



AGENDA
April 20, 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](tel:+12134939412), [468343614#](tel:+12134939412468343614)

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 April 13, 2026

5. Petitions, Communications, Remonstrance, and Memorial

A letter from the Board of Zoning Appeals requesting their recommendations from their April 14, 2026 meeting.

A letter from the City Plan Commission regarding their recommendations from their April 14, 2026 meeting.

6. Report of Special Committee

7. Ordinances on First Reading

- P.O. No. 2026-13 Rezone from C-1 General Commercial to C-4 Automobile Oriented Commercial for Auto Body Shop - Vacant lot South of 3610 Bremen Highway (Meijer)
- P.O. No. 2026-14 Rezone from C-1 General Commercial to C-7 Automobile Oriented Restaurant Commercial to allow a Drive- Thru Restaurant - 3630 Bremen Highway
- P.O. No. 2026-15 Annex and Rezone to R-1 Single Family Residential - 13511 E. 6th Street
- P.O. No. 2026-16 PUD Amendment to allow Portable Storage Shed and Metal Garage/Carport Sales - 801 W. Douglas Road
- P.O. No. 2026-17 Annex and Rezone to R-3 Multi-Family Residential Housing and Restaurant- Former Grocery Store - 1622, 1628, 1640, and 1706 E. McKinley Avenue

8. Resolutions

- R2026-12 Fiscal plan for Annexing Right-of-way
extending Veterans Parkway north to Cleveland
Road
- R2026-13 Fiscal Plan for Annexing 15008 Grande Vista
Drive
- R2026-14 Disposition of Property - Fire Station No. 2
Project
- R2026-15 Use Variance to allow a Drive-Thru Restaurant
in C-1 General Commercial District - 4340 N.
Main Street
- R2026-16 Conditional Use for Underground Fuel Storage
Tank - NW corner of E. Cleveland Road & Capital
Avenue

9. Ordinances on Second Reading

- P.O. No. 2026-08 Annex Right-of-Way extending Veterans Parkway
North to Cleveland Road - **Vote Only**
(Assigned to Land Use Planning Committee)
- P.O. No. 2026-11 Annex and Rezone to C-1 General Commercial
- 15008 Grande Vista Drive - **Vote Only**
(Assigned to Land Use Planning Committee)

10. Privilege of the Floor - Non-Agenda Items

11. Unfinished Business

12. New Business

13. Adjournment

This meeting will be aired via live stream:

An archived version of the livestream video can be viewed on the city of Mishawaka's Facebook and YouTube pages.

<https://www.facebook.com/cityofmishawaka/> and www.youtube.com/@cityofmishawaka635

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

Download Packet:

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.

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REGULAR MEETING OF THE MISHAWAKA COMMON COUNCIL

April 13, 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 April 13, 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 (A), Mrs. Voelker (P), Mr. Carroll (E), Mr. Banicki (P), Mr. Emmons (P), Ms. Hahn (P), Mr. Mammolenti (P), Mr. Violi (P), Mr. Hixenbaugh (P)

P: Present E: Electronically Participating A: Absent

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 March 16, 2026, were approved as received from the Clerk's Office.

Clerk Block read the following appeals, petitions, and vacations by title and opened the public hearings for the vacations.

- | | |
|-----------------------------|--|
| Appeal No. 2026-11 | Use Variance to allow a Drive-Thru Restaurant in C-1 General Commercial District – 4340 N. Main Street |
| Appeal No. 2026-13 | Conditional Use for Underground Fuel Storage Tank – NW corner of E. Cleveland Road & Capital Avenue |
| Petition No. 2026-08 | Rezone from C-1 General Commercial to C-4 Automobile Oriented Commercial for Auto Body Shop – Vacant lot South of 3610 Bremen Highway (Meijer) |
| Petition No. 2026-09 | Rezone from C-1 General Commercial to C-7 Automobile Oriented Restaurant Commercial to allow a Drive-Thru Restaurant – 3630 Bremen Highway |
| Petition No. 2026-10 | Annex and Rezone to R-1 Single Family Residential – 13511 E. 6 th Street |
| Petition No. 2026-11 | PUD Amendment to allow Portable Storage Shed and Metal Garage/Carport Sales – 801 W. Douglas Road |

Petition No. 2026-15

Annex and Rezone to R-3 Multi-Family Residential Housing and C-1 General Commercial for Grocery Store – 1622, 1628, 1640, and 1706 E. McKinley Avenue

A public hearing on Vacation 2026-01 required by State Statute on behalf of Josette M. Shannon has filed a petition for vacation of the public right-of-way described: Right-of-Way Vacation located at 209 Towle Avenue

Terry Lang, Wightman Office, spoke in favor of **Vacation 2026-01**. Mr. Lang stated he was representing the petitioner and at the end of Towle Avenue was a parcel of land that was extra right-of-way for Front Street when it was extended from the old Mill over towards the 100 Center and that right-of-way of that location exceeded 100 foot wide and after discussing with the Plan Commission, there was a surplus piece of right-of-way there that the adjacent petitioner was interested in acquiring to extend the driveway in the rear of the property as well as to put a future garage there. Mr. Lang stated the petition before them was about 2,000 square feet of right-of-way that was not being used at that time at all and he was happy to answer any questions.

The public hearing on **Vacation 2026-01** was closed at 6:07PM and further action would be taken on the proposed ordinance related to the matter later on in the agenda.

A public hearing on Vacation 2026-02 required by State Statute on behalf of the Estate of Helen Zeggerman has filed a petition for vacation of the public right-of-way described: Right-of-Way Vacation of 2.65 Acres on the East side of Fir Road, North of University Drive, and South of Cleveland Road

Andy Heltzel, Danch Harner & Associates Inc., spoke in favor of **Vacation 2026-02**. Mr. Heltzel stated he was representing the petitioner and the right-of-way that was proposed to be vacated was being used at that time as a drainage retention area and the proposed use was to continue to use it as a drainage retention or detention area depending on the engineering to the site. Mr. Heltzel stated the site that surrounded it was proposed to be a multi-family apartment type of use.

The public hearing on **Vacation 2026-02** was closed at 6:09PM and further action would be taken on the proposed ordinance related to the matter later on in the agenda.

Presentment of Encumbered Funds

Presentment of 2-year Voided Checks

Presentment of RDC Report on 2025 Activities

Mr. Hixenbaugh stated the record would reflect that all three of the above items had been submitted to the Council and presented to them consistent with state law.

Former City Hall Update

Duane Wilson, CEO of Boys and Girls Club in the Northern Indiana Corridor, spoke before the Council regarding their project. Mr. Wilson stated he was very excited to discuss the movement that was occurring with the old City Hall building which was formerly called One Roof and they were not sure at that time what it regularly would be called, but it would still be under that same vein and it would be a community center that benefited the City of Mishawaka. Mr. Wilson stated he was excited, because this was a reflection of the partnership with United Way and they had carried it up to 75% completion at that point and he and the former CEO of United Way had worked together to bring the project to completion and their goal was to be fully completed by the end of 2026. Mr. Wilson stated he would have liked to be finished by the beginning of the school year as they were working with Dr. Theodore Stevens, the Superintendent of School City of Mishawaka, and the School City of Mishawaka and they would be part of it, but it likely would not be completed until the end of the calendar year. Mr. Wilson presented a floor plan for the proposed building that would be in the former City Hall building. Mr. Wilson stated on the first floor of the building, there would be a common space for people to use, and they would also have the Club, in partnership with Dr. Stevens and School City of Mishawaka where they would have an alternative to suspension program as well as an alternative to expulsion program. Mr. Wilson stated there would be an entry way for a lobby that would be accessible to the community to come in and the Club would be separated for the afternoon space, so it would be accessible and beneficial for the entire community. Mr. Wilson stated upstairs, there would be more access to community spaces for a WIC program, REAL Services, and Mental Health Services of Michiana would be available as well. Mr. Wilson stated they would have some other open space to be able to use upstairs and they would define that later on as they would be starting what they were calling a blue ribbon committee. Mr. Wilson thanked Councilwoman Voelker for accepting the invitation to be on that committee and stated they wanted community input and they wanted to know how they could best serve the community. Mr. Wilson stated this was a project that had been three to four years in the making and thanked United Way for all of the work they had done up to that point and handing it over to them and they would have the project done by the end of the year. Mr. Wilson stated he would entertain any questions the Council had.

Ms. Hahn asked if they had thought about tapping into the building trades program that School City of Mishawaka had to offer to potentially help them with the construction that would be coming up. Mr. Wilson stated he had not thought of that, but he believed that would be great and he and Dr. Stevens would have to discuss that in the future. Ms. Hahn stated she did not know all of the ins and outs, but she thought that it could be a great opportunity. Ms. Hahn asked if there would be childcare services in the new proposed plan. Mr. Wilson stated there was nothing at that time that was available, because the vouchers had hurt a lot of the early childhood and daycare but there was room upstairs if they needed that. Mr. Wilson stated they had not just begun to explore that yet.

Mr. Hixenbaugh thanked Mr. Wilson for his presentation and the information. Mr. Hixenbaugh stated as they had discussed, he believed that there was some interest not only in the community at large, but in that neighborhood in particular with regard to the status of the project and what the future held. Mr. Hixenbaugh stated his sense of it was that the information that he had shared was going to be comforting to the people who were concerned about the status of the building. Mr. Hixenbaugh stated from his perspective, he found what he had described to be very consistent with what they heard from United Way and some other community partners back at the inception of the project. Mr. Hixenbaugh stated he was pleased to hear that they were still heading in the original direction, but under new ownership and the fact that the school corporation was going to be involved also was of benefit to the community. Mr. Hixenbaugh stated the city's involvement to that point had been with regard to the transfer of the building to United Way and with regard the Council's approval as well as the Administration's of the use of some ARPA money with regard to the cost of rehabilitation of the building and asked at that point in time if he anticipated asking the city for any more financial contribution in the project moving forward. Mr. Wilson stated at that particular point he had not and the city had been incredibly generous in allowing them to continue the project and they were extremely excited about it, but it was not their anticipation of asking the city for more financial support. Mr. Wilson stated they had made other requests to community foundations and United Way of Indiana was being very generous as well, so there was no ask to the city. Mr. Hixenbaugh stated he appreciated that clarification and thanked Mr. Wilson once again for the information. Mr. Hixenbaugh stated he agreed with his recognition of United Way for the significant work that they had done to bring the project forward and the fact that they were going to be able to build on their good work through a modification in the leadership structure he thought was pleasing to all of them. Mr. Hixenbaugh stated one thing that he would ask that they did either by attending council meetings or as it was appropriate, if they could provide the Council with updates that they could share with the community with regard to the status of the project, he thought that would help alleviate some questions and concerns that the community had with regard to where they were at and where they would be going. Mr. Wilson stated he absolutely agreed with that and the official kick off to the project became official when they received the approval for the matching grant from United Way of Indiana, which would take place at the very beginning of May. Mr. Wilson stated once they had the matching grant of \$1.5 million, then they would have all of the funds available to complete the project. Mr. Wilson stated they would be up and running in a month with all of the updates, timelines, and everything that the Council needed. Mr. Hixenbaugh stated they looked forward to hearing more and wished Mr. Wilson nothing but the best in terms of their ability to move the project forward.

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

PROPOSED ORDINANCE NO. 2026-12

AN ORDINANCE AMENDING ORDINANCE 5950, FIXING THE SALARIES OF ALL EMPLOYEEES OF THE CITY OF MISHAWAKA EXCEPT FOR THE MISHAWAKA PARK DEPARTMENT, ELECTED OFFICIALS, AND THE MISHAWAKA UTILITIES

**FOR THE CITY OF MISHAWAKA, INDIANA FOR THE YEAR BEGINNING
JANUARY 1, 2026
Amending Ordinance 5995 Civil City Salary for 2026
(2nd Reading Requested)**

The chair entertained a motion based upon the request of the Administration to suspend their council rules and hold first and second reading that evening on the amendment to Ordinance 5995, the civil city salary ordinance for 2026. Mr. Banicki moved the motion and with a second from Mrs. Voelker, Clerk Block polled the Council on the motion.

Motion passed by unanimous roll call vote (summary: Yes = 8).

Yes: Mrs. Voelker, Mr. Carroll, Mr. Banicki, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh. The motion passed 8-0.

Rebecca Maguire, City Controller, spoke in favor of **PROPOSED ORDINANCE NO. 2026-12**. Mrs. Maguire thanked the Council for suspending their rules for this item and stated they were currently interviewing for a new IT Director and through their market research in comparing salaries of neighboring communities and their interviewees, they realized that to be competitive they needed to raise that salary. Mrs. Maguire stated currently it was \$87,795 for the IT Director and they were looking to have a range of \$95,000 to \$105,000. Mrs. Maguire stated this also compared to the cohort of numerous department heads as well and they felt like they needed to speed up the process so they could advertise the position at a higher rate as soon as they could.

Mr. Hixenbaugh thanked Mrs. Maguire for the information not only regarding the position she had discussed but regarding what they had done with salaries across the board in recent memory. Mr. Hixenbaugh stated he appreciated the fact that the Administration had been very diligent about not just looking at the abstract but aligning it to some of the salary studies that she mentioned and market comparisons so that they could be competitive with regard to recruiting and retaining the best possible employees they could. Mrs. Maguire thanked Mr. Hixenbaugh

Question was called for at 6:20PM for **PROPOSED ORDINANCE NO. 2026-12 Motion passed by unanimous roll call vote (summary: Yes = 8).**

Yes: Mrs. Voelker, Mr. Carroll, Mr. Banicki, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh. The proposed ordinance passed 8-0, thus it became **ORDINANCE NO. 5977**.

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

RESOLUTION R2026-10

A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, EXPANDING A REVOLVING FUND PURSUANT TO INDIANA CODE 5-1-14-14, AUTHORIZING A DOWNTOWN FORGIVABLE LOAN PROGRAM UNDER SUCH REVOLVING FUND, AND CERTAIN RELATED MATTERS

Expanding Revolving Fund and Authorizing Downtown Forgivable Loan Program

Ken Prince, Director of Planning and Community Development for the City of Mishawaka, spoke in favor of **RESOLUTION R2026-10**. Mr. Prince stated at the end of 2024, the city went through the process of adopting a downtown grant and forgivable loan program. Mr. Prince stated at that point in time, they did not know how successful that program was going to be. Mr. Prince stated he was pleased to report that they had five loans in 2025 that amounted to about \$133,000 of the \$500,000 allocated. Mr. Prince stated what that led them to believe was that there were some tweaks to the program that could be made at that time and that they were recommending to the Council for adoption. Mr. Prince stated one was that the area eligible for the grant could be enlarged to include neighborhood destination locations and also not-for-profit locations. Mr. Prince stated the examples he cited in his communication included the Mishawaka History Museum, The Elks, BK Club, Diloreto Club, De Amicis Club, The Main Stage, and The Acting Ensemble. Mr. Prince stated they all would now be eligible for the program. Mr. Prince stated the area was enlarged by a significant area, but that was only to pick up the commercial businesses or mixed-use buildings. Mr. Prince stated other changes were requesting to the program including the ability for the city to pay for murals up to \$2,000, they defined property types excluded improvements that were just done to comply with Code Enforcement, so with a window replacement, for example, if you had a window that was broken that Code had been on you to replace, that would not be eligible. Mr. Prince stated however, if they were looking to redo an entire façade in conjunction with Code Enforcement to go beyond just the fix recommended by Code Enforcement, that would be eligible and that was a distinction that had been made in the program. Mr. Prince stated another thing was exempting the ability to or requirement to have multiple bids when the work was less than \$2,000 in cost and one of the challenges they knew in the program was getting multiple bids, particularly for small work. Mr. Prince stated if you bid some electrical work, you could find it difficult to get contractors to bid that work. Mr. Prince stated they thought this was a good threshold to allow for that one bid for a lower dollar amount. Mr. Prince stated the last point he wanted to discuss was the window replacement for the historic core. Mr. Prince stated they were not sure if this was going to fix the problem or not, but he used the example of a building like the Beiger Mansion and they were looking at doing replacement windows and they had existing historic windows that were part of it and it was very difficult to find a contractor, let alone multiple contractors, to restore the windows and it was easier to replace them and working with the Historic Preservation, they would much rather have them restore the windows than to replace the windows. Mr. Prince stated what they did was they decreased the percentage for replacement and they increased the percentage for the restoration as part of the modifications to the program. Mr. Prince stated he was happy to answer any questions that the Council had.

Ms. Hahn stated she loved this program and she was so happy that the city was doing it. Ms. Hahn stated one of the restrictions was that you could only apply for it every year, so a business

like The Phoenix, for example, got a grant, they did their work, and they had to wait a year. Ms. Hahn asked if they had thought about lifting that restriction since there was not a ton of businesses taking advantage of the program at that time. Mr. Prince stated they had not just for the ability to spread the work around and they thought the one year was a good rule to make that okay and it went pretty quickly, so The Phoenix would be eligible again that coming winter to apply again. Mr. Prince stated it was one year from the completion of their project, so they would be able to apply quickly. Ms. Hahn stated she knew this was a forgivable grant loan and asked if there was any thought into maybe giving people the money up front who could not come out of pocket while the work was being done and then apply to be refunded and if there was any way they could get that money to them upfront. Mr. Prince stated they specifically did not do that because they did not want to be in the business of funding a part of a project and then worried about collecting, so if the Council wanted to revisit that they could, but he thought that it was problematic for an administration standpoint. Ms. Hahn thanked Mr. Prince.

Mr. Emmons stated he believed they had done a fabulous job on redoing the Phoenix building on the outside, totally from the sign to the painting and the redevelopment of that building. Mr. Emmons stated it really looked like it was an additive to the downtown area compared to what it was before. Mr. Prince thanked Mr. Emmons for his comment and stated he thought it was a good example for the program, because it was hard to come up with funds, particularly a local business owner, to do the improvements. Mr. Prince stated those were improvements that he thought were necessary and he thought they drafted the program to try to tackle businesses like that. Mr. Emmons asked if they went over and above the amount for the program. Mr. Prince stated it was just under the \$50,000 amount and the number of improvements definitely exceeded the \$50,000 amount, but the amount eligible maxed out at \$50,000. Mr. Prince stated the project was closer to \$90,000 in total. Mr. Emmons thanked Mr. Prince.

Mrs. Voelker stated she was really pleased that they were expanding the program and expanding the area that people would be able to apply in and it would make the City of Mishawaka that much more vibrant.

Mr. Hixenbaugh stated this was obviously a successful program and he believed they were all proud to support it when it was initially proposed, but Mrs. Voelker hit the nail on the head with her comments and the expansion further added to the benefit of the community of the program. Mr. Hixenbaugh thanked Mr. Prince and his staff for having the vision to bring the proposed set of changes and amendments to the Council.

Question was called for at 6:28PM for **RESOLUTION R2026-10 Motion passed by unanimous roll call vote (summary: Yes = 8).**

Yes: Mrs. Voelker, Mr. Carroll, Mr. Banicki, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh. The resolution passed 8-0.

RESOLUTION R2026-11

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA,
INDIANA, APPROVING A REPORT OF COMPLIANCE WITH STATEMENT OF
BENEFITS FOR CERTAIN PROPERTY OWNERS
Tax Abatement Compliance Reports**

Clerk Block read the list of companies who were recipients of the tax abatements.

Front Street LLC (The Avalon – Mixed Use Building)
Helios Hydraulics Americas LLC
United PetFood Producers USA Inc.
Jamil Packaging Corporation

Derek Spier, City Planner, spoke in favor of **RESOLUTION R2026-11**. Mr. Spier stated property owners who had applied for and had been granted a tax abatement for either real or personal property must file a report with the Council and then also the St. Joseph County Auditor's Office. Mr. Spier stated they currently had four projects with five active abatements in the city, all which require reporting for the year, and all of the companies had submitted compliance with the statement of benefits forms. Mr. Spier stated all four of the projects which received abatements complied with and had exceeded, nearly met, or were working toward expectations. Mr. Spier stated since the prior year, they had not had any of the abatements that had expired. Mr. Spier stated these forms were also due to the County Auditor's Office no later than May 15th of each year. Mr. Spier stated the first abatement was for Front Street, specifically The Avalon. Mr. Spier stated this abatement was approved in October of 2022 for a mixed-use building including apartments and first floor retail space on Front Street. Mr. Spier stated construction began in November of 2022 and was completed by July of 2024. Mr. Spier stated total employment for the project when it began was zero and when the abatement was filed, an estimated two to three new jobs were anticipated. Mr. Spier stated two new jobs were created with a combined annual salary of \$90,000. Mr. Spier stated there were also three commercial spaces on the first floor and they were currently vacant, but the applicant said that they had received interest in them being leased. Mr. Spier stated the additional employees in those spaces would result in exceeding the number of jobs as projected on the original abatement when filed. Mr. Spier stated the occupancy rate for the apartments was 97% with 108 total apartments in the building. Mr. Spier stated the estimated and actual value of the construction was \$25 million and the current assessed valuation based on 100% completion was \$9.2 million. Mr. Spier stated since the improvements had been made, the cost projection was met, and additional employees had been hired; they should be considered in compliance. Mr. Spier stated the next one was for Helios Hydraulics of Americas and they received a real and personal property tax abatement in October of 2022 for a building expansion and installation of new equipment. Mr. Spier stated in 2022, the company acquired Daman Products located on North Home Street. Mr. Spier stated the real property improvements included a \$4.8 million building expansion. Mr. Spier stated construction began in late 2022 with the building and site improvements completed by the end of 2024. Mr. Spier stated the actual real estate investment was \$9.4 million. Mr. Spier stated

personal property improvements included \$11.5 million for new equipment and actual personal property investment was over \$15 million. Mr. Spier stated when the abatement was filed, the total existing employment was listed at 139 with 73 jobs to be added over the life of the abatement. Mr. Spier stated by the end of last year, they added an additional 44 employees, which was 29 less than envisioned. Mr. Spier stated it should be noted that in the prior year's compliance report, they had an additional 62 employees by the end of 2024, meaning that there were 18 less employees at the end of the last year. Mr. Spier stated one thing they did not include was in their 108 employees reported at the end of 2025, it did not include 17 full-time employees that were technically considered temporary workers, so their workers had to go through a 90-day temporary process before they were considered full-time employment. Mr. Spier stated the company also had an additional 6 to 10 job openings for new employees and they were expecting some additional the remainder of the year. Mr. Spier stated even though there were less employees than last year, the payroll was \$12.5 million, which was more than the \$10.2 million listed on the original abatement request. Mr. Spier stated given that the investment and the payroll was higher than projected amounts with employment anticipated to increase that year, they were considering this in substantial compliance. Mr. Spier stated the next one was United Petfood Producers and it was a real property tax abatement approved for June of last year for a new 69,000 square foot warehouse facility. Mr. Spier stated in June of 2024, United PetFood Producers acquired the former Wellness Pet Company. Mr. Spier stated the real property improvements included \$5.4 million for the new building and associated improvements. Mr. Spier stated construction began last year and after the approval of the abatement in June and was nearing completion. Mr. Spier stated actual real estate investment was \$6.1 million. Mr. Spier stated when the abatement was filed, employment was listed at 101 with 19 additional jobs to be added. Mr. Spier stated the total employment was reported at 124, so this was an increase of 23 positions which was 4 greater than the 19 additional envisioned Mr. Spier stated total payroll was \$7.5 million which was close to what they originally envisioned. Mr. Spier stated given this was nearing completion with current employment exceeding the projected amounts, they considered it to be in substantial compliance. Mr. Spier stated lastly, they had Jamil Packaging Corporation. Mr. Spier stated this was an abatement for personal property approved in 2025 for new manufacturing equipment on Industrial Drive. Mr. Spier stated originally, they had estimated \$4.8 million and the equipment had been purchased and was anticipated to be in operation by the second quarter of the year. Mr. Spier stated when it was filed, total employment was 131 with 9 jobs to be added. Mr. Spier stated total employment reported was 144 and this was an increase of 13 positions which was 4 greater than what was originally envisioned in 2025 when they filed for the abatement request. Mr. Spier stated total payroll was \$7.7 million, higher than the \$6.7 million listed. Mr. Spier stated given the equipment had been purchased and would be soon operational and payroll exceeded the projected amounts; they considered it to be in substantial compliance. Mr. Spier stated he was happy to answer any questions.

Mr. Hixenbaugh thanked Mr. Spier for the work that went into compiling the information and stated he thought it was valuable to them throughout the year and not just when it came to the approval of the compliance reports. Mr. Hixenbaugh stated with regard to the five active abatements that they had currently, at a recent council meeting they talked about the number of

abatements that historically Mishawaka had in place and his recollection was that they had as many as 10 or more abatements active at any point in time in the past and asked if that was accurate. Mr. Spier stated that was correct and he believed as recent as 7 or 8 years ago, they had 7 or 8 companies with 9 abatements that had been active, so yes, it had dwindled over the years as far as what they had active. Mr. Hixenbaugh stated they had said for years that they were judicious with regard to their approval of tax abatements in Mishawaka and he believed that to have been true even when they had more active abatements. Mr. Hixenbaugh asked Mr. Spier if he would agree with him that the abatements had been scrutinized very closely by both the Administration and the Council and they were hitting the mark in terms of investments in jobs and benefited the community as documented in the reports. Mr. Spier stated yes.

Question was called for at 6:37PM for **RESOLUTION R2026-11 Motion passed by unanimous roll call vote (summary: Yes = 8).**

Yes: Mrs. Voelker, Mr. Carroll, Mr. Banicki, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh. The resolution passed 8-0.

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

PROPOSED ORDINANCE NO. 2026-07

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.

Vacation of Right-of-Way North of property located at 209 Towle Avenue

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

Terry Lang, Wightman Office, spoke in favor of **PROPOSED ORDINANCE NO. 2026-07**. Mr. Lang stated he would like to reiterate his previous presentation from earlier in the meeting and if there were any additional questions, he would answer them.

