50 - EMS	**$ 655,000**	**$ 26,000**	**$ 720,000**	**$ 694,000**	**2669.23%**

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

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - Park and Recreation						
Personnel Services						
2204-50-411-01	Department Head	$ 80,000	$ 85,000	$ 88,270	$ 3,270	3.85%
2204-50-411-02	Full Time Employees	$ 1,505,730	$ 1,798,869	$ 1,836,295	$ 37,426	2.08%
2204-50-411-03	Temporary/Summer Help	$ 881,370	$ 800,000	$ 800,000	$ 0	0.00%
2204-50-411-60	Overtime	$ 25,000	$ 25,000	$ 25,000	$ 0	0.00%
2204-50-411-63	Longevity	$ 23,125	$ 20,010	$ 21,170	$ 1,160	5.80%
2204-50-411-64	FTO	$ 12,000	$ 12,000	$ 12,000	$ 0	0.00%
2204-50-411-70	Miscellaneous	$ 0	$ 0	$ 32,000	$ 32,000	#DIV/0!
2204-50-413-01	Social Security	$ 161,733	$ 169,934	$ 174,550	$ 4,616	2.72%
2204-50-413-02	Medicare	$ 37,825	$ 39,743	$ 41,000	$ 1,257	3.16%
2204-50-413-03	PERF 14.2%	$ 256,820	$ 275,605	$ 286,100	$ 10,495	3.81%
2204-50-413-04	Unemployment	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
2204-50-413-05	Employee Insurance Benefits	$ 365,000	$ 410,961	$ 540,000	$ 129,039	31.40%
2204-50-413-06	Life Insurance	$ 2,000	$ 2,000	$ 2,000	$ 0	0.00%
2204-50-413-08	Deferred Comp	$ 20,000	$ 20,000	$ 11,000	-$ 9,000	-45.00%
2204-50-411-02	Reimburse CSD	$ 81,370	$ 88,344	$ 88,344	$ 0	0.00%
	Total Personnel Services	**$ 3,456,973**	**$ 3,752,466**	**$ 3,962,729**	**$ 210,263**	**5.60%**
Supplies						
2204-50-421-90	Office Supplies	$ 8,000	$ 8,000	$ 8,000	$ 0	0.00%
2204-50-422-02	Gas, Oil, Parts, etc.	$ 73,000	$ 73,000	$ 73,000	$ 0	0.00%
2204-50-429-09	Merrifield/Ironworks Complex Supplies	$ 42,000	$ 42,000	$ 42,000	$ 0	0.00%
2204-50-429-14	Maintenance Supplies	$ 110,000	$ 150,000	$ 150,000	$ 0	0.00%
2204-50-429-15	Program Supplies	$ 60,000	$ 70,000	$ 40,000	-$ 30,000	-42.86%
2204-50-429-16	Golf Course Concessions	$ 60,000	$ 85,000	$ 105,000	$ 20,000	23.53%
2204-50-429-18	Athletic Event Supplies	$ 70,000	$ 70,000	$ 40,000	-$ 30,000	-42.86%
2204-50-429-19	Battell Center Supplies	$ 15,000	$ 15,000	$ 12,000	-$ 3,000	-20.00%
2204-50-429-20	Golf Course Supplies	$ 65,000	$ 65,000	$ 65,000	$ 0	0.00%
2204-50-429-21	Other Concessions	$ 5,000	$ 5,000	$ 35,000	$ 30,000	600.00%
2204-50-429-23	Merrifield Concessions	$ 18,000	$ 18,000	$ 8,000	-$ 10,000	-55.56%
	Total Supplies	**$ 526,000**	**$ 601,000**	**$ 578,000**	**-$ 23,000**	**-3.83%**
Other Services & Charges						
2204-50-431-09	Health Screenings/Vaccines	$ 8,000	$ 8,000	$ 8,000	$ 0	0.00%
2204-50-432-02	Postage and Freight	$ 2,000	$ 2,000	$ 2,000	$ 0	0.00%
2204-50-432-03	Travel and Training	$ 8,000	$ 8,000	$ 8,000	$ 0	0.00%
2204-50-432-04	Telephone and Technoogy	$ 7,000	$ 8,000	$ 11,000	$ 3,000	37.50%
2204-50-433-01	Printing/Newsletter etc.	$ 10,000	$ 10,000	$ 10,000	$ 0	0.00%
2204-50-434-90	Insurance Premiums/Deductions	$ 200,000	$ 250,000	$ 200,000	-$ 50,000	-20.00%
2204-50-435-01	MU/AEP Charges	$ 500,000	$ 500,000	$ 500,000	$ 0	0.00%
2204-50-435-02	NIPSCO	$ 50,000	$ 50,000	$ 50,000	$ 0	0.00%
2204-50-436-01	Equipment/Facility Repairs	$ 100,000	$ 120,000	$ 50,000	-$ 70,000	-58.33%
2204-50-436-90	Service Contracts	$ 180,000	$ 250,000	$ 250,000	$ 0	0.00%
2204-50-437-05	Uniform/Port0o-lets	$ 17,500	$ 17,500	$ 20,000	$ 2,500	14.29%
2204-50-439-03	Subscriptions, Dues, etc.	$ 3,000	$ 5,000	$ 5,000	$ 0	0.00%
2204-50-439-09	Miscellaneous Charges	$ 1,000	$ 1,000	$ 1,000	$ 0	0.00%
2204-50-439-18	Instructor Fees	$ 15,000	$ 15,000	$ 15,000	$ 0	0.00%
2204-50-439-19	Official/Referee Fees	$ 26,000	$ 26,000	$ 26,000	$ 0	0.00%
2204-50-439-21	Recreation/Event Entertainment	$ 74,000	$ 114,000	$ 94,000	-$ 20,000	-17.54%
2204-50-439-93	Sales Tax	$ 25,000	$ 30,000	$ 40,000	$ 10,000	33.33%
	Total Other Services & Charges	**$ 1,226,500**	**$ 1,414,500**	**$ 1,290,000**	**-$ 124,500**	**-8.80%**
	Total Department: 50 - Park and Recreation	**$ 5,209,473**	**$ 5,767,966**	**$ 5,830,729**	**$ 62,763**	**1.09%**

PARK AND RECREATION NON-REVERTING

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - Park and Recreation Non-Reverting						
Personnel Services						
2211-50-411-03	Temporary Help	$ 25,000	$ 25,000	$ 0	-$ 25,000	-100.00%
	Total Personnel Services	**$ 25,000**	**$ 25,000**	**$ 0**	**-$ 25,000**	**-100.00%**
Supplies						
2211-50-429-09	Wilson Supplies and Repairs	$ 57,000	$ 70,000	$ 20,000	-$ 50,000	-71.43%
2211-50-429-17	Landscaping/Chemical Supplies	$ 100,000	$ 105,000	$ 105,000	$ 0	0.00%
	Youth Athletics Supplies/Equip	$ 0	$ 0	$ 40,000	$ 40,000	#DIV/0!
	Camp Program Supplies/Equip	$ 0	$ 0	$ 20,000	$ 20,000	#DIV/0!
	Special Event Program Supplies	$ 0	$ 0	$ 18,000	$ 18,000	#DIV/0!
	Total Supplies	**$ 157,000**	**$ 175,000**	**$ 203,000**	**$ 28,000**	**16.00%**
Other Services & Charges						
	Professional Services					
2211-50-431-06	Consulting	$ 95,000	$ 95,000	$ 20,000	-$ 75,000	-78.95%
2211-50-436-90	Animal Control	$ 15,000	$ 50,000	$ 25,000	-$ 25,000	-50.00%
	Camp Field Trips and Enrichment	$ 0	$ 0	$ 10,000	$ 10,000	#DIV/0!
	Repairs and Maintenance					
	Ironworks Maintenance	$ 0	$ 0	$ 75,000	$ 75,000	#DIV/0!
2211-50-436-01	Golf Cart Repair	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
2211-50-436-22	Athletic Field Maintenance	$ 15,000	$ 15,000	$ 0	-$ 15,000	-100.00%
	Communication and Transportation					
2211-50-432-04	GPS Contract	$ 19,000	$ 35,000	$ 35,000	$ 0	0.00%
2211-50-432-04	Wilson Hill Phone and Internet	$ 2,500	$ 2,500	$ 2,500	$ 0	0.00%
	Total Other Services & Charges	**$ 151,500**	**$ 202,500**	**$ 172,500**	**-$ 30,000**	**-14.81%**
Capital Outlays						
2211-50-444-10	Equipment	$ 120,300	$ 90,000	$ 91,500	$ 1,500	1.67%
	Total Capital Outlays	**$ 120,300**	**$ 90,000**	**$ 91,500**	**$ 1,500**	**1.67%**
	Total Department: 50 - Park and Recreation Non-Reverting	**$ 453,800**	**$ 492,500**	**$ 467,000**	**-$ 25,500**	**-5.18%**

	Equipment
Rotary Mower	$ 46,000
Pro Gator	$ 37,000
Debris Blower	$ 8,500
	$ 91,500

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 40 officers on the Day Shift and 36 on the Night Shift, making for a total of 76 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, patrol 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.

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 42,798 calls for service in 2025. That number also reflects reporting on 1,954 vehicle crashes.

For general information purposes, a copy of the year 2026 budget has been included for reference. The budget itemizes the costs of providing services for the entire city.

ICJI Traffic Enforcement Grant – 2024 *(2025 Stats yet to be compiled)*

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

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 20 - Police						
Personnel Services						
1101-20-411-01	Department Head	$ 101,500	$ 105,053	$ 109,093	$ 4,040	3.85%
1101-20-411-02	Asst Chiefs	$ 289,500	$ 199,756	$ 207,438	$ 7,682	3.85%
1101-20-411-02	Sworn Officers	$ 8,425,890	$ 8,848,040	$ 9,155,160	$ 307,120	3.47%
1101-20-411-02	Civilian Employees	$ 629,982	$ 736,356	$ 807,854	$ 71,498	9.71%
1101-20-411-03	Part time employees	$ 32,000	$ 72,000	$ 72,000	$ 0	0.00%
1101-20-411-12	Specialty Pay	$ 75,000	$ 75,000	$ 75,000	$ 0	0.00%
1101-20-411-60	Overtime	$ 600,000	$ 600,000	$ 500,000	-$ 100,000	-16.67%
1101-20-411-63	Longevity	$ 11,325	$ 11,475	$ 12,300	$ 825	7.19%
1101-20-411-65	Certifications	$ 4,500	$ 4,500	$ 3,000	-$ 1,500	-33.33%
1101-20-411-66	Uniform Allowance	$ 338,200	$ 338,200	$ 338,200	$ 0	0.00%
1101-20-413-01	Social Security	$ 42,123	$ 51,208	$ 56,000	$ 4,792	9.36%
1101-20-413-02	Medicare	$ 137,261	$ 159,361	$ 164,000	$ 4,639	2.91%
1101-20-413-03	INPRS 14.2%	$ 74,564	$ 87,396	$ 97,100	$ 9,704	11.10%
1101-20-413-05	Health Insurance	$ 2,515,252	$ 2,802,888	$ 2,900,000	$ 97,112	3.46%
1101-20-413-06	Life/Disability Insurance	$ 7,000	$ 7,000	$ 7,000	$ 0	0.00%
1101-20-413-08	Deferred Comp Match	$ 180,000	$ 180,000	$ 75,000	-$ 105,000	-58.33%
1101-20-413-09	77 Pension 23.3% + 3%	$ 2,006,238	$ 2,028,780	$ 2,507,200	$ 478,420	23.58%
	Total Personnel Services	**$ 15,470,335**	**$ 16,307,013**	**$ 17,086,345**	**$ 779,332**	**4.78%**
Supplies						
1101-20-422-01	Operating Supplies	$ 120,000	$ 120,000	$ 120,000	$ 0	0.00%
1101-20-429-11	Seminars/Community Relations	$ 1,000	$ 1,000	$ 1,000	$ 0	0.00%
	Total Supplies	**$ 121,000**	**$ 121,000**	**$ 121,000**	**$ 0**	**0.00%**
Other Services & Charges						
1101-20-431-09	Clinic Services	$ 35,800	$ 35,800	$ 35,800	$ 0	0.00%
1101-20-431-11	Testing	$ 2,000	$ 2,000	$ 2,000	$ 0	0.00%
1101-20-432-03	Travel and Training	$ 2,000	$ 2,000	$ 2,000	$ 0	0.00%
1101-20-433-01	Printing	$ 1,800	$ 1,800	$ 1,800	$ 0	0.00%
1101-20-436-01	Building Repair/Maintenance	$ 100,000	$ 100,000	$ 50,000	-$ 50,000	-50.00%
1101-20-439-03	Subscriptions, Dues, etc.	$ 18,000	$ 18,000	$ 18,000	$ 0	0.00%
1101-20-439-09	Miscellaneous Charges	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
1101-20-439-11	Special Expense	$ 13,000	$ 13,000	$ 13,000	$ 0	0.00%
1101-20-439-12	Canine Expenses	$ 9,000	$ 9,000	$ 9,000	$ 0	0.00%
	Total Other Services & Charges	**$ 186,600**	**$ 186,600**	**$ 136,600**	**-$ 50,000**	**-26.80%**
	Total Department: 20 - Police	**$ 15,777,935**	**$ 16,614,613**	**$ 17,343,945**	**$ 729,332**	**4.39%**

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.

MOTOR VEHICLE HIGHWAY

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - Motor Vehicle Highway						
Personnel Services						
2201-50-411-01	Department Head	$ 78,332	$ 85,000	$ 88,270	$ 3,270	3.85%
2201-50-411-02	Full Time Employees	$ 1,763,606	$ 1,845,291	$ 1,745,555	-$ 99,736	-5.40%
2201-50-411-12	Specialty CDL Instructors	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
2201-50-411-60	Overtime	$ 80,000	$ 80,000	$ 80,000	$ 0	0.00%
2201-50-411-63	Longevity	$ 23,015	$ 23,825	$ 25,300	$ 1,475	6.19%
2201-50-411-64	FTO (Flexible Time Off) Plan	$ 8,000	$ 8,000	$ 8,000	$ 0	0.00%
2201-50-411-70	Miscellaneous	$ 0	$ 0	$ 64,000	$ 64,000	#DIV/0!
2201-50-413-01	Social Security	$ 126,195	$ 126,921	$ 125,000	-$ 1,921	-1.51%
2201-50-413-02	Medicare	$ 29,513	$ 29,683	$ 29,300	-$ 383	-1.29%
2201-50-413-03	INPRS 14.2%	$ 289,028	$ 289,028	$ 286,300	-$ 2,728	-0.94%
2201-50-413-04	Unemployment	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
2201-50-413-05	Employee Insurance Benefits	$ 600,000	$ 649,104	$ 575,000	-$ 74,104	-11.42%
2201-50-413-06	Life Insurance	$ 2,200	$ 2,200	$ 2,200	$ 0	0.00%
2201-50-413-06	Deferred Comp Benefit	$ 20,000	$ 20,000	$ 10,000	-$ 10,000	-50.00%
2201-50-411-02	Reimburse CSD	$ 77,453	$ 84,094	$ 84,094	$ 0	0.00%
	Total Personnel Services	**$ 3,107,342**	**$ 3,253,146**	**$ 3,133,019**	**-$ 120,127**	**-3.69%**
Supplies						
2201-50-421-90	Office Supplies	$ 1,500	$ 1,500	$ 1,500	$ 0	0.00%
2201-50-429-08	Uniform Supplies	$ 7,500	$ 7,500	$ 7,500	$ 0	0.00%
2201-50-429-13	Traffic Supplies	$ 45,000	$ 45,000	$ 45,000	$ 0	0.00%
	Total Supplies	**$ 54,000**	**$ 54,000**	**$ 54,000**	**$ 0**	**0.00%**
Other Services & Charges						
2201-50-431-09	Health Screenings/Vaccines	$ 5,000	$ 5,000	$ 5,000	$ 0	0.00%
2201-50-432-03	Travel and Training	$ 3,000	$ 4,000	$ 4,000	$ 0	0.00%
2201-50-432-04	Telephone/Paging	$ 8,000	$ 10,000	$ 10,000	$ 0	0.00%
2201-50-433-02	Publications	$ 500	$ 500	$ 500	$ 0	0.00%
2201-50-437-05	Uniforms	$ 16,000	$ 9,000	$ 16,000	$ 7,000	77.78%
2201-50-439-09	Miscellaneous Charges	$ 3,000	$ 3,000	$ 3,000	$ 0	0.00%
	Total Other Services & Charges	**$ 35,500**	**$ 31,500**	**$ 38,500**	**$ 7,000**	**22.22%**
Capital Outlays						
2201-50-442-01	Street repair CCMG - moved to MVHR	$ 1,500,000	$ 0	$ 0	$ 0	#DIV/0!
	Total Capital Outlays	**$ 1,500,000**	**$ 0**	**$ 0**	**$ 0**	**#DIV/0!**
	Total Department: 50 - Motor Vehicle Highway	**$ 4,696,842**	**$ 3,338,646**	**$ 3,225,519**	**-$ 113,127**	**-3.39%**

MOTOR VEHICLE HIGHWAY - RESTRICTED

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - Motor Vehicle Highway - Restricted						
Capital Outlays MVHR						
2203-50-442-01	Street Repair - in MVH in 2024	$ 0	$ 1,500,000	$ 1,000,000	-$ 500,000	-33.33%
	Total Capital Outlays	**$ 0**	**$ 1,500,000**	**$ 1,000,000**	**-$ 500,000**	**-33.33%**
	Total Department: 50 - Motor Vehicle Highway - Restricted	**$ 0**	**$ 1,500,000**	**$ 1,000,000**	**-$ 500,000**	**-33.33%**

LOCAL ROAD AND STREET

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 50 - Local Road and Street						
Capital Outlays MVHR						
2202-50-442-01	Street Repair	$ 500,000	$ 500,000	$ 500,000	$ 0	0.00%
2202-50-442-04	Sidewalk & Curb Program/ 50/50 Program	$ 325,000	$ 335,000	$ 335,000	$ 0	0.00%
2202-50-445-02	Equipment	$ 330,000	$ 425,000	$ 230,000	-$ 195,000	-45.88%
	Total Capital Outlays	**$ 1,155,000**	**$ 1,260,000**	**$ 1,065,000**	**-$ 195,000**	**-15.48%**
	Total Department: 50 - Local Road and Street	**$ 1,155,000**	**$ 1,260,000**	**$ 1,065,000**	**-$ 195,000**	**-15.48%**

Equipment	
F-600 4x4 mini	
dump w/plow	$ 150,000
F-350 4x4 crew	
cab P/U w/plow	$ 80,000
	$ 230,000

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 2025 the average removals and plant data were as follows:

	2025
Average Flow (MGD)	8.68
Peak Flow (MGD)	66.68
BOD Removed (%)	98
Phosphorus Removed (%)	85
Ammonia Removed (%)	93
Solids Removed (%)	98
Biosolids Produced (dry tons)	~1360
Electricity Use (MkWH)	4.8
Natural Gas Use (Mcf)	10.8
Total Precipitation (inches)	31.92

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.

WASTEWATER & SEWER SUMMARY

Account Number	2024 Approved	2025 Approved	2026 Approved	Increase / (Decrease)	%
Revenues					
Charges for Services	$ 20,543,399	$ 21,123,322	$ 21,924,440	$ 801,118	3.79%
Interest	$ 75,000	$ 700,000	$ 700,000	$ 0	0.00%
Miscellaneous Service Revenue	$ 34,875	$ 25,000	$ 15,000	-$ 10,000	-40.00%
	$ 20,653,274	**$ 21,848,322**	**$ 22,639,440**	**$ 791,118**	**3.62%**
Expenses					
Personal Services	$ 4,455,231	$ 4,627,838	$ 4,863,621	$ 235,783	5.09%
Supplies	$ 148,000	$ 153,000	$ 169,000	$ 16,000	10.46%
Services and Charges	$ 13,936,842	$ 15,844,840	$ 16,603,265	$ 758,425	4.79%
Current Assets	$ 347,500	$ 399,800	$ 448,381	$ 48,581	12.15%
MUBO Personal Services	$ 507,189	$ 506,515	$ 548,518	$ 42,003	8.29%
	$ 19,394,762	**$ 21,531,993**	**$ 22,632,785**	**$ 1,100,792**	**5.11%**
Net Total	**$ 1,258,512**	**$ 316,329**	**$ 6,655**	**-$ 309,674**	**-97.90%**

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 Fir Road on the east side, just off of the street in the grass. An extension would need to be done from here 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 ten (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-nine (29) vehicles and eleven (11) 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.

WATER SUMMARY

Account Number	2024 Approved	2025 Approved	2026 Approved	Increase / (Decrease)	%
Revenues					
Charges for Services	$ 15,832,583	$ 16,140,649	$ 16,268,500	$ 127,851	0.79%
Interest	$ 90,000	$ 300,000	$ 500,000	$ 200,000	66.67%
Miscellaneous Service Revenue	$ 11,000	$ 47,000	$ 30,000	-$ 17,000	-36.17%
	$ 15,933,583	**$ 16,487,649**	**$ 16,798,500**	**$ 310,851**	**1.89%**
Expenses					
Personal Services	$ 3,574,303	$ 3,640,839	$ 3,886,316	$ 245,477	6.74%
Supplies	$ 846,000	$ 836,000	$ 799,000	-$ 37,000	-4.43%
Services and Charges	$ 9,316,188	$ 9,678,357	$ 9,496,343	-$ 182,014	-1.88%
Current Assets	$ 190,000	$ 240,000	$ 734,000	$ 494,000	205.83%
MUBO Personal Services	$ 599,689	$ 604,015	$ 674,899	$ 70,883	11.74%
	$ 14,526,180	**$ 14,999,211**	**$ 15,590,558**	**$ 591,347**	**3.94%**
Operating - Net Total	**$ 1,407,403**	**$ 1,488,438**	**$ 1,207,942**	**-$ 280,496**	**-18.84%**
Assets					
Capital Outlays	$ 1,145,000	$ 1,245,000	$ 1,160,000	-$ 85,000	-6.83%
Assets Total	**$ 1,145,000**	**$ 1,245,000**	**$ 1,160,000**	**-$ 85,000**	**-6.83%**
Water Net Total	**$ 262,403**	**$ 243,438**	**$ 47,942**	**-$ 195,496**	**-80.31%**

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:

Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section 2, 1632 feet to an iron stake; thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

COMMON ADDRESS: 55660 & 55614 FIR ROAD, MISHAWAKA, IN 46545

TAB D - APPENDICES

RESOLUTION NO. 2026-09

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:

55660 & 55614 Fir Road, Mishawaka, IN 46545 – East side of Fir Road approximately 2,100' north of E. McKinley Avenue.