Question was called for at 6:40PM for **PROPOSED ORDINANCE NO. 2026-07 Motion passed by unanimous roll call vote (summary: Yes = 8).**

Yes: Mrs. Voelker, Mr. Carroll, Mr. Banicki, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh. The proposed ordinance passed 8-0, thus it became **ORDINANCE NO. 5978**.

PROPOSED ORDINANCE NO. 2026-08

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

**Annex Right-of-Way extending Veterans Parkway North to Cleveland Road
Public Hearing – No Vote**

Ken Prince, Director of Planning and Community Development, spoke in favor of **PROPOSED ORDINANCE NO. 2026-08**. Mr. Prince stated as they recalled from previous items that had come before them that year, Gurley Leep was building an auto mall at the intersection of Cleveland and Capital and as part of that process, they needed to extend utilities from the location of Veterans Parkway going north to Cleveland. Mr. Prince stated they asked that they purchase right-of-way to make the improvements happen and this right-of-way was connecting the Penn Farm to the Wright Farm to Cleveland Road. Mr. Prince stated what the annexation did was that it would bring Veterans Parkway into the city so they were under one jurisdiction, and they were about to start construction of the project and they did not want to go through the steps of asking the county for approval for a city project. Mr. Prince stated this just brought it under the city's jurisdiction so that they would be the sole approving entity of the projects.

The public hearing on **PROPOSED ORDINANCE NO. 2026-08** was closed at 6:42PM. Consistent with the requirements of state law, the Council would take final action on the matter at their next regularly scheduled council meeting.

PROPOSED ORDINANCE NO. 2026-09

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

Rezone from C-1 General Commercial District to R-1 – 822 W. Fourth Street

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

Josh Stewart, Granger, IN 46530, spoke in favor of **PROPOSED ORDINANCE NO. 2026-09** remotely. Mr. Stewart stated he and his wife purchased the property on 822 W. 4th Street in 2025 with the intent of utilizing it as a rental property. Mr. Stewart stated they purchased it and had put \$40,000 worth of rehabilitation into it and it was currently being rented out as a single-family home. Mr. Stewart stated they would like to request that it be rezoned to its more appropriate use. Mr. Stewart stated from what he understood, several years ago there was a storefront attached to the property that had been gone for years and they were attempting to align the zoning to how it was currently being used. Mr. Hixenbaugh thanked Mr. Stewart.

Question was called for at 6:46PM for **PROPOSED ORDINANCE NO. 2026-09 Motion passed by unanimous roll call vote (summary: Yes = 8).**

Yes: Mrs. Voelker, Mr. Carroll, Mr. Banicki, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh. The proposed ordinance passed 8-0, thus it became **ORDINANCE NO. 5979.**

PROPOSED ORDINANCE NO. 2026-10

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.

Vacate 2.65 Acres of Right-of-Way – East side of Fir Road, North of University Drive, and South of Cleveland Road

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

Andy Heltzel, Danch Harner & Associates Inc., spoke in favor of **PROPOSED ORDINANCE NO. 2026-10.** Mr. Heltzel stated if the Council had any questions, he would be happy to answer them as he gave his presentation on this matter earlier in the meeting.

Question was called for at 6:48PM for **PROPOSED ORDINANCE NO. 2026-10 Motion passed by unanimous roll call vote (summary: Yes = 8).**

Yes: Mrs. Voelker, Mr. Carroll, Mr. Banicki, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh. The proposed ordinance passed 8-0, thus it became **ORDINANCE NO. 5980.**

PROPOSED ORDINANCE NO. 2026-11

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

**Annex and Rezone to C-1 General Commercial – 15008 Grande Vista Drive
Public Hearing – No Vote**

Andy Heltzel, Danch Harner & Associates Inc., spoke in favor of **PROPOSED ORDINANCE NO. 2026-11.** Mr. Heltzel stated this was a proposed commercial use for a four-tenant building. Mr. Heltzel stated C-1 only allowed for two tenants, so they would need to go back and ask for a developmental variance to allow them to have four tenants. Mr. Heltzel stated their ideal use was a four-tenant commercial space. Mr. Heltzel stated they knew at that time at least one of the tenants would be a chiropractor’s office and the other three were up in the air with one

potentially being a financial services office. Mr. Heltzel stated they believed they were meeting and/or exceeding parking requirements on site with their current design and, pending engineering review, would have plenty of space for retention area. Mr. Heltzel stated they believed that C-1 was an appropriate use for this.

The public hearing on **PROPOSED ORDINANCE NO. 2026-11** was closed at 6:51PM. Consistent with the requirements of state law, the Council would take final action on the matter at their next regularly scheduled council meeting.

NEW BUSINESS

Mr. Emmons made an announcement that the First District Meeting would be Thursday, April 16th and the guest speaker would be Tim Ryan who would be discussing the city cemetery. Mr. Emmons stated he was surprised to know that not a lot of people really knew that they had a city cemetery in Mishawaka, how it was developed, and who took care of it. Mr. Emmons stated Mr. Ryan was a very knowledgeable person regarding the cemetery and he would be present at St. Bavo's on Thursday, April 16th at 7PM to speak on it and answer any questions. Mr. Emmons stated all were welcome and he looked forward to seeing everyone.

Mr. Mammolenti made an announcement that due to some conflicts, they would not have their Twin Branch Neighborhood Watch meeting in April, however they booked Mayor Dave Wood for their next meeting in May on May 20th and he would be giving his annual State of the City Address to the residents. Mr. Mammolenti stated all were welcome at Fire Station #4 on Harrison Road on May 20th at 7PM.

Mr. Hixenbaugh announced that the Mishawaka Police Department would be holding an awards ceremony on Sunday April 19th at 2PM in the Council Chambers and the ceremony would honor officers, civilian employees, and community partners whose actions over the past year had demonstrated commitment to public safety and the core values of the Mishawaka Police Department.

ADJOURNMENT 6:59PM

Deborah S. Block /s/
Deborah S. Block, IAMC, MMC, City Clerk

Gregg A. Hixenbaugh /s/
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

Deborah S. Block, AMC, MMC

April 15, 2026

APR 15 2026

City Clerk
Mishawaka, IN

Honorable Members of the Common Council
City of Mishawaka, Indiana

RE: Board of Zoning Appeals Recommendation
April 14, 2026, Public Hearing

Honorable Members:

A regular meeting of the Mishawaka Board of Zoning Appeals was held on the above date at which time the following Use Variance was considered:

- APPEAL #26-11** An appeal submitted by Solid Ground LLC requesting a Use Variance for 4340 N Main Street, Mishawaka, IN, to allow for a drive thru restaurant in C-1 General Commercial.
- APPEAL #26-13** An appeal submitted by Mish RE requesting a Conditional Use Variance for property located at the NW corner of E Cleveland Rd and Capital Avenue, Mishawaka, IN, to allow for an underground fuel storage tank.

The Board, with a vote of 4-0, provided a favorable recommendation.

Respectfully,

Donna M Whitt

Donna M Whitt, Administrative Planner
Secretary, Board of Zoning Appeals



CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

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

April 15, 2026

Deborah S. Block, IAMC, MMC

Honorable Members of the Common Council
City of Mishawaka, Indiana

APR 15 2026

City Clerk
Mishawaka, IN

RE: Plan Commission Recommendation
April 14, 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 #25-15 A request submitted by B & B Holdings requesting to annex and rezone 1622, 1628, 1640, & 1706 E McKinley Avenue to R-3 Multi Family Residential housing and C-1 General Commercial for a restaurant.

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

PET #26-08 A request submitted by Annamac LLC requesting to rezone the vacant lot south of 3610 Meijer Drive from C-1 General Commercial to C-4 Automobile Oriented Commercial for an automobile body shop.

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

PET #26-09 A request submitted by United Federal Credit Union requesting to rezone 3630 Bremen Hwy from C-1 General Commercial to C-7 Automobile Oriented Restaurant to allow a restaurant with drive-thru.

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

PET #26-10 A request submitted by Omar Sobih requesting to annex and rezone 13511 E 6th Street to R-1 Single Family Residential.

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

PET #26-11 A request submitted by Lake Shore & Willow Club Estates MHC. LLC requesting a PUD Amendment for 801 W Douglas Road to allow portable shed and metal garage/carport sales.

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

Respectfully,

Donna M Whitt

Donna M Whitt, Administrative Planner
Secretary, Plan Commission

PETITION 26-08

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-13

ORDINANCE NO. _____

Deborah S. Block, AMC, MMC

APR 15 2026

City Clerk
Mishawaka, IN

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

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

Vacant Lot South of 3610 Meijer Drive, 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 3A IN MEIJER/MCDANIEL'S HARLEY-DAVIDSON SUBDIVISION, THE PLAT OF WHICH IS RECORDED AS INSTRUMENT NUMBER 0710312, IN THE OFFICE OF THE RECORDER OF 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 C-4 Automobile Oriented Commercial District 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 Comprehensive Plan – The 2000 Mishawaka Comprehensive Plan, created in 1990, guided general commercial development within this property. The proposal is consistent with the Comprehensive Plan.*
- 2. Current conditions and the character of current structures and uses in each district – The subject property, which is vacant, is currently zoned for commercial use and located along a commercially zoned corridor between Bremen Highway and Autumn Lakes apartments. The buildings and land uses along this corridor are single-tenant commercial structures including an unoccupied credit union being proposed for a restaurant with drive-thru, a fuel station and convenience store, a big-box supercenter, and an outdoor power equipment retailer and service business.*
- 3. The most desirable use for which the land in each district is adopted – Because of the property's current commercial zoning and being adjacent to existing commercial zoning and development, the most desirable use of the property is commercial.*

Proposed Ordinance No: _____

Ordinance No: _____

4. *Conservation of property values – The proposed rezoning should not be injurious to property values in the area. Permitted C-4 Automobile Oriented Commercial uses should be compatible with the adjacent existing uses.*

5. *Responsible development and growth – The proposed change in zoning is desirable given the current commercial zoning of the property and the existing and preferred commercial use.*

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: Vacant Property South of 3610 Bremen Highway (Meijer)
 Lot 3A of "Meijer / McDaniel's Harley-Davidson Subdivision" (PLAT 07-07)

Date: April 14, 2026

Petition: 26- 08

Prepared By: DJS

GENERAL INFORMATION

Applicant: Annamac LLC / Cresa

Status: Property Owner / Representative & Commercial Realtor

Request: To rezone from C-1 General Commercial District to C-4 Automobile Oriented Commercial District to allow for a Crash Champions – an automobile body shop

Zoning Classification: C-1 General Commercial District

Lot Size: 6.48 acres

Applicable Regulations: Section 137-379 & 137-380 / C-4 Automobile Oriented Commercial District, Section 137-41 / Amendments to the Zoning Map, & Indiana Code 36-7-4-603

SPECIAL INFORMATION

Area Development Pattern:

North:	C-1 General Commercial (Retail / Meijer)
South:	St. Joseph Valley Parkway / U.S. 20 Bypass
East:	C-1 General Commercial (Vacant Outlot with Access Drive & Outdoor Power Equipment Sales & Service / Rigg's)
West:	C-1 General Commercial (Vacant Outlot)

Thoroughfare: Meijer Drive

Council District: 2

School District: Penn-Harris-Madison

Township: Penn

Public Utilities: All utilities are available and will be connected to/throughout the site at the expense of the developer

Comprehensive Plan: General Commercial

ANALYSIS

The Petitioner, Annamac LLC, is requesting to rezone property located south of 3610 Bremen Highway (Meijer) from C-1 General Commercial District to C-4 Automobile Oriented Commercial District for a Crash Champions automobile body shop. In addition to the following report, the applicant provided a project narrative that is attached following the rezoning petition.

The 6.48 acre site, which is currently vacant, consists of one parcel of property (Tax Parcel 027-1032-0542.03). Several developmental constraints exist restricting the developable area to approximately 2.3 acres. The northern 100' of the property is mostly unusable due to an existing Indiana Michigan Power Company overhead utility easement, except for the allowance of underground utilities (sanitary sewer and electric) within easements along the Meijer Drive right-of-way. NIPSCO also has easement rights for buried gas main within part of the I&M easement. All existing easements are shown on the preliminary site plan. A large area within the eastern part of the property is also unusable due to the presence of an existing wetland.

Per the preliminary site plan, the applicant is proposing to construct an approximate 12,000 sq. ft. one-story building; parking areas for employees, customers, and vehicle storage; and other required infrastructure (utilities, a storm water detention basin, landscaping, etc.)

Access to the site will be provided from Meijer Drive via a new curb cut/drive aligning with Meijer's access drive to the north. The drive will allow for unrestricted turning movements to and from Meijer Drive.

Based on 5.5 parking spaces per 1,000 sq. ft. of gross floor area, which is the applicable ratio for the proposed C-4 Automobile Oriented Commercial District use, a total of sixty-six (66) parking spaces are required for the proposed 12,000 sq. ft. building. The preliminary site plan shows sixty-six (66) spaces provided within three (3) parking areas to the west, south, and east of the building. Thirteen (13) customer parking spaces, including three (3) ADA accessible spaces, will be located within a non-fenced in area west of the building. An additional fifty-three (53) parking spaces will be provided within a fenced in area to the east and south of the building for employee and pre and post service vehicle storage. There will be no long term storage for damaged vehicles or salvage operations.

Landscaping and screening shall comply with the commercial landscaping regulations (Section 137-815). Landscaping shall include perimeter deciduous shade (overstory) trees or deciduous ornamental (understory) trees planted at the maximum on-center requirements along all property lines, and parking lot landscaping. Credit can be given for all trees to remain with spacing to not exceed the maximum on-center requirements.

With this petition, the applicant is only seeking to establish the proper zoning required for the proposed use. If approved, a detailed final site plan shall be submitted for Staff review and Plan Commission approval prior to construction. The final site plan shall address storm drainage, grading, utilities, soil erosion control, landscaping, and all other required improvements pertinent to the proposed development. If developmental variances or design review waivers are required, the Board of Zoning Appeals and/or Plan Commission shall be petitioned when a final site plan is submitted.

Since the subject property and all properties along Meijer Drive between Bremen Highway and Autumn Lakes Apartment are zoned for general commercial use, Staff supports the request for rezoning. C-4 District uses will not be out of character and will be compatible with the existing adjacent land uses and zoning. Furthermore, commercial use is consistent with the recommended use per the comprehensive plan.

The Electric Department commented that the property is outside of the city's electric service territory.

The Water Department commented that they should be contacted regarding water service, metering, and backflow needs. The applicant's representative (Cresa) has been in discussions with both our Water and Fire Department regarding the water service, potential connections, and fire hydrant requirements. These items will be addressed with the future required final site plan.

The Engineering, Building, and Fire Department reviewed and approved the rezoning request without comment.

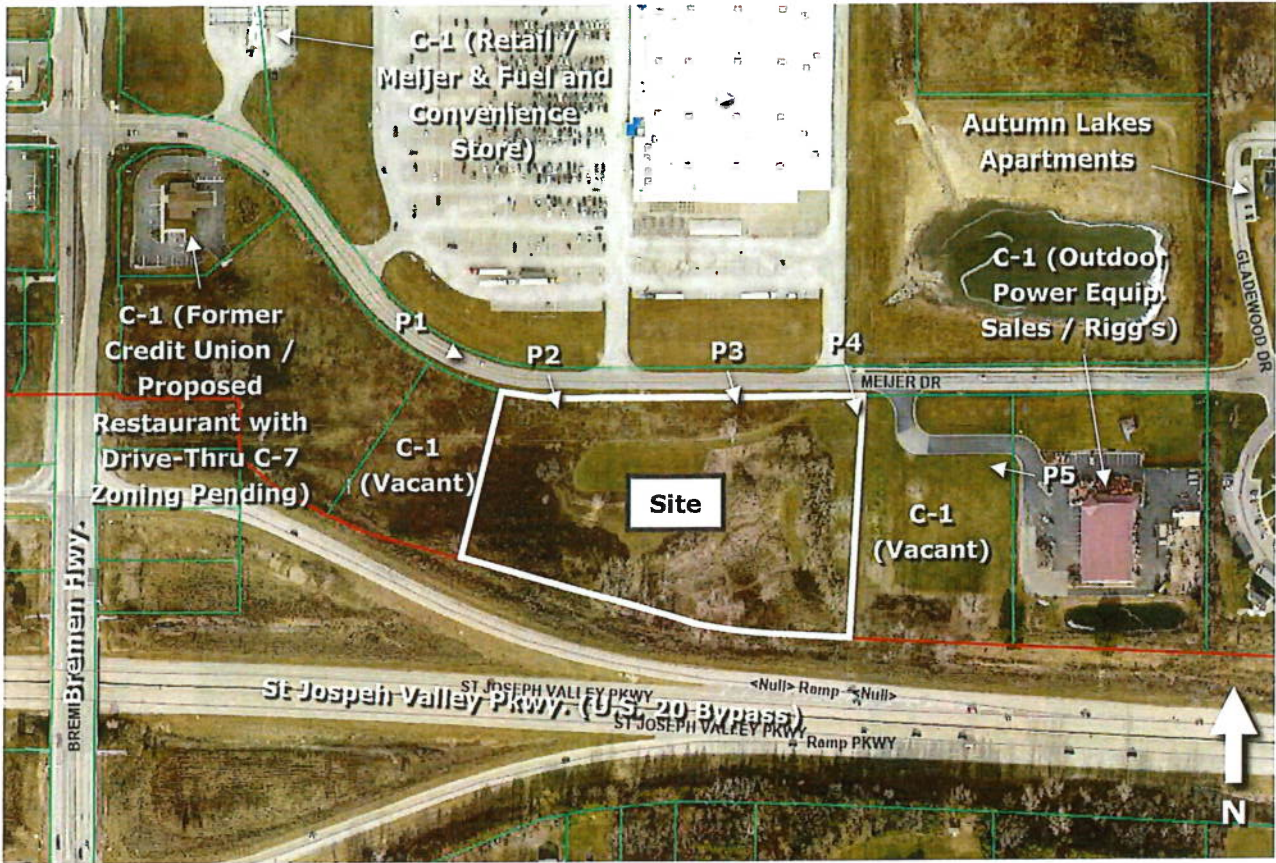
RECOMMENDATION

Staff recommends in **favor** of Petition 26-08 to rezone property south of 3610 Bremen Highway, more specifically being Lot 3A of Meijer / McDaniel's Harley-Davidson Subdivision, from C-1 General Commercial District to C-4 Filling Station Commercial District for a Crash Champions auto body shop. This recommendation is based on the following findings of fact per Indiana Code Section 36-7-4-603:

1. The Comprehensive Plan – The 2000 Mishawaka Comprehensive Plan, created in 1990, guided general commercial development within this property. The proposal is consistent with the Comprehensive Plan.
2. Current conditions and the character of current structures and uses in each district – The subject property, which is vacant, is currently zoned for commercial use and located along a commercially zoned corridor between Bremen Highway and Autumn Lakes apartments. The buildings and land uses along this corridor are single-tenant commercial structures including an unoccupied credit union being proposed for a restaurant with drive-thru, a fuel station and convenience store, a big-box supercenter, and an outdoor power equipment retailer and service business.
3. The most desirable use for which the land in each district is adopted – Because of the property's current commercial zoning and being adjacent to existing commercial zoning and development, the most desirable use of the property is commercial.
4. Conservation of property values – The proposed rezoning should not be injurious to property values in the area. Permitted C-4 Automobile Oriented Commercial uses should be compatible with the adjacent existing uses.
5. Responsible development and growth – The proposed change in zoning is desirable given the current commercial zoning of the property and the existing and preferred commercial use.

ATTACHMENTS

Aerial Photograph, Site Photographs, Petition & Project Narrative, Preliminary Site Plan, Location Map



Aerial Photograph
 Lot 3A of Meijer / McDaniel's Harley-Davidson Subdivision
 South of 3610 Bremen Highway (Meijer)



P1. Looking easterly from Meijer Drive toward the subject property on the right.



P2. Looking southerly from Meijer Drive toward the west part of the subject property.



P3. Looking southerly from Meijer Drive toward the east part of the subject property (undevelopable wetland in rear).



P4. Looking southerly from Meijer Drive along the east property line of the subject parcel.



P5. Looking westerly from the Rigg's parking lot two parcels east of subject parcel.

PK 26-09

Received

MAR 24 2026

Planning and
Community Development

DATE: March 20, 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, **Annamac, L.L.C., an Indiana limited liability company**, 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:

For APN/Parcel ID(s): 71-09-27-351-007.000-022
Property Address: Meijer (VI) Dr, Mishawaka, IN 46544


LOT 3A IN MEIJER/MCDANIEL'S HARLEY-DAVIDSON SUBDIVISION, THE PLAT OF WHICH IS RECORDED AS INSTRUMENT NUMBER 0710312, IN THE OFFICE OF THE RECORDER OF ST. JOSEPH COUNTY, INDIANA.

Petitioner(s) own one hundred (100%) percent of the above-described parcel of land which carries a zoning classification of **C-1 General Commercial** District. Said property is **vacant land**.

Petitioner(s) desire said real estate to be rezoned to **C-4 Auto-Oriented Commercial** District. Petitioner(s) further state that they intend to utilize said land for **Automobile Body Shop**.

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

Signature(s) of Property Owner(s)

Signed by:

2FCC28CCCBDA416...

Print Name: Scott McDaniel

Signature(s) of Property Owner(s)

Signed by:

08C2E08D3655442...

Print Name: Kevin McDaniel

CONTACT PERSON:

Megan Moore, Senior Project Manager
Cresa
167 North Green Street, Suite 1301, Chicago, IL 60607
(949) 728-8454
mmoore@cresa.com

PROJECT NARRATIVE

Crash Champions, LLC
APN: 71-09-27-351-007.000-022

1. REQUEST

The applicant is requesting approval to rezone the property from the C-1 District to the C-4 District to allow for the operation of an automobile collision repair facility, including accessory outdoor vehicle storage.

2. SITE DESCRIPTION

The subject property consists of approximately 6.48 acres. Crash Champions is proposing a new approximately 12,500-square-foot facility. The site is designed with efficient internal traffic flow to minimize congestion, with customer drop-off clearly separated from operations. Outdoor vehicle storage will be secured and screened with six-foot opaque fencing.

The proposed main entrance faces Meijer Drive. Overall, the project is designed to fit within the surrounding commercial corridor while maintaining safety, efficiency, and a professional appearance.

3. OPERATIONS

All repair work is done completely indoors. No adverse effects to adjacent properties are anticipated.

- Anticipated Hours: Mon–Fri 8:00 AM–5:00 PM; Sat 9:00 AM-12:00PM; Sun Closed
- Anticipated Staffing: 12-15 full-time employees
- Anticipated Customers: 10-15 per day (majority scheduled appointments)

Customers do not remain on-site during repairs; vehicles are dropped off and later retrieved, resulting in limited customer dwell time and reduced peak parking demand.

Vehicle Staging:

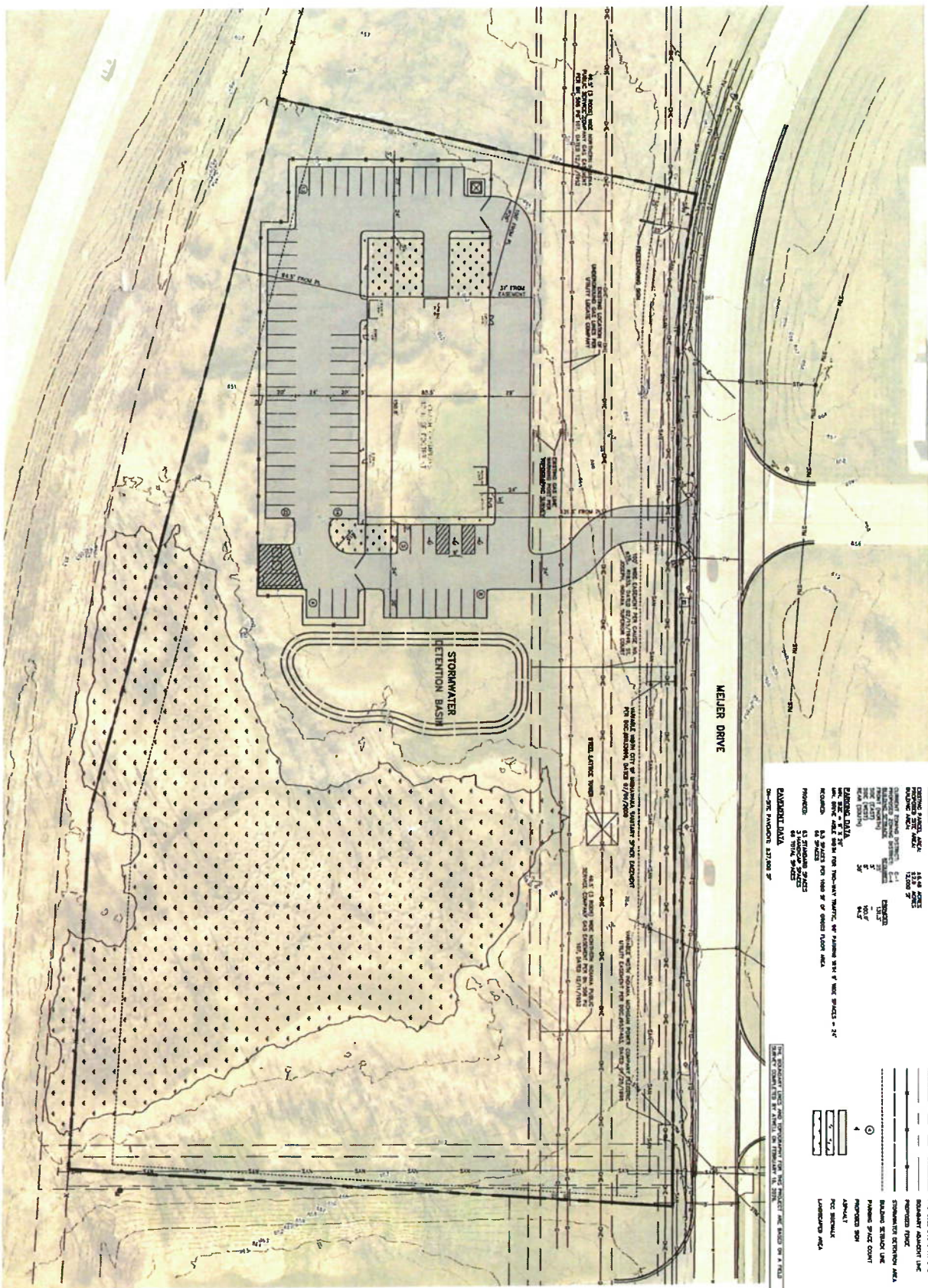
- Approximate Vehicle Turnaround Time: 9-15 days (industry standard)
- Outdoor vehicle storage is fully enclosed by a 6-foot opaque fence with 24/7 controlled access.