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:

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:

Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section 2, 1632 feet to an iron stake;

thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

COMMON ADDRESS: 56600 & 55614 FIR ROAD & 55721 CLOVER ROAD, MISHAWAKA, IN 46545

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 _____, 2026, at _____ o'clock __.M.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____,
_____

2026, at _____o'clock __.M.

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

APPROVED by me this _____ day of _____ 2026, at

_____ o'clock ___.M.

_____
David A. Wood, Mayor

PETITION 26-01

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 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:

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:

Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section

2, 1632 feet to an iron stake; thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

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-1 Single Family Residential District.

All the above real estate shall hereafter be amended to allow for a residential subdivision.

This recommendation is based on the following findings of fact:

1. Existing Conditions - The subject property is located east of Fir Road approximately a third of a mile north of E. McKinley Avenue. Fir Road, which is a low to moderate travelled minor arterial road, serves as one of the primary north/south corridors in the northeast part of the city. McKinley Avenue to the south is a heavily travelled principal arterial providing major east/west access between St. Joseph and Elkhart County. Traffic volumes along these roads are anticipated to remain relatively consistent in future years. Adjacent land uses include single-family residential houses, an electric utility substation, and vacant property to the north, east, and south within unincorporated St. Joseph County, and an apartment complex to the west.

2. Character of Buildings in Area - The buildings and land uses along Fir Road are primarily single and multi-family residential. An indoor amusement facility and assisted living facility are located west of Fir Road north of the property.

3. The most desirable/highest and best use – With the property's location adjacent to residential uses, the most desirable use for the property is residential.

4. Conservation of property values - The proposed zoning should not be injurious to property values in the surrounding area. The proposed residential use is compatible with the adjacent single and multi-family residential uses.

5. Comprehensive Plan – The Mishawaka 2000 Comprehensive Plan identifies a preferred or recommended use of the subject property and adjacent areas as low density residential.

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 _____, 2026, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____, 2026, at _____ o'clock ____.M.

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

APPROVED by me this _____ day of _____, 2026, at _____o'clock ____.M.

_____
David A. Wood, Mayor

Tab Rate Chart for the year 2025 payable 2026

Notice is hereby given that the Tax Duplicates for the Taxing Units of St. Joseph County, for the year 2025 p
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 a
The first installment will be delinquent after May 11, 2026.
Second installment will be delinquent after November 10, 2026. John H Murphy, Auditor of St. Joseph Cou

		71 031	71 022	71 023	71 025
Fund	**Fund Name**	**Penn Township**	**Mishawaka - Phm School**	**Mishawaka-Penn**	**Portage Township**
61	County Rainy Day				
101	County General	0.4207	0.4207	0.4207	0.4207
124	Cumulative Reassessment	0.0187	0.0187	0.0187	0.0187
180	Debt Service	0.0057	0.0057	0.0057	0.0057
181	2022 GO Highway Bond				
182	2025 GO Highway Bond DS	0.0062	0.0062	0.0062	0.0062
702	Highway				
706	LR & S				
720	Major Moves SPC				
790	Cumulative Bridge	0.0095	0.0095	0.0095	0.0095
792	Major Cumulative Bridge	0.0333	0.0333	0.0333	0.0333
801	Health	0.0232	0.0232	0.0232	0.0232
1301	Park & Recreation	0.0232	0.0232	0.0232	0.0232
1380	2025 GO Parks Bond DS	0.0043	0.0043	0.0043	0.0043
2391	Cumulative Capital Development	0.0333	0.0333	0.0333	0.0333
71 1	**Total COUNTY**	**0.5781**	**0.5781**	**0.5781**	**0.5781**
50	Twp Road & Infrastructure				
61	Township Rainy Day				
101	Township General Fund	0.0101	0.0101	0.0101	0.0209
180	TOWNSHIP DEBT SERVICE	0.0430			0.0589
601	Twp Community Bldg				
840	Twp Poor Relief/Twp Assistance	0.0202	0.0202	0.0202	0.0480
1090	Township Cumulative Vehicle				
1111	Twp Fire				
1181	Twp Fire Bldg Debt Fund				
1182	Twp Fire Equipment Debt				
1187	Twp Emerg Fire Loan				
1190	Twp Cum Fire				
1312	Twp Recreation				
2120	Township Cemetery				
8604	Twp Fire Territory General	0.2025			
8692	Twp Fire Terrority Equip Repla	0.0333			
8704	Specl Fire Territory General				0.7063
8792	Specl Fire Terr Equip Replace				0.0333
71 2	**Total TOWNSHIP**	**0.3091**	**0.0303**	**0.0303**	**0.8674**
61	City/Town Rainy Day				
101	City General		1.6661	1.6661	
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				
720	City/Town Major Moves Spc				
1109	Municipal Emerg Medical Svcs				
1301	City Park & Rec		0.1695	0.1695	
1303	City/Town Park				
1380	Park Bond				
2120	City Cemetary				

2379	City/Town CCI				
2391	City Cum Cap Development		0.0500	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**	**1.8856**	**1.8856**	**0.0000**
22	Referendum-Exempt Operating			0.2434	0.3087
61	School Rainy Day				
180	School Debt Service	0.3824	0.3824	0.5740	0.0840
181	School Debt Payment				0.1299
287	Referendum Debt-Exempt Capital			0.0869	0.0373
3101	Education				
3300	Operations	0.4717	0.4717	0.3588	0.6175
71 4	**Total SCHOOL**	**0.8541**	**0.8541**	**1.2631**	**1.1774**
61	Rainy Day				
101	Library General	0.1120	0.1120	0.1120	0.2310
180	Library Debt Service	0.0163	0.0163	0.0163	0.0177
2011	Library LIRF				
71 5	**Total LIBRARY**	**0.1283**	**0.1283**	**0.1283**	**0.2487**
180	Special Debt Service				
8001	So Bend Transpo		0.0943	0.0943	
8090	So Bend Transpo Spec Tran Cum				
8101	Airport Authority General	0.0250	0.0250	0.0250	0.0250
8180	Airport Sp Airport Debt				
8190	Airport Authority Cum Bldg	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**	**0.0380**	**0.1323**	**0.1323**	**0.0380**
	Total Tax Rates (Less Conservancy)	**1.9076**	**3.6087**	**4.0177**	**2.9096**
		BEFORE	AFTER		

Property Tax

St. Joseph County
Submitted to the State on Friday, February 17, 2017
Report printed on Tuesday, December 17, 2024
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 Tuesday, December 17, 2024
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 Tuesday, December 17, 2024
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 Wednesday, November 15, 2017
Report printed on Tuesday, December 17, 2024
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 Thursday, October 24, 2019
Report printed on Tuesday, December 17, 2024
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: 2022
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	
8/1/2020			$213,740			$213,740				$9,375,000
2/1/2021			$135,469							$9,375,000
8/1/2021			$135,469			$270,938				$9,375,000
2/1/2022			$135,469							$9,375,000
8/1/2022			$135,469			$270,938				$9,375,000
2/1/2023			$135,469							$9,375,000
8/1/2023			$135,469			$270,938				$9,375,000
2/1/2024			$135,469							$9,375,000
8/1/2024			$135,469			$270,938				$9,375,000
2/1/2025			$135,469							$9,375,000
8/1/2025			$135,469			$270,938				$9,375,000
2/1/2026			$135,469							$9,375,000
8/1/2026			$135,469			$270,938				$9,375,000
2/1/2027			$135,469							$9,375,000
8/1/2027			$135,469			$270,938				$9,375,000
2/1/2028			$135,469							$9,375,000
8/1/2028			$135,469			$270,938				$9,375,000
2/1/2029			$135,469							$9,375,000
8/1/2029			$135,469			$270,938				$9,375,000
2/1/2030			$135,469							$9,375,000
8/1/2030			$135,469			$270,938				$9,375,000
2/1/2031			$135,469							$9,375,000
8/1/2031			$135,469			$270,938				$9,375,000
2/1/2032			$135,469							$9,375,000
8/1/2032			$135,469			$270,938				$9,375,000
2/1/2033			$135,469							$9,375,000
8/1/2033			$135,469			$270,938				$9,375,000
2/1/2034	$750,000		$135,469							$8,625,000
8/1/2034			$124,219			$1,009,688				$8,625,000
2/1/2035	$800,000		$124,219							$7,825,000
8/1/2035			$112,219			$1,036,438				$7,825,000
2/1/2036	$2,475,000		$112,219							$5,350,000
8/1/2036			$75,094			$2,662,313				$5,350,000
2/1/2037	$2,600,000		$75,094							$2,750,000
8/1/2037			$36,094			$2,711,188				$2,750,000
2/1/2038	$2,750,000		$36,094			$2,786,094				$0
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 Tuesday, December 17, 2024
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

8/15/2026	$136,091	2.49	$1,699	$137,794		$275,581		$137,794		$0
2/15/2026	$134,414	2.49	$3,373	$137,787				$137,787		$136,091
8/15/2025	$132,759	2.49	$5,029	$137,787		$275,574		$137,787		$270,505
2/15/2025	$131,124	2.49	$6,664	$137,787				$137,787		$403,264
8/15/2024	$129,509	2.49	$8,279	$137,787		$275,574		$137,787		$534,388
2/15/2024	$127,914	2.49	$9,874	$137,787				$137,787		$663,897
8/15/2023	$126,338	2.49	$11,449	$137,787		$275,574		$137,787		$791,811
2/15/2023	$124,782	2.49	$13,005	$137,787				$137,787		$918,149
8/15/2022	$123,245	2.49	$14,542	$137,787		$275,574		$137,787		$1,042,931
2/15/2022	$121,727	2.49	$16,060	$137,787				$137,787		$1,166,176
8/15/2021	$120,228	2.49	$17,559	$137,787		$275,574		$137,787		$1,287,903
2/15/2021	$118,747	2.49	$19,040	$137,787				$137,787		$1,408,131
8/15/2020	$117,285	2.49	$20,502	$137,787		$275,574		$137,787		$1,526,878
2/15/2020	$115,840	2.49	$21,947	$137,787				$137,787		$1,644,163
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 Tuesday, December 17, 2024
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

2/15/2022	$19,517	1.75	$992	$20,509				$20,509		$176,756
8/15/2022	$18,962	1.75	$1,547	$20,509				$20,509		$157,794
2/15/2023	$19,128	1.75	$1,381	$20,509				$20,509		$138,666
8/15/2023	$19,295	1.75	$1,214	$20,509				$20,509		$119,371
2/15/2024	$19,464	1.75	$1,045	$20,509				$20,509		$99,907
8/15/2024	$19,635	1.75	$874	$20,509				$20,509		$80,272
2/15/2025	$19,806	1.75	$703	$20,509				$20,509		$60,466
8/15/2025	$19,980	1.75	$529	$20,509				$20,509		$40,486
2/15/2026	$20,155	1.75	$354	$20,509				$20,509		$20,331
8/15/2026	$20,331	1.75	$178	$20,509				$20,509		$0
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 Tuesday, December 17, 2024
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 Tuesday, December 17, 2024
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 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 Tuesday, December 17, 2024
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 Tuesday, December 17, 2024
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	
7/15/2025	$2,000,000	0.00	$0	$2,000,000						$48,000,000
1/15/2026	$2,000,000	0.00	$0	$2,000,000		$4,000,000				$46,000,000
7/15/2026	$2,000,000	0.00	$0	$2,000,000						$44,000,000
1/15/2027	$2,000,000	0.00	$0	$2,000,000		$4,000,000				$42,000,000
7/15/2027	$1,500,000	0.00	$0	$1,500,000						$40,500,000
1/15/2028	$1,500,000	0.00	$0	$1,500,000		$3,000,000				$39,000,000
7/15/2028	$1,500,000	0.00	$0	$1,500,000						$37,500,000
1/15/2029	$1,500,000	0.00	$0	$1,500,000		$3,000,000				$36,000,000
7/15/2029	$1,500,000	0.00	$0	$1,500,000						$34,500,000
1/15/2030	$1,500,000	0.00	$0	$1,500,000		$3,000,000				$33,000,000
7/15/2030	$1,500,000	0.00	$0	$1,500,000						$31,500,000
1/15/2031	$1,500,000	0.00	$0	$1,500,000		$3,000,000				$30,000,000
7/15/2031	$1,500,000	0.00	$0	$1,500,000						$28,500,000
1/15/2032	$1,000,000	0.00	$0	$1,000,000		$2,500,000				$27,500,000
7/15/2032	$1,000,000	0.00	$0	$1,000,000						$26,500,000
1/15/2033	$1,000,000	0.00	$0	$1,000,000		$2,000,000				$25,500,000
7/15/2033	$1,000,000	0.00	$0	$1,000,000						$24,500,000
1/15/2034	$1,000,000	0.00	$0	$1,000,000		$2,000,000				$23,500,000
7/15/2034	$1,000,000	0.00	$0	$1,000,000						$22,500,000
1/15/2035	$1,000,000	0.00	$0	$1,000,000		$2,000,000				$21,500,000
7/15/2035	$1,000,000	0.00	$0	$1,000,000						$20,500,000
1/15/2036	$1,000,000	0.00	$0	$1,000,000		$2,000,000				$19,500,000
7/15/2036	$1,000,000	0.00	$0	$1,000,000						$18,500,000
1/15/2037	$1,000,000	0.00	$0	$1,000,000		$2,000,000				$17,500,000
7/15/2037	$1,000,000	0.00	$0	$1,000,000						$16,500,000
1/15/2038	$1,000,000	0.00	$0	$1,000,000		$2,000,000				$15,500,000
7/15/2038	$1,000,000	0.00	$0	$1,000,000		$1,000,000				$14,500,000
1/15/2039	$1,000,000	0.00	$0	$1,000,000		$1,000,000				$13,500,000
7/15/2039	$1,000,000	0.00	$0	$1,000,000		$1,000,000				$12,500,000
1/15/2040	$1,000,000	0.00	$0	$1,000,000		$1,000,000				$11,500,000
7/15/2040	$1,000,000	0.00	$0	$1,000,000		$1,000,000				$10,500,000
1/15/2041	$1,000,000	0.00	$0	$1,000,000		$1,000,000				$9,500,000
7/15/2041	$1,000,000	0.00	$0	$1,000,000		$1,000,000				$8,500,000
1/15/2042	$1,000,000	0.00	$0	$1,000,000		$1,000,000				$7,500,000
7/15/2042	$1,000,000	0.00	$0	$1,000,000		$1,000,000				$6,500,000
1/15/2043	$500,000	0.00	$0	$500,000		$500,000				$6,000,000
7/15/2043	$500,000	0.00	$0	$500,000		$500,000				$5,500,000
1/15/2044	$500,000	0.00	$0	$500,000		$500,000				$5,000,000
7/15/2044	$500,000	0.00	$0	$500,000		$500,000				$4,500,000
1/15/2045	$500,000	0.00	$0	$500,000		$500,000				$4,000,000

7/15/2045	$500,000	0.00	$0	$500,000		$500,000				$3,500,000
1/15/2046	$500,000	0.00	$0	$500,000		$500,000				$3,000,000
7/15/2046	$500,000	0.00	$0	$500,000		$500,000				$2,500,000
1/15/2047	$500,000	0.00	$0	$500,000		$500,000				$2,000,000
7/15/2047	$500,000	0.00	$0	$500,000		$500,000				$1,500,000
1/15/2048	$500,000	0.00	$0	$500,000		$500,000				$1,000,000
7/15/2048	$500,000	0.00	$0	$500,000		$500,000				$500,000
1/15/2049	$500,000	0.00	$0	$500,000		$500,000				$0
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 Tuesday, December 17, 2024
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 Tuesday, December 17, 2024
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 Thursday, February 12, 2026
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	
1/15/2044	$220,000	5.40	$5,940	$225,940		$452,685				$0
7/15/2043	$215,000	5.40	$11,745	$226,745						$220,000
1/15/2043	$210,000	5.40	$17,415	$227,415		$455,365				$435,000
7/15/2042	$205,000	5.40	$22,950	$227,950						$645,000
1/15/2042	$200,000	5.40	$28,350	$228,350		$456,965				$850,000
7/15/2041	$195,000	5.40	$33,615	$228,615						$1,050,000
1/15/2041	$190,000	5.40	$38,745	$228,745		$457,485				$1,245,000
7/15/2040	$185,000	5.40	$43,740	$228,740						$1,435,000
1/15/2040	$180,000	5.40	$48,600	$228,600		$456,925				$1,620,000
7/15/2039	$175,000	5.40	$53,325	$228,325						$1,800,000
1/15/2039	$170,000	5.40	$57,915	$227,915		$455,285				$1,975,000
7/15/2038	$165,000	5.40	$62,370	$227,370						$2,145,000
1/15/2038	$160,000	5.40	$66,690	$226,690		$452,565				$2,310,000
7/15/2037	$155,000	5.40	$70,875	$225,875						$2,470,000
1/15/2037	$150,000	5.40	$74,925	$224,925		$448,765				$2,625,000
7/15/2036	$145,000	5.40	$78,840	$223,840						$2,775,000
1/15/2036	$145,000	5.40	$82,755	$227,755		$454,290				$2,920,000
7/15/2035	$140,000	5.40	$86,535	$226,535						$3,065,000
1/15/2035	$135,000	5.40	$90,180	$225,180		$454,005				$3,205,000
7/15/2034	$135,000	5.40	$93,825	$228,825						$3,340,000
1/15/2034	$130,000	5.40	$97,335	$227,335		$453,045				$3,475,000
7/15/2033	$125,000	5.40	$100,710	$225,710						$3,605,000
1/15/2033	$120,000	5.40	$103,950	$223,950		$451,140				$3,730,000
7/15/2032	$120,000	5.40	$107,190	$227,190						$3,850,000
1/15/2032	$115,000	5.40	$110,295	$225,295		$453,695				$3,970,000
7/15/2031	$115,000	5.40	$113,400	$228,400						$4,085,000
1/15/2031	$110,000	5.40	$116,370	$226,370		$450,575				$4,200,000
7/15/2030	$105,000	5.40	$119,205	$224,205						$4,310,000
1/15/2030	$105,000	5.40	$122,040	$227,040		$451,780				$4,415,000
7/15/2029	$100,000	5.40	$124,740	$224,740						$4,520,000
1/15/2029	$100,000	5.40	$127,440	$227,440		$452,445				$4,620,000
7/15/2028	$95,000	5.40	$130,005	$225,005						$4,720,000
1/15/2028	$95,000	5.40	$132,570	$227,570		$452,570				$4,815,000
7/15/2027	$90,000	5.40	$135,000	$225,000						$4,910,000
1/15/2027			$135,000	$135,000		$270,000				$5,000,000
7/15/2026			$135,000	$135,000						$5,000,000
1/15/2026			$135,000	$135,000		$289,500				$5,000,000
7/15/2025			$154,500	$154,500						$5,000,000
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 Thursday, February 12, 2026
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 Tuesday, March 25, 2025
Report printed on Thursday, February 12, 2026
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

Penn Township, St. Joseph County
Submitted to the State on Monday, February 2, 2026
Report printed on Thursday, February 12, 2026
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: 2028
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: N

Basic Debt Information

Debt Name: Penn Township General Obligation Series 2019
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number: 707678
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: Penn Township
Current Debt Limit: $5,146,901.00
Current Debt Capacity (after issuance of this debt): $1,046,901.00

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: 10/7/2019
Date of Debt Sale: 10/22/2019
Date of Debt Closing: 11/7/2019

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: Construction of a Fire Station
Total Project Cost: $4,100,000.00

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

6/30/2020	$270,000	2.00	$53,072	$323,072						$3,830,000
12/30/2020	$270,000	2.00	$38,300	$308,300		$631,372				$3,560,000
6/30/2021	$280,000	2.00	$35,600	$315,600						$3,280,000
12/30/2021	$285,000	2.00	$32,800	$317,800		$633,400				$2,995,000
6/30/2022	$285,000	2.00	$29,950	$314,950						$2,710,000
12/30/2022	$290,000	2.00	$27,100	$317,100		$632,050				$2,420,000
6/30/2023	$290,000	2.00	$24,200	$314,200						$2,130,000
12/30/2023	$295,000	2.00	$21,300	$316,300		$630,500				$1,835,000
6/30/2024	$300,000	2.00	$18,350	$318,350						$1,535,000
12/30/2024	$300,000	2.00	$15,350	$315,350		$633,700				$1,235,000
6/30/2025	$305,000	2.00	$12,350	$317,350						$930,000
12/30/2025	$305,000	2.00	$9,300	$314,300		$631,650				$625,000
6/30/2026	$310,000	2.00	$6,250	$316,250						$315,000
12/30/2026	$315,000	2.00	$3,150	$318,150		$634,400				$0
Total	**$4,100,000**		**$327,072**	**$4,427,072**		**$4,427,072**				

Notes

Penn Township, St. Joseph County
Submitted to the State on Tuesday, February 8, 2022
Report printed on Thursday, February 12, 2026
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: 2025
Date of last payment or bond expiration: 7/1/2029 12:00:00 AM
New (post 1989): Y
Newer (post 2005): Y
Refinanced bond: N

Basic Debt Information

Debt Name: Republic First National Corporation Sutphen Pumper/Tanker 2021
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:
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 1/1/2028

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: Lease Purchase of Sutphen Pumper/Tanker
Total Project Cost: $635,152.33

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

7/1/2022	$48,421		$9,279					$57,700		
1/1/2023	$49,877		$7,823					$57,700		$542,127
7/1/2023	$50,542		$7,158					$57,700		$490,661
1/1/2024	$51,216		$6,484					$57,700		$438,603
7/1/2024	$51,899		$5,801					$57,700		$385,947
1/1/2025	$52,591		$5,109					$57,700		$332,685
7/1/2025	$53,292		$4,408					$57,700		$278,810
1/1/2026	$54,003		$3,698					$57,700		$224,316
7/1/2026	$54,723		$2,977					$57,700		$169,195
1/1/2027	$55,453		$2,248					$57,700		$113,440
7/1/2027	$56,192		$1,508					$57,700		$57,044
1/1/2028	$56,941		$759					$57,700		$0
Total	**$635,150**		**$57,252**					**$692,400**		

Notes

Penn Township, St. Joseph County
Submitted to the State on Monday, February 2, 2026
Report printed on Thursday, February 12, 2026
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: Republic First National Pierce Pumper
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:
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 1/1/2030

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): Republic First National
Does this debt refinance or refund any previously outstanding debt? No

Purpose/Cost

Purpose of Debt: New Pumper/tanker
Total Project Cost: $749,800.00

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

7/1/2024	$30,649		$44,371					$75,020		
1/1/2025	$58,004		$17,016					$75,020		
7/1/2025	$59,377		$15,644					$75,020		$613,176
1/1/2026	$60,782		$14,239					$75,020		$550,773
7/1/2026	$62,220		$12,800					$75,020		$487,010
1/1/2027	$63,692		$11,328					$75,020		$421,856
7/1/2027	$65,199		$9,821					$75,020		$355,282
1/1/2028	$66,742		$8,279					$75,020		$287,257
7/1/2028	$68,321		$6,699					$75,020		$217,749
1/1/2029	$69,937		$5,083					$75,020		$146,726
7/1/2029	$71,592		$3,428					$75,020		$74,154
1/1/2030	$73,286		$1,734					$75,020		$0
Total	**$749,801**		**$150,442**					**$900,240**		

Notes

Deborah S. Block, IAMC, MMC
FEB 11 2026
City Clerk
Mishawaka, IN

PETITION 26-01

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-04

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 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:

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:

Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section

2, 1632 feet to an iron stake; thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

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-1 Single Family Residential District.

All the above real estate shall hereafter be amended to allow for a residential subdivision.

This recommendation is based on the following findings of fact:

1. Existing Conditions - The subject property is located east of Fir Road approximately a third of a mile north of E. McKinley Avenue. Fir Road, which is a low to moderate travelled minor arterial road, serves as one of the primary north/south corridors in the northeast part of the city. McKinley Avenue to the south is a heavily travelled principal arterial providing major east/west access between St. Joseph and Elkhart County. Traffic volumes along these roads are anticipated to remain relatively consistent in future years. Adjacent land uses include single-family residential houses, an electric utility substation, and vacant property to the north, east, and south within unincorporated St. Joseph County, and an apartment complex to the west.

2. Character of Buildings in Area - The buildings and land uses along Fir Road are primarily single and multi-family residential. An indoor amusement facility and assisted living facility are located west of Fir Road north of the property.

3. The most desirable/highest and best use – With the property's location adjacent to residential uses, the most desirable use for the property is residential.

4. Conservation of property values - The proposed zoning should not be injurious to property values in the surrounding area. The proposed residential use is compatible with the adjacent single and multi-family residential uses.

5. Comprehensive Plan – The Mishawaka 2000 Comprehensive Plan identifies a preferred or recommended use of the subject property and adjacent areas as low density residential.

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

Proposed Ordinance No: 2026-04

Ordinance No: _____

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____day of _____, 2026, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____, 2026, 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

STAFF REPORT

Location: 55660 Fir Road

Date: February 10, 2026

Petition: 26- 01

Prepared By: CH

GENERAL INFORMATION

Applicants:	Northbridge Valley LLC & Northbridge Valley II LLC / Bertsch-Frank & Associates, LLC
Status:	Property Owner / Surveyor & Engineer
Request:	To annex, establish zoning, and approve a conceptual design for a proposed residential development.
Existing Zoning:	Unincorporated St. Joseph County (R Single-Family District)
Proposed Zoning:	R-1 Single Family Residential District
Lot Size:	10.5 acres, plus the adjacent Fir Road right-of-way
Applicable Regulations:	Section 137-164 thru 137-166 / R-1 Single Family Residential District, Section 137-41 / Amendments to the Zoning Map & Indiana Code 36-4-3-2.1 and 36-4-3-3.1, and 36-7-4-603

SPECIAL INFORMATION

Area Development Pattern:	North:	Unincorporated St. Joseph County / R Single-Family Residential (Single-Family House)
	South:	R-1 Single Family Residential (Vacant) & Unincorporated St. Joseph County / R Single-Family Residential (single family homes)
	East:	Unincorporated St. Joseph County / R Single-Family Residential (Single-Family Houses) & I-I Light Industrial (Smurfit Westrock and Herman & Goetz)
	West:	S-2 Planned Unit Development (Deer Run)
Thoroughfare:	Fir Road	
Council District:	To Be Determined (Contiguous to District 5)	
School District:	Penn-Harris-Madison	
Public Utilities:	All public utilities are available and/or will be extended to/throughout the site at the owner's/developer's expense.	
Comprehensive Plan:	Low Density Residential	

ANALYSIS

Proposal:
The petitioner is proposing to annex, establish zoning, and approve a conceptual design for a proposed single-family residential development.

The 10.5 acre site, which includes two parcels (Tax Parcels 014-1018-022316 & 014-1077-1995), is located east of Fir Road approximately 2,100' north of E. McKinley Avenue. The site has a house and outbuildings, to be razed. Between the two parcels, they have approximately 240' of frontage on Fir Road. The adjacent property to the south was annexed into the City of Mishawaka in 2024 and was zoned R-1 Single Family Residential in anticipation of a single family development. This will be an extension of that development.

Per the conceptual layout for the development, the petitioner plans to construct a 31 lot residential subdivision with public roads, sanitary sewer, and water. The average price of each lot, including the home, is estimated at $450,000 to $600,000.

Access is shown on the conceptual site plan from Fir Road and through the proposed development to the south.

The petitioner is requesting a zoning classification of R-1 Single Family Residential specifically for detached single family dwellings. Development regulations were not specified in the petition. Therefore, the residential development shall follow all the R-1 District height, area, and development regulations (Section 137-166).

Currently, the petitioner is only proposing to establish the zoning as R-1 Single Family Residential. If the annexation and zoning request is approved, a subdivision plat 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 drainage, electric, gas, etc.), grading, erosion control, and other required improvements.

Annexation:
In 1966 and 2003, the Fir Road right-of-way and adjacent property to the west were respectively annexed into the City. The adjacent property to the south was annexed into the City of Mishawaka in 2024 and was zoned R-1 Single Family Residential in anticipation of a single family development.

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 boundary to be annexed. With the 2024 annexation previously mentioned, a total of 1,142.09 feet, or 32%, of the total 3,554.29 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 east of Fir Road, over a third of a mile north of E. McKinley Avenue and bound to the north by a single-family residential house in unincorporated St. Joseph County, to the east by single-family residential houses in unincorporated St. Joseph County and industrial building fronting Home Street, to the south by single family homes in unincorporated St. Joseph County and vacant land zoned R-1 Single Family District in the City of Mishawaka, and to the west by the Deer Run Planned Unit Development in the City of Mishawaka.

Zoning Change:
Staff believes that the proposed zoning of this property to the R-1 Single Family Residential District for detached residential dwellings is <u>appropriate</u> given that the adjacent property is zoned for and primarily occupied by single-family residential houses and an apartment complex.

Transportation/Roads:
According to the latest available traffic counts along Fir Road, there were 4,950 annual average daily trips (AADT) north of E. McKinley Avenue (September 2025) The counts at these locations have fluctuated

between 4,038 AADT and 5,396 AADT over the last 17 years and will likely remain consistent in future years. Along McKinley there are 15,735 AADT east of Fir and 16,780 west of Fir. The numbers on McKinley have decreased over the past 19 years.

The 2050 Transportation Plan, prepared by the Michiana Area Council of Governments with input from City staff and the County Engineering Department, includes an auxiliary lane project (center turn lane) along Fir Road from E. McKinley Avenue to the Indiana Toll Road (I-80/90). The plan indicates an anticipated completion date of the project by 2035. The plan and anticipated completion dates for any transportation improvements may be amended in future years dependent on projected travel demand and funding availability.

All pertinent City Departments have reviewed and approved the request for annexation and zoning.

The Engineering Department commented this site currently does not have sanitary sewer available. Site shall be master planned and served via regional lift station. Improvements to Fir Road may be necessary along with dedication of additional ROW: including but not limited to; shared center left turn lane, decel lanes, sidewalk or pathway.

RECOMMENDATION

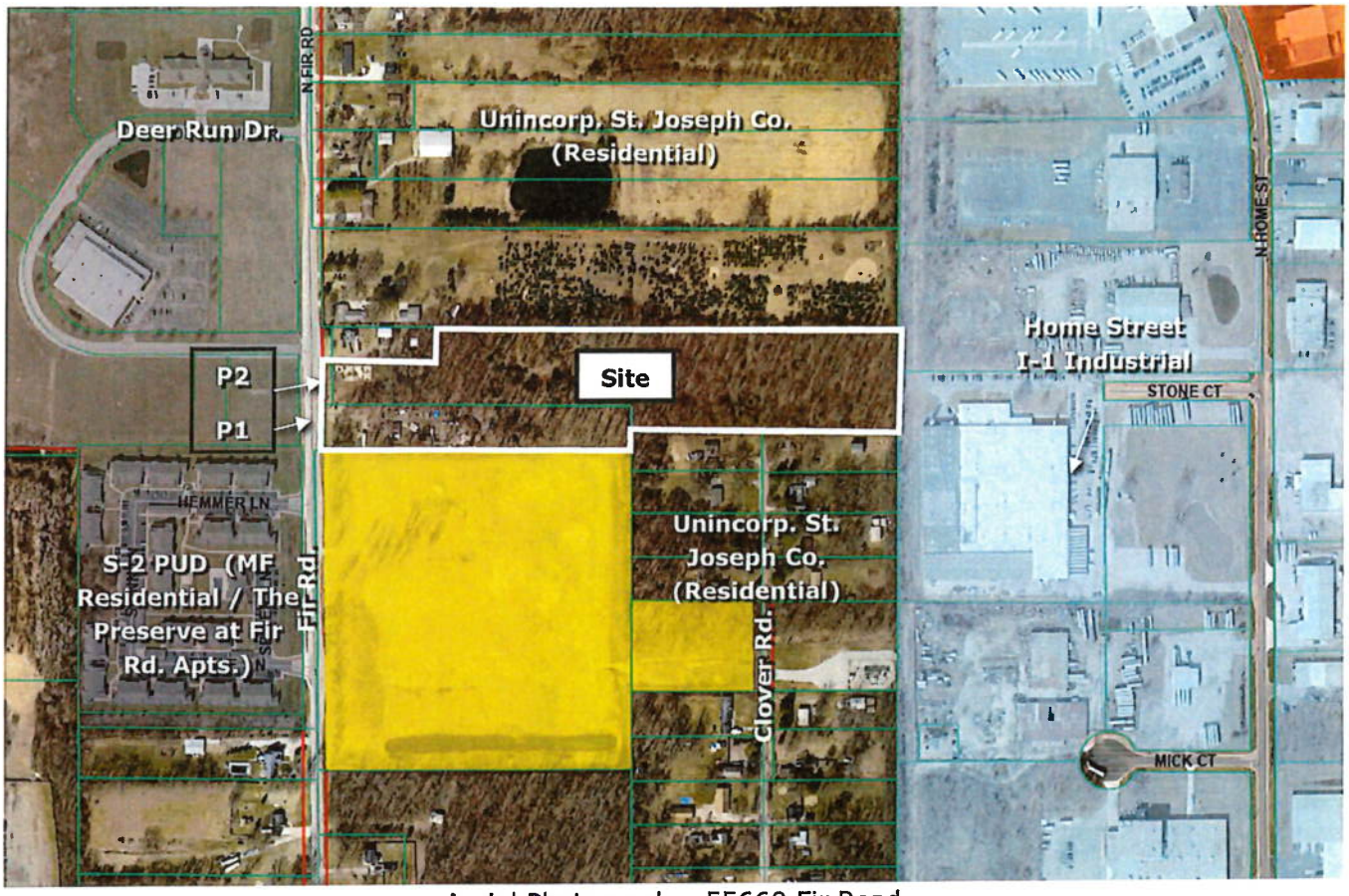
Staff recommends **approval** of Petition 26-01 to annex, establish zoning, and approve a conceptual design for a single-family residential development on a 10.5 site located east of Fir Road approximately 2,100' north of E. McKinley Avenue. The property is proposed to be zoned R-1 Single Family Residential District subject to all the R-1 District height, area, and development regulations.

This recommendation is based on the following findings of fact:

1. Existing Conditions - The subject property is located east of Fir Road approximately a third of a mile north of E. McKinley Avenue. Fir Road, which is a low to moderate travelled minor arterial road, serves as one of the primary north/south corridors in the northeast part of the city. McKinley Avenue to the south is a heavily travelled principal arterial providing major east/west access between St. Joseph and Elkhart County. Traffic volumes along these roads are anticipated to remain relatively consistent in future years. Adjacent land uses include single-family residential houses, an electric utility substation, and vacant property to the north, east, and south within unincorporated St. Jospeh County, and an apartment complex to the west.
2. Character of Buildings in Area - The buildings and land uses along Fir Road are primarily single and multi-family residential. An indoor amusement facility and assisted living facility are located west of Fir Road north of the property.
3. The most desirable/highest and best use – With the property's location adjacent to residential uses, the most desirable use for the property is residential.
4. Conservation of property values - The proposed zoning should not be injurious to property values in the surrounding area. The proposed residential use is compatible with the adjacent single and multi-family residential uses.
5. Comprehensive Plan – The Mishawaka 2000 Comprehensive Plan identifies a preferred or recommended use of the subject property and adjacent areas as low density residential.

ATTACHMENTS

Aerial Map, Photographs, Petition for Annexation and Zoning Classification, Conceptual Design for Residential Subdivision, and Location Map



Aerial Photograph – 55660 Fir Road
Proposed Single-Family Residential Development



55660 Fir Road (existing house)



Vacant land north of 55660 Fir Road

January 20, 2026

Received
JAN 28 2026
Planning and
Community Development

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 Northbridge Valley, LLC and Northbridge Valley II, 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:

TRACT I (PID 71-09-02-301-001.000-031): A part of the Northwest Quarter of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as: Beginning on the West line thereof, at a point that is 444 feet South of the Northwest corner of the said Northwest Quarter of the Southwest Quarter; running thence South along said West line, 100 feet; thence East, 890.4 feet to a point that is 544.9 feet South of the North line of said Northwest Quarter of the Southwest Quarter; thence North, 53.9 feet; thence Northwesterly, 892.5 feet to the Point of Beginning. Also, a part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, being more particularly described as follows, viz: Beginning at a point on the West line of the said Southwest Quarter of Section 2 that is 428.88 feet South of the Northwest corner of the said Southwest Quarter; thence East, parallel with the North line of the said Southwest Quarter, 869.70 feet; thence South, parallel with the said West line of the Southwest Quarter, 115.7 feet; thence West, parallel with the said North line of the Southwest Quarter, 869.70 feet to the said West line of the Southwest Quarter; thence North along said West line, 115.7 feet to the Point of Beginning; Excepting Therefrom any and all real estate lying within the following described legal description: Part of the North Half of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Saint Joseph County, Indiana, described as:
Beginning at a point on the West line of said Section 2 that is 211 feet South of an iron stake at the Northwest corner of the said Southwest Quarter of Section 2; thence East and parallel with the North line of the Southwest Quarter of said Section 2, 1632 feet to an iron stake; thence South, 298.8 feet to an iron stake that is 2144 feet North of the South line of said Section; thence West to a point marked by an iron stake, which is 895 feet East of the West line of said Section 2; thence North, 66 feet to an iron stake that is 2210 feet North of the South line of said Section; thence West, 894.2 feet to an iron stake in the West line of said Section; thence North, 230.6 feet to the Point of Beginning.

TRACT II (PID 71-09-02-301-004.000-031): Lot Numbered 2AA as shown on the recorded Plat of Stover's Fir Road Minor, 2nd Replat, Recorded May 28, 2003 as Instrument Number 0332301 in the Office of the Recorder of St. Joseph County, Indiana, including the adjacent Fir Road right-of-way.

Petitioners own One Hundred (100%) percent of the above-described parcel of land which is located in St. Joseph County and that Petitioners desire the same to be annexed to the City of Mishawaka, Indiana, with a (R-1) Residential District. Petitioners further state they intend to utilize said land for the development of a residential subdivision.

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 (R-1) Residential District.

Northbridge Valley, LLC

William Loudin
Print Name

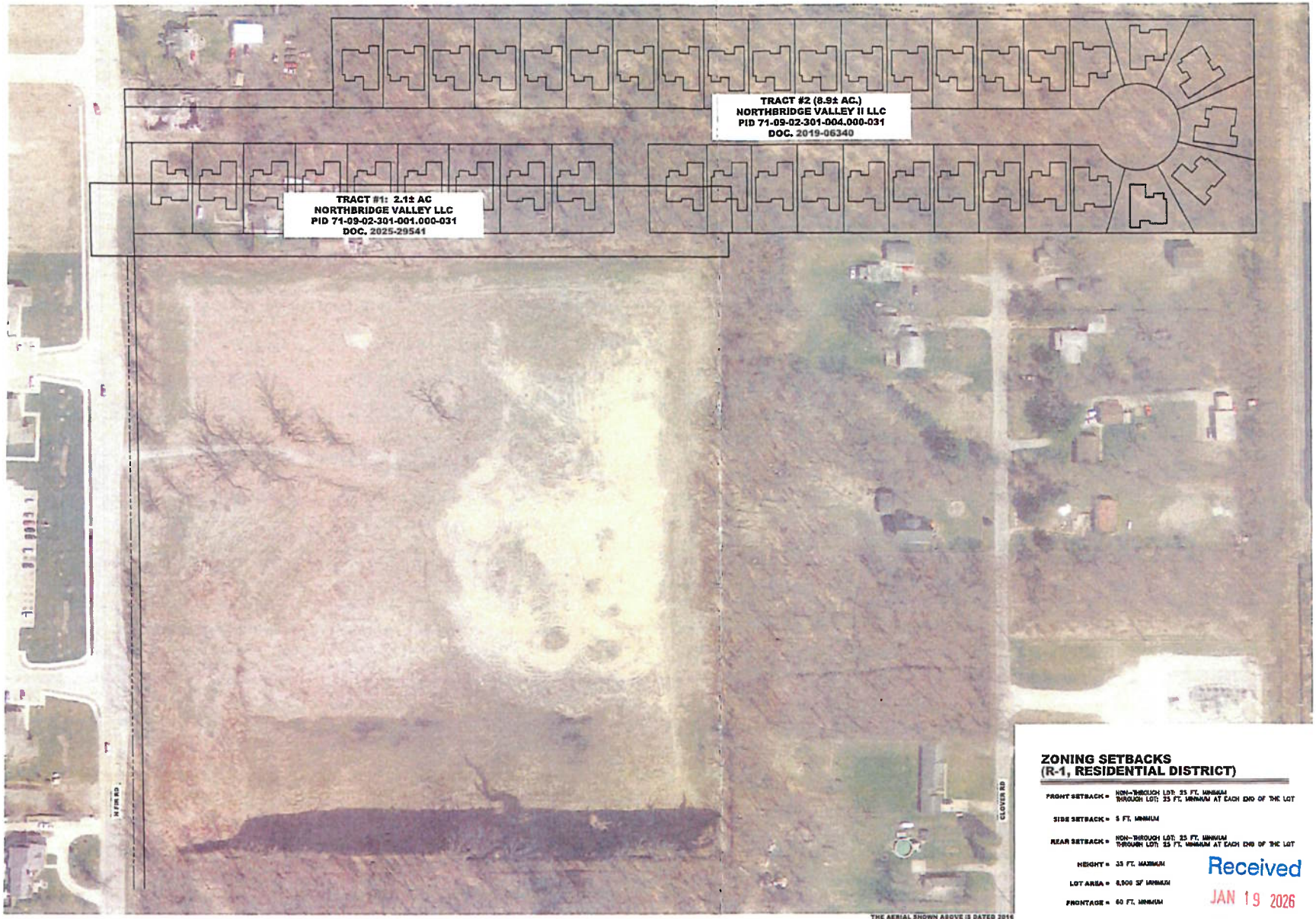
Northbridge Valley II, LLC

William Loudin
Print Name

Contact Person:

Matthew G. Bertsch, P.S.
Bertsch-Frank & Assoc. LLC
811 Lawrence Drive
Ft. Wayne, IN 46808
(260) 459-9393
mbertsch@bertschfrank.com

mweaver@rrexcavating.com



THE AERIAL SHOWN ABOVE IS DATED 2016

NORTH

Schematic Design

SCALE: 1" = 60'

ZONING SETBACKS (R-1, RESIDENTIAL DISTRICT)

FRONT SETBACK =	NON-THROUGH LOT: 25 FT. MINIMUM THROUGH LOT: 25 FT. MINIMUM AT EACH END OF THE LOT
SIDE SETBACK =	5 FT. MINIMUM
REAR SETBACK =	NON-THROUGH LOT: 25 FT. MINIMUM THROUGH LOT: 25 FT. MINIMUM AT EACH END OF THE LOT
HEIGHT =	35 FT. MAXIMUM
LOT AREA =	8,500 SF MINIMUM
FRONTAGE =	60 FT. MINIMUM

Received
JAN 19 2026
Planning and Community Development

Received
JAN 19 2026
Planning and Community Development

BERTSCH-FRANK & ASSOCIATES
LAND SURVEYING & CONSULTING
LAND PLANNING | LAND SURVEYING
811 HAVERDICE DRIVE
FORT WAYNE, IN 46804
TELEPHONE: (260) 459-9933
FACSIMILE: (260) 459-9933

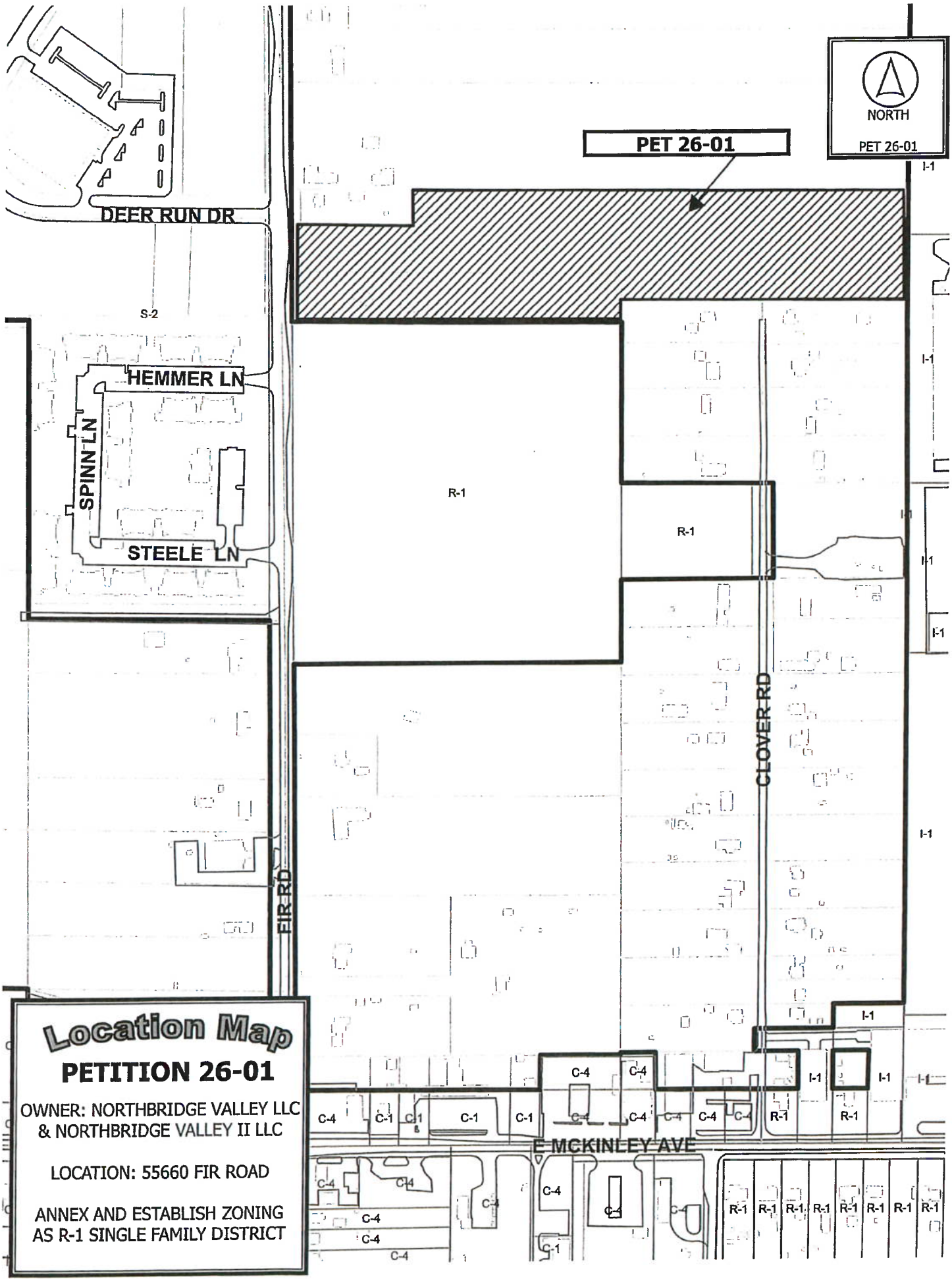
R & R Excavating, Inc

Preliminary SD Layout
Fir Road Subdivision
St. Joseph County
Mishawaka, Indiana 46545

REVISIONS		
MARK	DATE	DESCRIPTION

CAD FILE: 24427_SD.dwg
DRAWN BY: MDS
CHECKED BY: MDS
DATE: 01/02/2026
PROJECT NO.: 24427.100

SD



Location Map

PETITION 26-01

OWNER: NORTHBRIDGE VALLEY LLC & NORTHBRIDGE VALLEY II LLC

LOCATION: 55660 FIR ROAD

ANNEX AND ESTABLISH ZONING AS R-1 SINGLE FAMILY DISTRICT

Deborah S. Block, IAMC, MMC
FEB 11 2026
City Clerk
Mishawaka, IN

PETITION 26-02

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-05

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 a rezoning 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 PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS. SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

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 District.