4. CONCLUSION

The proposed Crash Champions facility supports Mishawaka's planning and economic development objectives.

From an economic standpoint, this project represents:

- Long-term capital investment into Flowood
- Creation of skilled, well-paying local jobs
- Expansion of the local tax base
- Support for local vendors and service providers
- Increased service capacity for residents



SITE DATA

PROPOSED TOTAL AREA: 1.14 ACRES
 EXISTING TOTAL AREA: 1.14 ACRES
 TOTAL LOT AREA: 1.14 ACRES
 TOTAL IMPROVEMENTS AREA: 0.15 ACRES
 TOTAL PAVED AREA: 0.15 ACRES
 TOTAL UNPAVED AREA: 0.99 ACRES
 TOTAL IMPROVEMENTS PERCENT: 13.2%
 TOTAL PAVED PERCENT: 13.2%
 TOTAL UNPAVED PERCENT: 86.8%

PLANNING DATA

LOCAL ZONING: R-1
 COUNTY ZONING: R-1
 CITY ZONING: R-1
 PLANNING COMMISSION: 11/17/2009
 CITY COUNCIL: 12/15/2009
 CITY CLERK: 1/12/2010

PROVIDERS

1. SURVEYOR: JAMES W. HARRIS, INC.
 2. ENGINEER: ATWELL ENGINEERING, INC.
 3. ARCHITECT: CRASH CHAMPIONS, INC.

GENERAL DATA

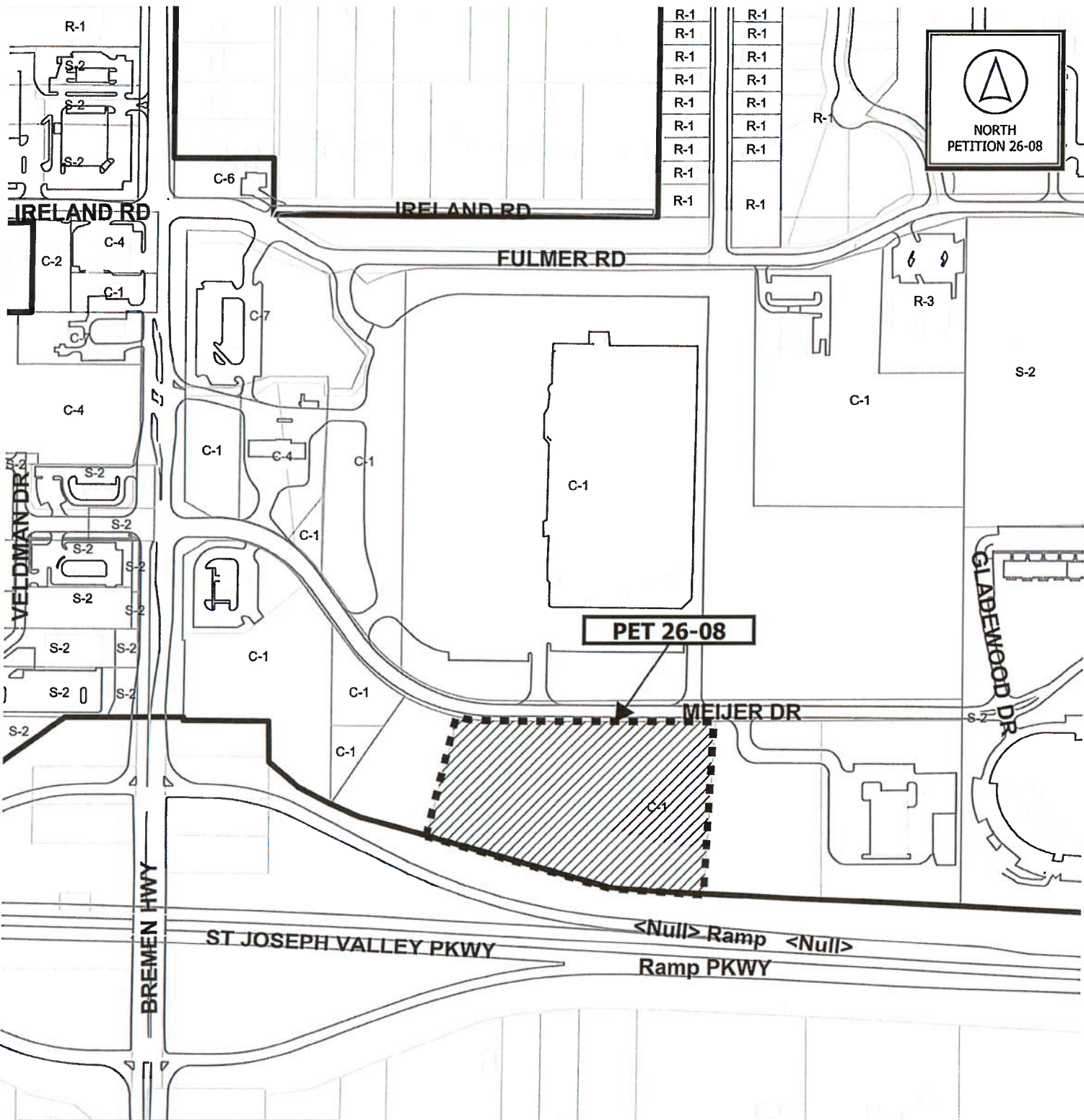
DATE: 1/20/2010
 DRAWN BY: J. HARRIS
 CHECKED BY: J. HARRIS

LEGEND

PROPOSED BOUNDARY LINE
 EXISTING BOUNDARY LINE
 PROPOSED DRIVE
 EXISTING DRIVE
 PROPOSED SIDEWALK
 EXISTING SIDEWALK
 PROPOSED STORMWATER BASIN
 EXISTING STORMWATER BASIN
 PROPOSED UTILITY LINE
 EXISTING UTILITY LINE
 PROPOSED EASEMENT
 EXISTING EASEMENT

THIS PLAN IS A PRELIMINARY DESIGN AND NOT TO BE USED FOR CONSTRUCTION. THE DESIGNER ASSUMES NO LIABILITY FOR ANY ERRORS OR OMISSIONS. THE USER OF THIS PLAN ASSUMES ALL LIABILITY FOR ANY ERRORS OR OMISSIONS.

DATE: MARCH 20, 2010 SHEET NO.: 001	CRASH CHAMPIONS 607 MEIER DRIVE MISHAWAKA, IN 46544	10% OF FOOTPRINT 607 MEIER DRIVE MISHAWAKA SAINT JOSEPH COUNTY, IN	 1200 EAST OGDEN ROAD, SUITE 300 MARIETTA, GA 30067 PHONE: 770-426-1016 FAX: 770-426-1017 WWW.ATWELL-ENGINEERING.COM	 1000 WEST 10TH AVENUE SUITE 100 MISHAWAKA, IN 46544 PHONE: 317-851-1111 FAX: 317-851-1112 WWW.CRASHCHAMPIONS.COM
	SITE PLAN			



Location Map

PET 26-08

ANNAMAC LLC (OWNER) \
 CRESA (APPLICANT & REPRESENTATIVE)

VACANT LOT SOUTH OF
 3610 BREMEN HWY (MEIJER)

REZONE FROM C-1 GENERAL COMMERCIAL
 TO C-4 AUTOMOBILE ORIENTED
 COMMERCIAL FOR AN AUTOMOBILE
 BODY SHOP

APR 15 2026

City Clerk
Mishawaka, IN

PETITION 26-09
CITY OF MISHAWAKA, INDIANA
PROPOSED ORDINANCE NO. 2026-14
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:

3630 Bremen Hwy, 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 Numbered One (1) as shown on the Recorded Plat of UFCU Bremen Highway & Meijer Drive Minor Subdivision, Recorded December 12, 2018 as Instrument Number 1831915 in the Office of the Recorder of 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 C-7 Automobile Oriented Restaurant District 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 2000 Mishawaka Comprehensive Plan which identifies the area as General Commercial and the area currently has other dining with a drive- thru.
2. Current conditions and the character of current structures and uses in each district – This section of Bremen Highway is intended for commercial use. The current commercial uses vary from retail, drive thru restaurants, and gas stations for example.
3. The most desirable use for which the land in each district is adopted – Because the parcels are surrounded by various other commercial uses, zoning to the C-7 Automobile Restaurant Oriented Commercial District is a desirable use for this property;
4. The conservation of property values throughout the jurisdiction – The proposed rezoning should not be injurious to property values in the surrounding area as the majority of the property is currently zoned for various commercial properties.

Proposed Ordinance No: _____

Ordinance No: _____

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

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day of _____, 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

Date: April 14, 2026

Location: 3630 Bremen Highway

Prepared By: SA

Petition: 26 09

GENERAL INFORMATION

Applicant: United Federal Credit Union / Wightman

Status: Property Owners / Consulting Representative

Request: Rezone from C-1 General Commercial to C-7 Automobile Oriented Restaurant Commercial District

Zoning Classification: C-1 General Commercial

Lot Size: 1.34 acres

Applicable Regulations: Sec. 137-40 Plan Commission;
Sec. 137-41 Amendment to Zoning Ordinance and Zoning Map;
Sec. 137-455 thru 137-457 C-7 Restaurant Automobile Oriented Commercial District; Indiana Code 36-7-4-603

SPECIAL INFORMATION

Area Development Pattern: North: C-1 General Commercial & C-4 Auto-Oriented Commercial (Meijer Gas Center)
South: C-1 General Commercial (Vacant Land)
East: C-1 General Commercial (Meijer & Vacant Land)
West: S-2 Planned Unit Development (Wendy's & Vacant Land)

Thoroughfare: Bremen Highway & Meijer Drive

Council District: 2

School District: Penn-Harris-Madison

Township: Penn

Public Utilities: All utilities are available and existing

Comprehensive Plan: General Commercial

ANALYSIS

The Petitioner is requesting to rezone the above referenced property from C-1 General Commercial to C-7 Automobile Oriented Restaurant Commercial. The property is located on the Southeast corner of Bremen Highway and Meijer Drive, north of the St. Joseph Valley Parkway. The property was formerly United Federal Credit Union.

The reason for rezoning to C-7 Automobile Restaurant Oriented Commercial District is to allow for a future drive-thru restaurant. A preliminary site plan shows the existing 2595 square foot building to be utilized

with one (1) drive-thru lane, including a bail out lane. Thirteen (13) future parking spaces to be added. Five (5) of the proposed additional parking spaces will have to be provided elsewhere on the site or a reduction in parking variance would be required.

With this petition, the property owner and contingent developer are only seeking to establish the proper zoning required for the proposed use. If approved, a detailed final administrative site plan shall be submitted for Staff review and approval prior to construction.

The Water Department has commented to please call with any questions regarding water service, metering, or backflow needs.

The Engineering Department has commented with the proposed Use, a grease interceptor will be required per Engineering standards and FOG ordinance. The five future parking spaces area were intended to be a cross access drive to adjacent property to the east.

The Electric Department has commented that the site is outside MUED territory.

All other pertinent City Departments reviewed and approved the request.

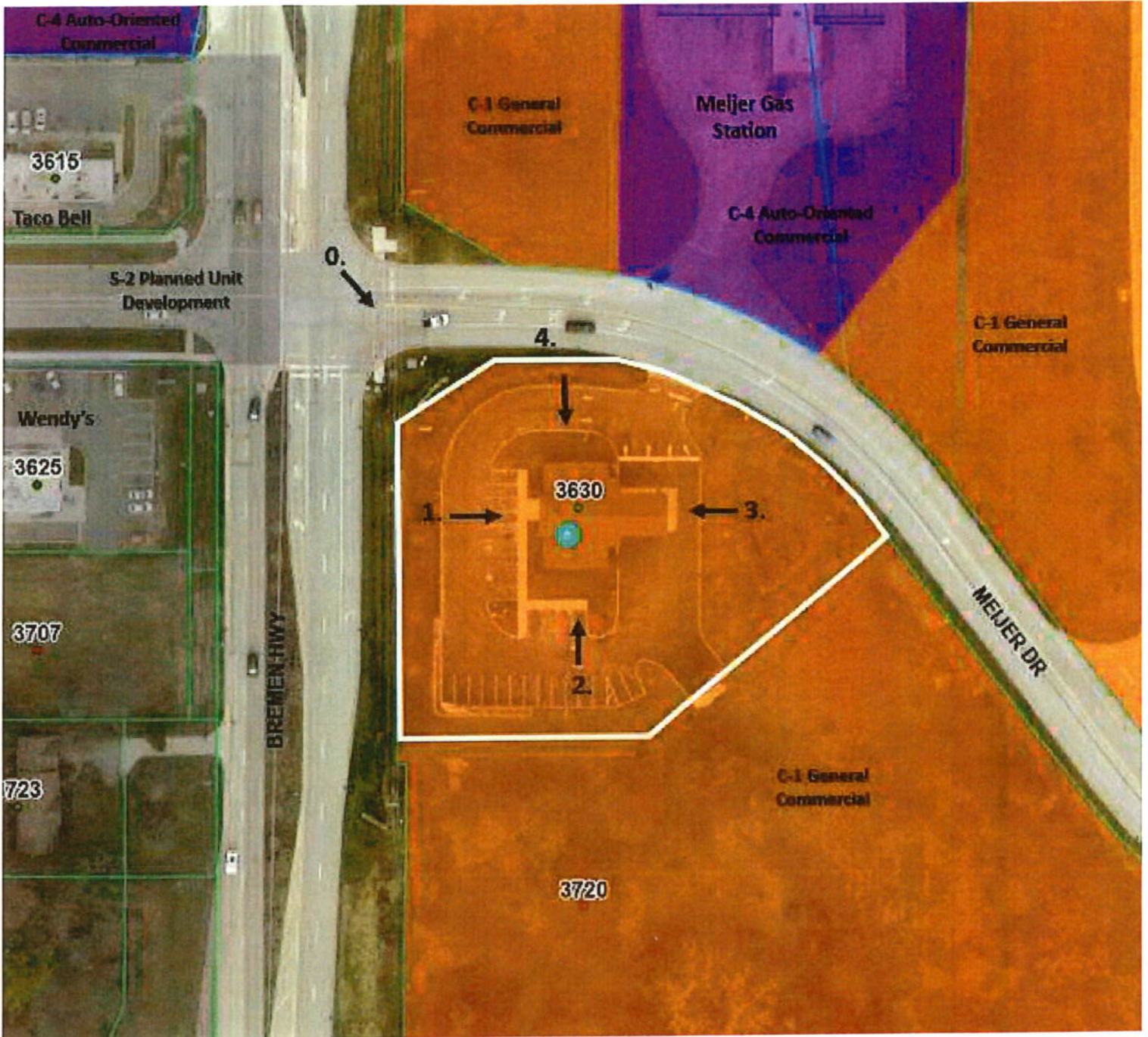
RECOMMENDATION

The Planning Department recommends **in favor** of Petition #26-09 to rezone the property located at 3630 Bremen Highway to C-7 Automobile Restaurant Oriented Commercial 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 2000 Mishawaka Comprehensive Plan which identifies the area as General Commercial and the area currently has other dining with a drive-thru.
2. Current conditions and the character of current structures and uses in each district – This section of Bremen Highway is intended for commercial use. The current commercial uses vary from retail, drive thru restaurants, and gas stations for example.
3. The most desirable use for which the land in each district is adopted – Because the parcels are surrounded by various other commercial uses, zoning to the C-7 Automobile Restaurant Oriented Commercial District is a desirable use for this property;
4. The conservation of property values throughout the jurisdiction – The proposed rezoning should not be injurious to property values in the surrounding area as the majority of the property is currently zoned for various commercial properties.
5. Responsible development and growth – The proposed change is desirable given the existing uses in the area.

ATTACHMENTS

AERIAL, PHOTOS, PETITION, SITE PLAN, LOCATION MAP



Aerial



0. Southeast facing from Bremen Highway



1. East facing from the parking lot



2. North facing from the parking lot



3. West facing from the parking lot



4. South facing from the parking lot

March 25, 2026

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

Pet 26-09
Received
MAR 24 2026
Planning and
Community Development

RE: PETITION TO REZONE

The undersigned United Federal Credit Union respectfully show they are the owner of the following described real estate located in the City of Mishawaka, County of St. Joseph, State of Indiana, to-wit:

Lot Numbered One (1) as shown on the Recorded Plat of UFCU Bremen Highway & Meijer Drive Minor Subdivision, Recorded December 12, 2018 as Instrument Number 1831915 in the Office of the Recorder of St. Joseph County, Indiana. 3630 BREMEN HWY

Petitioner owns one hundred (100%) percent of the above described parcel of land which carries a zoning classification of C-1 General District. Said property is a former credit union building and parking lot.

Petitioner has a contingent purchaser that desires said real estate to be rezoned to C-7 Commercial District. Petitioner further state that they intend to utilize the existing structure as a restaurant with both dine-in and drive-thru facilities. They propose to utilize the existing drive and parking lot to the best of their ability. Slight modification may occur to the property in order to meet design standards of the City.

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 rezoning the above described parcel of land located in the City of Mishawaka.

United Federal Credit Union
By **Sorin Mihalache** Digitally signed by Sorin Mihalache
Date: 2026.03.23 14:28:41 -04'00'
150 Hilltop Road
St. Joseph, Michigan 49085

CONTACT PERSON:

Wightman c/o Terance D. Lang, PS
1402 Mishawaka Avenue
South Bend, Indiana 46515
574-233-1841
tlang@gowightman.com

Per 26-09
Received

MAR 24 2025

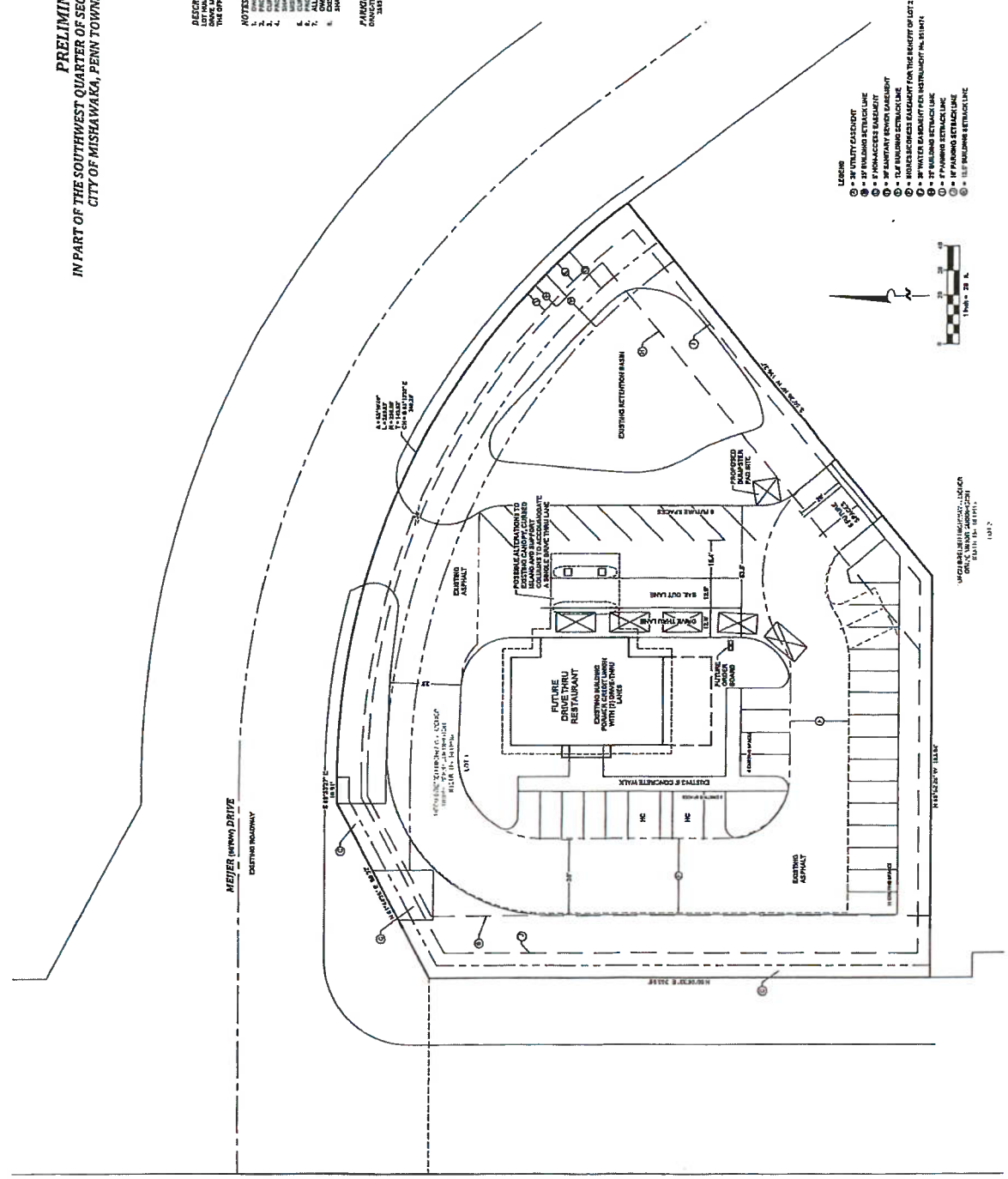
Planning and
Community Development

**PRELIMINARY SITE
IN PART OF THE SOUTHWEST QUARTER OF SECTION 27, TOWNSHIP 37 NORTH, RANGE 3 EAST,
CITY OF MISHAWAKA, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA.**

DESCRIPTION:
LOT NUMBER ONE (1) AS SHOWN ON THE RECORDED PLAN OF UPCI INTERSTATE HIGHWAY & MOTOR
3830 BREWSTER HWY. IN
THE OFFICE OF THE RECORDS OF ST. JOSEPH COUNTY, INDIANA.

- NOTES:**
1. ALL UTILITIES SHALL BE DEEPENED TO 48" BELOW FINISHED GRADE.
 2. PROPERTY ADJACENT TO 3830 BREWSTER HWY. IN THE CITY OF MISHAWAKA, INDIANA.
 3. PROPOSED ZONING OF COMMERCIAL DISTRICT AND NEIGHBORHOOD DEVELOPMENTAL REGULATIONS SHALL BE APPLIED TO THIS PROJECT. PROPOSED DEVELOPMENTAL REGULATIONS SHALL BE APPLIED TO THIS PROJECT. PROPOSED DEVELOPMENTAL REGULATIONS SHALL BE APPLIED TO THIS PROJECT.
 4. ALL UTILITIES SHALL BE DEEPENED TO 48" BELOW FINISHED GRADE.
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 8. ALL UTILITIES SHALL BE DEEPENED TO 48" BELOW FINISHED GRADE.
 9. ALL UTILITIES SHALL BE DEEPENED TO 48" BELOW FINISHED GRADE.