Proposed Ordinance No: _____

Ordinance No: 2026-05

Furthermore, 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:

LOTS 6 THROUGH 12 AND THE VACATED PLOTNER AVENUE BETWEEN LOTS 6 AND 7 OF THE PLAT OF PLOTNER'S ADDITION TO THE CITY OF MISHAWAKA AS RECORDED ON THE JANUARY 20, 2028 IN PLAT BOOK 12 PAGES 178-179 IN THE OFFICE OF THE RECORDER OF ST. JOSEPH COUNTY

which real estate is now classified as C-1 General Commercial District.

This recommendation is based on the following Findings of Fact:

1. The Comprehensive Plan – The Mishawaka 2000 Comprehensive Plan, created in 1990, identified a preferred land use of general commercial for the four southern parcels and low density residential for the three northern parcels. The proposed use is reasonable consistent with the goals and objectives of the plan and the existing adjacent land uses.

2. Current conditions and the character of current structures and uses in each district – The subject parcels, which are currently zoned and formerly occupied for commercial and single-family residential uses, are located along mixed use commercial and residential corridors. The character of the buildings varies greatly including single tenant commercial and industrial buildings, and single-family residential houses. The former Oak Grove mobile home park to the south was recently rezoned to permit a residential neighborhood consisting of detached single-family, attached single-family, and multi-family dwellings, and a community building. Adjacent land uses include a single-family residential property to the north; vacant land, used automobile sales, and a furniture store to the west; a former mobile home park to be redeveloped as a residential neighborhood, restaurant, and tobacco/vape retailer to the south; and single-family residential houses and used automobile sales to the east.

3. The most desirable use for which the land in each district is adapted – Because of the property's current partial commercial zoning and location along heavily travelled mixed use corridors, the most desirable use for the property is commercial.

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 mission ministry and faith campus is compatible with the adjacent commercial and existing and planned residential uses.

5. Responsible development and growth – The redevelopment of the property for the proposed use is responsible development and growth given the current partial commercial zoning and location along the highly travelled E. McKinley Avenue corridor.

Proposed Ordinance No: _____

Ordinance No: 2026-05

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 _____, 2026, at _____ o'clock ___.M.

_____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this _____ day of _____, 2026, 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

STAFF REPORT

Location: 1550 & 1554 E. McKinley Avenue and 55981 & 55993 N. Fir Road

Date: February 10, 2026

Petition: 26-02 Annexation and Establish Zoning, Rezoning, and Preliminary Site Plan for the Proposed Granger Community Church mission ministry and faith campus

Prepared By: DJS

GENERAL INFORMATION

Applicants:	Granger Community Church & City of Mishawaka, Redevelopment Commission / Jones Petrie Rafinski
Status:	Property Owners / Surveyor & Engineer
Request:	To annex and establish zoning, rezone, and approve a preliminary site plan to allow for the construction of the Granger Community Church mission ministry and faith campus
Existing Zoning:	R Single-Family Residential / Unincorporated St. Joseph County (three northern parcels) & C-4 Auto-Oriented Commercial District (four southern parcels)
Proposed Zoning:	C-1 General Commercial District
Lot Size:	Property to be annexed and zoned is approximately 4.46 acres, and the property to be rezoned is approximately 1.04
Applicable Regulations:	Section 137-300 thru 137-303 / C-1 General Commercial District, Section 137-41 / Amendments to the Zoning Map & 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)
	South:	S-2 Planned Unit Development (Residential / Future Woodfield Crossing) & C-1 General Commercial (Restaurant / Petra Middle Eastern Cuisine & Tobacco Retail / U.S. 20 Vape & Smoke Shop)
	East:	R Single-Family District & C Commercial District (Unincorporated/ Residential & Vacant) & C-4 Auto-Oriented Commercial (Used Automobile Sales / Autoworks)
	West:	R Single-Family District (Unincorporated / Vacant & Used Automobile Sales), C-4 Auto-Oriented Commercial (Used Automobile Sales / Headers) & C-1 General Commercial (Retail / Christianson Furniture)
Thoroughfare:	E. McKinley Avenue & N. Fir Road	
Council District:	5 pending annexation	
School District:	Penn-Harris-Madison & School City of Mishawaka	

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:	General Commercial (E. McKinley Road addresses) & Low-Density Residential (N. Fir Road addresses)

ANALYSIS

Proposal:
The applicants are proposing to annex, establish zoning, and approve a preliminary site plan to allow for the construction of the Granger Community Church mission ministry and faith campus.

The 5.5 acre site, which includes seven tax parcels (three in unincorporated St. Jospeh County and four within the city limits), is located at the northwest corner of E. McKinley Avenue and N. Fir Road. Two separate petitions were filed with the annexation and zoning classification petition covering the northern three parcels and the rezoning petition covering the southern four parcels.

The three parcels fronting E. McKinley Avenue, currently within the city, include a 10,000 sq. ft. commercial building (1550 E. McKinley Avenue) and two vacant parcels (1554 E. McKinley). The multi-tenant building was previously occupied by Hub Cap Annie, U-Haul, and Podium Sports. In October 2024, the City of Mishawaka acquired the former Discount Brake & Muffler automobile repair business which was demolished last summer. Three parcels fronting N. Fir Road, including one within the city limits and two in unincorporated St. Jospeh County, are occupied with a billboard, a vacant single-family residential structure, and two accessory buildings. One unincorporated landlocked parcel located northwest of the commercial building includes a paved parking area serving the former Hub Cap Annies and U-Haul. An approximate half acre pond is in the northwest corner of the site. All the existing improvements, except the primary commercial building, will be razed.

The parcels currently within the city were annexed in 1940 as a part of a large approximate 5 sq. mile annexation and zoned for commercial use. The adjacent N. Fir Road right-of-way was annexed in 1966 as a part of the N. Home Street industrial park.

As indicated on the preliminary site plan, the project will retain the existing commercial building along E. McKinley Avenue with it being remodeled and a small addition constructed on the north side for a new main entrance. Other proposed improvements include an outdoor plaza area with a potting shed, a community garden, an outdoor multi-use athletic court (pickleball and basketball), a playground, paved sidewalks, natural mowed walking paths, a wetland/pond overlook, and a maintenance building with attached pavilion. Parking spaces are required at a ratio of 1 space per 1,000 sq ft of gross floor area. The parking areas as shown appear to provide more spaces than the required minimum. Project phasing is not shown so it is anticipated that all improvements will be constructed in one phase.

Primary access will be provided from E. McKinley Avenue via a new defined drive in the southwest corner of the property. Currently, the entire 240' of frontage for the existing commercial building allows for uncontrolled access to a parking area south of the building. This parking area along with the prior access points for the Discount Brake & Muffler will be removed. The removal of the existing parking area and access drives along with establishing a defined access will result in a more efficient and safe means of ingress/egress. A secondary access will also be provided from N. Fir Road via a new drive in the center of the property. This drive will be gated along N. Fir Road and east of a parking area in the west part of the property.

The applicants are requesting a zoning classification of C-1 General Commercial District to permit the proposed use as a mission ministry and faith campus. The preliminary site plan appears to meet the required height, area, and development regulations for the C-1 District (building and parking setbacks, off-street parking requirements, landscaping and screening etc.)

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:
As previously mentioned, the annexation and zoning petition only includes the northern four parcels since the southern three parcels are already within the city limits.

Adjacent properties to the south and public right-of-way to the east were annexed into the city in 1940 and 1966 respectively. As previously described, the parcels currently within the city are occupied with a multi-tenant commercial building and vacant property formerly being an automobile repair business.

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 742 feet, or 38.4%, of the total 1,931 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 northwest corner of E. McKinley Road and N. Fir Road, and is bordered to the north by a single-family residential property within unincorporated St. Joseph County; to the west by vacant property within unincorporated St. Joseph County, and a used automobile sales lot and furniture store both within the city; to the south by a former mobile home park to be redeveloped for residential use, a restaurant, and tobacco/vape retailer all within the city; and to the east by a single-family residential homes and vacant land within unincorporated St. Joseph County, and a used automobile sales lot within the city.

Zoning Change:
Staff believes that the proposed annexation and rezoning of this property for commercial use (C-1 General Commercial District), which permits the proposed mission ministry and faith campus, is appropriate given that part of the property is currently zoned C-4 Auto-Oriented Commercial and is located along the E. McKinely Avenue commercial corridor.

Transportation/Roads:
According to the latest available traffic counts, there were 16,780 annual average daily trips (AADT) (September 2025) along E. McKinley Avenue west of N. Fir Road/N. Byrkit Avenue; 15,735 AADT along E. McKinley Avenue east of N. Fir Road/N. Byrkit Avenue; 4,950 AADT along N. Fir Road north of E. McKinley Avenue; and 3,928 AADT along N. Byrkit Avenue south of E. McKinley Avenue. The counts at these locations have been relatively constant over the last 20 years with peak counts of just above 19,000 AADT. With E. McKinley Avenue serving as the one of the principal arterial roadways connecting Mishawaka and South Bend to downtown Elkhart, traffic volumes are anticipated to remain constant or increase in future years due to added travel lane projects as outlined below.

The 2050 Transportation Plan, prepared by the Michiana Area Council of Governments with input from City staff, the County Engineering Department, and INDOT, includes three major transportation investments either recently completed or proposed within the nearby area. The first project identified is added travel lanes along a 2.08 mile section of E. McKinley Avenue within the city limits between Elder Road and Division Street. The projected completion year for part of this project is 2035 with the entire project to be completed by 2040. The second project, which was completed last year, includes added travel lanes along a 1.25 mile stretch of E. McKinley Avenue within unincorporated St. Joseph County between Ash Road (Elkhart County line) and Birch Road. The third project identified is a new auxiliary travel lane (center turn lane) along N. Fir Road from McKinley Avenue to the Indiana Toll Road. The completion year anticipated for this project is 2035. The plan and anticipated completion dates for any transportation improvements may be amended in future years dependent on projected travel demand and available funding.

All pertinent City Departments have reviewed and approved the proposed annexation, zoning, and preliminary site plan.

The Engineering Department had the following comments which shall be addressed with the final site plan and subdivision plat:

1. Several of the properties are likely served by on-site septic systems. The property shall connect to city sanitary sewer located on the south side of E. McKinley Avenue.
2. Additional right-of-way shall be dedicated along both E. McKinley Avenue and N. Fir Road. Limits are to be determined approximately 60' and 40' half right-of-way, respectively.

RECOMMENDATION

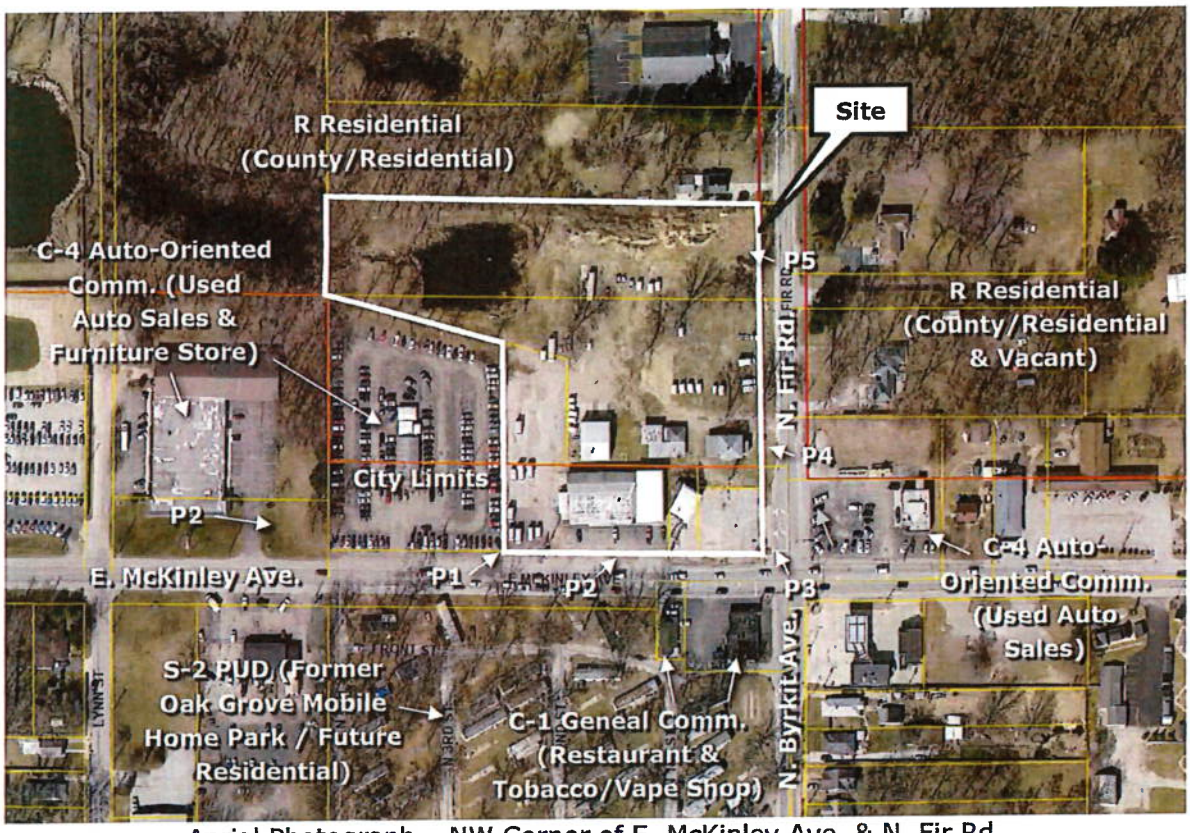
Staff recommends in favor of Petition 26-02 to annex and establish zoning, rezone, and approve a preliminary site plan for the Granger Community Church mission ministry and faith campus at the northwest corner of E. McKinley Road and N. Fir Road.

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, identified a preferred land use of general commercial for the four southern parcels and low density residential for the three northern parcels. The proposed use is reasonable consistent with the goals and objectives of the plan and the existing adjacent land uses.
2. Current conditions and the character of current structures and uses in each district – The subject parcels, which are currently zoned and formerly occupied for commercial and single-family residential uses, are located along mixed use commercial and residential corridors. The character of the buildings varies greatly including single tenant commercial and industrial buildings, and single-family residential houses. The former Oak Grove mobile home park to the south was recently rezoned to permit a residential neighborhood consisting of detached single-family, attached single-family, and multi-family dwellings, and a community building. Adjacent land uses include a single-family residential property to the north; vacant land, used automobile sales, and a furniture store to the west; a former mobile home park to be redeveloped as a residential neighborhood, restaurant, and tobacco/vape retailer to the south; and single-family residential houses and used automobile sales to the east.
3. The most desirable use for which the land in each district is adapted – Because of the property's current partial commercial zoning and location along heavily travelled mixed use corridors, the most desirable use for the property is commercial.
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 mission ministry and faith campus is compatible with the adjacent commercial and existing and planned residential uses.
5. Responsible development and growth – The redevelopment of the property for the proposed use is responsible development and growth given the current partial commercial zoning and location along the highly travelled E. McKinley Avenue corridor.

ATTACHMENTS

Aerial, Photographs of Site Area, Petition for Annexation and Zoning Classification (Petition 1 of 2), Petition for Rezoning (2 of 2), Preliminary Site Plan, Location Map



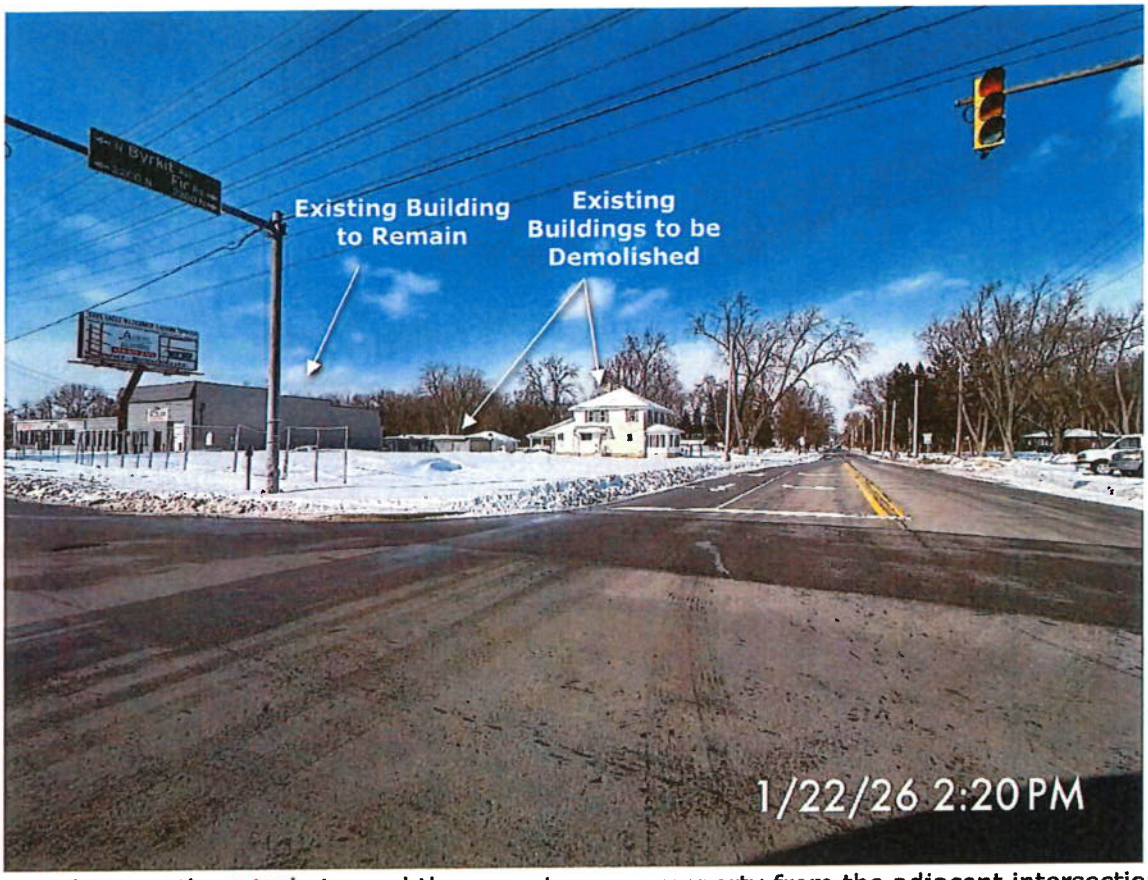
Aerial Photograph – NW Corner of E. McKinley Ave. & N. Fir Rd.
Proposed Granger Community Church Mission Ministry & Faith Campus



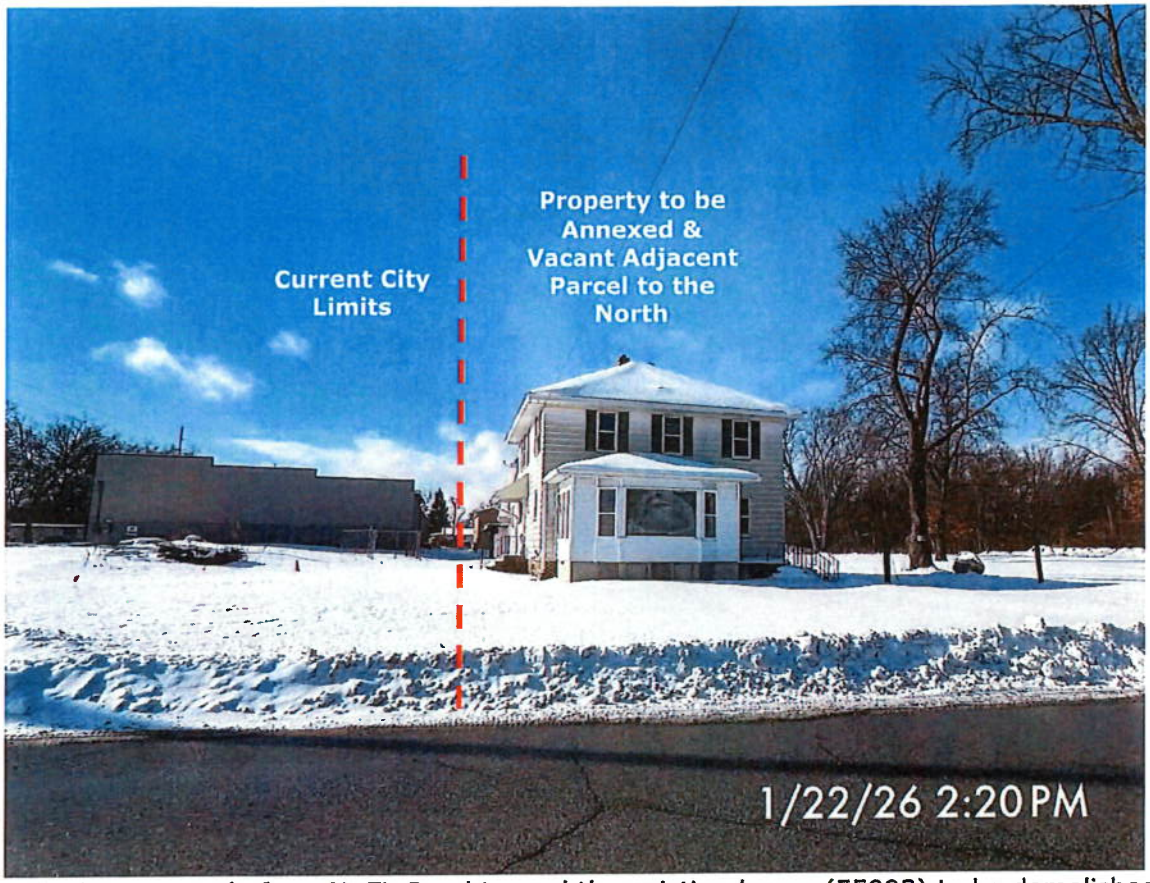
P1. Looking northeasterly from E. McKiney Ave. toward the property and existing building to remain.