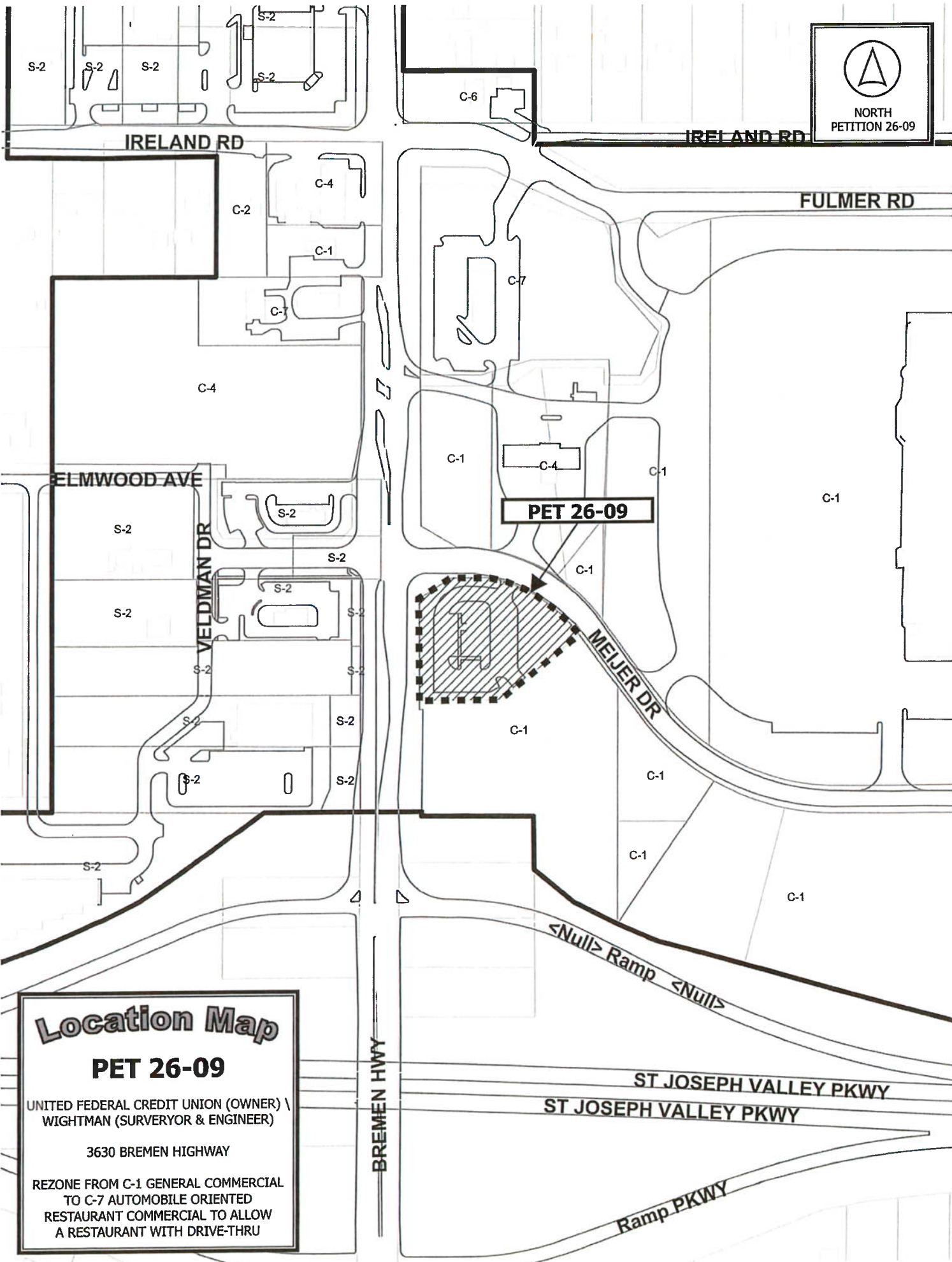
PARKING REQUIREMENTS:
ONE (1) SPACE PER 100 SQ. FT. OF GROSS FLOOR AREA.
THIS SITE IS LOCATED IN A HIGHLY VISIBLE AREA.
STREET LIGHTS SHALL BE PROVIDED AT ALL CORNERS.
STREET LIGHTS SHALL BE PROVIDED AT ALL CORNERS.



PROJECT NAME:
REZONING PETITION
3830 BREWSTER HWY.
MISHAWAKA, IN

REVISIONS

NO.	DESCRIPTION	DATE
1	ISSUED FOR PERMITTING	03/24/25



PET 26-09

Location Map

PET 26-09

UNITED FEDERAL CREDIT UNION (OWNER) \
WIGHTMAN (SURVERYOR & ENGINEER)

3630 BREMEN HIGHWAY

REZONE FROM C-1 GENERAL COMMERCIAL
TO C-7 AUTOMOBILE ORIENTED
RESTAURANT COMMERCIAL TO ALLOW
A RESTAURANT WITH DRIVE-THRU

APR 15 2026

City Clerk
Mishawaka, IN

PETITION 26-10

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-15

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 SOUTHWEST, SOUTHEAST AND NORTHWEST QUARTERS OF SECTION 13, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA AND BEING MORE PARTICULARLY DESCRIBED AS: BEGINNING AT THE NORTHWEST CORNER OF A PARCEL OF GROUND, DESCRIBED IN DEED DOCUMENT 2025-29047, IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA; RECORDER'S OFFICE; THENCE EAST (ALL BEARINGS ASSUMED) ALONG THE NORTH LINE OF SAID PARCEL, A DISTANCE OF 180.02 FEET MORE OR LESS TO THE CENTERLINE OF KLINE STREET AND THE EXISTING CITY OF MISHAWAKA CORPORATE LINE; THENCE SOUTHERLY ALONG SAID CENTERLINE AND CORPORATE LINE, A DISTANCE OF 155.02 FEET MORE OR LESS TO THE CENTER OF SAID SECTION 13; THENCE EAST ALONG THE EAST-WEST CENTERLINE OF SAID SECTION 13 AND THE CITY OF MISHAWAKA CORPORATE LIMIT LINE, A DISTANCE OF 30.00 FEET MORE OR LESS TO THE EAST RIGHT-OF-WAY LINE OF SAID KLINE STREET; THENCE SOUTHERLY, A DISTANCE OF 30.00 FEET MORE OR LESS TO THE INTERSECTION OF THE SOUTH RIGHT-OF-WAY LINE OF 6TH STREET AND THE EAST RIGHT-OF-WAY LINE OF SAID KLINE STREET; THENCE WEST A DISTANCE OF 60.00 FEET CROSSING SAID KLINE STREET RIGHT-OF-WAY TO THE INTERSECTION OF THE WEST RIGHT-OF-WAY LINE OF SAID KLINE STREET WITH THE SOUTH RIGHT-OF-WAY LINE OF SAID 6TH STREET; THENCE CONTINUING WEST ALONG SAID SOUTH LINE, A DISTANCE OF 150.02 FEET MORE OR LESS TO A POINT WHICH IS 30.00 FEET MORE OR LESS SOUTH OF THE SOUTHWEST CORNER OF SAID PARCEL DESCRIBED IN DEED DOCUMENT 2025-29047; THENCE NORTH, A DISTANCE OF 30.00 FEET MORE OR LESS TO THE SOUTHWEST CORNER OF SAID PARCEL; THENCE NORTH, CONTINUING ALONG THE WEST LINE OF SAID PARCEL AND THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE, A DISTANCE OF 155.02 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.79 ACRES MORE OR LESS.

Proposed Ordinance No: _____

Ordinance No: _____

The above described real estate shall hereafter be annexed into and within the City of Mishawaka, Indiana, and a part of that district designated in the Zoning Ordinance of the City of Mishawaka, Indiana, and shall carry a classification for zoning of R-1 Single Family Residential.

This recommendation is based on the following findings of fact:

1. *Existing Conditions - The subject property is located at the northwest corner of Kline Street and E. 6th Street approximately a quarter mile south of Lincolnway East. Kline Road and E. 6th Street, which are low travelled local roads, primarily serve as access to the adjacent residential areas. Traffic volumes along these roads are anticipated to remain relatively consistent in future years. Adjacent land uses include single-family residential houses to the north, east, and south within unincorporated St. Joseph County and the City, and a recreational facility (baseball diamonds) to the west within the City.*
2. *Character of Buildings in Area - The buildings and land uses along Kline Street and E. 6th Street are primarily single family residential. Baseball diamonds are located to the west.*
3. *The most desirable/highest and best use – With the property’s location adjacent to mostly 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 family residential and recreational uses.*
5. *Comprehensive Plan – The Mishawaka 2000 Comprehensive Plan identifies a preferred or recommended use as open space due to the adjacent recreational use to the west. However, the proposed residential use is consistent with the existing adjacent residential uses.*

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day of _____, 2026, at _____ o'clock ____M.

Presiding Officer

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

Proposed Ordinance No: _____

Ordinance No: _____

PRESENTED by me to the Mayor this _____ day of _____,
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: 13511 E. 6th Street – Vacant at the Northwest corner of E. 6th Street and Kline Street

Date: April 14, 2026

Petition: 26- 10

Prepared By: DJS

GENERAL INFORMATION

Applicants: Omar Sobih / Danch, Harner & Associates, Inc.

Status: Property Owner / Surveyor & Engineer

Request: To annex and establish zoning for two proposed residential lots

Existing Zoning: Unincorporated St. Joseph County (R Single-Family District)

Proposed Zoning: R-1 Single Family Residential District

Lot Size: 0.79 acres including the adjacent Kline Street & E. 6th Street 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 Residential (Single Family House)
 South: Unincorporated St. Joseph County / R Residential (Single Family House)
 East: R Single Family Residential (Single Family House)
 West: R Single Family Residential (Recreational / East End Little League)

Thoroughfare: Kline Street and E. 6th Street

Council District: To Be Determined (Contiguous to District 3)

School District: School City of Mishawaka

Township: Penn

Public Utilities: All public utilities are available and/or will be extended/connected to the site at the owner's/developer's expense.

Comprehensive Plan: Open Space

ANALYSIS

Proposal:

The petitioner is proposing to annex and establish zoning for two proposed residential lots.

The 0.52 acre property, which includes one parcel (Tax Parcel 028-1001-0031), is located at the northwest corner of Kline Street and E. 6th Street approximately 1,200' south of Lincolnway East. The site is vacant and has approximately 155' of frontage on Kline Street and 150' of frontage on E. 6th Street. Clover Road. The adjacent property to the west was annexed into the City of Mishawaka in 1979 with a Special M-1 District zoning classification (late became an R-1 zoning) for a little league baseball facility. The adjacent property to the east was annexed in 1950 with an R-1 Single Family Residential zoning classification for a partially developed residential area.

Per the annexation petition, the owner plans to subdivide the property into two single-family residential lots for future home construction. The lots shall be connected to city sanitary sewer and water which is presently adjacent within the Kline Street right-of-way. The average price of each lot, including the home, is estimated at \$300,000.

Access to each lot has yet to be determined but can be provided along either Kline Street or E. 6th Street. Only one access shall be permitted for each lot.

The petitioner is requesting a zoning classification of R-1 Single Family Residential specifically for detached single family dwellings.

Currently, the petitioner is only proposing to annex and establish the zoning as R-1 Single Family Residential. If the annexation and zoning request is approved, a subdivision plat must be submitted, approved, and recorded to establish two new residential lots. Each lot shall comply with all of the R-1 Single Family Residential height, area, and development regulations.

Annexation:

The adjacent properties to west and east were annexed in the city in 1979 and 1950 for recreational and residential uses as outlined above.

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 previous annexations as outlined above, a total of 355.22', or 45%, of the total 790.08' 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 Kline Street and E. 6th Street nearly a quarter mile south of Lincolnway East and bound to the north by a single family residential house in unincorporated St. Joseph County, to the east by a single family residential house in the City of Mishawaka, to the south by a single family residential house in unincorporated St. Joseph County, and to the west by a recreational facility (baseball diamonds) 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 two detached residential dwellings is appropriate given that the adjacent property is zoned for and primarily occupied by single-family residential houses and a recreational use. Furthermore, Planning Staff stated that the property must be annexed for the two lots to be connected to city sanitary sewer and water.

Transportation/Roads:

The availability of nearby traffic counts is limited. However, a count is regularly taken along Kline Street between York Street and the railroad tracks approximately 400' north of the property. The most recent count at this location was 943 annual average daily trips. The counts have fluctuated between 856 AADT

(August 2018) and 1,295 AADT (April 2012) over the last 20 years and will likely remain consistent in future years.

The 2050 Transportation Plan, prepared by the Michiana Area Council of Governments with input from City staff and the County Engineering Department, there are no major transportation improvements (added travel lanes, intersection improvements, auxiliary lanes, etc.) in the nearby area.

The Water Department commented that they should be contacted regarding water service, metering, or backflow needs.

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

RECOMMENDATION

Staff recommends **approval** of Petition 26-10 to annex and establish zoning for property at 13511 E. 6th Street for two proposed single family residential lots. 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 at the northwest corner of Kline Street and E. 6th Street approximately a quarter mile south of Lincolnway East. Kline Road and E. 6th Street, which are low travelled local roads, primarily serve as access to the adjacent residential areas. Traffic volumes along these roads are anticipated to remain relatively consistent in future years. Adjacent land uses include single-family residential houses to the north, east, and south within unincorporated St. Joseph County and the City, and a recreational facility (baseball diamonds) to the west within the City.
2. Character of Buildings in Area - The buildings and land uses along Kline Street and E. 6th Street are primarily single family residential. Baseball diamonds are located to the west.
3. The most desirable/highest and best use - With the property's location adjacent to mostly 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 family residential and recreational uses.
5. Comprehensive Plan - The Mishawaka 2000 Comprehensive Plan identifies a preferred or recommended use as open space due to the adjacent recreational use to the west. However, the proposed residential use is consistent with the existing adjacent residential uses.

ATTACHMENTS

Aerial Map, Photographs, Petition for Annexation and Zoning Classification, and Location Map



Aerial Photograph – 13511 E. 6th Street
Proposed Two Single Family Residential Lots



P1. Looking west from Kline Street toward the property.



P2. Looking west from the Kline St. & E 6th St. intersection toward the southeast corner of the property.



P3. Looking north from E. 6th Street toward the property.

DATE: MARCH 17, 2026

PET 26-10
Received

MAR 25 2026

Planning and
Community Development

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

RE: PETITION FOR ANNEXATION & REZONING FOR:

OMAR SOBIH
1541 CANTONDALE LN.
MISHAWAKA, INDIANA 46544

THE UNDERSIGNED, OMAR SOBIH, 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 SOUTHWEST, SOUTHEAST AND NORTHWEST QUARTERS OF SECTION
13, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH
COUNTY, INDIANA AND BEING MORE PARTICULARLY DESCRIBED AS: BEGINNING
AT THE NORTHWEST CORNER OF A PARCEL OF GROUND, DESCRIBED IN DEED
DOCUMENT 2025-29047, IN THE RECORDS OF THE ST. JOSEPH COUNTY,
INDIANA; RECORDER'S OFFICE; THENCE EAST (ALL BEARINGS ASSUMED) ALONG
THE NORTH LINE OF SAID PARCEL, A DISTANCE OF 180.02 FEET MORE OR LESS
TO THE CENTERLINE OF KLINE STREET AND THE EXISTING CITY OF MISHAWAKA
CORPORATE LINE; THENCE SOUTHERLY ALONG SAID CENTERLINE AND CORPORATE
LINE, A DISTANCE OF 155.02 FEET MORE OR LESS TO THE CENTER OF SAID
SECTION 13; THENCE EAST ALONG THE EAST-WEST CENTERLINE OF SAID
SECTION 13 AND THE CITY OF MISHAWAKA CORPORATE LIMIT LINE, A DISTANCE
OF 30.00 FEET MORE OR LESS TO THE EAST RIGHT-OF-WAY LINE OF SAID
KLINE STREET; THENCE SOUTHERLY, A DISTANCE OF 30.00 FEET MORE OR LESS
TO THE INTERSECTION OF THE SOUTH RIGHT-OF-WAY LINE OF 6TH STREET AND
THE EAST RIGHT-OF-WAY LINE OF SAID KLINE STREET; THENCE WEST A
DISTANCE OF 60.00 FEET CROSSING SAID KLINE STREET RIGHT-OF-WAY TO THE
INTERSECTION OF THE WEST RIGHT-OF-WAY LINE OF SAID KLINE STREET WITH
THE SOUTH RIGHT-OF-WAY LINE OF SAID 6TH STREET; THENCE CONTINUING
WEST ALONG SAID SOUTH LINE, A DISTANCE OF 150.02 FEET MORE OR LESS TO
A POINT WHICH IS 30.00 FEET MORE OR LESS SOUTH OF THE SOUTHWEST
CORNER OF SAID PARCEL DESCRIBED IN DEED DOCUMENT 2025-29047; THENCE
NORTH, A DISTANCE OF 30.00 FEET MORE OR LESS TO THE SOUTHWEST CORNER
OF SAID PARCEL; THENCE NORTH, CONTINUING ALONG THE WEST LINE OF SAID
PARCEL AND THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE, A
DISTANCE OF 155.02 FEET MORE OR LESS TO THE POINT OF BEGINNING.
CONTAINING 0.79 ACRES MORE OR LESS.
SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS AND RESTRICTIONS OF RECORD.

13511 E. 6th St

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

PETITIONERS DESIRE TO ANNEX AND REZONE THE REAL ESTATE DESCRIBED ABOVE
TO THE "R-1" RESIDENTIAL DISTRICT CLASSIFICATION. THE PURPOSE FOR THE

ANNEXATION AND REZONING IS TO ALLOW FOR THE CREATION OF TWO BUILDABLE RESIDENTIAL LOTS.

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.

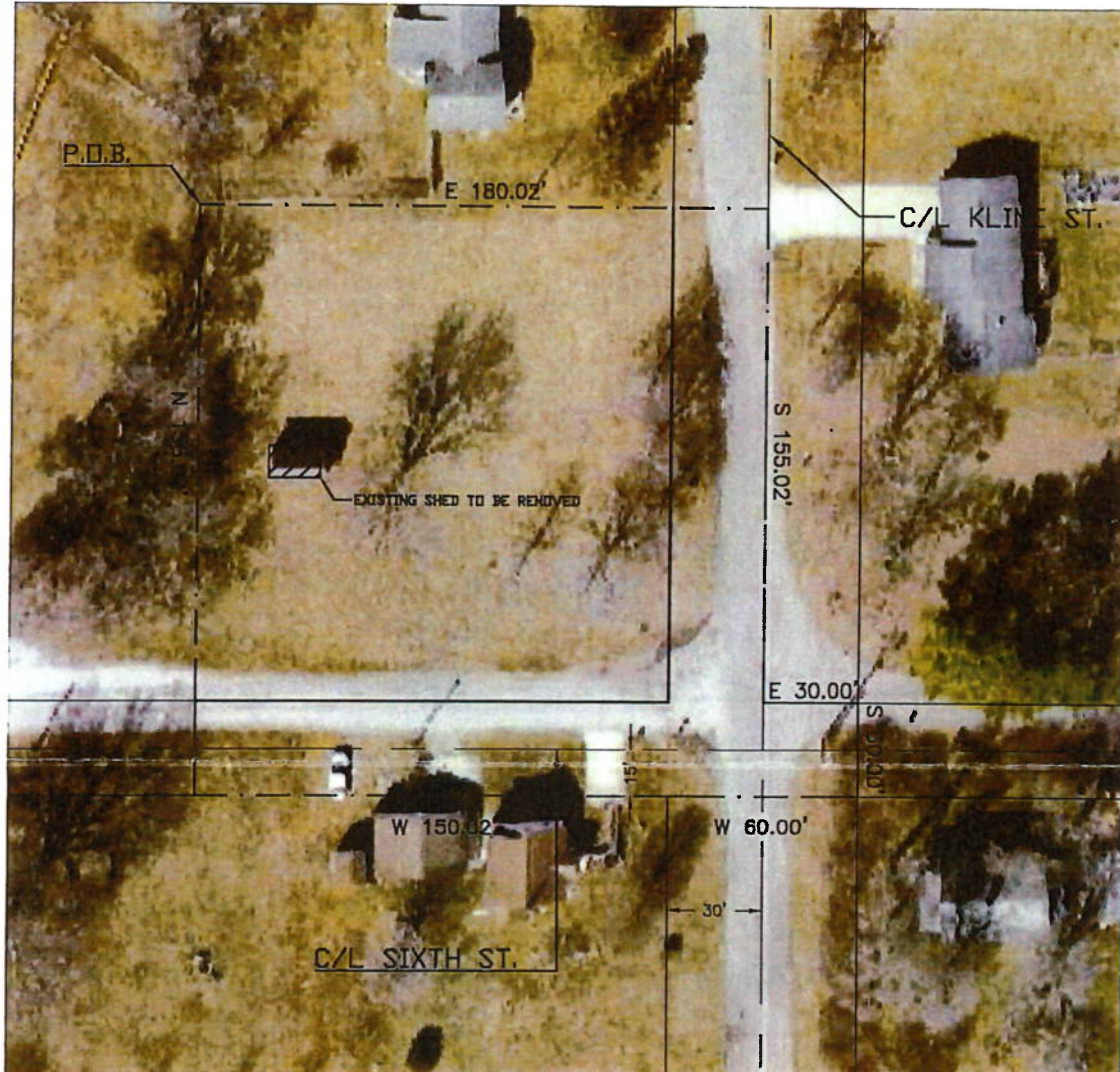

OMAR SOBIH (OWNER)

PH.NO. 574-520-7592

CONTACT PERSON:

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

ANNEXATION PRELIMINARY SITE PLAN



ANNEXATION LEGAL DESCRIPTION:

A PART OF THE SOUTHWEST, SOUTHEAST AND NORTHWEST QUARTERS OF SECTION 13, TOWNSHIP 37 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA AND BEING MORE PARTICULARLY DESCRIBED AS: BEGINNING AT THE NORTHWEST CORNER OF A PARCEL OF GROUND, DESCRIBED IN DEED DOCUMENT 2025-29047, IN THE RECORDS OF THE ST. JOSEPH COUNTY, INDIANA; RECORDER'S OFFICE; THENCE EAST (ALL BEARINGS ASSUMED) ALONG THE NORTH LINE OF SAID PARCEL, A DISTANCE OF 180.02 FEET MORE OR LESS TO THE CENTERLINE OF KLINE STREET AND THE EXISTING CITY OF MISHAWAKA CORPORATE LINE; THENCE SOUTHERLY ALONG SAID CENTERLINE AND CORPORATE LINE, A DISTANCE OF 155.02 FEET MORE OR LESS TO THE CENTER OF SAID SECTION 13; THENCE EAST ALONG THE EAST-WEST CENTERLINE OF SAID SECTION 13 AND THE CITY OF MISHAWAKA CORPORATE LIMIT LINE, A DISTANCE OF 30.00 FEET MORE OR LESS TO THE EAST RIGHT-OF-WAY LINE OF SAID KLINE STREET; THENCE SOUTHERLY, A DISTANCE OF 30.00 FEET MORE OR LESS TO THE INTERSECTION OF THE SOUTH RIGHT-OF-WAY LINE OF 6TH STREET AND THE EAST RIGHT-OF-WAY LINE OF SAID KLINE STREET; THENCE WEST A DISTANCE OF 60.00 FEET CROSSING SAID KLINE STREET RIGHT-OF-WAY TO THE INTERSECTION OF THE WEST RIGHT-OF-WAY LINE OF SAID KLINE STREET WITH THE SOUTH RIGHT-OF-WAY LINE OF SAID 6TH STREET; THENCE CONTINUING WEST ALONG SAID SOUTH LINE, A DISTANCE OF 150.02 FEET MORE OR LESS TO A POINT WHICH IS 30.00 FEET MORE OR LESS SOUTH OF THE SOUTHWEST CORNER OF SAID PARCEL DESCRIBED IN DEED DOCUMENT 2025-29047; THENCE NORTH, A DISTANCE OF 30.00 FEET MORE OR LESS TO THE SOUTHWEST CORNER OF SAID PARCEL; THENCE NORTH, CONTINUING ALONG THE WEST LINE OF SAID PARCEL AND THE EXISTING CITY OF MISHAWAKA CORPORATE LIMIT LINE, A DISTANCE OF 155.02 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.79 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS AND RESTRICTIONS OF RECORD.



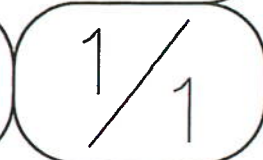
SCALE 1" = 40'

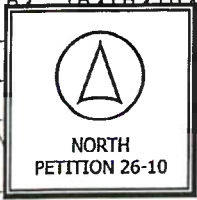
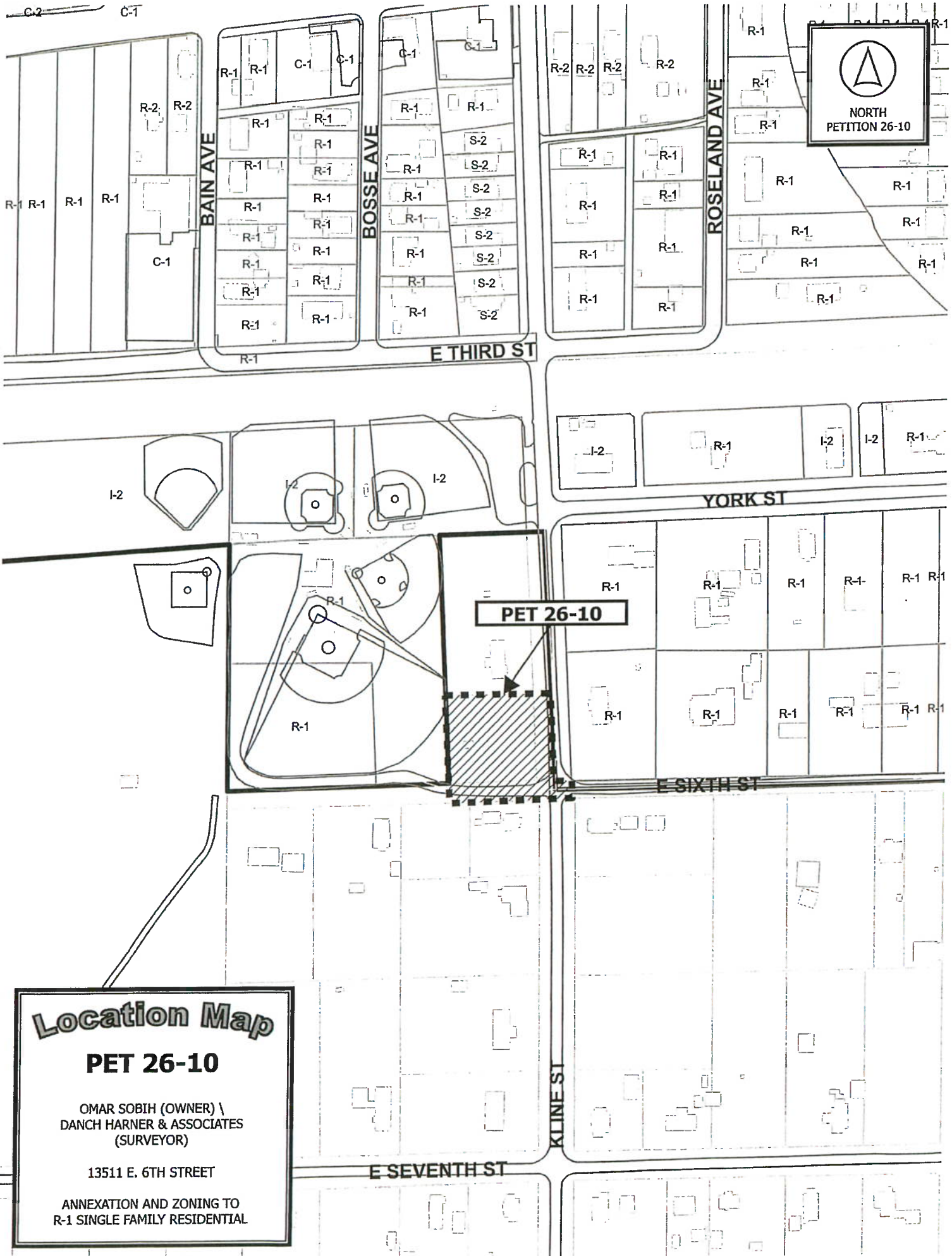
Danch, Harner & Associates, Inc.



Land Surveyors • Professional Engineers
 Landscape Architects • Land Planners

Office: (574)234-4003 / (800)594-4003 • Fax: (574)234-4119
 1643 COMMERCE DRIVE • South Bend, IN 46628





PET 26-10

Location Map

PET 26-10

OMAR SOBIH (OWNER) \
 DANCH HARNER & ASSOCIATES
 (SURVEYOR)

13511 E. 6TH STREET

ANNEXATION AND ZONING TO
 R-1 SINGLE FAMILY RESIDENTIAL

APR 15 2026

City Clerk
Mishawaka, IN

PETITION 26-11

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-16

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.

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:

A PART OF THE NORTHWEST QUARTER OF SECTION 33, TOWNSHIP 38 NORTH, RANGE 3 EAST, CLAY TOWNSHIP, CITY OF MISHAWAKA, ST. JOSEPH COUNTY, INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS:

COMMENCING AT THE NORTH QUARTER POST OF SAID SECTION 33; THENCE WEST ALONG THE CENTERLINE OF DOUGLAS ROAD AND THE NORTH LINE OF SAID SECTION 33 A DISTANCE OF 1237.50 FEET MORE OR LESS TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE SOUTH A DISTANCE OF 400.00 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 335.50 FEET MORE OR LESS; THENCE NORTHWESTERLY A DISTANCE OF 267.20 FEET MORE OR LESS; THENCE NORTH A DISTANCE OF 362.10 FEET MORE OR LESS TO THE CENTERLINE OF DOUGLAS ROAD AND THE NORTH LINE OF SAID SECTION 33; THENCE EAST ALONG SAID NORTH LINE AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 600.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 5.39 ACRES MORE OR LESS.

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

which real estate is now classified as S-2 Planned Unit Development District, Lake Shore Estates Planned Unit Development, shall hereafter be amended to allow for portable shed and metal garage/carport sales at 801 W Douglas Road.

This recommendation includes the following conditions of approval:

1. *Sheds, garages, and carports for sale shall not be located within the existing 30' front yard setback along W. Douglas Road.*

Proposed Ordinance No: _____

Ordinance No: _____

2. *Landscaping shall be provided along all property lines / developed areas in accordance with the minimum landscaping and screening regulations (Section 137-815) for all commercial zoned districts.*
3. *A dense evergreen screen with a minimum height of 6' at the time of planting shall be provided along the west and south sides of the developed area inside of the existing 5' high chain link fence. If arborvitaes are proposed, the minimum spaces shall be 6' on-center. Greater spacing will be permitted for evergreen trees with a larger spread subject to review and approval by the Planning Department.*
4. *Vinyl slats shall be installed in the existing 5' chain link fence along the entire west and south fence lines.*
5. *An Administrative Site Plan shall be submitted for review and approval.*

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

This recommendation is based on the following Findings of Fact:

1. *Existing Conditions – The subject property is partially developed with a 1,700 sq. ft. office building, access drives, and paved area previously used for display of mobile/modular homes. Adjacent uses include an insurance office, single-family residential house, and vacant land to the north, a commercial parking lot to the east, and a mobile home park to the south and west.*
2. *Character of Buildings in Area – Buildings along the W. Douglas Road corridor vary greatly and include single and multi-tenant commercial buildings, single family residences, medical/dental buildings, single and multi-tenant office buildings, a gas station/convenience store, an apartment complex, and mobile home park.*
3. *The most desirable/highest and best use – The requested PUD amendment will allow reuse of vacant office building for portable storage shed and metal garage/carport sales. Continued commercial use, similar to the prior permitted mobile home/modular home sales, is the most desirable and best use along the heavily travelled W. Douglas Road corridor.*
4. *Conservation of property values – The proposed amendment should not be injurious to property values in the surrounding area. The proposed use of the property is similar to the historic use of the property. Additional landscaping and screening will be provided.*
5. *Comprehensive Plan – The 2000 Mishawaka Comprehensive Plan, created in 1990, identified this area for manufactured home (residential) use as currently exists to the west and south. The proposed use is reasonably consistent with the adjacent uses and varied land uses along the W. Douglas Road corridor.*

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

STAFF REPORT

Location: 801 W. Douglas Road

Date: April 14, 2026

Petition: 26- 11

Prepared By: DJS

GENERAL INFORMATION

Applicant: Lake Shore & Willow Club Estates MHC, LLC / Sheds Direct

Status: Property Owner / Contingent Tenant

Request: Amend the Lake Shore Estates Planned Unit Development to allow portable storage shed and metal garage/carport sales

Zoning Classification: S-2 Planned Unit Development District / Permitted for mobile home/modular home sales, self-storage buildings and a climate controlled storage building

Lot Size: 5.39 acres (Entire PUD) / 2.54 acres (Developed Area)

Applicable Regulations: Section 137-671 to 137-679 / S-2 Planned Unit Development District (Ord. 4935); Section 137-41 / Amendment to Zoning Ordinance & Zoning Map; and Indiana Code 36-7-4-603

SPECIAL INFORMATION

Area Development Pattern: North: Unincorporated St. Joseph County – OB Office/Buffer (Insurance Office / State Farm) & R Residential (Single Family Residence), C-1 General Commercial (Vacant), and R-3 Multi-Family Residential (Vacant)

South: R-4 Manufactured Home Residential (Mobile Home Park / Lake Shore Estates)

East: S-2 Planned Unit Development (Commercial Parking Lot / Afdent and Single-Family Houses)

West: R-4 Manufactured Home Residential (Mobile Home Park / Lake Shore Estates)

Thoroughfare: W. Douglas Road

Council District: 6

School District: South Bend Community School Corporation

Township: Clay

Public Utilities: All utilities are available and currently serve the property

Comprehensive Plan: Manufactured Home, Residential

ANALYSIS

The applicant and contingent tenant, Sheds Direct, are requesting to amend the Lake Shore Estates Planned Unit Development (PUD) to allow portable storage shed and metal garage/carport sales in addition to the previously approved permitted uses.

The Planned Unit Development, which was approved in 2005 (Ord. 4935), includes a total of 5.39 acres and is partially developed with an approximate 1,700 sq. ft. office building, access drives, and paved area previously used for display of mobile/modular homes. The property was developed in 2004 prior to the establishment and approval of the PUD. The additional proposed development of the self-storage buildings and climate controlled storage building never materialized.

Per the approved PUD regulations (Ord. 4935), permitted uses within the property were limited to mobile home/modular home sales, self-storage buildings, and a climate controlled storage building.

The applicant is proposing to occupy the site for Sheds Direct – a retailer of portable storage sheds, and metal garage/carports. A preliminary site plan was provided showing how the prospective tenant intends to utilize the property. The existing building will be used as the sales office. The parking spaces to the west and east of the building will be maintained for employees and customers. The larger metal garages and carports will be in the center part of the paved area behind the sales office with smaller sheds ringing the perimeter. Adequate spacing of the sheds, garages, and carports will allow for two-way drive aisles for access.

The approved PUD (Ord. 4935) required a minimum 6' high opaque fence along the east, south, and west property lines. The property was developed prior to the PUD approval with a 4' chain link fence along the east property line, and a 5' chain link fence along the south and east edges of the developed area. The 4' east fence is covered with a dense tree row and shrubs and borders a commercial parking lot to the east. Vinyl inserts will be required in the 5' chain link fence to screen the property from the west and south.

Additional landscaping will be required to meet the minimum commercial landscaping and screening regulations and the perimeter landscaping requirements per the approved PUD. Overstory shade trees shall be planted at a maximum of 40' on-center or understory ornamental trees planted at a maximum of 25' on-center along the north property line (W. Douglas Road frontage). Overstory shade trees shall be planted at a maximum 60' on-center or understory ornamental trees planted at a maximum of 40' on-center along the east, south, and west property lines/developed areas. Landscaping is present along W. Douglas Road and the east property line so credit will be given for the existing trees with new trees planted at the above rates to fill in the gaps where necessary. Currently, there is no landscaping along the south and west property lines/developed areas. In addition to the required deciduous trees, the PUD required a dense evergreen screen at a 6' minimum height at the time of planting along the east, south, and west property lines. An evergreen screen will not be required along the east property line but is required along the south and west property lines/developed areas. If arborvitaes are planted, they shall be a planted a minimum of 6' on center. Evergreens with a greater spread will also be permitted subject to review and approval of a final site plan.

Similar to when the original Planned Unit Development was approved, the applicant is only proposing to establish, or in this case, amend the permitted uses and basic development requirements of the planned unit development. If approved, a detailed final site plan must be submitted for administrative review and approval to address the required fencing/vinyl inserts, landscaping, and proposed shed, garage, and carport locations.

All pertinent City Departments have reviewed and approved the PUD amendment without comment.

RECOMMENDATION

Staff recommends **approval** to amend the Lake Shore Estates Planned Unit Development (PUD) to allow portable storage shed and metal garage/carport sales.

This recommendation includes the following conditions of approval:

1. Sheds, garages, and carports for sale shall not be located within the existing 30' front yard setback along W. Douglas Road.
2. Landscaping shall be provided along all property lines / developed areas in accordance with the minimum landscaping and screening regulations (Section 137-815) for all commercial zoned districts.
3. A dense evergreen screen with a minimum height of 6' at the time of planting shall be provided along the west and south sides of the developed area inside of the existing 5' high chain link fence. If arborvitae are proposed, the minimum spaces shall be 6' on-center. Greater spacing will be permitted for evergreen trees with a larger spread subject to review and approval by the Planning Department.
4. Vinyl slats shall be installed in the existing 5' chain link fence along the entire west and south fence lines.
5. An Administrative Site Plan shall be submitted for review and approval.

This recommendation is based upon the following findings of fact:

1. Existing Conditions – The subject property is partially developed with a 1,700 sq. ft. office building, access drives, and paved area previously used for display of mobile/modular homes. Adjacent uses include an insurance office, single-family residential house, and vacant land to the north, a commercial parking lot to the east, and a mobile home park to the south and west.
2. Character of Buildings in Area – Buildings along the W. Douglas Road corridor vary greatly and include single and multi-tenant commercial buildings, single family residences, medical/dental buildings, single and multi-tenant office buildings, a gas station/convenience store, an apartment complex, and mobile home park.
3. The most desirable/highest and best use – The requested PUD amendment will allow reuse of vacant office building for portable storage shed and metal garage/carport sales. Continued commercial use, similar to the prior permitted mobile home/modular home sales, is the most desirable and best use along the heavily travelled W. Douglas Road corridor.
4. Conservation of property values – The proposed amendment should not be injurious to property values in the surrounding area. The proposed use of the property is similar to the historic use of the property. Additional landscaping and screening will be provided.
5. Comprehensive Plan – The 2000 Mishawaka Comprehensive Plan, created in 1990, identified this area for manufactured home (residential) use as currently exists to the west and south. The proposed use is reasonably consistent with the adjacent uses and varied land uses along the W. Douglas Road corridor.

ATTACHMENTS

Aerial, Photographs, Petition, Conceptual Site Plan, Location Map



Aerial Photograph
801 W. Douglas Road – Former Mobile / Modular Home Sales



P1. Looking southerly from W. Douglas Road toward the northeast corner of the property.



P2. Looking southerly from W. Douglas Road toward the existing office building.



P3. Looking southerly from W. Douglas Road toward the existing access drive in west part of property.



P4. Looking westerly from the access drive toward existing office building to right.



P5. Looking westerly from the access drive toward existing paved area south of building.

DATE: 2/1/26

Honorable Members of the Common Council, City of Mishawaka, Indiana

And

Mishawaka City Plan Commission, City of Mishawaka, Indiana

RE: PETITION FOR PUD AMENDMENT

The undersigned (type names(s) of the titleholder(s) of record) 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:

801 Douglas Rd., Mishawaka, Indiana 46545

Legal Description: A PART OF THE NORTHWEST QUARTER OF SECTION 33, TOWNSHIP 38 NORTH, RANGE 3 EAST, CLAY TOWNSHIP, CITY OF MISHAWAKA, ST. JOSEPH COUNTY, INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS:

COMMENCING AT THE NORTH QUARTER POST OF SAID SECTION 33; THENCE WEST ALONG THE CENTERLINE OF DOUGLAS ROAD AND THE NORTH LINE OF SAID SECTION 33 A DISTANCE OF 1237.50 FEET MORE OR LESS TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE SOUTH A DISTANCE OF 400.00 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 335.50 FEET MORE OR LESS; THENCE NORTHWESTERLY A DISTANCE OF 267.20 FEET MORE OR LESS; THENCE NORTH A DISTANCE OF 362.10 FEET MORE OR LESS TO THE CENTERLINE OF DOUGLAS ROAD AND THE NORTH LINE OF SAID SECTION 33; THENCE EAST ALONG SAID NORTH LINE AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 600.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 5.39 ACRES MORE OR LESS.

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

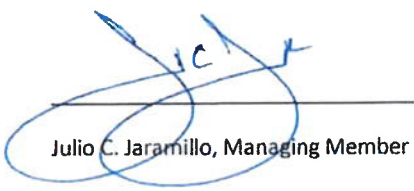
Petitioner(s) own one hundred (100%) percent of the above described parcel of land which carries a zoning classification of S-2 Planned Unit Development specifically for: Mobile Home Sales and personal storage units in addition to any other allowed uses. (State the existing use of the real estate)

Petitioner(s) desire said real estate to be amended to allow for Portable Storage Shed Sales, and Metal Garage/Carport Sales, in addition to its current allowed uses.

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

Signature(s) of Property Owner(s)

LAKE SHORE & WILLOW CLUB ESTATES MHC LLC


Julio C. Jaramillo, Managing Member

By: Evergreen Communities, LLC

For: Lake Shore & Willow Club Estates MHC, LLC

d. (818) 276-8233

321 N. Pass Ave., Suite #300

Burbank, CA 91505

Plat 26-11

Received

MAR 26 2026

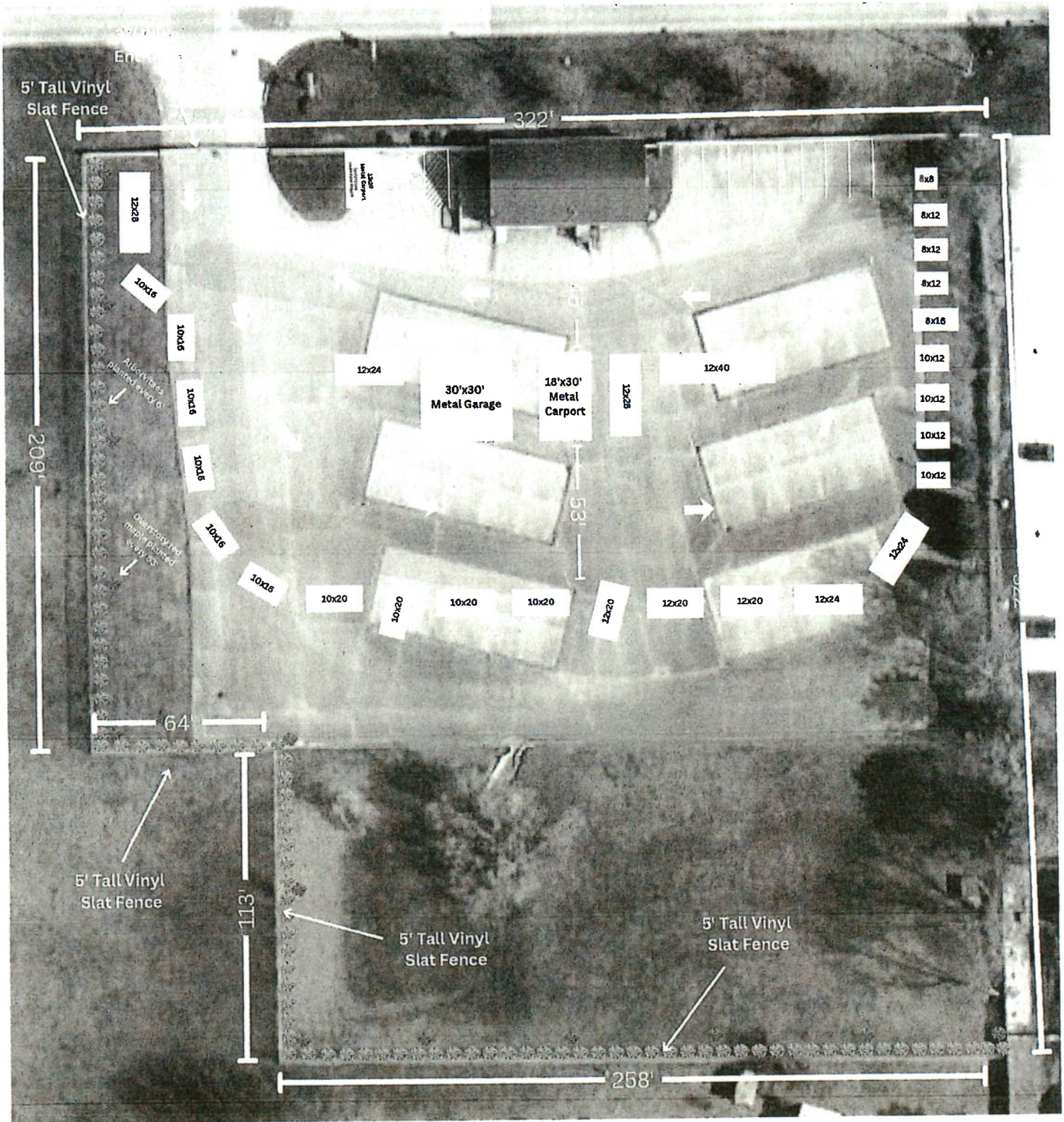
Planning and
Community Development

CONTACT PERSON:

Name: Bo Kirby , Sheds Direct
Address: 6156 Petra Mill Road, Granite Falls, NC. 28630
Phone Number/ Fax: m. (828) 310-1546; f. 828.483.4020
Email: bo@shedsdirectinc.com

AND

Name: Julio C. Jaramillo, Evergreen Communities
Address: 321 N. Pass Ave, Suite #300, Burbank, CA 91505
Phone Number/ Fax: d. (818) 276-8233
Email: julio@evergreencommunities.com



5' Tall Vinyl Slat Fence

322'

209'

12x28

9x12

10x15

10x18

10x18

10x18

10x20

12x24

30'x30' Metal Garage

18'x30' Metal Carport

12x28

12x40

10x20

10x20

10x20

10x20

12x20

12x20

12x20

12x24

12x24

8x8

8x12

8x12

8x12

8x16

10x12

10x12

10x12

10x12

64'

5' Tall Vinyl Slat Fence

113'

5' Tall Vinyl Slat Fence

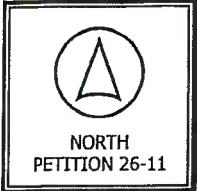
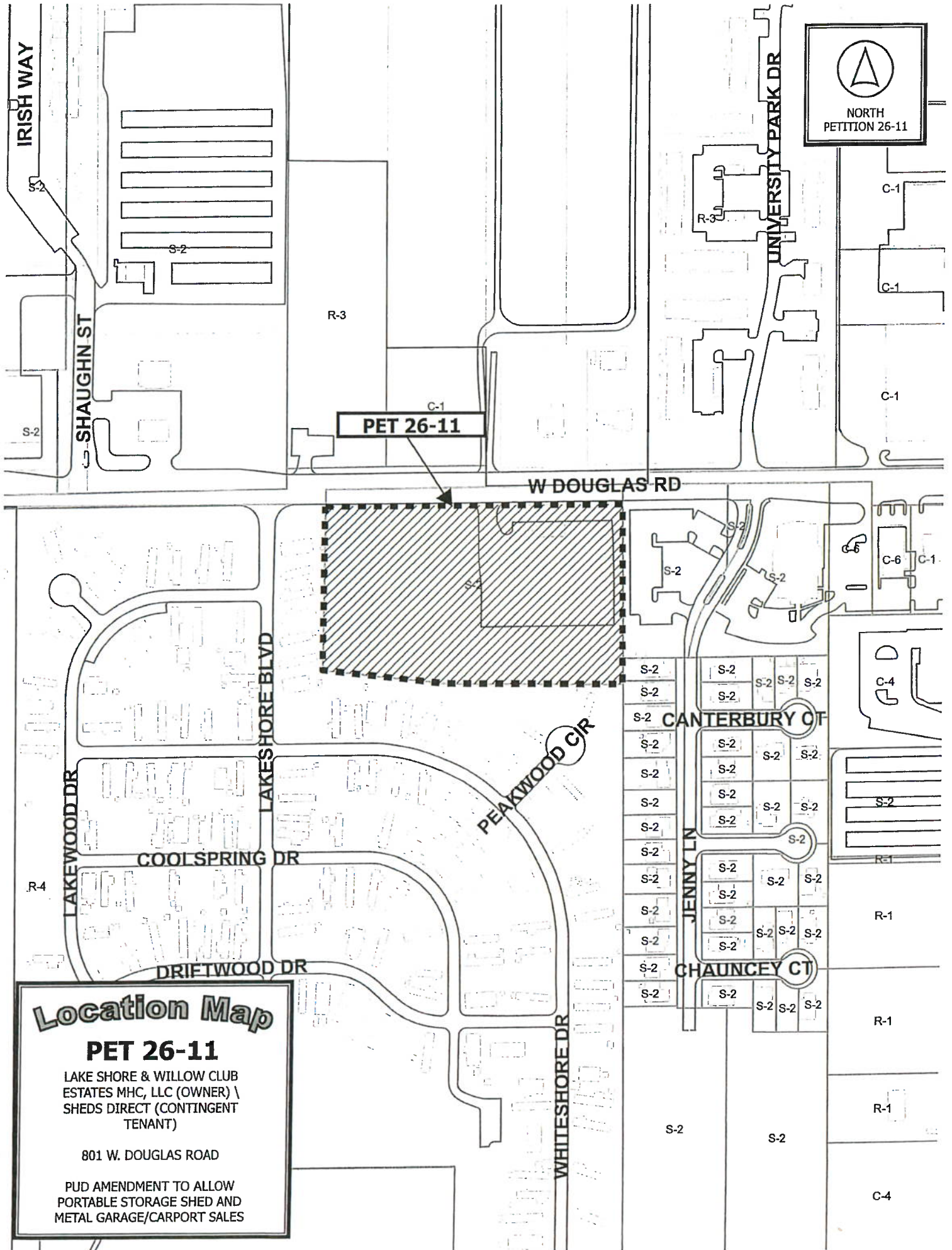
5' Tall Vinyl Slat Fence

258'

Also wires placed every 6'

Overstayed masts placed every 33'





PET 26-11

W DOUGLAS RD

Location Map

PET 26-11

LAKE SHORE & WILLOW CLUB
ESTATES MHC, LLC (OWNER) \
SHEDS DIRECT (CONTINGENT
TENANT)

801 W. DOUGLAS ROAD

PUD AMENDMENT TO ALLOW
PORTABLE STORAGE SHED AND
METAL GARAGE/CARPORT SALES

APR 15 2026

City Clerk
Mishawaka, IN

PETITION #25-15

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-17

ORDINANCE NO. _____

AN ORDINANCE ANNEXING CONTIGUOUS TERRITORY TO THE CITY OF MISHAWAKA, INDIANA, AND PROVIDING ZONING CLASSIFICATION THEREFORE AND 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, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and the zoning as 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 Southwest Quarter of Section 2, Township 37 North, Range 3 East, Penn Township, St. Joseph County, Indiana, described as: Beginning at the northeast corner of a parcel conveyed to Kim D. Tuttle, in Instrument Number 0165455, St. Joseph County Records; thence South 89° 56' 08" East on the north line of a parcel convey B & B Premier Holdings LLC, in Instrument Number 2024-28292 a distance of 440.00 feet to the northwest corner of a parcel conveyed to Niedbalski Real Estate, LLC, in Instrument Number 0559611, St. Joseph County Records, thence South 01° 00' 14" East on the west line of said parcel 87.00 feet; thence North 89° 56' 08" West 440.00 feet to the east line of said Kim D. Tuttle parcel; thence North 01°00'14" West on the east line of said parcel 87.00 feet to the point of beginning containing 0.88 acres more or less.

Subject to any and all easements and restrictions of record, or otherwise.

Subject to the rights of the public and of any governmental unit in any part thereof taken, used, or deeded for street, road, or highway purposes.

Subject to any facts that may be disclosed in a full and accurate title search.

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.

Section 2. 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.

Proposed Ordinance No. _____

Ordinance No. _____

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

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, Penn Township, St. Joseph County, State of Indiana, to-wit:

That part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Penn Township, St. Joseph County, Indiana, described as: Beginning South 00° 00' 14" East 124.93 feet from the northeast of a parcel conveyed to Kim D. Tuttle, in Instrument Number 0165455, St. Joseph County Records; thence South 89° 56' 08" East on the north line of a parcel convey B & B Premier Holdings LLC, in Instrument Number 2024-28292 a distance of 315.07 feet to the northwest corner of a parcel conveyed to Niedbalski Real Estate, LLC, in Instrument Number 0559611, St. Joseph County Records, thence South 01° 00' 14" East on the west line of said parcel 236.84 feet to the south line of said Section 2; thence North 89° 56' 08" West on said south line 315.07 feet; thence North 01° 00' 14" West parallel with the east line of said Kim D. Tuttle parcel 236.84 feet to the point of beginning containing 1.71 acres more or less.