P2. Looking northerly from E. McKiney Ave. toward the property and existing building to remain.



P3. Looking northwesterly toward the vacant corner property from the adjacent intersection.



P4. Looking westerly from N. Fir Road toward the existing house (55993) to be demolished.



P5. Looking westerly from N. Fir Road toward the vacant northern parcel to be annexed.

JONES PETRIE RAFINSKI

Land Surveying · Civil Engineering · Planning · Architecture · Project Funding · GIS · Environmental · Renewable Energy · Landscape Architecture

January 16, 2026

PET 26-02

Received

JAN 21 2026

Planning and Community Development

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 Granger Community Church 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 Exhibit A (attached)

Petitioners own One Hundred (100%) percent of the above-described parcel of land which is located in unincorporated St. Joseph County, Indiana and that Petitioners desire the same to be annexed to the City of Mishawaka, Indiana, with a C-1 General Commercial District.

Petitioners further state they intend to utilize said land for a mission ministry and faith campus. Accompanying this petition is a preliminary 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 General Commercial Zoning District.

Signature(s) of Property Owner(s)

John R. Payne, Executive Director
Granger Community Church

CONTACT PERSON:
Jones Petrie Rafinski – Attn: Angela Smith
325 S. Lafayette Blvd.
South Bend, IN 46601
574-232-4388
asmith@jpr1source.com

j:\projects\2025 projects\2025-01638 missions ministry campus master plan\08_permitting and submittals\rezoning annexation\2025-01638 annexation letter - signed.docx

ANNEXATION AND ZONING LEGAL DESCRIPTION:

A PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN SHRUMS MCKINLEY HIGHWAY MINOR SUBDIVISION, THE PLAT OF WHICH IS RECORDED IN DOCUMENT NO. 0210560, ST. JOSEPH COUNTY RECORDER; THEN NORTH ON THE WEST LINE OF SAID LOT 170.76 FEET TO THE NORTHWEST CORNER OF SAID LOT; THENCE NORTHWESTERLY ON THE NORTH LINE OF LOT 2 IN SAID SUBDIVISION 265.93 FEET OT THE NORTHWEST CORNER OF SAID LOT AND FURTHER BEING THE SOUTHWEST CORNER OF PARCEL 3 IN DOCUMENT NO. 2025-12802, ST. JOSEPH COUNTY RECORDER; THENCE NORTH ON THE WEST LINE OF SAID DOCUMENT NO. 131.93 FEET, MORE OR LESS, TO THE NORTHWEST CORNER THEREOF; THENCE EAST 620.7 FEET, MORE OR LESS, TO THE WEST RIGHT-OF-WAY LINE OF FIR ROAD; THENCE SOUTH ON SAID WEST RIGHT-OF-WAY LINE TO THE NORTHEAST CORNER OF LOT 12 OF PLATNER'S ADDITION TO THE CITY OF MISHAWAKA, THE PLAT OF WHICH IS RECORDED IN PLANT BOOK 12, PAGES 178-179, ST. JOSEPH COUNTY RECORDER; THENCE WEST 365 FEET, MORE OR LESS, ON THE NORTH LINE OF SAID ADDITION TO THE POINT OF BEGINNING AND CONTAINING 4.13 ACRES, MORE OR LESS. SUBJECT TO ALL LEGAL EASEMENTS AND RIGHTS-OF-WAY.

JONES PETRIE RAFINSKI

Land Surveying · Civil Engineering · Planning · Architecture · Project Funding · GIS · Environmental · Renewable Energy · Landscape Architecture

PET 26-02

Received

JAN 21 2026

Planning and
Community Development

January 16, 2026

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 Granger Community Church and the City of Mishawaka Redevelopment Commission 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 Exhibit A (attached)

Petitioners own one hundred (100%) percent of the above described parcel of land which carries a zoning classification of C-4 Auto Oriented Commercial District. Said property was formerly used for automobile repair.

Petitioners desire said real estate to be rezoned to C-1 General Commercial District. Petitioners further state that they intend to utilize said land for a mission ministry and faith campus.

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.

Signature(s) of Property Owner(s)

John R. Payne, Executive Director
Granger Community Church

Signature(s) of Property Owner(s)

Ken Prinee, Agent
City of Mishawaka Redevelopment Commission

CONTACT PERSON:
Jones Petrie Rafinski – Attn: Angela Smith
325 S. Lafayette Blvd.
South Bend, IN 46601
574-232-4388
asmith@jpr1source.com

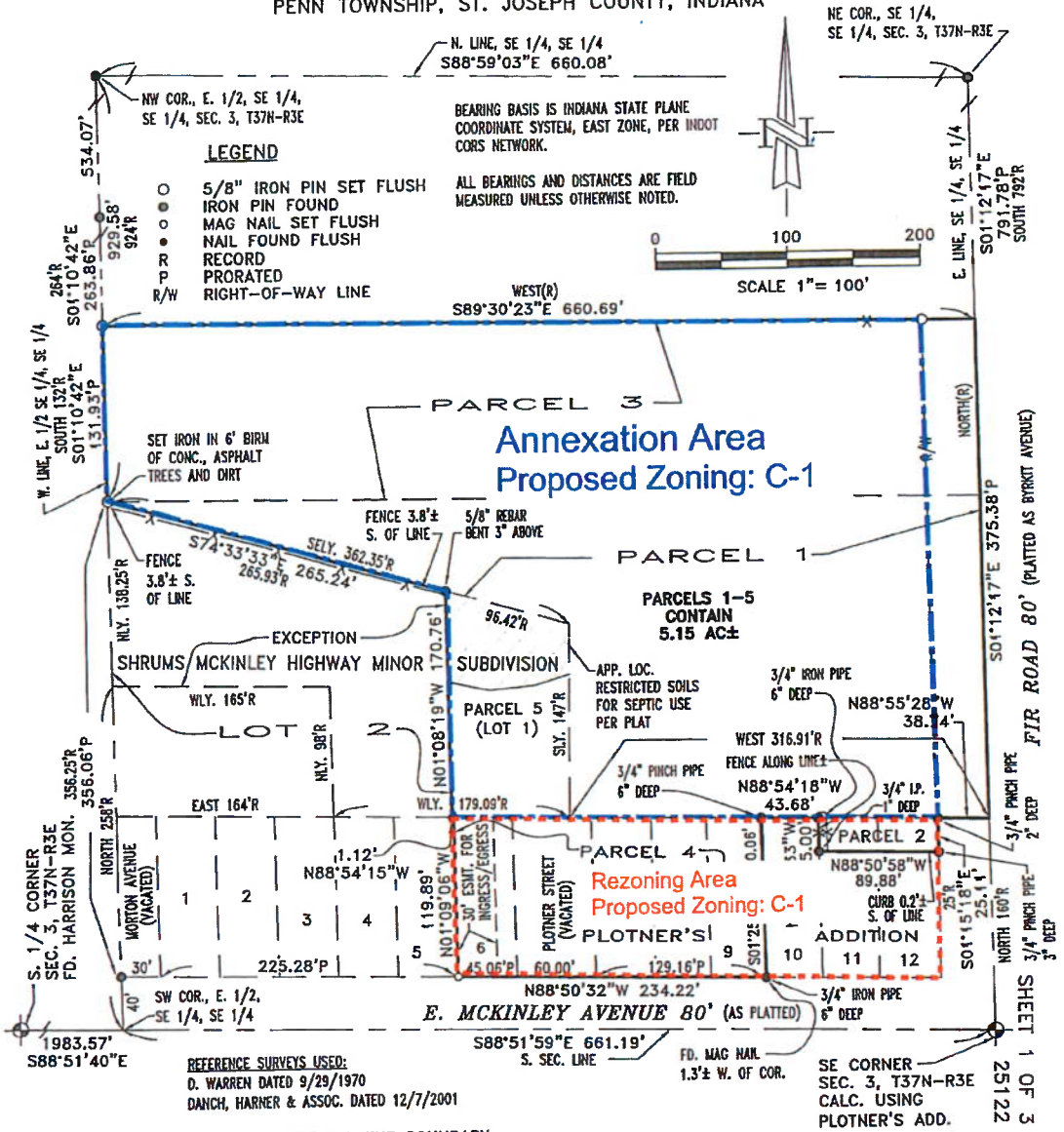
j:\projects\2025 projects\2025-01638 missions ministry campus master plan\08_permitting and submittals\rezoning annexation\2025-01638 zoning letter - signed.docx

ZONING LEGAL:

LOTS 6 THROUGH 12 AND THE VACATED PLOTNER AVENUE BETWEEN LOTS 6 AND 7 OF THE PLAT OF PLOTNER'S ADDITION TO THE CITY OF MISHAWAKA AS RECORDED ON THE JANUARY 20, 2028 IN PLAT BOOK 12 PAGES 178-179 IN THE OFFICE OF THE RECORDER OF ST. JOSEPH COUNTY

CERTIFICATE OF SURVEY:~

PART OF THE SOUTHEAST 1/4 OF SECTION 3,
PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA



REFERENCE SURVEYS USED:
D. WARREN DATED 9/29/1970
DANCH, HARNER & ASSOC. DATED 12/7/2001

NOTE: THIS DOCUMENT CERTIFIES THE BOUNDARY ONLY. ALL BUILDING LOCATIONS ARE FOR VISUAL PROXIMITIES ONLY AND SHOULD NOT BE USED FOR ANY TYPE OF CONSTRUCTION PURPOSES.

NOTE: THIS SURVEY MADE FROM DESCRIPTION FURNISHED.

TO: GRANGER COMMUNITY CHURCH

ADDRESS: 1550 E. MCKINLEY AVENUE
DATE: 3/27/2025
SCALE: 1" = 100'
DRAWN BY: LB
TC: 792500049

I, THE UNDERSIGNED, A REGISTERED LAND SURVEYOR IN THE STATE OF INDIANA HEREBY CERTIFY THAT THIS SURVEY WAS MADE BY ME OR UNDER MY DIRECT SUPERVISION.

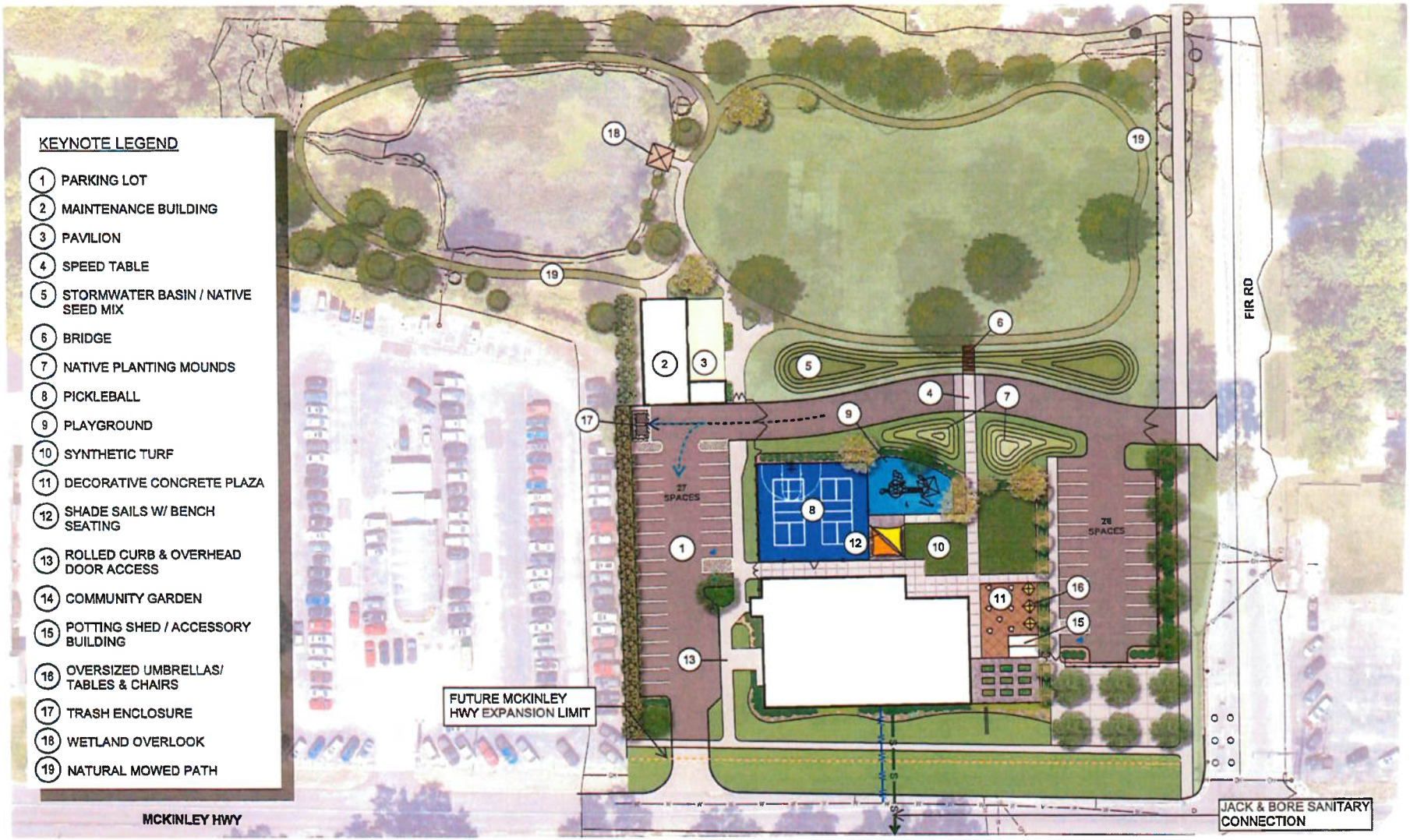
THOMAS A. STEPHENSON, PS NO. LS20900185

THOMAS A. STEPHENSON REGISTERED No. LS20900185 STATE OF INDIANA LAND SURVEYOR

SHEET 1 OF 3 SHEETS 25122

SLS
Stephenson Land Surveying
www.stephensonls.com
email: sls@stephensonls.com

MAIN OFFICE 27873 White Street • Cassopolis, Michigan 49031 • Office 269 / 445-8903 • Fax 269 / 445-8510
BRANCH OFFICES Kalamazoo, Michigan • South Bend, Indiana • Office 269 / 445-8903 • Fax 269 / 445-8510



MISSION MINISTRY CAMPUS MASTER PLAN

PET 26-02

CONCEPTUAL RENDERING

JANUARY 20, 2026

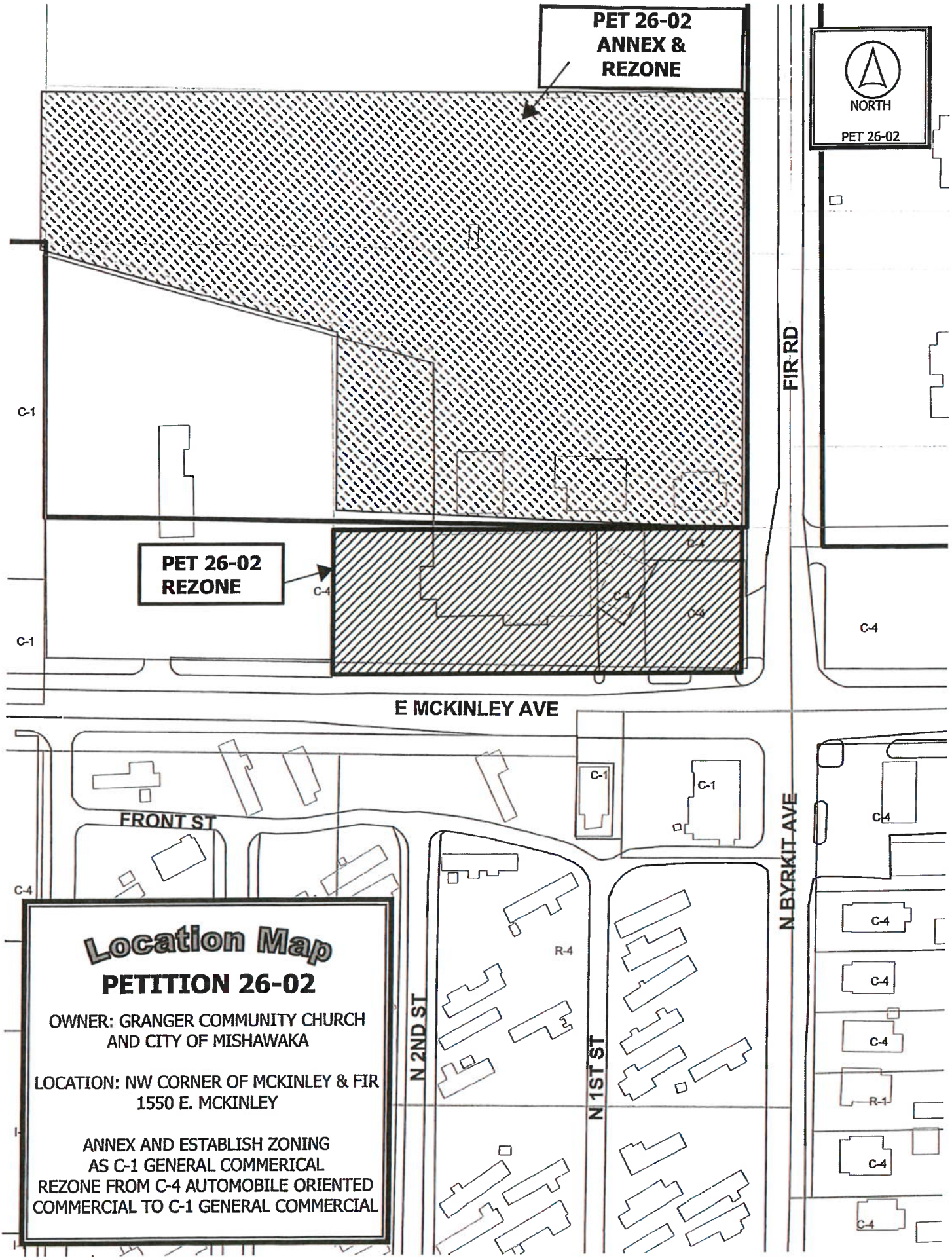
© 2025 JPR - All Rights Reserved

DJ CONSTRUCTION
decidedly different

JONES PETRIE RAFINSKI

Feet
0 30 60

Received
JAN 21 2026
Planning and Community Development


PET 26-02
ANNEX &
REZONE
NORTH
PET 26-02
FIR RD
C-1
PET 26-02
REZONE
C-4
C-1
E MCKINLEY AVE
FRONT ST
C-1
C-1
N BYRKIT AVE
C-4
C-4
C-4
C-4
C-4
R-4
N 2ND ST
N 1ST ST
R-1
C-4
C-4
Location Map
PETITION 26-02
OWNER: GRANGER COMMUNITY CHURCH
AND CITY OF MISHAWAKA
LOCATION: NW CORNER OF MCKINLEY & FIR
1550 E. MCKINLEY
ANNEX AND ESTABLISH ZONING
AS C-1 GENERAL COMMERICAL
REZONE FROM C-4 AUTOMOBILE ORIENTED
COMMERCIAL TO C-1 GENERAL COMMERCIAL

Deborah S. Block, IAMC, MMC
FEB 11 2026
City Clerk
Mishawaka, IN

RESOLUTION NO. 2026-05

United Petfood Producers USA, Inc.
1011 West 11th Street

A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, MAKING A FINAL DETERMINATION AND CONFIRMING THE DESIGNATION OF AREAS WITHIN THE CITY OF MISHAWAKA, INDIANA, KNOWN AS

1121 & 1025 WEST 11TH STREET

AS AN ECONOMIC REVITALIZATION AREA FOR PURPOSES OF REAL PROPERTY TAX ABATEMENT

WHEREAS, the Common Council of the City of Mishawaka, Indiana, adopted a Declaratory Resolution which designated the area known as 1121 and 1025 West 11th Street, Mishawaka, IN 46544, to be an Economic Revitalization Area under the provisions of Indiana Code § 6-1.1-12.1-1 et seq. (the "Act"):

A lot or parcels of land described as follows:

Tax Key #16-1161-6468 and 016-1161-6466.02; also described as:

That part of the southwest quarter of Section 16, Township 37 North, Range 3 East, Penn Township, City of Mishawaka, Joseph County, Indiana, and more particularly described as:

Beginning at a point of intersection of the south line of Eleventh Street with the East line of Logan Street; thence East along said south line of Eleventh Street a distance of 779 feet more or less; thence south a distance of 435.4 feet more or less to the south line of said Quarter Section; thence West along said South line a distance of 781.15 feet more or less to the East line of Logan Street; thence North along said East line a distance of 443.32 feet more or less to the point of beginning containing 8.55 acres more or less and subject to all legal highways, easements and restrictions on record.

Common address: 1121 & 1025 W. 11th Street, Mishawaka, IN 46544

All of the above described property being located within the municipal corporation limits of the City of Mishawaka, Indiana, and

WHEREAS, notice of the adoption of a Declaratory Resolution and the public hearing before the Council has been published pursuant to Indiana Code § 6-1.1-12.1-2.5; and

WHEREAS, the Council held a public hearing for the purposes of hearing all remonstrance and objections from interested persons; and

WHEREAS, the Council has determined that the qualifications for an economic revitalization area have been met.

NOW, THEREFORE, BE IT RESOLVED by the Common Council of the City of Mishawaka, Indiana, as follows:

1. The Common Council hereby confirms its Declaratory Resolution designating the area described herein as an Economic Revitalization Area for the purposes of tax abatement. Such designation is for real property tax abatement only and is limited to four (4) calendar year.

2. The Common Council hereby determines that the property owner is qualified for and is granted a real property tax deduction; provided the same shall be limited to a period of five (5) years for real property only in the following applicable deduction percentages:

Year 1:	100%
Year 2	80%
Year 3	60%
Year 4	40%
Year 5	20%

3. That the petition for tax abatement, and the Statement of Benefits submitted by United Petfood Producers USA, Inc., comply with Indiana Code § 6-1.1-12.1-1 et seq. and are hereby approved.

4. That this determination is final except that an appeal may be taken and heard as provided under Indiana Code § 6-1.1-12.1-2-5 and subjections (d) and (e) of the Act.

The Common Council of the City of Mishawaka, Indiana hereby confirms its Declaratory Resolution designating the area described herein as an Economic Revitalization Area for the purposes of tax abatement.

ADOPTED by the Common Council of the City of Mishawaka, Indiana, St. Joseph County, Indiana, this 16th day of February, 2026.

_____
Gregg Hixenbaugh, President

ATTEST:

_____
Deborah S. Block, City Clerk

PRESENTED by me to the Mayor of the City of Mishawaka, Indiana, on this _____ day of _____, 2026.

_____
Deborah S. Block, City Clerk

APPROVED AND SIGNED by me this _____ day of _____, 2026, at _____ o'clock ____.M.

_____
David A. Wood, Mayor

CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

DEPARTMENT OF PLANNING & COMMUNITY DEVELOPMENT
Kenneth B. Prince, FASLA, Executive Director

Deborah S. Block, IAMC, MMC
FEB 11 2026
City Clerk
Mishawaka, IN

February 11, 2026

Woody 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 Block, City Clerk

Re: Confirming Resolutions 2026-05 & 2026-06
Tax Abatement – United PetFood Producers USA, Inc.
Real and Personal Property Tax Abatements- 1121 & 1025 W. 11th Street

Dear Council Members and Clerk:

Attached are the Confirming Resolutions for the above referenced tax abatement requests that have been filed for consideration at your February 16th meeting. Please note that the resolutions are identical. In this case, one is required for the Real Property improvements, and a separate one is required for the Personal Property improvements.

As was previously referenced when the Council considered and approved the declaratory resolution, United PetFood Producers USA Inc. is proposing to expand their current facility to include a new building addition for a new drying tower, and installation of other manufacturing equipment. United PetFood Producers has been manufacturing cat and dog food at the facility since acquiring the business in mid-2024.

The proposed improvements will allow for the optimization of plant operations and increased production capacity to meet market demand. The total planned investment is approximately $30 million.

Specifically, two abatements have been filed, one for the real property improvements and one for the personal property improvements in automation and manufacturing equipment. The real property improvements include an estimated $11 million expansion, adding a drying tower addition to the south side of the building. The personal property request includes an estimated $19 million investment in equipment for automation improvements for packaging and bulk receiving, and other machinery. Additional equipment includes an extruder, dryer, coater, and boiler to increase production capacity. A detailed list of the new equipment to be installed is included as an attachment to the personal property tax abatement application. The petition indicates that construction and installation of equipment would begin in January 2026 with completion of the entire project by December 2029. Please note that construction cannot commence until the abatement is approved, as anticipated. An additional final site plan will be required if the existing plans from 2021 are revised.

WellPet LLC, which is the prior owner of the facility, received three prior real and personal property tax abatements approved by the Council in 2014, 2015, and 2021. The first two requests from 2014 and 2015

allowed the company to purchase equipment it would not have had the capacity to do so, along with hiring more employees than projected, and at higher wage rates. Employment levels at the facility have increased from 91 employees in 2014, fluctuating slightly over the years, to 105 employees present day. Commensurate with the increase in employment and wages, total payroll has more than doubled over these years.

As you may recall, the abatement approved in 2021 was rescinded by the Council in 2023 as the previous owner of the company did not follow through with the installation of the proposed new manufacturing equipment excluding the odor mitigation system. The proposed improvements included in this request are similar to what was proposed and approved in 2021.

In June 2025, United PetFood Producers received a real property tax abatement for a new 69,000 sq. ft. warehouse and distribution facility at 919 Cleveland Street just north of their main production plant. Construction immediately commenced after the abatement approval and is currently nearing completion.

With the current request, United PetFood Producers will retain 105 employees while adding 31 jobs as a result of the investment. The hourly wage for the 30 semi-skilled new positions, excluding benefits, is estimated at $24.32. Total annual salaries for new jobs, including one salaried position, are estimated at $2,011,131. Benefits available to employment include sick, vacation, and volunteer paid time off; 401 (k) with company match; short and long term disability insurance; health/dental insurance; and tuition reimbursement.

Similar to the prior approved abatements, Staff is recommending a 5 year abatement for both the real and personal property tax abatement requests.

Attached are the estimated tax impacts for both the real and personal property abatements if the 5-year tax phase-ins are approved. Projecting the tax impact with certainty is always difficult due to differences between the investment amount and assessed value, and fluctuations in tax rates and other unknown factors over the life of the abatement.

During the prior Council meeting when the designation resolution was approved, a question was asked on how recent approved tax legislation (SEA 1/HEA 1427) will affect the personal property tax abatement. SEA1 increased the current de minimis exception for the business personal property assessment and taxation from a total acquisition cost of $80,000 to a total acquisition cost of $2,000,000 beginning with the January 1, 2026 assessment date. The increase in the exception will only benefit companies that have personal property assessments between $80,000 and $2,000,000. Since United PetFood Producers has a current assessed valuation of $6,473,826 for manufacturing equipment per the Statement of Benefits (SB 1/PP), the increase in the exception to $2,000,000 will not affect the estimated tax impacts for the new personal property tax abatement.

The Statement of Benefits (SB-1/Real Property) for the real property improvements projects an anticipated assessed value of $7,700,000. Normally, the assessment is lower than the total capital investment which is listed at $11,000,000. Staff believes the projected assessment of 70% of capital investment is high but used this figure in the tax impact analysis as a "best guess" estimate. It is unlikely that the projected assessed values will be reached since the current assessed of all real estate improvements on the property is only $4,180,300. Since the tax benefit is based upon assessed value, the phase-in would also be proportionally adjusted per the actual assessment.

The Statement of Benefits (SB-1/PP) for the personal property improvements includes an anticipated assessed value of $13,300,000. The estimated assessment is 70% of the proposed total investment of $19,000,000. If the assessment is determined to be lower after the equipment is installed, as anticipated, the phase-in would be proportionally adjusted per the actual assessment.

As in other abatement analyses, the following DLGF website was used to project tax revenue:

https://gateway.ifionline.org/CalculatorsDLGF/TaxCalculator.aspx.

This website includes a calculator where you input the location, assessed valuation, and class of property and it outputs the maximum tax for the property. This calculator was used for the below tax projections. The current 2024 tax rate payable 2025 was used. Future years did not estimate any increase or decrease over the abatement period. The property tax cap rates for St. Joseph County are also factored into this analysis.

Using the calculator, based on the 2024 tax rate, the real property improvements proposed would have a corresponding estimated tax bill of $257,057 using 70% of the project cost to determine assessed valuation. The personal property improvements proposed would have a corresponding estimated tax bill of $444,007 using 70% of the project cost to determine assessed valuation.

In short, if approved, the additional real property taxes associated with this project over the next five years amount to $1,285,285. Over that period, the owner would have $771,171 abated and would pay $514,114. The additional personal property taxes associated with this project over the next five years amount to $2,220,035. Over that period, the owner would have $1,332,021 abated and would pay $888,014.

The attached tables show the anticipated annual and total amount of tax revenue abated and paid after the completion of the project on a year by year basis over the five years.

As always, please do not hesitate to contact our department if you have any questions, or require any additional information. Thank you for your consideration.

Sincerely,

Derek J. Spier, AICP
City Planner

cc: David A. Wood, Mayor
Kenneth B. Prince, FASLA, Executive Director
Evergreen Advisors, LLC (via E-mail only)

Tax Abatement Schedule prepared for: 11-Feb-26

United PetFood Producers USA Inc.

Real Property

Mishawaka-Penn Township 5- Year Real Property Tax Abatement Schedule*

TOTAL PROJECT IMPACT

Total estimated Project Cost: **$11,000,000**

Base Assessed Value: **$7,700,000**

(base assessed value is estimated at 70% of project cost)

Assume constant tax rate of: **4.0997%** *(Based on 2024 pay 2025 rate)*

Year	Assessed Value	Gross Tax	Max Tax Bill	Percent Abated	Tax Abated	Tax Paid
1	$7,700,000	$315,677	$257,057	**100%**	$257,057	$0
2	7,700,000	315,677	$257,057	**80%**	205,646	51,411
3	7,700,000	315,677	$257,057	**60%**	154,234	102,823
4	7,700,000	315,677	$257,057	**40%**	102,823	154,234
5	7,700,000	315,677	$257,057	**20%**	51,411	205,646
				$1,285,285	**$771,171**	**$514,114**

* Maximum tax bill is per the 3% property tax cap rate plus a 0.3384% property tax exempt tax rate calculated per the Indiana DLGF on-line tax bill calculator .

Total Taxes Due During Abatement: **$1,285,285**

Total Taxes Abated During Abatement: **771,171**

Total Taxes Paid During Abatement: **514,114**

* - This schedule is for estimation purposes only and assumes constant tax rates. The true tax values will ultimately be determined by the actual assessed valuation and the then current tax rates.

Received
DEC 19 2025
Planning and
Community Development

City of Mishawaka
Planning and Community Development

APPLICATION FOR DESIGNATION AS AN ECONOMIC REVITALIZATION AREA

REAL PROPERTY TAX ABATEMENT

Indiana State law requires that the designation application and statement of benefits form (SB-1/RE) be submitted prior to the initiation of the project. Additionally, **final approval of the Economic Revitalization Area designation must be obtained before starting the installation of the new manufacturing equipment for which tax abatement is being requested.**

Prior to submitting the attached application to the City's Department of Planning & Community Development, all questions must be answered as completely as possible and must be signed on the Statement of Benefits Form (SB-1/RE) and last page of the application. Incomplete or unsigned applications will not be accepted. A **non-refundable application fee** of $300.00 is required when making an application for Economic Revitalization Area designation and is payable to the **City of Mishawaka** at the time of submission.

All firms requesting Economic Revitalization Area designation are required to conduct an initial site visit with city staff members prior to a public hearing on the tax abatement request. During that visit, the company shall reveal the capital investment levels, job creation and/or retention levels and hourly wage rates the applicant has committed to the City of Mishawaka in order to receive consideration for Economic Revitalization Area designation and tax abatement deduction.

Additionally, the City of Mishawaka, by and through the Common Council, reserves the right to rescind or "claw back" an Economic Revitalization Area designation and the associated tax abatement deductions if it determines that the applicant has not made reasonable efforts to substantially comply with all of the commitments, as well as the applicant's failure to substantially comply with all of the commitments, and the applicant's failure to substantially comply with the commitments was not due to factors beyond its control.

If the City rescinds the Economic Revitalization Area designation and associated tax abatement deductions, it may require the applicant to repay the City all or a portion of the tax abatement savings received through the date of such termination. Additional details relative to the repayment of tax abatement savings shall be determined at the time of the "claw back."

Questions, applications, and fees should be directed to the:

City of Mishawaka
Building - Community Development - Planning
600 East Third Street
Mishawaka, Indiana 46544
Attention: Derek Spier, City Planner
574-258-1625
dspier@mishawaka.in.gov

1. Name of the company for which Economic Revitalization Area (ERA) designation is being requested:

United Petfood Producers USA, Inc.

2. State the name, title, address and telephone number of a company representative who may be contacted concerning this application:

Name and Title: Terry Peterson, Controller

Address: 1101 W 11th Street, Misawaka, IN 46544

Telephone: 574.404.5963

3. State the name, title, address and telephone number of a company representative who may be sent annual compliance surveys. Please note that the **annual survey will determine if your company is compliant with the terms of the abatement agreement and whether the abatement will continue or be terminated,** so the contact should be made aware of the survey's importance.

Name and Title: Terry Peterson, Controller

Address: 1101 W 11th Street, Misawaka, IN 46544

Telephone: 574.404.5963

4. Location of property for which ERA designation (real property tax abatement) is being sought (this information is available through the Township Assessor's Office):

   a) Street Address: 1121 W 11th Street, Mishawaka, IN 46544

   b) Township: Mishawaka-Penn Township

   c) Taxing District Number: 23 Mishawwaka-Penn

   d) Council District Number: 1

   e) Tax Parcel Number(s): 016-1161-6468; 016-1161-646602

   f) Current Zoning of the Property: I-2 for Former; I-1 for Latter Parcel

   g) Case/approval number of any variance, rezoning, or approval petition(s) which is/are required or have been obtained for this project: N/A

5. What is the amount of the most recent assessment attributable to (this information is available from the most recent property tax form):
   Land: $139,400

Improvements: $4,040,900

Inventory: _____

Equipment: _____

6. Has this project/tax abatement request been discussed with City of Mishawaka Staff and has a site visit been conducted? X Yes _____ No

7. Does your company currently conduct manufacturing operations at this location? If so, how long has your company been at this location? _____

Yes, company has been at location since June 2024.

a) Please provide your firm's North American Industry Classification System (NAICS) Code Classification. _____

311111 - Dog and Cat Food Manufacturing

b) Please list any special certifications/designations.

_____

New Market Tax Credit: Severely Distressed Community & Federal Opportunity Zone #18141000900

8. Does your firm have other operations in the US? In Indiana? If so, please list the location of other operations. Also please indicate the location of your firm's headquarters if not located in Mishawaka.

_____

No, this is the only location in the United States. Current company headquarters is in Terdonkkaai 16, 9042 Ghent, Belgium.

Company is currently pursuing the establishment of a United States Headquarters.

9. What is the size of the real estate that will be developed? (in acres) 0.16 acres

10. What is the estimated construction or rehabilitation cost? $11,000,000

11. Have building permits been obtained? *(Please note that state statute requires petitioner to file abatement application **before** obtaining permits) _____ Yes X No

12. Does your company/business require contractors working on construction projects on your property to use the E-Verify system to verify the eligibility of their employees to work in the United States? X Yes _____ No

13. What is the anticipated date for construction to begin? January 2026

14. What is the anticipated date for project completion? December 2026

15. Profile of Company that will occupy the property for which tax abatement is being requested:

a) Are your employees represented by a union? If so, by whom? No

b) Does your business/company verify the eligibility of your employees to work in the United States using the E-Verify system? X Yes _____ No

c) Number of current full time permanent hourly employees by skill level (include average hourly wage rate **excluding benefits and overtime**)

Skilled		Average hourly wage rate for skilled positions	
Semi-skilled	80	Average hourly wage rate for unskilled positions	$31.19
Clerical		Average hourly wage rate for clerical positions	
Salaried	25	Average salary (per hour) for salaried positions	$48.40

TOTAL NUMBER OF EXISTING EMPLOYEES (permanent and full-time) 105

d) What benefits are offered to your company's employees? (i.e. sick time, vacation, health insurance, 401(k), other retirement benefits, profit sharing, etc.)

Sick time, vacation time, volunteer time, health insurance, dental insurance, vision insurance, short term and long term disability insurance, 401K with company match, tuition reimbursement.

e) Approximate value of benefits for existing and new employees on a per hour basis (e.g. benefits are valued at an additional $3.00 per hour, etc.) Approx. $8.00 per hour

f) What is the total dollar amount spent on retained salaries? $7,706,392

g) Number of created full-time permanent hourly employees by skill level (include average hourly wage rate **excluding benefits and overtime**)

Skilled		Average hourly wage rate for skilled positions	
Semi-skilled	33	Average hourly wage rate for unskilled positions	$24.32
Clerical		Average hourly wage rate for clerical positions	
Salaried	1	Average salary (per hour) for salaried positions	$58.00

TOTAL NUMBER OF NEW EMPLOYEES (permanent and full-time) 34

h) What is the total dollar amount to be spent on new salaries? $1,789,964.80

i) What is the blended hourly wage rate (the blended rate of hourly and salaried employees), excluding benefits and overtime, for:

Current hourly employees	$35.29
Retained hourly employees	$35.29
New hourly employees	$25.31

j) (if applicable)What is the usual market for goods or services produced by the company? List the percentage of the company's product or service that reaches:

Inside St. Joseph County:	0 %
Outside St. Joseph County, but inside Indiana:	3 %
Outside Indiana, but within 500 miles	14 %
Outside of 500 miles	82 %
Outside of the United States:	1 %

k) (if applicable)List the name and location (City and State) of your five largest vendors or suppliers:

1. Badger Ingredients, Inc. Carefree, AZ
2. Diversified Ingredients Inc. Ballwin, MO
3. Anchor Ingredients Co., LLC Fargo, ND
4. The Scoular Company Omaha, NE
5. Morris Packaging, LLC Bloomington, IL

16. Describe the project for which tax abatement is being requested. Include the types of improvements that will be made, and indicate whether improvement is freestanding or an expansion to existing facility. In addition, indicate whether your company will utilize the entire project space or lease a portion of it to an outside company.

Seeking the construction of new addition to existing manufacturing plant for the construction of a new drying tower for pet food production. Company plans to maintain project space for itself.

17. Briefly describe the product or service of the company/business which will occupy the property for which tax abatement is being requested.

Manufacturing of high quality dry & wet pet food, biscutis and snacks for dogs and cats.

18. What evidence can be provided to show the positive impact the abatement will have on the **project property and surrounding area**?

Abatement will support the economic revitilization of an underutilized site and contribute to increased tax revenue over time with the increase in the assessed value of the property. Addtionally will promote the creation of new jobs to bolster the local economy.

19. Please give a detailed description of what the impact on your business will be if the proposed project is not undertaken (e.g. loss of jobs, contract cancellations, loss of production, change in location, etc.).

Loss of production capability. Company may decide to relocate proposed investment to new facilities outside of Indiana for capacity expansion.

20. Will you require any additional assistance from the City of Mishawaka?

Yes. Community support for an expeditited process and collaborative effort. Support for assistance on any public infrastructure improvements and training/recruitment resources for new jobs.

21. Have you applied for any assistance from the State of Indiana?

Yes, currently negotiating terms of incentives with Indiana Economic Development Corporation.

22. Miscellaneous Attachments Required:

- Attach the legal description of the property where the equipment is to be located, marked Exhibit A, and hereby incorporated herein.
- Attach a map and/or a plan of the property where the equipment is to be located, marked Exhibit B, and is hereby incorporated herein.

I hereby certify that the information and representations on this application for Real Property Tax Abatement are true and complete.

I understand that if this request for property tax abatement is granted that I will be required to participate in a mandatory annual compliance process. The survey will measure compliance with the project description, job creation and retention figures (and associated salaries), investment, and other information contained in the final resolution authorizing the property tax abatement. I also acknowledge that failure to respond to the mandatory annual compliance or failure to achieve investment, job creation, retention, and salary levels contained in the final resolution may result in a loss of tax abatement deductions, and may result in the repayment of tax abatement savings received.

Elodie Floury

Signature of Owner or Authorized Representative

CEO UPP USA

Title

12/19/2025

Date

Exhibit A

Tax Key #16-1161-6468 and 016-1161-6466.02; also described as:

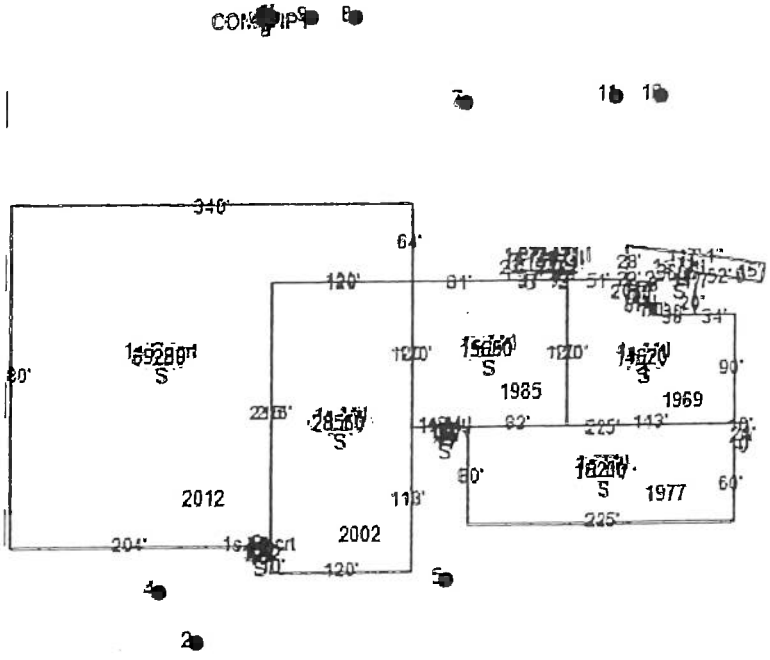
That part of the southwest quarter of Section 16, Township 37 North, Range 3 East, Penn Township, City of Mishawaka, Joseph County, Indiana, and more particularly described as:

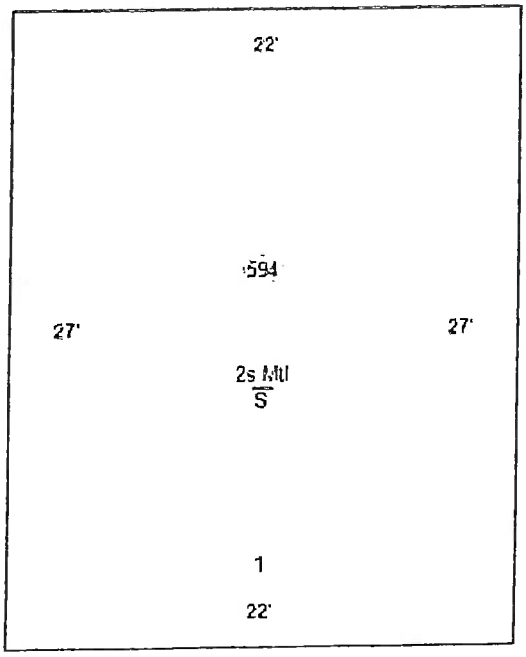
Beginning at a point of intersection of the south line of Eleventh Street with the East line of Logan Street; thence East along said south line of Eleventh Street a distance of 779 feet more or less; thence south a distance of 435.4 feet more or less to the south line of said Quarter Section; thence West along said South line a distance of 781.15 feet more or less to the East line of Logan Street; thence North along said East line a distance of 443.32 feet more or less to the point of beginning containing 8.55 acres more or less and subject to all legal highways, easements and restrictions on record.