Subject to any and all easements and restrictions of record, or otherwise.

Subject to the rights of the public and of any governmental unit in any part thereof taken, used, or deeded for street, road, or highway purposes.

Subject to any facts that may be disclosed in a full and accurate title search.

Property located 1640 & 1706 E McKinley and property immediately north 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-3 Multi-Family District designated in "The Zoning Ordinance of 1966" as amended.

Section 3. The Common Council of the City of Mishawaka, Indiana, hereby finds that:

- 1. The Comprehensive Plan - The Mishawaka 2000 Comprehensive Plan, created in 1990, identified a preferred land use of general commercial along E McKinley Avenue. The proposed use is reasonably 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 character of buildings and land uses located along the McKinley corridor vary and include commercial, office, and other residential land uses. Adjacent land uses include single family residential property to the north, automobile sales to the west, automobile salvage to the east, and shed sales to the south.*
- 3. The most desirable use for which the land in each district is adopted - Because of the property's location along a heavily travelled mixed-use corridor, the most desirable use for the property is commercial, office, or other non-single family residential use.*
- 4. The conservation of property values throughout the jurisdiction - The proposed zoning should not be injurious to the property values in the surrounding area. When the property is ready to be developed, a detailed final site plan for the development must be submitted to address all the applicable regulations, which would require screening of any residential properties.*

Proposed Ordinance No. _____

Ordinance No. _____

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 4. 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: 1622, 1628, 1640 & 1706 E McKinley Avenue
and property adjacent to the north

Date: April 14, 2026

Petition: 25- 15

Prepared By: CH

GENERAL INFORMATION

Applicant:	B & B Premiere Holdings/Wightman
Status:	Property Owner / Surveyor
Request:	To annex property and establish zoning as C-1 General Commercial District on the west and R-3 Multi-Family Residential District
Existing Zoning:	C Commercial District (Unincorporated St. Joseph County) & C-1 General Commercial (City of Mishawaka)
Proposed Zoning:	C-1 General Commercial District & R-3 Multi-Family Residential District
Lot Size:	2.28 +/- acres
Applicable Regulations:	Section 137-300 to 137-303 / C-1 General Commercial District & Section 137-215 to 137-217 / R-3 Multi-Family Residential District 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: Unincorporated St. Joseph County – R Single Family (houses) South: C-4 Automobile Oriented Commercial (vacant and shed sales) East: C-4 Automobile Oriented Commercial (salvage lot) West: C-4 Automobile Oriented Commercial (car sales)
Thoroughfare:	E McKinley Ave and N Fir Road
Council District	Pending (adjacent to 5)
School District:	Penn-Harris-Madison
Township:	Penn
Public Utilities:	All utilities are available and/or will be extended to/throughout the site at the developer's expense.
Comprehensive Plan:	General Commercial

ANALYSIS

Proposal:

The applicant is proposing to annex and establish zoning, rezone, and approve a preliminary site plan to allow for the redevelopment of the site including addresses 1622, 1628, 1640 & 1706 E McKinley Avenue and property adjacent to the north.

The 2.28 acre site, consists of 8 parcels;

<i>Parcel ID</i>	<i>Address</i>	<i>Use</i>
71-09-02-352-009.000-022	1622 E McKinley	House
71-09-02-352-003.000-031	Unincorporated N of 1622 E McKinley	Accessory buildings
71-09-02-352-010.000-022	1628 E McKinley	Restaurant
71-09-02-352-004.000-031	Unincorporated N of 1628 E McKinley	Storage
71-09-02-352-011.000-022	1640 E McKinley	Motel
71-09-02-352-005.000-031	Unincorporated N of 1640 E McKinley	Motel
71-09-02-352-012.000-022	1706 E McKinley	House
71-09-02-352-006.000-031	Unincorporated N of 1706 E McKinley	House

The properties are located on the north side of E McKinley Avenue, approximately 225' east of N Byrkit/N Fir Road. There are 2 houses, a restaurant, and a motel on the site. The two homes and motel are planned to be demolished. A fire at the Pangford Motel in March of 2025 did significant damage. The restaurant, Memo's, will remain.

The applicant is requesting to annex the northern 87' of all properties, rezone the northern 87' and western 125'+/- to C-1 General Commercial to match the restaurant's existing zoning, and rezone the remaining 236'+/- x 315'+/- to R-3 Multi-Family Residential for development of apartment/townhomes.

The preliminary site plan shows restaurant building remaining, but provides it with 30 parking spaces. The residential side will have 39 apartment units in three 3-story buildings, and 61 parking spaces. If the proposed rezoning and annexation request is approved, a detailed final site plan for each phase of the development must be submitted to address all the applicable zoning (height, area, and development regulations), utility (sanitary sewer, water, storm water drainage, electric, gas, etc.), landscaping/screening, grading, erosion control, and any other required improvements, prior to any permits being issued.

Annexation:

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. Since it shares the entire southern boundary, approximately 527 feet, or 50%, of the total 1,054 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 properties are located on the north side of E McKinley Avenue, approximately 225' east of N Byrkit/N Fir Road. To the north are single family homes within unincorporated St. Joseph County, to the west is an auto sales lot, to the east is an auto salvage lot, and to the south is vacant land and shed sales. The intersection of E McKinley Avenue and N Byrkit/N Fir Road is commercial with industrial uses as the McKinley corridor extends west towards the railroad tracks and east towards Home Street. There has been change recently at the intersection of E McKinley Avenue and N Byrkit/N Fir Road with Granger Community Church redeveloping the automobile uses at the northwest corner for community outreach and Habitat for Humanity redeveloping the southeast corner (former Oak Grove trailer park) with residential.

Zoning Change:

Staff believes that the proposed zoning of the western 125'+/- of the property to the C-1 General Commercial District is appropriate for the existing restaurant, given the primarily commercial uses along the McKinley corridor. Staff also believes that the proposed zoning of the eastern 315'+/- of this property to the R-3 Multi-Family Residential District is appropriate, given the nearby residential uses. There have

been changes recently at the intersection of E McKinley Avenue and N Byrkit/N Fir Road with Granger Community Church redeveloping the automobile uses at the northwest corner for community outreach and Habitat for Humanity redeveloping the southeast corner (former Oak Grove trailer park) with residential.

Transportation/Roads:

According to the latest available traffic counts, there were 15,735 annual average daily trips (AADT) (September 2025) on E McKinley Avenue, east of N Byrkit/N Fir Road. The counts at this location have slowly decreased over the last 19 years ranging from a high of 19,451 (July 2008) to a low of 15,735 AADT (September 2025). With the existing commercial development along E McKinley Avenue including the new developments just west of N Byrkit/N Fir Road, it is anticipated that traffic volumes will remain relatively consistent in future years.

The 2050 Transportation Plan, prepared by the Michiana Area Council of Governments with input from City staff, the County Engineering Department, and INDOT, shows auxiliary lanes proposed for the McKinley/Fir intersection with a completion date of 2035. There are also additional travel lanes along the McKinley corridor from Lynn to Elder with a completion date of 2040.

All pertinent City Departments have reviewed and approved the request for annexation and zoning providing the following comments:

1. Water: Please call with any questions regarding water service, metering or backflow needs.
2. Electric will need to discuss electric needs with contractor prior to construction.

These comments shall be addressed with the Final Site Plan.

RECOMMENDATION

Staff recommends Petition 25-15 to annex and establish zoning as C-1 General Commercial District for the western 125' +/- and rezone the eastern 236'+/- x 315'+/- R-3 Multi-Family Residential for property located 1622, 1628, 1640 & 1706 E McKinley Avenue and property adjacent to the north be forwarded to the Common Council with a **favorable** recommendation. This recommendation is based on the following findings of fact per Indiana Code Section 36-7-4-603:

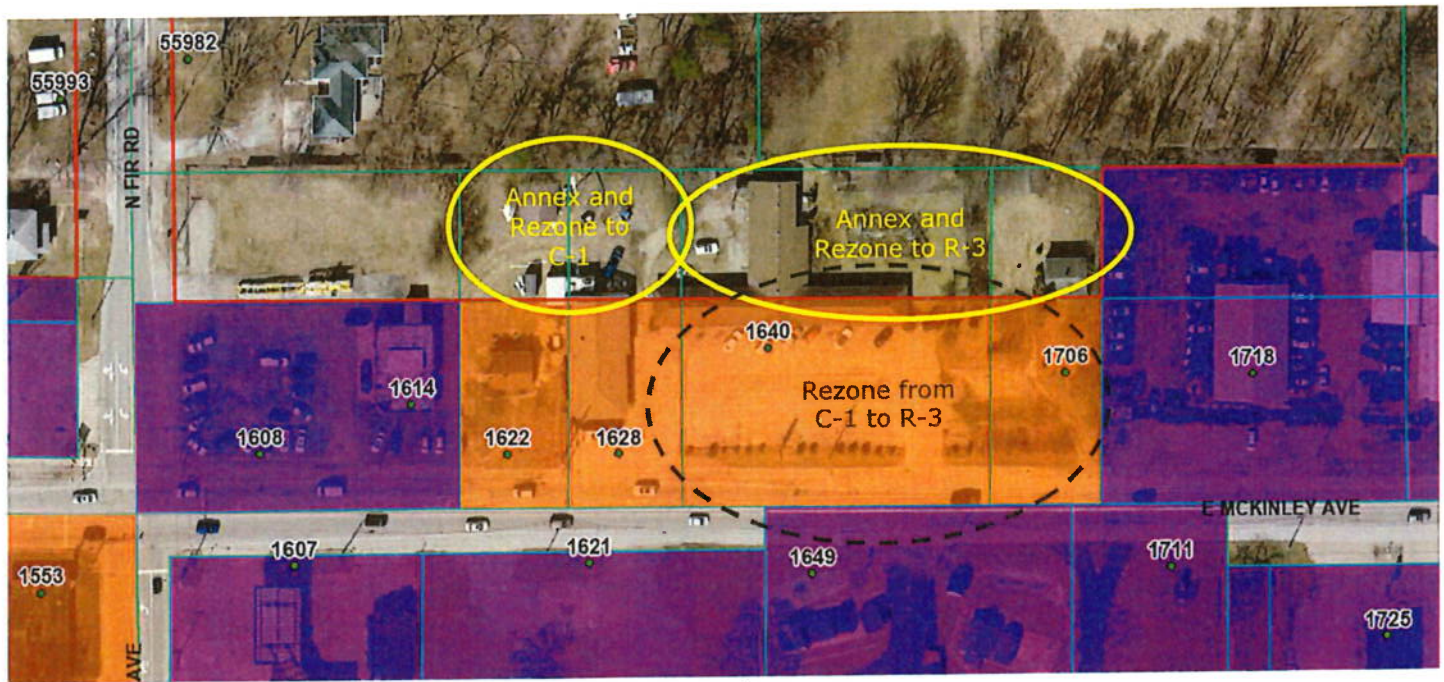
1. *The Comprehensive Plan* - The Mishawaka 2000 Comprehensive Plan, created in 1990, identified a preferred land use of general commercial along E McKinley Avenue. The proposed use is reasonably consistent with the goals and objectives of the plan and the existing adjacent land uses.
2. *Current conditions and the character of current structures and uses in each district* - The character of buildings and land uses located along the McKinley corridor vary and include commercial, office, and other residential land uses. Adjacent land uses include single family residential property to the north, automobile sales to the west, automobile salvage to the east, and shed sales to the south.
3. *The most desirable use for which the land in each district is adopted* - Because of the property's location along a heavily travelled mixed-use corridor, the most desirable use for the property is commercial, office, or other non-single family residential use.
4. *The conservation of property values throughout the jurisdiction* - The proposed zoning should not be injurious to the property values in the surrounding area. When the property is ready to be developed, a detailed final site plan for the development must be submitted to address all the applicable regulations, which would require screening of any residential properties.
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 Map, Photographs, Rezoning & Annexation Petition, and Location Map



Overall Site



How property is changing



The house at 1622 E McKinley



The restaurant at 1628 E McKinley



The hotel at 1640 E McKinley



The house at 1706 E McKinley

March 25, 2026

PK 25-15
Received

MAR 24 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 B & B Holdings, 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 Southwest Quarter of Section 2, Township 37 North, Range 3 East, Penn Township, St. Joseph County, Indiana, described as: Beginning at the northeast corner of a parcel conveyed to Kim D. Tuttle, in Instrument Number 0165455, St. Joseph County Records; thence South 89° 56' 08" East on the north line of a parcel convey B & B Premier Holdings LLC, in Instrument Number 2024-28292 a distance of 440.00 feet to the northwest corner of a parcel conveyed to Niedbalski Real Estate, LLC, in Instrument Number 0559611, St. Joseph County Records, thence South 01° 00' 14" East on the west line of said parcel 236.84 feet; thence North 89° 56' 08" West 440.00 feet to the east line of said Kim D. Tuttle parcel; thence North 01°00'14" West on the east line of said parcel 236.48 feet to the point of beginning containing 2.39 acres more or less.

Subject to any and all easements and restrictions of record, or otherwise.

Subject to the rights of the public and of any governmental unit in any part thereof taken, used, or deeded for street, road, or highway purposes.

Subject to any facts that may be disclosed in a full and accurate title search

Petitioners own One Hundred (100%) percent of the above-described parcel of land which is located to the rear of the following properties 1622, 1628, 1640 and 1706 E. McKinley Avenue, Mishawaka, Indiana 46545 and that Petitioners desire the same to be annexed to the City of Mishawaka, Indiana with zoning classifications of C-1 General Commercial and R-3 Multi Family Residential, as defined in the following descriptions. Petitioners further state they intend to utilize said land for a restaurant and 3 proposed 3-story multi-family buildings, containing a total of 39 units.

Legal description (Parcel to be annexed into the City)

That part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Penn Township, St. Joseph County, Indiana, described as: Beginning at the northeast corner of a parcel conveyed to Kim D. Tuttle, in Instrument Number 0165455, St. Joseph County Records; thence South 89° 56' 08" East on the north line of a parcel convey B & B Premier Holdings LLC, in Instrument Number 2024-28292 a distance of 440.00 feet to the northwest corner of a parcel conveyed to Niedbalski Real Estate, LLC, in Instrument Number 0559611, St. Joseph County Records, thence South 01° 00' 14" East on the west line of said parcel 87.00 feet; thence North 89° 56' 08" West 440.00 feet to the east line of said Kim D. Tuttle parcel; thence North 01°00'14" West on the east line of said parcel 87.00 feet to the point of beginning containing 0.88 acres more or less.

Subject to any and all easements and restrictions of record, or otherwise.

Subject to the rights of the public and of any governmental unit in any part thereof taken, used, or deeded for street, road, or highway purposes.

Subject to any facts that may be disclosed in a full and accurate title search

Legal Description (Parcel to be zoned C-1 General Commercial)

That part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Penn Township, St. Joseph County, Indiana, described as: Beginning at the northeast corner of a parcel conveyed to Kim D. Tuttle, in Instrument Number 0165455, St. Joseph County Records; thence South 89° 56' 08" East on the north line of a parcel convey B & B Premier Holdings LLC, in Instrument Number 2024-28292 a distance of 124.93; thence South 01° 00' 14" East parallel with the east line of said Kim D. Tuttle parcel 87.00 feet; thence North 89° 56' 08" West 124.93 feet to the east line of said Kim D. Tuttle parcel; thence North 01°00'14" West on the east line of said parcel 87.00 feet to the point of beginning containing 0.25 acres more or less.

Subject to any and all easements and restrictions of record, or otherwise.

Subject to the rights of the public and of any governmental unit in any part thereof taken, used, or deeded for street, road, or highway purposes.

Subject to any facts that may be disclosed in a full and accurate title search

Legal Description (Parcel to be zoned R-3 Multi Family Residential)

That part of the Southwest Quarter of Section 2, Township 37 North, Range 3 East, Penn Township, St. Joseph County, Indiana, described as: Beginning South 00° 00' 14" East 124.93 feet from the northeast of a parcel conveyed to Kim D. Tuttle, in Instrument Number 0165455, St. Joseph County Records; thence South 89° 56' 08" East on the north line of a parcel convey B & B Premier Holdings LLC, in Instrument Number 2024-28292 a distance of 315.07 feet to the northwest corner of a parcel conveyed to Niedbalski Real Estate, LLC, in Instrument Number 0559611, St. Joseph County Records, thence South 01° 00' 14" East on the west line of said parcel 236.84 feet to the south line of said Section 2; thence North 89° 56' 08" West on said south line 315.07 feet; thence North 01° 00' 14" West parallel with the east line of said Kim D. Tuttle parcel 236.84 feet to the point of beginning containing 1.71 acres more or less.

Subject to any and all easements and restrictions of record, or otherwise.

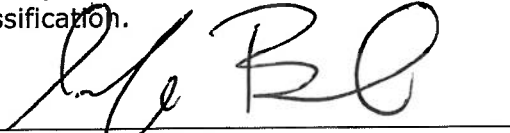
Subject to the rights of the public and of any governmental unit in any part thereof taken, used, or deeded for street, road, or highway purposes.

Subject to any facts that may be disclosed in a full and accurate title search

Accompanying this petition is a drawing, to scale, showing the above-described parcel of real estate, showing the size of the existing building to be renovated for a restaurant and the 3 proposed buildings for multi-family use.

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 C-1 General Commercial and R-3 Multi Family Residential zoning classification.



B & B Holdings, LLC
Stefan Bomsiak

Contact Person:

Wightman c/o Terance D. Lang, PS
1402 Mishawaka Avenue
South Bend, Indiana 46615
574-233-1841
TLang@GoWightman.com

Per 25-18
Received
MAR 24 2026
 Planning and
 Community Development

PRELIMINARY SITE PLAN
 (FOR ANNEXATION ONLY)

PART OF THE SOUTHWEST QUARTER OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 3 EAST,
 PENN TOWNSHIP ST, JOSEPH COUNTY, INDIANA.

NOTES:
 1. OWNER: B & B PREMIER HOLDINGS, LLC
 1400 SOUTH ROCK AVENUE
 FORT VALLEY, INDIANA 47517
 DEED INSTRUMENT NO. 2024-2392
 11/18/2024

PARKING REQUIREMENT
 C-1 COMMERCIAL DISTRICT
 REQUIRED: 16 SPACES PER 1,000 SF OF
 GROSS FLOOR AREA
 SUPPLIED: 30 SPACES (1 HANDICAP)

NO SIGNIFICANT CHANGES
 REQUIRED: MAINTENANCE COMPLEX AND APARTMENT HOUSES - 1.5 SPACES PER UNIT
 SUPPLIED: 18 UNITS = 27 SPACES REQUIRED
 APARTMENT UNITS = 18 SPACES SUPPLIED (1 HANDICAP)
 FUTURE JOINT MARKING AGREEMENT TO BE ESTABLISHED
 APARTMENT OFFICE SPACE = 3 SPACES SUPPLIED (1 HANDICAP)

2. CURRENT USE: SINGLE FAMILY, MOTEL, RESTAURANT SITE.
 3. COUNTY PARCELS: SINGLE FAMILY RESIDENTIAL DISTRICT.
 4. MUNICIPAL WATER AND SANITARY SERVICE CONVEY SERVICE BOTH PARCELS.

5. OWNER: MEDICAL REAL ESTATE, LLC
 1400 SOUTH ROCK AVENUE
 FORT VALLEY, INDIANA 47517
 DEED INSTRUMENT NO. 2024-2391
 11/18/2024

6. OWNER: ZONE CITY OF MISHAWAKA
 C-1 AUTO ORIENTED COMMERCIAL

7. OWNER: ZONE CITY OF MISHAWAKA
 C-1 GENERAL COMMERCIAL

8. OWNER: ZONE CITY OF MISHAWAKA
 C-1 GENERAL COMMERCIAL

9. OWNER: ZONE CITY OF MISHAWAKA
 C-1 GENERAL COMMERCIAL

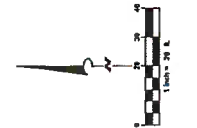
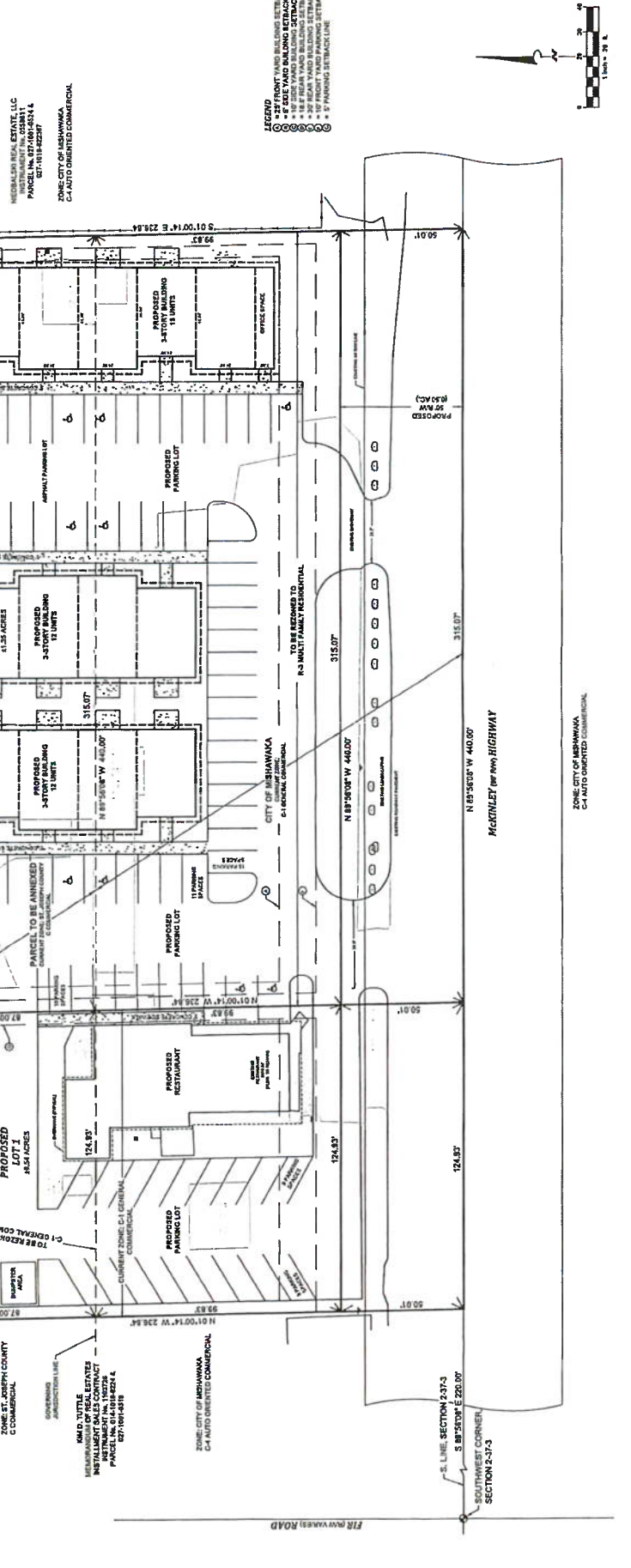
10. OWNER: ZONE CITY OF MISHAWAKA
 C-1 GENERAL COMMERCIAL

11. OWNER: ZONE CITY OF MISHAWAKA
 C-1 GENERAL COMMERCIAL

12. OWNER: ZONE CITY OF MISHAWAKA
 C-1 GENERAL COMMERCIAL

13. OWNER: ZONE CITY OF MISHAWAKA
 C-1 GENERAL COMMERCIAL

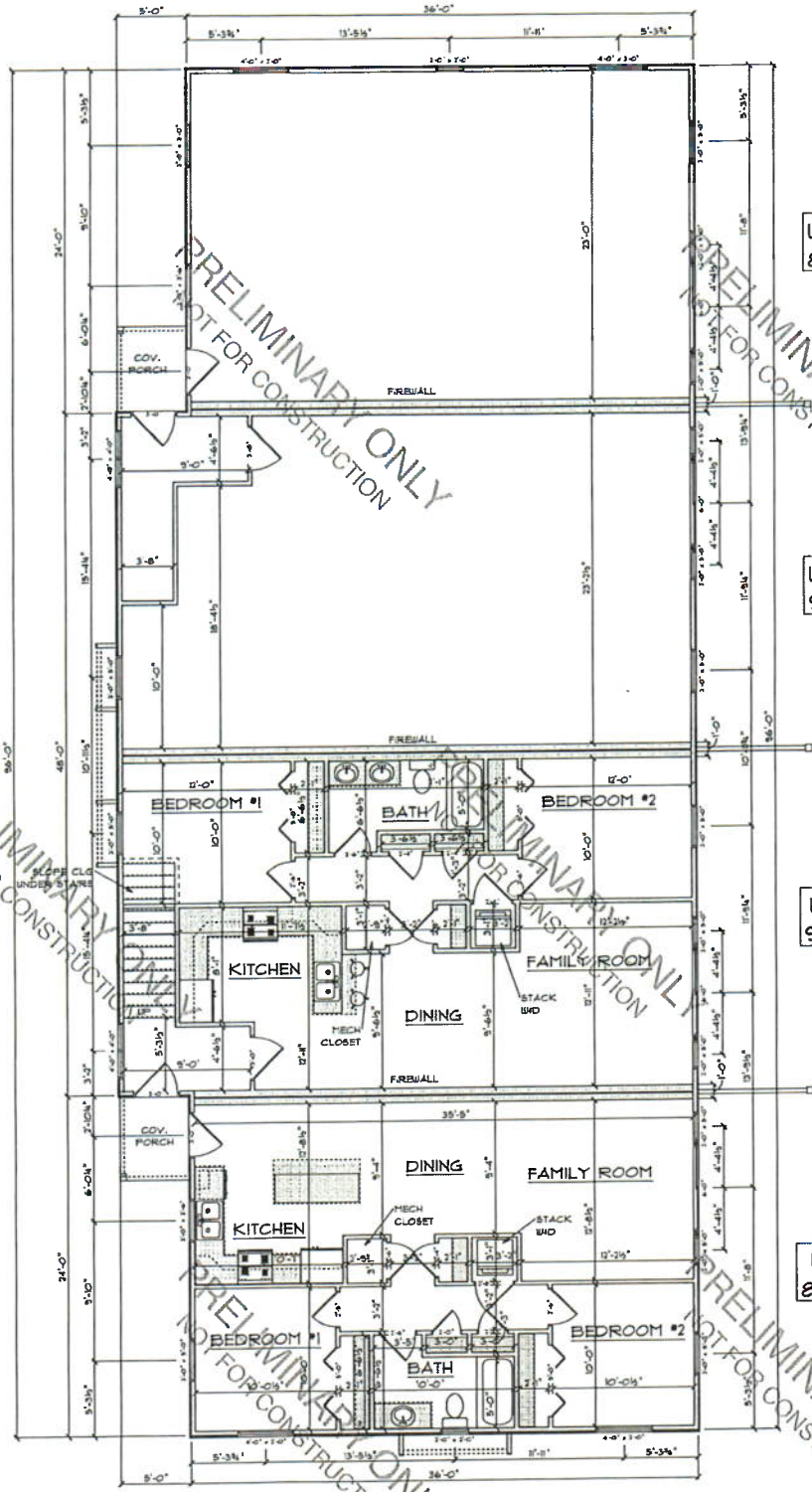
14. OWNER: ZONE CITY OF MISHAWAKA
 C-1 GENERAL COMMERCIAL