Common address: 1121 & 1025 W. 11th Street, Mishawaka, IN 46544

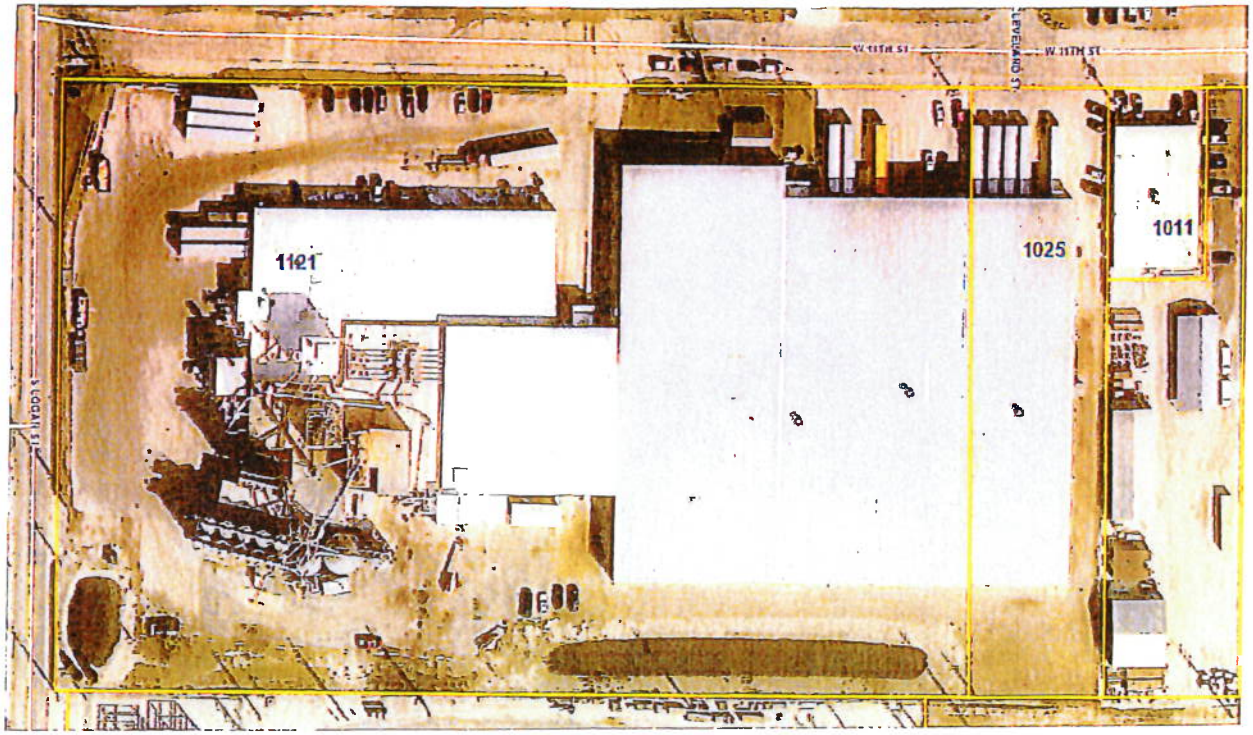
Exhibit B

Property Sketch of 1121 W 11th Street S (From St. Joseph County Tax Assessor website)





Aerial Photos of Parcels (Equipment planned to be installed in parcels labeled 1121 & 1025)



STATEMENT OF BENEFITS
REAL ESTATE IMPROVEMENTS

State Form 51767 (R8 / 5-25)
Prescribed by the Department of Local Government Finance

20____ PAY 20____

FORM SB-1 / Real Property

PRIVACY NOTICE
Any information concerning the cost of the property and specific salaries paid to individual employees by the property owner is confidential per IC 6-1.1-12.1-1.1.

This statement is being completed for real property that qualifies under the following Indiana Code (*check one box*):
- [x] Redevelopment or rehabilitation of real estate improvements (IC 6-1.1-12.1-4)
- [ ] Residentially distressed area (IC 6-1.1-12.1-4.1)
- [ ] New agricultural improvement (IC 6-1.1-12.1-4)

INSTRUCTIONS:

1. *This statement must be submitted to the body designating the Economic Revitalization Area* ***PRIOR*** *to the public hearing if the designating body requires information from the applicant in making its decision about whether to designate an Economic Revitalization Area. Otherwise, this statement must be submitted to the designating body* ***BEFORE*** *the initiation of the redevelopment or rehabilitation of real property or a new agricultural improvement for which the person wishes to claim a deduction.*
2. *To obtain a deduction, a Form 322/RE must be filed with the county auditor before May 10 in the year in which the addition to assessed valuation is made or not later than thirty (30) days after the assessment notice is mailed to the property owner if it was mailed after April 10. A property owner who failed to file a deduction application within the prescribed deadline may file an application between January 1 and May 10 of a subsequent year.*
3. *A property owner who files for the deduction must provide the county auditor and designating body with a Form CF-1/Real Property. The Form CF-1/Real Property should be attached to the Form 322/RE when the deduction is first claimed and then updated annually for each year the deduction is applicable. IC 6-1.1-12.1-5.1(b)*
4. *For a Form SB-1/Real Property that is approved after June 30, 2013, the designating body is required to establish an abatement schedule for each deduction allowed.*

SECTION 1 TAXPAYER INFORMATION

Name of Taxpayer
United Petfood Producers USA, Inc.

Address of Taxpayer *(number and street, city, state, and ZIP code)*
1011 W 11th Street, Mishawaka, IN 46544

Name of Contact Person	Telephone Number	Email Address
Terry Peterson	(574) 404-5963	tpeterson@unitedpetfood.com

SECTION 2 LOCATION AND DESCRIPTION OF PROPOSED PROJECT

Name of Designating Body

Resolution Number

Location of Property	County	DLGF Taxing District Number
1121 W 11th Street, Mishawaka, IN 46544	St. Joseph	023

Description of Real Property Improvements, Redevelopment, or Rehabilitation *(use additional sheets, if necessary)*
Extension of manufacturing facility to house a new dryer tower.

Estimated Start Date *(month, day, year)*
February 2026

Estimated Completion Date *(month, day, year)*
December 2030

SECTION 3 ESTIMATE OF EMPLOYEES AND SALARIES FROM PROPOSED PROJECT

Current Number	Salaries	Number Retained	Salaries	Number Additional	Salaries
105	$7,706,392	105	$7,706,392	31	$2,011,131

SECTION 4 ESTIMATED TOTAL COST AND VALUE OF PROPOSED PROJECT

	REAL ESTATE IMPROVEMENTS	
	COST	ASSESSED VALUE
Current Values		$4,180,300
(+) Plus Estimated Values of Proposed Project	$11,000,000	$7,700,000
(–) Less Values of Any Property Being Replaced		
Net Estimated Values Upon Completion of Project	$11,000,000	$11,880,300

SECTION 5 WASTE CONVERTED AND OTHER BENEFITS PROMISED BY THE TAXPAYER

Estimated Solid Waste Converted *(pounds)*

Estimated Hazardous Waste Converted *(pounds)*

Other Benefits:

SECTION 6 TAXPAYER CERTIFICATION

I hereby certify that the representations in this schedule are true.

Signature of Authorized Representative
Elodie Fleury

Date Signed *(month, day, year)*

Printed Name of Authorized Representative	Title
Elodie Fleury	Vice President, Americas

FOR USE OF THE DESIGNATING BODY

We find that the applicant meets the general standards in the resolution adopted or to be adopted by this body. Said resolution, passed or to be passed under IC 6-1.1-12.1, provides for the following limitations:

A. The designated area has been limited to a period of time not to exceed 4 calendar years* *(see below)*. The date this designation expires is 2/16/2030. *NOTE: This question addresses whether the resolution contains an expiration date for the designated area.*

B. The type of deduction that is allowed in the designated area is limited to:

1. Redevelopment or rehabilitation of real estate improvements	☑ Yes	☐ No
2. Residentially distressed areas	☐ Yes	☐ No
3. New agricultural improvement	☐ Yes	☐ No

C. The amount of the deduction is limited to $ $11,000,000.

D. Other limitations or conditions *(specify)* _____

E. Number of years allowed:

☐ Year 1	☐ Year 2	☐ Year 3	☐ Year 4	☑ Year 5 (* see below)
☐ Year 6	☐ Year 7	☐ Year 8	☐ Year 9	☐ Year 10

F. For a Statement of Benefits approved after June 30, 2013, did this designating body adopt an abatement schedule per IC 6-1.1-12.1-17?

☑ Yes ☐ No

If yes, attach a copy of the abatement schedule to this form.
If no, the designating body is required to establish an abatement schedule before the deduction can be determined.

We have also reviewed the information contained in the statement of benefits and find that the estimates and expectations are reasonable and have determined that the totality of benefits is sufficient to justify the deduction described above.

Approved *(signature and title of authorized member of designating body)*	Telephone Number ( )	Date Signed *(month, day, year)*
Printed Name of Authorized Member of Designating Body	Name of Designating Body	
Attested by *(signature and title of attester)*	Printed Name of Attester	

* If the designating body limits the time period during which an area is an economic revitalization area, that limitation does not limit the length of time a taxpayer is entitled to receive a deduction to a number of years that is less than the number of years designated under IC 6-1.1-12.1-17.

In accordance with IC 6-1.1-12.1-17, where the Form SB-1/Real Property was approved after June 30, 2013, the designating body is required to establish an abatement schedule for each deduction allowed. The deduction period should be as follows:

A. For residentially distressed areas, the deduction period may not exceed ten (10) years.
B. For the redevelopment or rehabilitation of real property, the deduction period may not exceed ten (10) years.
C. For a new agricultural improvement, the deduction period may not exceed five (5) years.

IC 6-1.1-12.1-17
Abatement Schedules

Sec. 17. (a) A designating body may provide to a business that is established in or relocated to a revitalization area and that receives a deduction under section 4 or 4.5 of this chapter an abatement schedule based on the following factors:
(1) The total amount of the taxpayer's investment in real and personal property.
(2) The number of new full-time equivalent jobs created.
(3) The average wage of the new employees compared to the state minimum wage.
(4) The infrastructure requirements for the taxpayer's investment.
(5) In the case of a deduction for new farm equipment or new agricultural improvement, an agreement by the deduction applicant to predominately use the area for agricultural purposes for a period specified by the designating body.

(b) This subsection applies to a statement of benefits approved after June 30, 2013. A designating body shall establish an abatement schedule for each deduction allowed under this chapter. An abatement schedule must specify the percentage amount of the deduction for each year of the deduction. Except as provided in subsection (d) and section 18 of this chapter, an abatement schedule may not exceed ten (10) years.

(c) An abatement schedule approved for a particular taxpayer before July 1, 2013, remains in effect until the abatement schedule expires under the terms of the resolution approving the taxpayer's statement of benefits.

(d) An abatement schedule for new farm equipment or new agricultural improvement may not exceed five (5) years.

SB-1 Tax Abatement Forms

Final Audit Report 2026-01-20

Created:	2026-01-20
By:	Terry Peterson (tpeterson@unitedpetfood.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAlyDLmE6OBaxcnCGWsxFX44n8Cg_Hl_pu

"SB-1 Tax Abatement Forms" History

Document created by Terry Peterson (tpeterson@unitedpetfood.com)
2026-01-20 - 7:34:41 PM GMT

Document emailed to Elodie Fleury (efleury@unitedpetfood.com) for signature
2026-01-20 - 7:35:27 PM GMT

Email viewed by Elodie Fleury (efleury@unitedpetfood.com)
2026-01-20 - 9:41:20 PM GMT

Document e-signed by Elodie Fleury (efleury@unitedpetfood.com)
Signature Date: 2026-01-20 - 9:41:40 PM GMT - Time Source: server

Agreement completed.
2026-01-20 - 9:41:40 PM GMT

Project Ridgeback

For Indiana

	2026	2027	2028	2029	2030	Total
Real Property:						
Dryer Tower Building	10,000,000	1,000,000				$11,000,000
Personal Property:						
New Packaging Line, New Scale, Conveyors	3,000,000					$ 3,000,000
Bundler, Packaging Line, Racking, Scale, Forklift		4,000,000				$ 4,000,000
Packaging Lines, New Palletizer, Coating			4,000,000			$ 4,000,000
Boiler, Additional Packaging Machines				4,000,000		$ 4,000,000
Improvement Bulk Receiving					4,000,000	$ 4,000,000
Total	**$13,000,000**	**$5,000,000**	**$4,000,000**	**$4,000,000**	**$4,000,000**	**$30,000,000**

Provided via email on 1/15/26 by Evergreen Advisors LLC

Received
JAN 15 2026
Planning and
Community Development

Deborah S. Block, IAMC, MMC
FEB 11 2026
City Clerk
Mishawaka, IN

RESOLUTION NO. 2026-06

United Petfood Producers USA, Inc.
1011 West 11th Street

A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, MAKING A FINAL DETERMINATION AND CONFIRMING THE DESIGNATION OF AREAS WITHIN THE CITY OF MISHAWAKA, INDIANA, KNOWN AS

1121 & 1025 WEST 11TH STREET

AS AN ECONOMIC REVITALIZATION AREA FOR PURPOSES OF PERSONAL PROPERTY TAX ABATEMENT

WHEREAS, the Common Council of the City of Mishawaka, Indiana, adopted a Declaratory Resolution which designated the area known as 1121 and 1025 West 11th Street, Mishawaka, IN 46544, to be an Economic Revitalization Area under the provisions of Indiana Code § 6-1.1-12.1-1 et seq. (the "Act"):

A lot or parcels of land described as follows:

Tax Key #16-1161-6468 and 016-1161-6466.02; also described as:

That part of the southwest quarter of Section 16, Township 37 North, Range 3 East, Penn Township, City of Mishawaka, Joseph County, Indiana, and more particularly described as:

Beginning at a point of intersection of the south line of Eleventh Street with the East line of Logan Street; thence East along said south line of Eleventh Street a distance of 779 feet more or less; thence south a distance of 435.4 feet more or less to the south line of said Quarter Section; thence West along said South line a distance of 781.15 feet more or less to the East line of Logan Street; thence North along said East line a distance of 443.32 feet more or less to the point of beginning containing 8.55 acres more or less and subject to all legal highways, easements and restrictions on record.

Common address: 1121 & 1025 W. 11th Street, Mishawaka, IN 46544

All of the above described property being located within the municipal corporation limits of the City of Mishawaka, Indiana, and

WHEREAS, notice of the adoption of a Declaratory Resolution and the public hearing before the Council has been published pursuant to Indiana Code § 6-1.1-12.1-2.5; and

WHEREAS, the Council held a public hearing for the purposes of hearing all remonstrance and objections from interested persons; and

WHEREAS, the Council has determined that the qualifications for an economic revitalization area have been met.

NOW, THEREFORE, BE IT RESOLVED by the Common Council of the City of Mishawaka, Indiana, as follows:

1. The Common Council hereby confirms its Declaratory Resolution designating the area described herein as an Economic Revitalization Area for the purposes of tax abatement. Such designation is for personal property tax abatement only and is limited to four (4) calendar years.

2. The Common Council hereby determines that the property owner is qualified for and is granted a personal property tax deduction; provided the same shall be limited to a period of five (5) years for personal property only in the following applicable deduction percentages:

Year 1:	100%
Year 2	80%
Year 3	60%
Year 4	40%
Year 5	20%

3. That the petition for tax abatement, and the Statement of Benefits submitted by United Petfood Producers USA, Inc., comply with Indiana Code § 6-1.1-12.1-1 et seq. and are hereby approved.

4. That this determination is final except that an appeal may be taken and heard as provided under Indiana Code § 6-1.1-12.1-2-5 and subjections (d) and (e) of the Act.

The Common Council of the City of Mishawaka, Indiana hereby confirms its Declaratory Resolution designating the area described herein as an Economic Revitalization Area for the purposes of tax abatement.

ADOPTED by the Common Council of the City of Mishawaka, Indiana, St. Joseph County, Indiana, this 16th day of February, 2026.

_____
Gregg Hixenbaugh, President

ATTEST:

_____
Deborah S. Block, City Clerk

PRESENTED by me to the Mayor of the City of Mishawaka, Indiana, on this _____ day of _____, 2026.

_____
Deborah S. Block, City Clerk

APPROVED AND SIGNED by me this _____ day of _____, 2026, at _____ o'clock ____.M.

_____
David A. Wood, Mayor

Tax Abatement Schedule prepared for: 11-Feb-26

United PetFood Producers USA Inc.

Personal Property

Mishawaka-Penn Township 5- Year Personal Property Tax Abatement Schedule*

TOTAL PROJECT IMPACT

Total estimated Project Cost: **$19,000,000**

Base Assessed Value: **$13,300,000**

(base assessed value is estimated at 70% of project cost)

Assume constant tax rate of: **4.0997%** *(Based on 2024 pay 2025 rate)*

Year	Assessed Value	Gross Tax	Max Tax Bill	Percent Abated	Tax Abated	Tax Paid
1	$13,300,000	$545,260	$444,007	**100%**	$444,007	$0
2	13,300,000	545,260	$444,007	**80%**	355,206	88,801
3	13,300,000	545,260	$444,007	**60%**	266,404	177,603
4	13,300,000	545,260	$444,007	**40%**	177,603	266,404
5	13,300,000	545,260	$444,007	**20%**	88,801	355,206
				$2,220,035	**$1,332,021**	**$888,014**

* Maximum tax bill is per the 3% property tax cap rate plus a 0.3384% property tax exempt tax rate calculated per the Indiana DLGF on-line tax bill calculator .

Total Taxes Due During Abatement: **$2,220,035**

Total Taxes Abated During Abatement: **1,332,021**

Total Taxes Paid During Abatement: **888,014**

* - This schedule is for estimation purposes only and assumes constant tax rates. The true tax values will ultimately be determined by the actual assessed valuation and the then current tax rates.

Received
DEC 19 2025
Planning and
Community Development

City of Mishawaka
Planning and Community Development

APPLICATION FOR DESIGNATION AS AN ECONOMIC REVITALIZATION AREA

PERSONAL PROPERTY TAX ABATEMENT

Indiana State law requires that the designation application and statement of benefits form (SB-1/PP) be submitted prior to the initiation of the project. Additionally, **final approval of the Economic Revitalization Area designation must be obtained before starting the installation of the new manufacturing equipment for which tax abatement is being requested.**

Prior to submitting the attached application to the City's Department of Planning & Community Development, all questions must be answered as completely as possible and must be signed on the Statement of Benefits Form (SB-1/PP) and last page of the application. Incomplete or unsigned applications will not be accepted. A **non-refundable application fee** of $300.00 is required when making an application for Economic Revitalization Area designation and is payable to the **City of Mishawaka** at the time of submission.

All firms requesting Economic Revitalization Area designation are required to conduct an initial site visit with city staff members prior to a public hearing on the tax abatement request. During that visit, the company shall reveal the capital investment levels, job creation and/or retention levels and hourly wage rates the applicant has committed to the City of Mishawaka in order to receive consideration for Economic Revitalization Area designation and tax abatement deduction.

Additionally, the City of Mishawaka, by and through the Common Council, reserves the right to rescind or "claw back" an Economic Revitalization Area designation and the associated tax abatement deductions if it determines that the applicant has not made reasonable efforts to substantially comply with all of the commitments, as well as the applicant's failure to substantially comply with all of the commitments, and the applicant's failure to substantially comply with the commitments was not due to factors beyond its control.

If the City rescinds the Economic Revitalization Area designation and associated tax abatement deductions, it may require the applicant to repay the City all or a portion of the tax abatement savings received through the date of such termination. Additional details relative to the repayment of tax abatement savings shall be determined at the time of the "claw back."

Questions, applications, and fees should be directed to the:
City of Mishawaka
Building - Community Development - Planning
600 East Third Street
Mishawaka, Indiana 46544
Attention: Derek Spier, City Planner
574-258-1625
dspier@mishawaka.in.gov

1. Name of the firm for which tax abatement is being requested:

United Petfood Producers USA, Inc.

2. State the name, title, address and telephone number of a company representative(s) who may be contacted concerning this application:

Name and Title: Terry Peterson, Controller

Address: 1101 W 11th Street, Misawaka, IN 46544

Telephone: 574.404.5963

3. State the name, title, address and telephone number of a company representative(s) who may be sent annual compliance forms. Please note that the **annual forms will determine if your company is compliant with the terms of the abatement and whether the abatement will continue or be terminated**, so the contact should be made aware of the form's importance.

Name and Title: Terry Peterson, Controller

Address: 1101 W 11th Street, Misawaka, IN 46544

Telephone: 574.404.5963

4. Location of property for which personal property tax abatement is being sought (this information is available through the Township Assessor's Office):

a) Street Address: 1121 W 11th Street, Misawaka, IN 46544

b) Township: Mishawaka-Penn Township

c) Taxing District Number: 023 Mishawaka-Penn

d) Council District Number: 1

e) Tax Parcel Number(s): 016-1161-6468; 016-1161-646602

5. What is the amount of the most recent assessment attributable to (this information is available on the most recent property tax form):

Land: $139,400

Improvements: $4,040,900

Inventory: _____

Equipment: _____

6. Has this project/tax abatement request been discussed with City of Mishawaka Staff and has a site visit been conducted? X Yes _____ No

7. Does your firm currently conduct manufacturing operations at this location? If so, how long has your company been at this location? _____

Yes, company has been at location since June 2024

a) Please provide your firm's North American Industry Classification System (NAICS) Code Classification. _____

311111 - Dog and Cat Food Manufacturing

b) Please list any special certifications/designations.

_____

New Market Tax Credit: Severely Distressed Community & Federal Opportunity Zone #18141000900

8. Does your firm have other operations in the US? In Indiana? If so, please list the location of other operations. Also please indicate the location of your firm's headquarters if not located in Mishawaka.

No, this is the only location in the United States. Current company headquarters is in Terdonkkaai 16, 9042 Ghent, Belgium.

Company is currently pursuing the establishment of a United States Headquarters.

_____

9. What is the size of the existing facility in which the equipment will be installed?

195,285 SQFT

a) What is your facility currently zoned? I-1 & I-2 b) Do you need rezoning? No

10. Briefly describe the product(s) manufactured by your company. _____

High quality dry & wet pet food, biscuits and snacks for dogs & cats.

11. Briefly describe the equipment to be installed by your company. _____

Extruder, dryer, coater, boiler, robotics & automation, racking, updates to packaging & bulk receiving

12. Has new manufacturing equipment been installed (Please note that state statute requires petitioner to delay installation until after abatement has been granted)? _____ Yes X No

13. Does your company/business require contractors working on construction projects on your property to use the E-Verify system to verify the eligibility of their employees to work in the United States?
X Yes _____ No

14. What is the anticipated date for installation to begin? January 2026

15. What is the anticipated date for project completion? December 2029

***(If installation will occur over a multi-year/phased-in period or involve multiple pieces of equipment, please provide a separate detailed installation timetable an note when equipment will be ready to use in production and attach this information to the SB-1/PP.)**

16. Does the equipment being installed serve the same function as the equipment currently in place at the facility? _____Yes _X_No

a) If no, please describe the new functions to be performed by the new manufacturing equipment:

Equipment used for automation improvements for packaging and bulk receiving will serve same funcition as existing equipment; extruder, dryer, coater, and boiler will be additional machinery to increase production capacities.

b) What is the estimated value of the equipment to be purchased for which personal property tax abatement is being requested? (If possible, please provide a written quote or estimate attached to this application.) $19,000,000.00

17. Profile of firm that will occupy the property for which tax abatement is being requested:

a) Are your employees represented by a union? If so, by whom? No

b) Does your business/company verify the eligibility of your employees to work in the United States using the E-Verify system? _X_Yes _____No

c) Number of current full time permanent hourly employees by skill level (include average hourly wage rate **excluding benefits and overtime**)

Skilled	_____	Average hourly wage rate for skilled positions	_____
Semi-skilled	80	Average hourly wage rate for unskilled positions	$31.19
Clerical	_____	Average hourly wage rate for clerical positions	_____
Salaried	25	Average salary (per hour) for salaried positions	$48.40

TOTAL NUMBER OF TEMPORARY/ON-CALL EMPLOYEES (if any) 0

TOTAL NUMBER OF EXISTING EMPLOYEES (permanent and full-time) 105

d) What benefits are offered to your company's employees? (i.e. sick time, vacation, health insurance, 401(k), other retirement benefits, profit sharing, etc.)

Sick time, vacation time, volunteer time, health insurance, dental insurance, vision insurance, short term and long term disability insurance, 401k with company match, tuition reimbursement.

e) Approximate value of benefits for existing and new employees on a per hour basis (i.e. benefits are valued at an additional $3.00 per hour, etc.) Approx. $8.00 per hour

f) What is the total dollar amount spent on retained salaries? $7,706,392

g) Number of newly created full-time permanent hourly employees by skill level (include average hourly wage rate **excluding benefits and overtime**)

Skilled	0	Average hourly wage rate for skilled positions	
Semi-skilled	33	Average hourly wage rate for unskilled positions	$24.32
Clerical	0	Average hourly wage rate for clerical positions	
Salaried	1	Average salary (per hour) for salaried positions	$58.00

TOTAL NUMBER OF NEW EMPLOYEES (permanent and full-time) 34

h) What is the total dollar amount to be spent on new salaries? $1,789,964.80

i) What is the blended hourly wage rate (the blended rate of hourly and salaried employees), excluding benefits and overtime, for:

Current hourly employees	$35.29
Retained hourly employees	$35.29
New hourly employees	$25.31

j) What is the usual market for goods produced by the company? List the percentage of the company's product that reaches it:

Inside St. Joseph County:	0 %
Outside St. Joseph County, but inside Indiana:	3 %
Outside Indiana, but within 500 miles	14 %
Outside of 500 miles	82 %
Outside of the United States:	1 %

k) Where do your company's raw materials/supplies come from? List the percentage of the supplies that are acquired from each category:

Inside St. Joseph County:	0 %
Outside St. Joseph County, but inside Indiana:	4.35 %
Outside Indiana, but within 500 miles:	35.87 %
Outside 500 miles of Indiana:	38.04 %

Outside of the United States: 21.74 %

l) List the name and location (City and State) of your five largest vendors or suppliers:

1. Nuway Construction Corporation - Goshen, IN
2. Diversified Ingredients Inc. - Ballwin, MO
3. Anchor Ingredients Co., LLC - Fargo, ND
4. The Scoular Company - Omaha NE
5. Badger Ingredients, Inc. - Carefree, AZ

18. Please give a detailed description of what the impact on your business will be if the new manufacturing equipment is not installed (e.g. loss of jobs, contract cancellations, loss of production, change in location, etc.).

Definite loss in production capabilities, consideration of moving manufacturing. plant operations to a new location.

19. Please briefly describe how and why the manufacturing equipment to be replaced or the facility in which equipment will be added is currently technologically, economically, or energy obsolete and how and why that obsolescence may lead to a decline in employment and tax revenues.

Existing machinery and equipment does not possess capabilities to produce the capacity of production required. Without the installation of new equipment, recognition of increased property taxes and payroll taxes paid to state and county will not be recognized.

20. Will you require any additional assistance from the City of Mishawaka?

Yes, community support for an expedited process and collaborative effort. Support for assitance on any public infrastructure improvements and training resources for recruitment and creation of new jobs.

21. Have you applied for any assistance from the State of Indiana?

Yes, currently negotiating incentives with the Indiana Economic Development Corporation.

22. Miscellaneous Attachments Required:

- Attach the legal description of the property where the equipment is to be located, marked Exhibit A, and hereby incorporated herein.
- Attach a map and/or a plan of the property where the equipment is to be located, marked Exhibit B, and is hereby incorporated herein.

I hereby certify that the information and representations on this application for Personal Property Tax Abatement are true and complete.

I understand that if this request for property tax abatement is granted that I will be required to participate in a mandatory annual compliance process. The survey will measure compliance with the project description, job creation and retention figures (and associated salaries), investment, and other information contained in the final resolution authorizing the property tax abatement. I also acknowledge that failure to respond to the mandatory annual compliance or failure to achieve investment, job creation, retention, and salary levels contained in the final resolution may result in a loss of tax abatement deductions, and may result in the repayment of tax abatement savings received.

Elodie Fleury

Signature of Owner or Authorized Representative

CEO UPP USA

Title

12/18/2025

Date

Exhibit A

Tax Key #16-1161-6468 and 016-1161-6466.02; also described as:

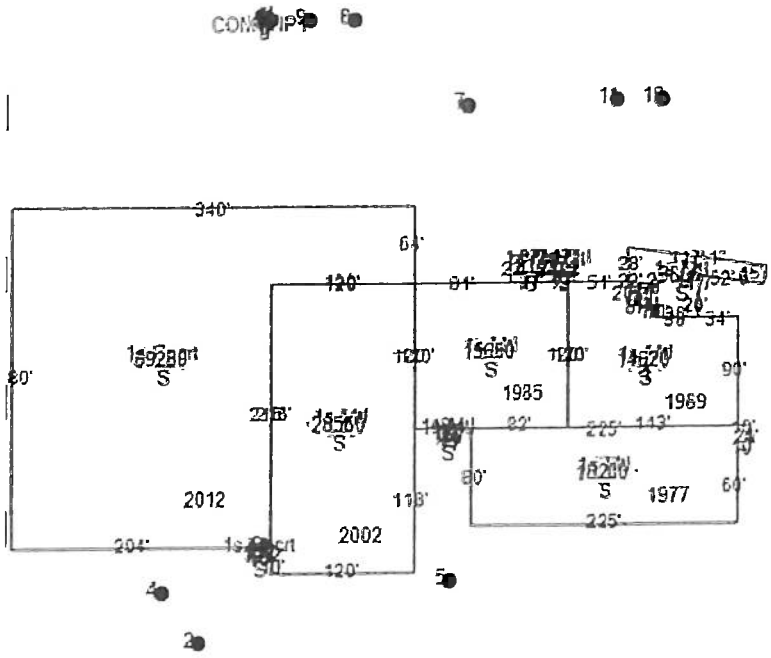
That part of the southwest quarter of Section 16, Township 37 North, Range 3 East, Penn Township, City of Mishawaka, Joseph County, Indiana, and more particularly described as:

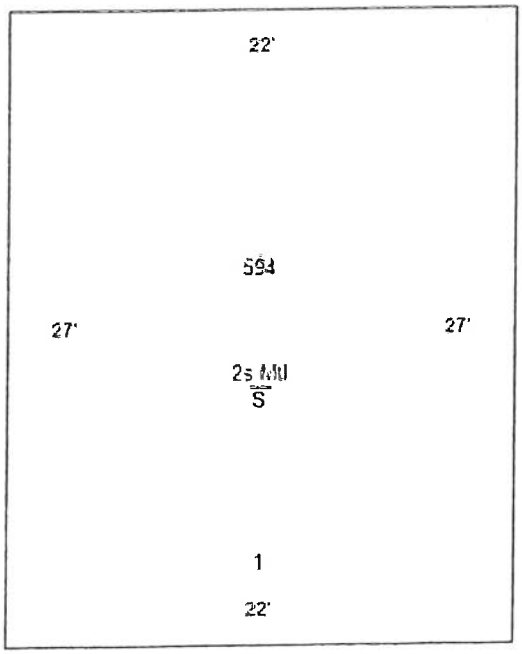
Beginning at a point of intersection of the south line of Eleventh Street with the East line of Logan Street; thence East along said south line of Eleventh Street a distance of 779 feet more or less; thence south a distance of 435.4 feet more or less to the south line of said Quarter Section; thence West along said South line a distance of 781.15 feet more or less to the East line of Logan Street; thence North along said East line a distance of 443.32 feet more or less to the point of beginning containing 8.55 acres more or less and subject to all legal highways, easements and restrictions on record.

Common address: 1121 & 1025 W. 11th Street, Mishawaka, IN 46544

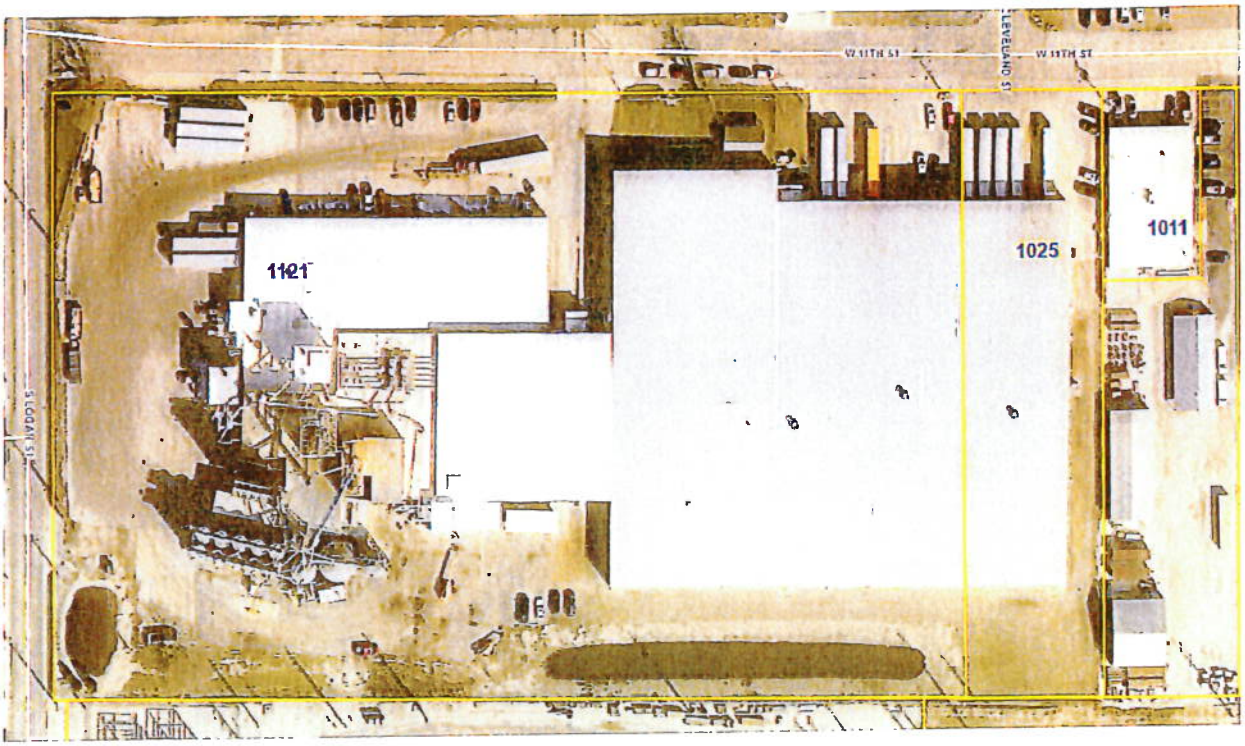
Exhibit B

Property Sketch of 1121 W 11th Street S (From St. Joseph County Tax Assessor website)





Aerial Photos of Parcels (Equipment planned to be installed in parcels labeled 1121 & 1025)



STATEMENT OF BENEFITS
PERSONAL PROPERTY

State Form 51764 (R5 / 1-21)
Prescribed by the Department of Local Government Finance

FORM SB-1 / PP

PRIVACY NOTICE

Any information concerning the cost of the property and specific salaries paid to individual employees by the property owner is confidential per IC 6-1.1-12.1-5.1.

INSTRUCTIONS:

1. *This statement must be submitted to the body designating the Economic Revitalization Area prior to the public hearing if the designating body requires information from the applicant in making its decision about whether to designate an Economic Revitalization Area. Otherwise this statement must be submitted to the designating body **BEFORE** a person installs the new manufacturing equipment and/or research and development equipment, and/or logistical distribution equipment and/or information technology equipment for which the person wishes to claim a deduction.*
2. *The statement of benefits form must be submitted to the designating body and the area designated an economic revitalization area before the installation of qualifying abatable equipment for which the person desires to claim a deduction.*
3. *To obtain a deduction, a person must file a certified deduction schedule with the person's personal property return on a certified deduction schedule (Form 103-ERA) with the township assessor of the township where the property is situated or with the county assessor if there is no township assessor for the township. The 103-ERA must be filed between January 1 and May 15 of the assessment year in which new manufacturing equipment and/or research and development equipment and/or logistical distribution equipment and/or information technology equipment is installed and fully functional, unless a filing extension has been obtained. A person who obtains a filing extension must file the form between January 1 and the extended due date of that year.*
4. *Property owners whose Statement of Benefits was approved, must submit Form CF-1/PP annually to show compliance with the Statement of Benefits. (IC 6-1.1-12.1-5.6)*
5. *For a Form SB-1/PP that is approved after June 30, 2013, the designating body is required to establish an abatement schedule for each deduction allowed. For a Form SB-1/PP that is approved prior to July 1, 2013, the abatement schedule approved by the designating body remains in effect. (IC 6-1.1-12.1-17)*

SECTION 1 TAXPAYER INFORMATION

Name of taxpayer	Name of contact person
United Petfood Producers USA, Inc.	Terry Peterson

Address of taxpayer *(number and street, city, state, and ZIP code)*	Telephone number
1011 W 11th Street, Mishawaka, IN 46544	(574) 404-5963

SECTION 2 LOCATION AND DESCRIPTION OF PROPOSED PROJECT

Name of designating body	Resolution number (s)

Location of property	County	DLGF taxing district number
1121 W 11th Street, Mishawaka, IN 46544	St. Joseph	023

Description of manufacturing equipment and/or research and development equipment and/or logistical distribution equipment and/or information technology equipment. *(Use additional sheets if necessary.)*

Vacuum coater for industrial packaging, extruder for kibble production, dryer for kibble production, additional silos for material handling, additional racking for warehousing, VDL packaging machine for industrial packaging.

	ESTIMATED START DATE	ESTIMATED COMPLETION DATE
Manufacturing Equipment	02/28/2026	12/31/2030
R & D Equipment		
Logist Dist Equipment		
IT Equipment		

SECTION 3 ESTIMATE OF EMPLOYEES AND SALARIES AS RESULT OF PROPOSED PROJECT

Current Number	Salaries	Number Retained	Salaries	Number Additional	Salaries
105	$7,706,392	105	$7,706,392	31	$2,011,131

SECTION 4 ESTIMATED TOTAL COST AND VALUE OF PROPOSED PROJECT

NOTE: Pursuant to IC 6-1.1-12.1-5.1 (d) (2) the **COST** of the property is confidential.

	MANUFACTURING EQUIPMENT		R & D EQUIPMENT		LOGIST DIST EQUIPMENT		IT EQUIPMENT	
	COST	ASSESSED VALUE	COST	ASSESSED VALUE	COST	ASSESSED VALUE	COST	ASSESSED VALUE
Current values		6,473,826						
Plus estimated values of proposed project	19,000,000	13,300,000						
Less values of any property being replaced								
Net estimated values upon completion of project	19,000,000	19,773,826						

SECTION 5 WASTE CONVERTED AND OTHER BENEFITS PROMISED BY THE TAXPAYER

Estimated solid waste converted (*pounds*) _____

Estimated hazardous waste converted (*pounds*) _____

Other benefits:

SECTION 6 TAXPAYER CERTIFICATION

I hereby certify that the representations in this statement are true.

Signature of authorized representative	Date signed *(month, day, year)*
Elodie Fleury	

Printed name of authorized representative	Title
Elodie Fleury	Vice President, Americas

FOR USE OF THE DESIGNATING BODY

We have reviewed our prior actions relating to the designation of this economic revitalization area and find that the applicant meets the general standards adopted in the resolution previously approved by this body. Said resolution, passed under IC 6-1.1-12.1-2.5, provides for the following limitations as authorized under IC 6-1.1-12.1-2.

A. The designated area has been limited to a period of time not to exceed 4 calendar years * *(see below)*. The date this designation expires is 2/16/2030 . *NOTE: This question addresses whether the resolution contains an expiration date for the designated area.*

B. The type of deduction that is allowed in the designated area is limited to:

1. Installation of new manufacturing equipment;	☑ Yes	☐ No	☐ Enhanced Abatement per IC 6-1.1-12.1-18 *Check box if an enhanced abatement was approved for one or more of these types.*
2. Installation of new research and development equipment;	☐ Yes	☐ No	
3. Installation of new logistical distribution equipment.	☐ Yes	☐ No	
4. Installation of new information technology equipment;	☐ Yes	☐ No	

C. The amount of deduction applicable to new manufacturing equipment is limited to $ 19,000,000.00 cost with an assessed value of $ _____. *(One or both lines may be filled out to establish a limit, if desired.)*

D. The amount of deduction applicable to new research and development equipment is limited to $ _____ cost with an assessed value of $ _____. *(One or both lines may be filled out to establish a limit, if desired.)*

E. The amount of deduction applicable to new logistical distribution equipment is limited to $ _____ cost with an assessed value of $ _____. *(One or both lines may be filled out to establish a limit, if desired.)*

F. The amount of deduction applicable to new information technology equipment is limited to $ _____ cost with an assessed value of $ _____. *(One or both lines may be filled out to establish a limit, if desired.)*

G. Other limitations or conditions *(specify)*_____

H. The deduction for new manufacturing equipment and/or new research and development equipment and/or new logistical distribution equipment and/or new information technology equipment installed and first claimed eligible for deduction is allowed for:

☐ Year 1	☐ Year 2	☐ Year 3	☐ Year 4	☑ Year 5	☐ Enhanced Abatement per IC 6-1.1-12.1-18 Number of years approved: _____ *(Enter one to twenty (1-20) years; may not exceed twenty (20) years.)*
☐ Year 6	☐ Year 7	☐ Year 8	☐ Year 9	☐ Year 10	

I. For a Statement of Benefits approved after June 30, 2013, did this designating body adopt an abatement schedule per IC 6-1.1-12.1-17? ☑ Yes ☐ No
If yes, attach a copy of the abatement schedule to this form.
If no, the designating body is required to establish an abatement schedule before the deduction can be determined.

Also we have reviewed the information contained in the statement of benefits and find that the estimates and expectations are reasonable and have determined that the totality of benefits is sufficient to justify the deduction described above.

Approved by: *(signature and title of authorized member of designating body)*	Telephone number ( )	Date signed *(month, day, year)*
Printed name of authorized member of designating body	Name of designating body	
Attested by: *(signature and title of attester)*	Printed name of attester	

* If the designating body limits the time period during which an area is an economic revitalization area, that limitation does not limit the length of time a taxpayer is entitled to receive a deduction to a number of years that is less than the number of years designated under IC 6-1.1-12.1-17.

IC 6-1.1-12.1-17
Abatement schedules
Sec. 17. (a) A designating body may provide to a business that is established in or relocated to a revitalization area and that receives a deduction under section 4 or 4.5 of this chapter an abatement schedule based on the following factors:
(1) The total amount of the taxpayer's investment in real and personal property.
(2) The number of new full-time equivalent jobs created.
(3) The average wage of the new employees compared to the state minimum wage.
(4) The infrastructure requirements for the taxpayer's investment.
(b) This subsection applies to a statement of benefits approved after June 30, 2013. A designating body shall establish an abatement schedule for each deduction allowed under this chapter. An abatement schedule must specify the percentage amount of the deduction for each year of the deduction. An abatement schedule may not exceed ten (10) years.
(c) An abatement schedule approved for a particular taxpayer before July 1, 2013, remains in effect until the abatement schedule expires under the terms of the resolution approving the taxpayer's statement of benefits.

SB-1 Tax Abatement Forms

Final Audit Report 2026-01-20

Created:	2026-01-20
By:	Terry Peterson (tpeterson@unitedpetfood.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAlyDLmE6OBaxcnCGWsxFX44n8Cg_Hl_pu

"SB-1 Tax Abatement Forms" History

Document created by Terry Peterson (tpeterson@unitedpetfood.com)
2026-01-20 - 7:34:41 PM GMT

Document emailed to Elodie Fleury (efleury@unitedpetfood.com) for signature
2026-01-20 - 7:35:27 PM GMT

Email viewed by Elodie Fleury (efleury@unitedpetfood.com)
2026-01-20 - 9:41:20 PM GMT

Document e-signed by Elodie Fleury (efleury@unitedpetfood.com)
Signature Date: 2026-01-20 - 9:41:40 PM GMT - Time Source: server

Agreement completed.
2026-01-20 - 9:41:40 PM GMT

Project Ridgeback

For Indiana

	2026	2027	2028	2029	2030	Total
Real Property:						
Dryer Tower Building	10,000,000	1,000,000				$11,000,000
Personal Property:						
New Packaging Line, New Scale, Conveyors	3,000,000					$ 3,000,000
Bundler, Packaging Line, Racking, Scale, Forklift		4,000,000				$ 4,000,000
Packaging Lines, New Palletizer, Coating			4,000,000			$ 4,000,000
Boiler, Additional Packaging Machines				4,000,000		$ 4,000,000
Improvement Bulk Receiving					4,000,000	$ 4,000,000
Total	**$13,000,000**	**$5,000,000**	**$4,000,000**	**$4,000,000**	**$4,000,000**	**$30,000,000**

Provided via email on 1/15/26 by Evergreen Advisors LLC

Received
JAN 15 2026
Planning and
Community Development