PRELIMINARY ONLY
NOT FOR CONSTRUCTION

PRELIMINARY ONLY
NOT FOR CONSTRUCTION

PRELIMINARY ONLY
NOT FOR CONSTRUCTION



UNIT 4
856 SF

UNIT 3
910 SF

UNIT 2
910 SF

UNIT 1
856 SF

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NOT FOR CONSTRUCTION

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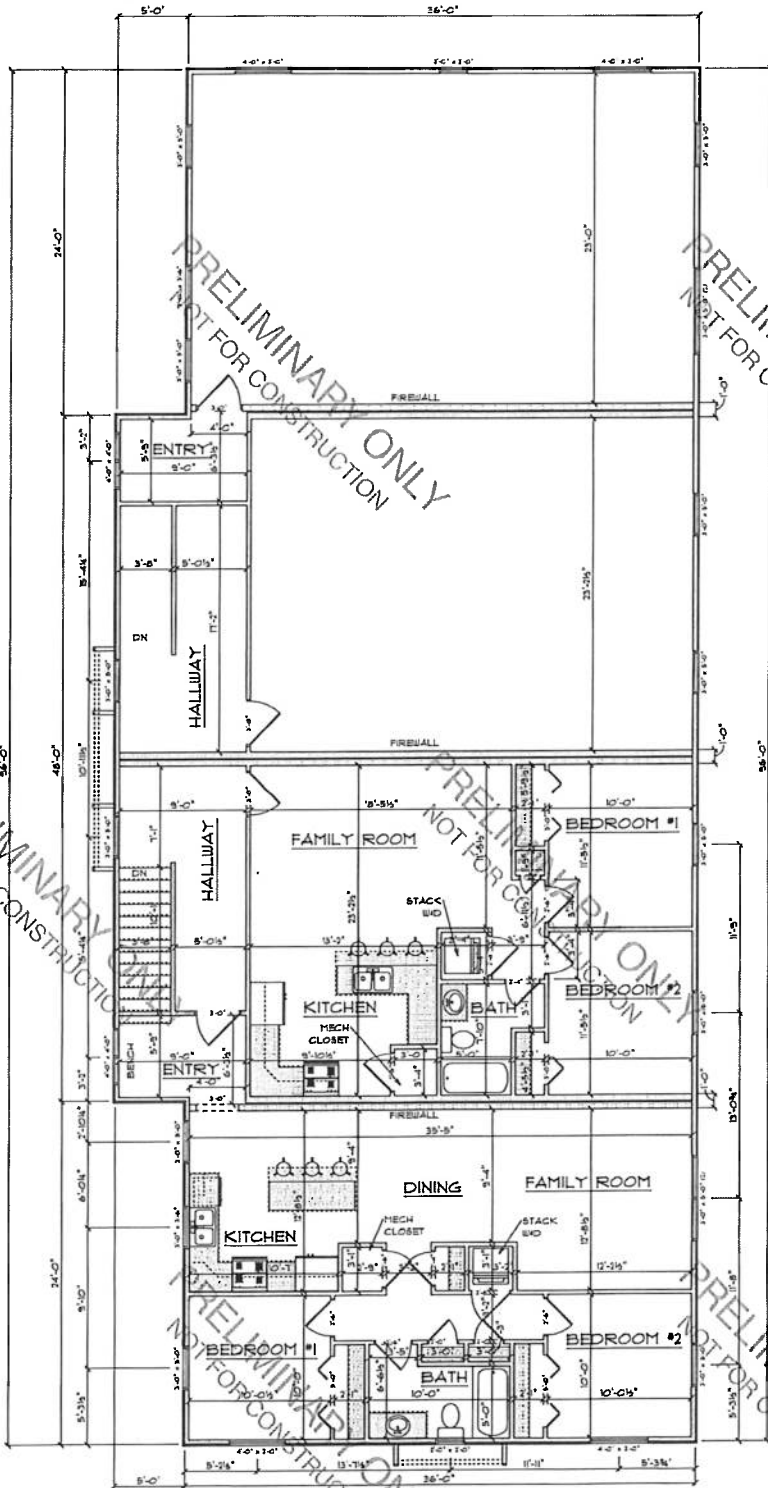
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NOT FOR CONSTRUCTION



UNIT 8
915 SF

UNIT 7
765 SF

UNIT 6
765 SF

UNIT 5
915 SF

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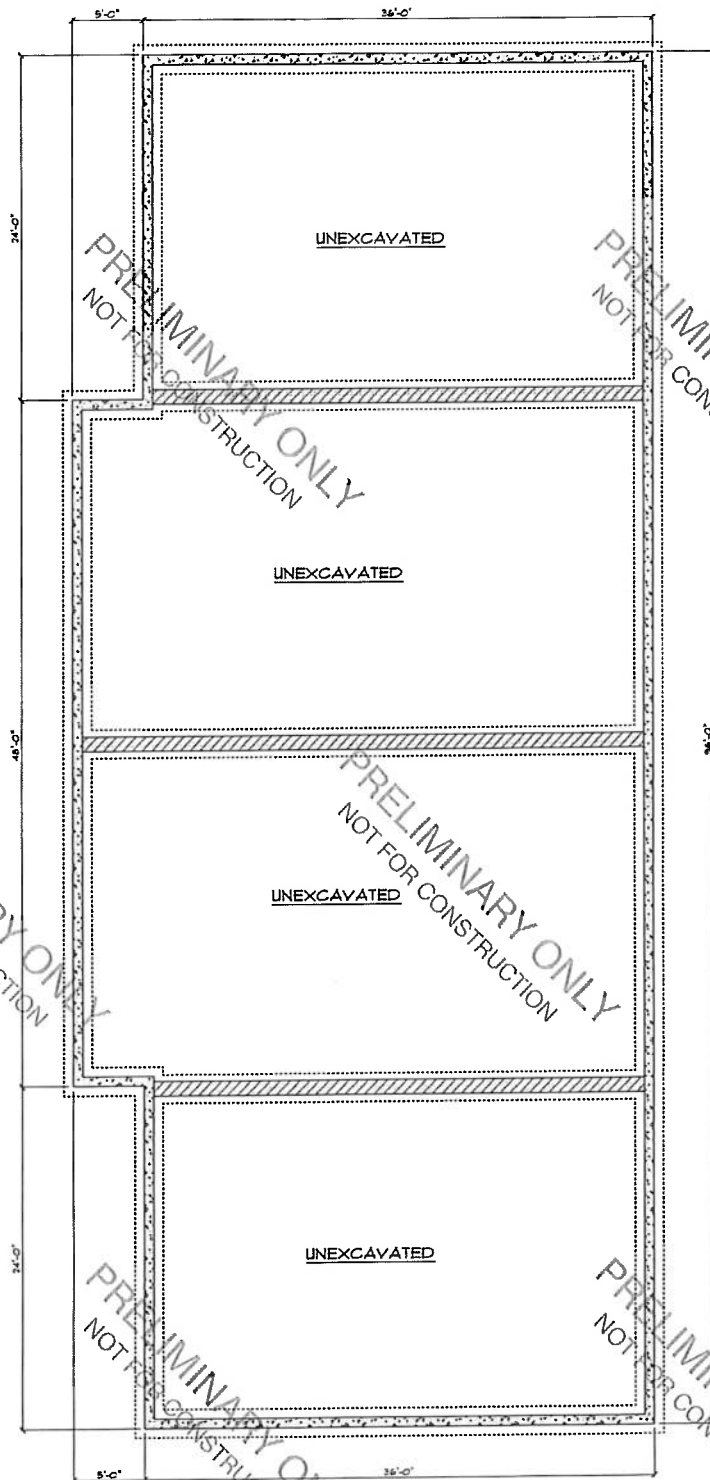
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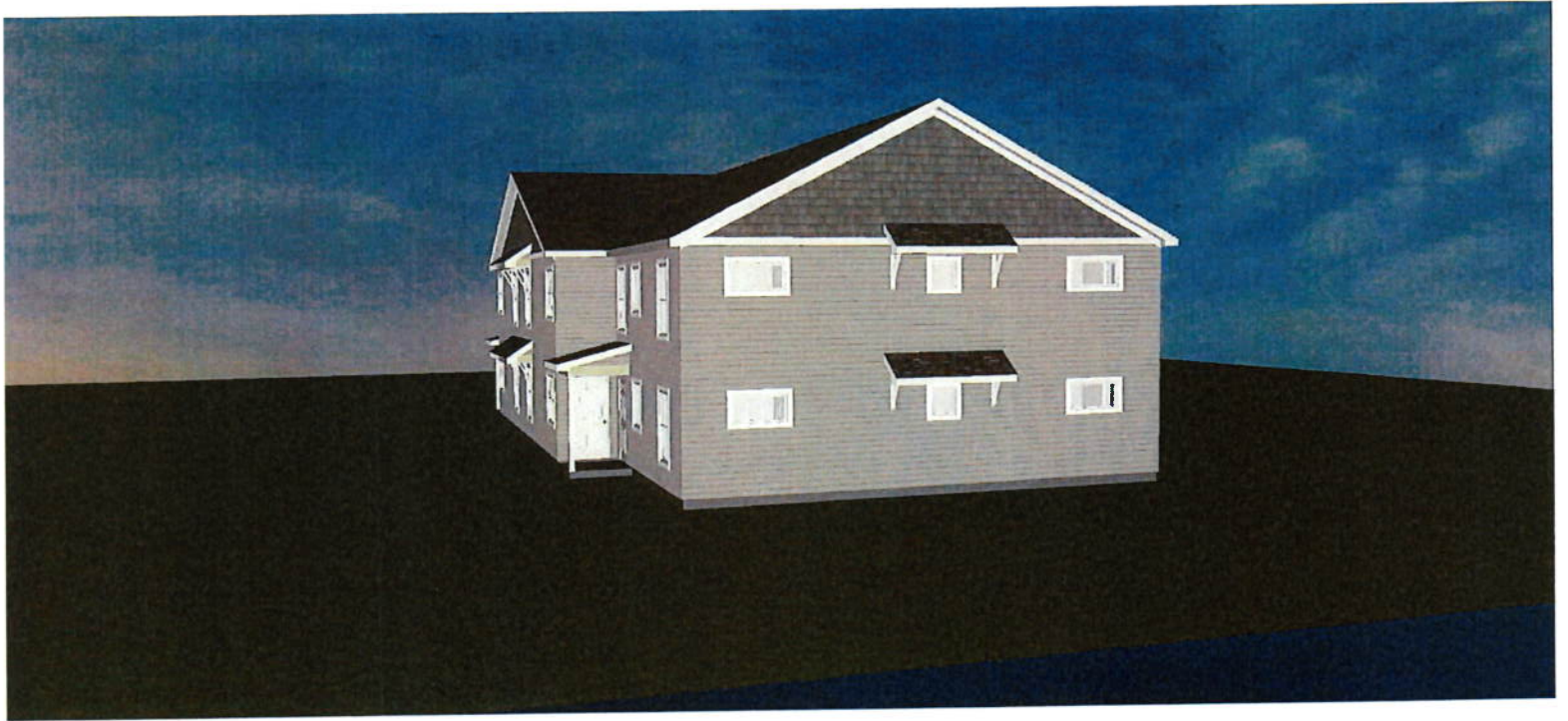
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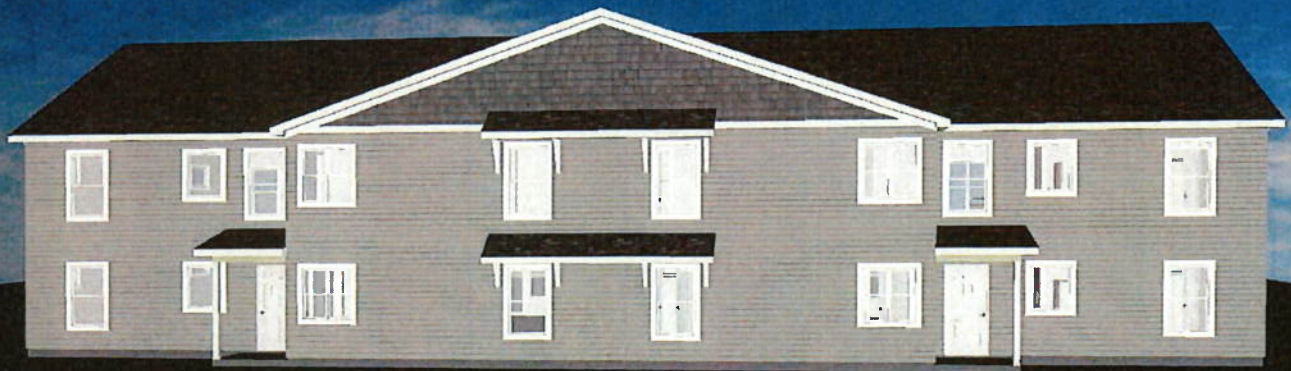
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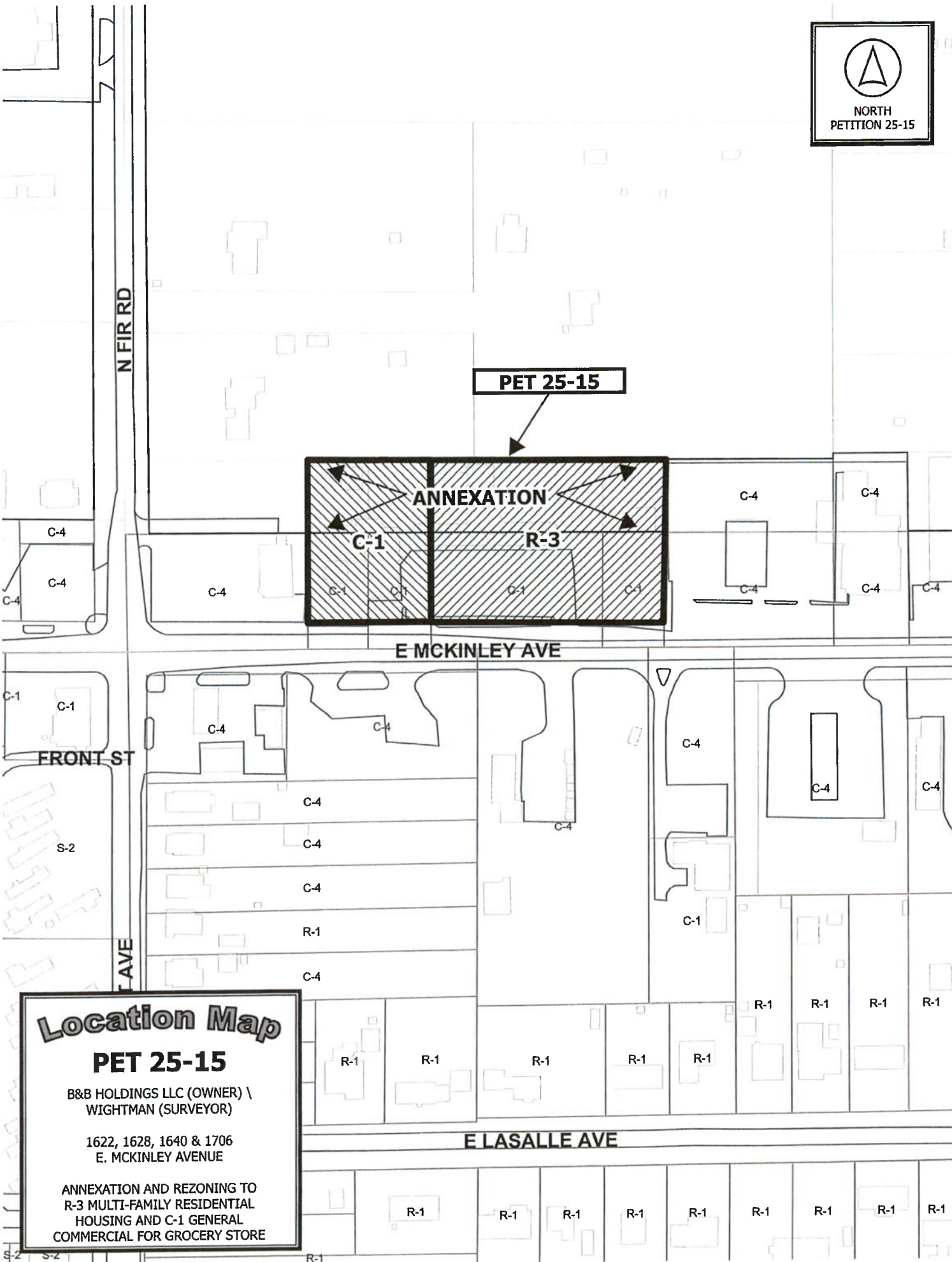
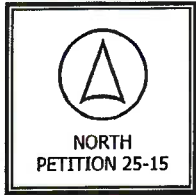
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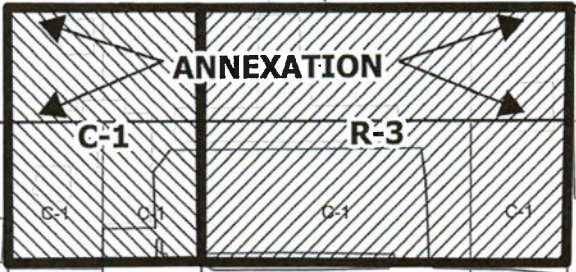








PET 25-15



Location Map
PET 25-15
B&B HOLDINGS LLC (OWNER) \ WIGHTMAN (SURVEYOR)
1622, 1628, 1640 & 1706 E. MCKINLEY AVENUE
ANNEXATION AND REZONING TO R-3 MULTI-FAMILY RESIDENTIAL HOUSING AND C-1 GENERAL COMMERCIAL FOR GROCERY STORE

APR 15 2026

City Clerk
Mishawaka, IN

RESOLUTION NO. 2026-12

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:

South of Cleveland Rd, approximately 1,400' west of Capital Ave

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:

Lot 1 of Wright's 3rd Cleveland Rd Minor Subdivision (Parcel ID 006-1011-013207)

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

April 16, 2026

Deborah S. Block, AMC, MMC

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

APR 15 2026

City Clerk
Mishawaka, IN

Re: Fiscal Plan and Approving Resolution for proposed Ordinance to Annex and Zone property into the City of Mishawaka: South side of Cleveland Rd, approximately 1,400' west of Capital Ave, south to the terminus of Veterans Parkway

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, the property will end up being controlled by the City as right-of-way. With Gurley Leep providing bonding for the extension of utilities, no additional expenditure is anticipated.

Staff will present a brief summary of the plan and be prepared to respond to questions at the Common Council meeting on April 20, 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

*MISH RE LLC
Annexation of 3.67 acres
for extension of Veterans Parkway*

*Property located South of
Cleveland Road, approximately
1,400' west of Capital Avenue,
south to the terminus of
Veterans Parkway*

April 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**

**MISH RE LLC
 LOT 1 OF WRIGHT'S 3RD CLEVELAND RD MINOR SUBDIVISION
 (PARCEL ID 006-1011-013207)
 SOUTH OF CLEVELAND ROAD, NORTH OF THE TERMINUS OF VETERANS PARKWAY
 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 11
	Map of Existing City Limits	Page 12
	Map of Proposed City Limits.....	Page 13
	Aerial Photography of Land to be Annexed.....	Page 14
	Photographs of Property to be Annexed	Page 16
	Staff Report	Page 17
	Petition for Annexation and Zoning & Conceptual Layout	Page 22
TAB C	SUMMARY OF SERVICES	
	Summary of Services.....	Page 26
	Sanitary Sewer, Transportation, and Drainage	Page 28
	Electric Service	Page 30
	Fire Protection/EMS.....	Page 33
	Parks and Recreation Opportunities	Page 38
	Police and Crime Prevention	Page 41
	Street Department	Page 45
	Waste Disposal and Recycling Services	Page 48
	Wastewater Treatment.....	Page 49
	Water Service.....	Page 52
TAB D	APPENDICES	
	"A" - Resolution Adopting Fiscal Plan	Page 55
	"B" - Annexation Ordinance	Page 57
	"C" - Tax Rate Chart for the Year 2023 Payable 2024	Page 60
	Provided by the St. Joseph County Auditor	
	"D" - Indebtedness of St. Joseph County and Penn Township	Page 62
	Per State of Indiana Gateway Website	

Annexation Fiscal Plan

Lot 1 of Wright's 3rd Cleveland Rd Minor Subdivision (Parcel ID 006-1011-013207)

*South side of Cleveland Rd, approximately 1,400' west of Capital Ave,
south to the terminus of Veterans Parkway*

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.

Annexation Fiscal Plan

Lot 1 of Wright's 3rd Cleveland Rd Minor Subdivision (Parcel ID 006-1011-013207)

*South side of Cleveland Rd, approximately 1,400' west of Capital Ave,
south to the terminus of Veterans Parkway*

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:

Lot 1 of Wright's 3rd Cleveland Rd Minor Subdivision
 (Parcel ID 006-1011-013207)
 South of Cleveland Road, North of the terminus of Veterans Parkway

Annexation Area

The annexation area includes one parcel of property (Tax Parcels 006-1011-013207) located on the south side of Cleveland Road, approximately 1,400' west of Capital Avenue, south to the terminus of Veterans Parkway. The newly created lot is farmland currently zoned "A" Agricultural District and "R" Single Family District within unincorporated St. Joseph County. If annexed, the property will be zoned S-2 as part of the Penn Planned Unit Development.

Contiguity with the Existing City Limits

The property to be annexed into the City totals 3.67 acres including the adjacent Cleveland Road right-of-way. The external boundary of the annexation area measures 4,413.49 linear feet with 1,086.18 linear feet being contiguous with the current corporate boundary of the City of Mishawaka. The border of the contiguous area is 24.6% 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 786' just south of Cleveland Road at the north border to 760' where it meets Veterans Parkway. 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 "A" Agricultural District and "R" Single Family District within unincorporated St. Joseph County. If the Mishawaka Common Council approves the annexation request, the property will be zoned to S-2 as part of the Penn Planned Unit Development for the extension of Veterans Parkway.

D. ASSESSMENT

The territory to be annexed consists of one (1) parcel 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 Valuation
006-1011-013207	Mish RE LLC	3.67	\$5,000*

**Land value estimated based on % of overall lot. 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 Harris Township, in which this proposed annexation is located, the total taxes will be \$3.5860 per \$100 of assessed valuation. Property owners in this area currently pay \$1.8658 per \$100 of assessed valuation. These rates are based on the best information available at the time this plan was prepared. Actual tax rates may vary.

Tax District	Existing Tax Rate	Tax Rate after Annexation
Harris Township	1.8658	3.5860

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 obtained by the City and dedicated as right-of-way for the extension of Veterans Parkway. The property shall be developed in accordance with the requirements of the City of Mishawaka Zoning Ordinance.

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 sloping to the south. If the annexation is approved, the City will obtain the property and dedicated as right-of-way for the extension of Veterans Parkway.

As indicated on the conceptual design, the new road will connect Douglas Road to Cleveland Road, and contain utilities for the Gurley Leep project at the northwest corner of Capital and Cleveland.

Since the lot was created in August of 2025, there is no assessment yet. Based on the assessment of the parent parcel, and taking a percentage of that equal to the size of the lot, Staff estimated a value of approximately \$5,000. Since the use of the property is right-of-way, there will be no taxable value once developed

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:

\$5,000

Future anticipated property assessed valuation:

\$1 (lowest the tax calculator would allow)

Current Property Taxes Generated from the Property:

The current property taxes that are being generated from the property were determined utilizing an 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: \$100

Following annexation: \$0

Political Subdivisions before Annexation:

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

- St. Joseph County (30.98%) - \$30.98
- Harris Township (14.33%) - \$14.33
- Penn-Harris-Madison School Corporation (45.78%) - \$45.78
- Mishawaka-Penn-Harris Public Library (6.88%) - \$6.88
- Airport Authority (2.04%) - \$2.04

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

The current tax rate of all these entities combined is 1.8658%.

The tax rate will increase to 3.586% 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 (16.12%) - \$0 (-\$30.98 per year)
- Harris Township (0.21%) - \$0 (-\$14.33 per year)
- Penn-Harris-Madison School Corporation (23.82%) - \$0 (-\$45.78 per year)
- Mishawaka-Penn-Harris Public Library (3.58%) - \$0 (-\$6.88 per year)
- Airport Authority (1.06%) - \$0 (-\$2.04 per year)
- South Bend Transpo (2.63%) - \$0
- City of Mishawaka (52.58%) - \$0

** 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	\$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.

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



E CLEVELAND RD

CAPITAL AVE

AREA TO BE ANNEXED

VETERANS PKWY

S-2

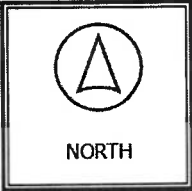
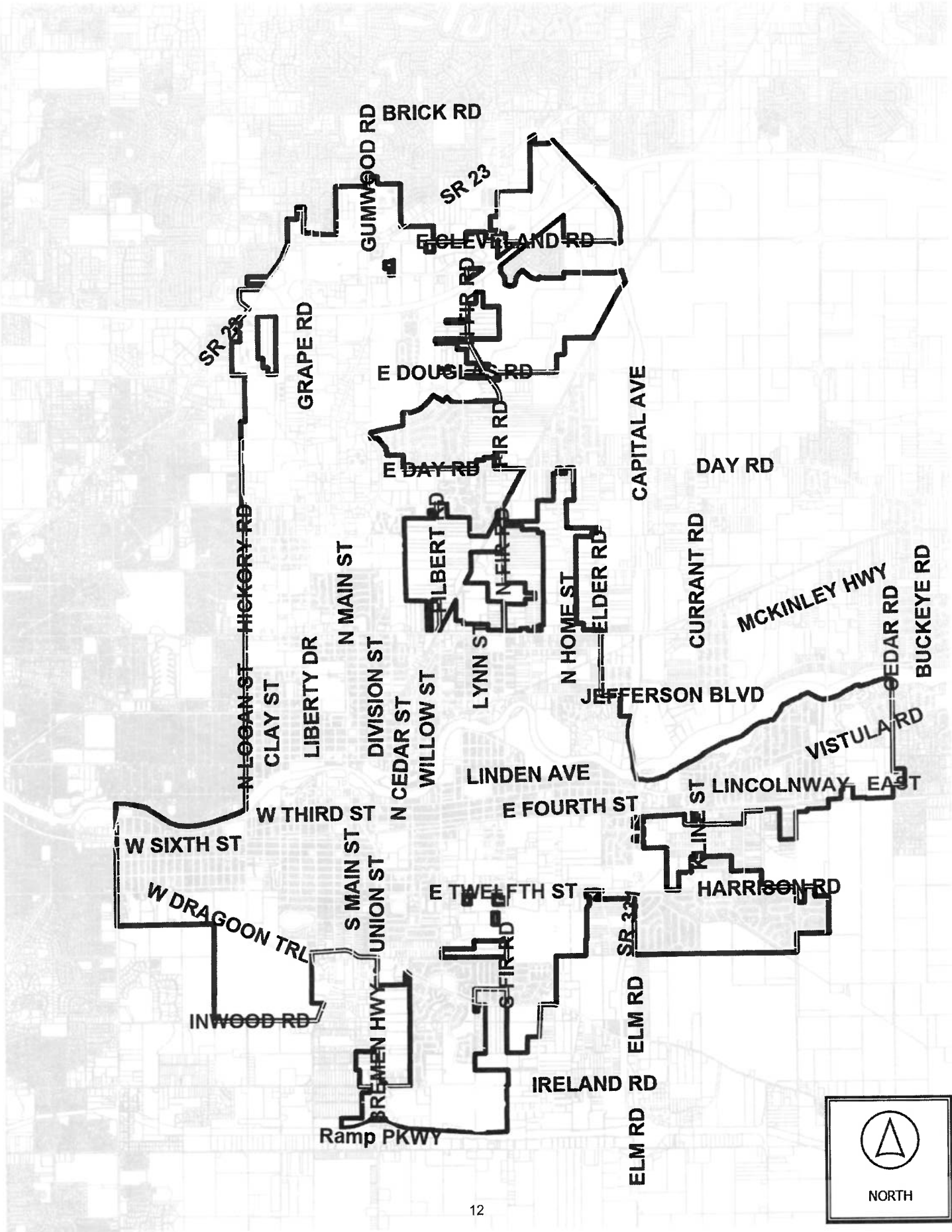
Location Map

PETITION 26-04

OWNER: MISH RE LLC

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

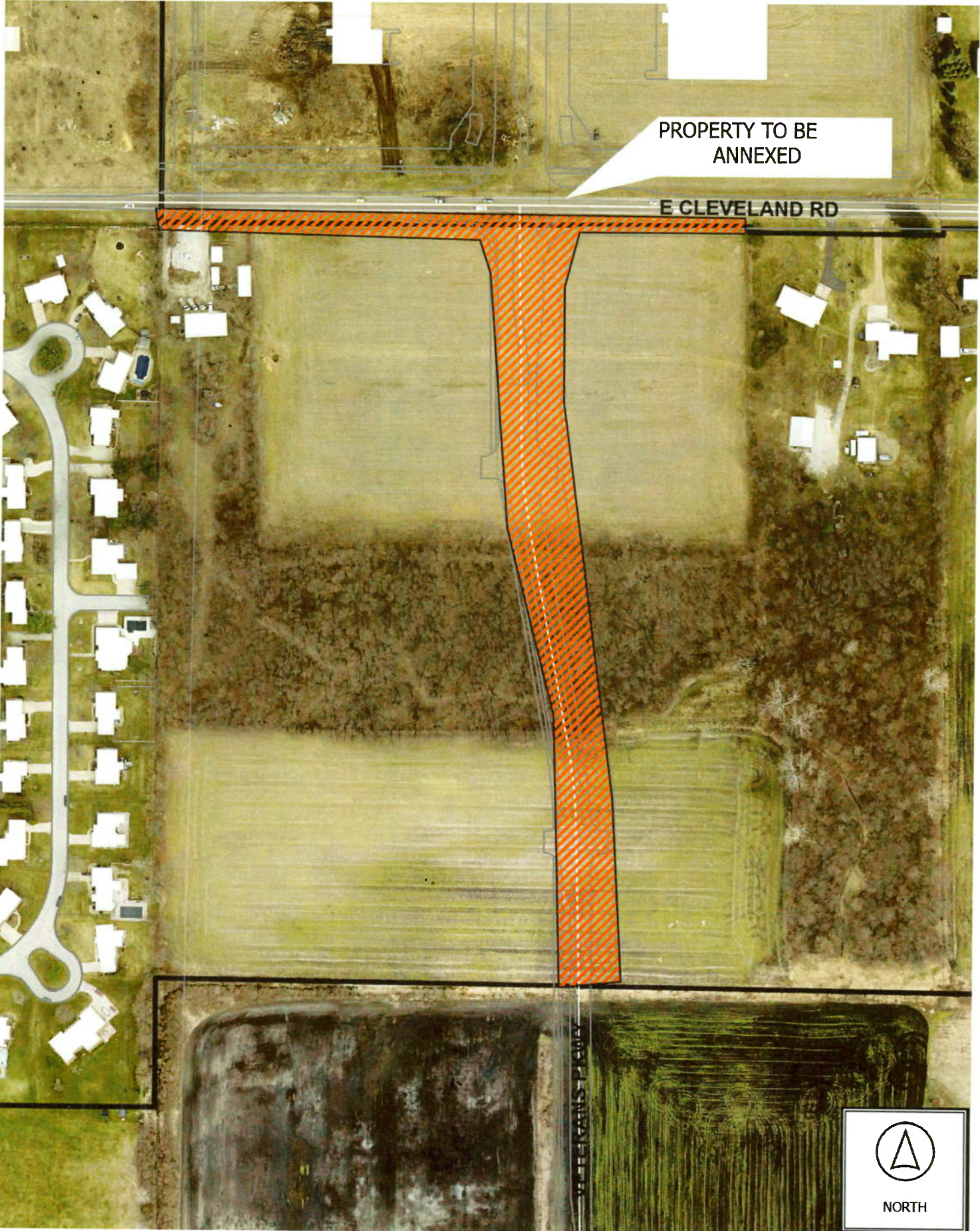
EXISTING CITY LIMITS



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



PROPERTY TO BE ANNEXED

E CLEVELAND RD



NORTH



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



A view north towards where the road would be expanded.

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 as 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 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

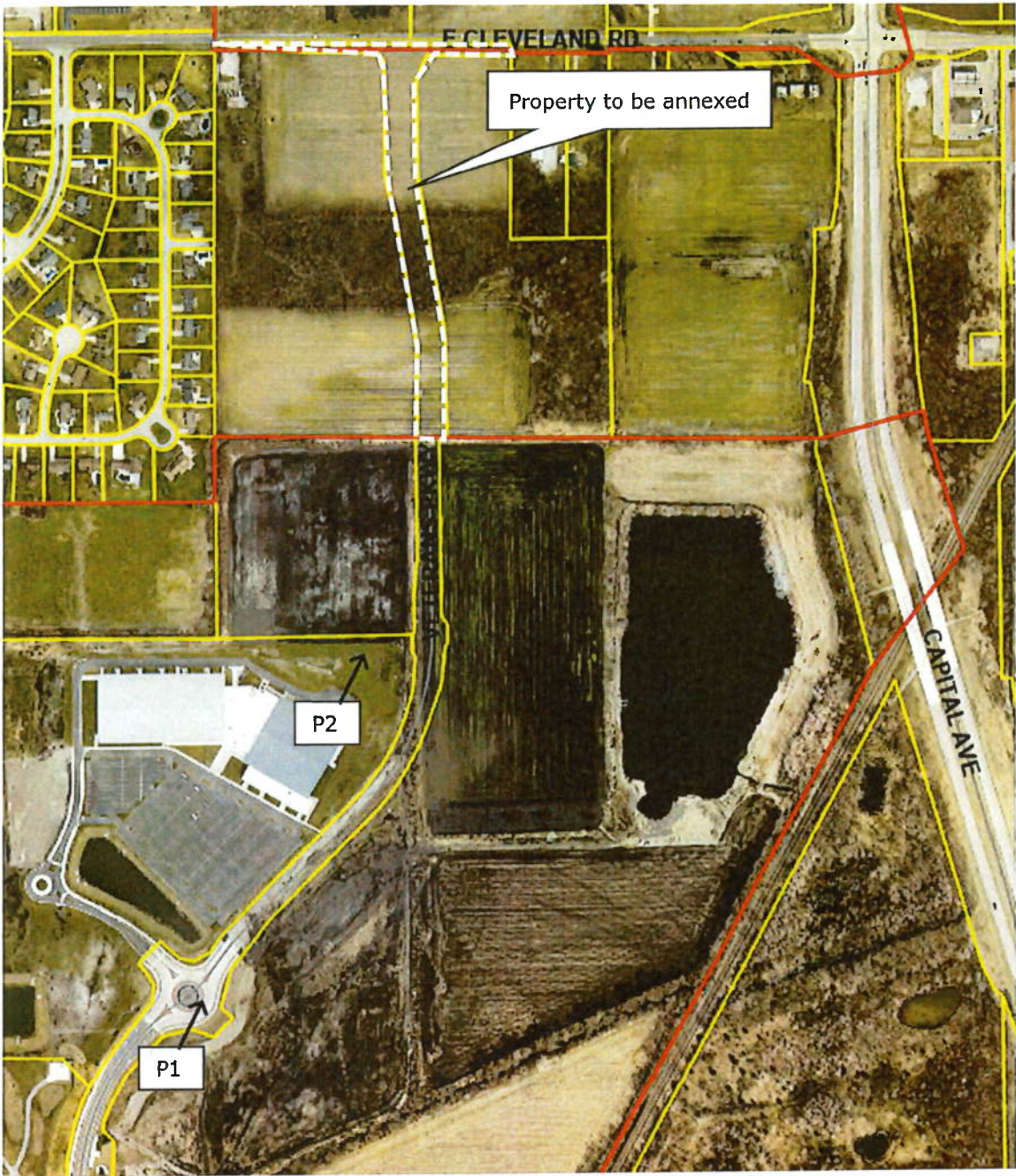
Staff recommends in **favor** of Petition #26-04 to annex and establish zoning as S-2 Planned Unit Development District for the property located south of Cleveland Rd, approximately 1,400' west of Capital Ave.

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





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



A view north towards where the road would be expanded.

Date: February 18, 2026

Pet 26-04

Received

FEB 12 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 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.

A handwritten signature in black ink, appearing to be 'CPA', written over a horizontal line.

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

Contact Person:

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

Annexation Fiscal Plan

Lot 1 of Wright's 3rd Cleveland Rd Minor Subdivision (Parcel ID 006-1011-013207)

*South side of Cleveland Rd, approximately 1,400' west of Capital Ave,
south to the terminus of Veterans Parkway*

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

Currently the City's sanitary sewer system ends just north of the roundabout on Veterans Pkwy. The City is currently under contract to extend a 15" gravity sanitary sewer main along this annexation area to Cleveland Rd as part of the Gurley Leep Auto Mall project. This sanitary sewer 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 will have available capacity to serve this annexation area.

Existing Road/Transportation Infrastructure

The City is currently developing plans to construct a limited access two lane roadway, Veterans Pkwy from the existing roundabout to Cleveland Rd, with center left turn lanes and right turn lanes at the locations of strategically planned drive approaches. These plans will also include a pathway on the west side along with a traffic signal and widening improvements at the intersection of Cleveland Rd. Veterans Pkwy will be a City maintained roadway within public right-of-way.

Existing Storm Sewer/Drainage Infrastructure

The stormwater runoff generated by the proposed Veterans Pkwy will be captured and routed to two proposed detention basin located on each side of Veterans Pkwy north of the Coquillard Lateral #1 ditch within the existing 75' legal drain easement. These basins have been designed and sized per City of Mishawaka Engineering Standards and approved by the St. Joseph County Drainage Board. The City of Mishawaka will maintain these basins to ensure they operate according to the design.

Planned Capital Expenditures, Staff and Rates

The annexation area is planned to be public right of way with the City maintaining the newly constructed street and public utilities therein.

ENGINEERING

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 13 - Engineering						
<u>Personnel Services</u>						
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%
<u>Supplies</u>						
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%
<u>Other Services & Charges</u>						
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 does not currently serve the proposed annexation area. *If the annexation is approved, Mishawaka Utilities – Electric Division will attempt to acquire the service area from AEP as it is not already in our franchise boundary. If AEP releases the service area to Mishawaka Utilities, we can supply both single phase and three phase service.*

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

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

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

Personnel

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

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

Description of Services

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

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

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

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

Costs Associated with Services

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

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.

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

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

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

For the year 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	2025	2026	Increase /	
		Approved Budget	Approved Budget	Approved Budget	(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 Technology	\$ 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/Porto-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						
<u>Personnel Services</u>						
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%
<u>Supplies</u>						
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%
<u>Other Services & Charges</u>						
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%
<u>Capital Outlays</u>						
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%

<u>Equipment</u>	
Rotary Mower	\$ 46,000
Pro Gator	\$ 37,000
Debris Blower	<u>\$ 8,500</u>
	\$ 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						
<u>Personnel Services</u>						
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%
<u>Supplies</u>						
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%
<u>Other Services & Charges</u>						
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.

MOTOR VEHICLE HIGHWAY

Account Number		2024	2025	2026	Increase /	
		Approved Budget	Approved Budget	Approved Budget	(Decrease)	%
Department: 50 - Motor Vehicle Highway						
<u>Personnel Services</u>						
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%
<u>Supplies</u>						
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%
<u>Other Services & Charges</u>						
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%
<u>Capital Outlays</u>						
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	2025	2026	Increase /	
		Approved Budget	Approved Budget	Approved Budget	(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	2025	2026	Increase /	
		Approved Budget	Approved Budget	Approved Budget	(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 REVENUE

Account Number		2024 Approved	2025 Approved	2026 Approved	Increase / (Decrease)	%
Department: 00 - Wastewater Revenue						
Revenue						
6201-00-361-00	Interest	\$ 75,000	\$ 700,000	\$ 700,000	\$ 0	0.00%
6201-00-371-10	Commercial/Industrial Sales	\$ 9,860,264	\$ 10,113,923	\$ 10,493,000	\$ 379,077	3.75%
6201-00-371-15	Commercial Pretreatment Sales	\$ 83,424	\$ 90,098	\$ 93,500	\$ 3,402	3.78%
6201-00-371-21	Residential Sales	\$ 9,847,486	\$ 10,109,790	\$ 10,489,000	\$ 379,210	3.75%
6201-00-371-27	Industrial Pretreatment Sales	\$ 39,377	\$ 39,968	\$ 34,000	-\$ 5,968	-14.93%
6201-00-371-30	Municipal Sales	\$ 414,974	\$ 448,192	\$ 480,000	\$ 31,808	7.10%
6201-00-371-31	Municipal Pretreatment Sales	\$ 2,753	\$ 3,600	\$ 4,000	\$ 400	11.11%
6201-00-380-10	Penalty	\$ 262,057	\$ 285,000	\$ 301,000	\$ 16,000	5.61%
6201-00-380-20	Penalty/Pretreatment	\$ 817	\$ 950	\$ 1,000	\$ 50	5.26%
6201-00-381-10	Meter Charge	\$ 7,500	\$ 7,500	\$ 7,500	\$ 0	0.00%
6201-00-381-26	Industrial Permits	\$ 1,476	\$ 1,476	\$ 1,000	-\$ 476	-32.25%
6201-00-381-28	Customer Service Charge	\$ 240	\$ 240	\$ 240	\$ 0	0.00%
6201-00-381-61	Televising Lines	\$ 6,728	\$ 6,728	\$ 5,000	-\$ 1,728	-25.68%
6201-00-381-73	Inspection fees	\$ 6,563	\$ 6,357	\$ 6,000	-\$ 357	-5.62%
6201-00-381-75	Sewer - FOG Fees	\$ 9,240	\$ 9,000	\$ 9,100	\$ 100	1.11%
6201-00-381-76	Sale of Scrap	\$ 500	\$ 500	\$ 100	-\$ 400	-80.00%
6201-00-399-00	Other Revenue	\$ 34,875	\$ 25,000	\$ 15,000	-\$ 10,000	-40.00%
	Total Revenue	\$ 20,653,274	\$ 21,848,322	\$ 22,639,440	\$ 791,118	3.62%
	Total Department: 00 - Wastewater Revenue	\$ 20,653,274	\$ 21,848,322	\$ 22,639,440	\$ 791,118	3.62%

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 no watermain serving the area. An extension that includes a 20" water main that will serve the proposed annexation area has been approved and awarded to a contractor. This watermain is expected to be operational by the 3rd quarter of 2026.

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 three (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 thirty (30) 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%

Annexation Fiscal Plan

Lot 1 of Wright's 3rd Cleveland Rd Minor Subdivision (Parcel ID 006-1011-013207)

*South side of Cleveland Rd, approximately 1,400' west of Capital Ave,
south to the terminus of Veterans Parkway*

TAB D - APPENDICES

RESOLUTION NO. 2026-12

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:

South of Cleveland Rd, approximately 1,400' west of Capital Ave

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:

Lot 1 of Wright's 3rd Cleveland Rd Minor Subdivision (Parcel ID 006-1011-013207)

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 26-04
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:

*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.*

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.

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 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 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 November 10, 2026. John H Murphy, Auditor of St. Joseph County.

Fund	Fund Name	71 011	71 036	71 023	71 025	71 026	71 027
		Harris Township	Mishawaka - Harris	Mishawaka-Penn	Portage Township	South Bend - Portage	Union Township
61	County Rainy Day						
101	County General	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
180	Debt Service	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
702	Highway						
706	LR & S						
720	Major Moves SPC						
790	Cumulative Bridge	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095
792	Major Cumulative Bridge	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333
801	Health	0.0232	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
1380	2025 GO Parks Bond DS	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
71 1	Total COUNTY	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781
50	Twp Road & Infrastructure						
61	Township Rainy Day						
101	Township General Fund	0.0066	0.0066	0.0101	0.0209	0.0209	0.0663
180	TOWNSHIP DEBT SERVICE				0.0589	0.0589	
601	Twp Community Bldg						
840	Twp Poor Relief/Twp Assistance	0.0010	0.0010	0.0202	0.0480	0.0480	0.0032
1090	Township Cumulative Vehicle						
1111	Twp Fire						
1181	Twp Fire Bldg Debt Fund						0.0704
1182	Twp Fire Equipment Debt						0.0276
1187	Twp Emerg Fire Loan						0.1672
1190	Twp Cum Fire						
1312	Twp Recreation						
2120	Township Cemetery						
8604	Twp Fire Territory General	0.2328					0.2663
8692	Twp Fire Terrorty Equip Repla	0.0269					0.0331
8704	Specl Fire Territory General				0.7063		
8792	Specl Fire Terr Equip Replace				0.0333		
71 2	Total TOWNSHIP	0.2673	0.0076	0.0303	0.8674	0.1278	0.6341
61	City/Town Rainy Day						
101	City General		1.6661	1.6661		2.1267	
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		0.4991	
1303	City/Town Park						
1380	Park Bond					0.0262	

2120	City Cemetary						
2379	City/Town CCI						
2391	City Cum Cap Development		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	0.0000	1.8856	1.8856	0.0000	2.6802	0.0000
22	Referendum-Exempt Operating			0.2434	0.3087	0.3087	
61	School Rainy Day						
180	School Debt Service	0.3824	0.3824	0.5740	0.0840	0.0840	0.5575
181	School Debt Payment				0.1299	0.1299	
287	Referendum Debt-Exempt Capital			0.0869	0.0373	0.0373	
3101	Education						
3300	Operations	0.4717	0.4717	0.3588	0.6175	0.6175	0.4625
71 4	Total SCHOOL	0.8541	0.8541	1.2631	1.1774	1.1774	1.0200
61	Rainy Day						
101	Library General	0.1120	0.1120	0.1120	0.2310	0.2310	0.2310
180	Library Debt Service	0.0163	0.0163	0.0163	0.0177	0.0177	0.0177
2011	Library LIRF						
71 5	Total LIBRARY	0.1283	0.1283	0.1283	0.2487	0.2487	0.2487
180	Special Debt Service						
8001	So Bend Transpo		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
8180	Airport Sp Airport Debt						
8190	Airport Authority Cum Bldg	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130
8210	Sp Solid Waste Ma						
8604	Special Fire Protect Terr-Gen						
8692	Spec Fire Protect Terr-Equip						
71 6	Total SPECIAL UNIT	0.0380	0.1323	0.1323	0.0380	0.1323	0.0380
	Total Tax Rates (Less Conservancy)	1.8658	3.5860	4.0177	2.9096	4.9445	2.5189
		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
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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
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Uses

Uses of Funds	Amount
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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
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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
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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
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Uses

Uses of Funds	Amount
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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
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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
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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
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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
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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
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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
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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
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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
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Uses

Uses of Funds	Amount
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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
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									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 Grodtnik.

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
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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
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Uses

Uses of Funds	Amount
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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
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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
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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
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Uses

Uses of Funds	Amount
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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
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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
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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
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Uses

Uses of Funds	Amount
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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
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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
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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
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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
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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
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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
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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
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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
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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
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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
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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
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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
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									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
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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
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Uses

Uses of Funds	Amount
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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
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										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		
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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
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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
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Uses

Uses of Funds	Amount
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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
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									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
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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
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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
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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



[Report Search](#) / Total Debt by Unit Report

Report Builder: Total Debt by Unit Report

County

Unit Type

[View Report](#)

Unit

Source of Repayment

1 of 1 Find | Next

No outstanding debt is reported for this unit as of 3/30/2026 4:30:03 PM.

RESOLUTION NO. 2026-13

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:

15008 Grande Vista Drive, Granger, IN 46530 – Southwest corner of N. Fir Road and Grande Vista Drive.

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 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.

COMMON ADDRESS: 15008 GRANDE VISTA DRIVE, GRANGER, IN 46530 -
SOUTHWEST CORNER OF N. FIR ROAD AND GRANDE VISTA DRIVE.

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

Deborah S. Block, AMC, MMC

April 15, 2026

APR 15 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: 15008 Grande Vista Drive – Southeast Corner of N. Fir Road & Grande Vista Drive

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 April 20, 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

*Morningstar Properties LLC
15008 Grande Vista Drive Annexation*

*Property located at the
Southwest Corner of N. Fir Road
& Grande Vista Drive*

April 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**

**MORNINGSTAR PROPERTIES LLC
SOUTHWEST CORNER OF N. FIR ROAD & GRANDE VISTA DRIVE
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 17
TAB C	SUMMARY OF SERVICES	
	Summary of Services.....	Page 20
	Sanitary Sewer, Transportation, and Drainage	Page 22
	Electric Service	Page 25
	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 43
	Wastewater Treatment.....	Page 44
	Water Service.....	Page 46
TAB D	APPENDICES	
	"A" - Resolution Adopting Fiscal Plan	Page 48
	"B" - Annexation Ordinance	Page 50
	"C" - Tax Rate Chart for the Year 2025 Payable 2026	Page 53
	Provided by the St. Joseph County Auditor	
	"D" - Indebtedness of St. Joseph County and Harris Township	Page 55
	Per State of Indiana Gateway Website	

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.

Annexation Fiscal Plan

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.

TAB B- BASIC DATA & FISCAL **ANALYSIS**

BASIC DATA & FISCAL ANALYSIS

A. LOCATION AND SIZE

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

A 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.

Annexation Area

The 2.55 acre area to be annexed, which includes Lot B in the Grande Vista Estates – Morning Star Replat (Tax Parcel 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 annexation area is bound to the east with approximately 250 linear feet being incorporated into City, while the remaining adjacent properties are in unincorporated St. Joseph County. The annexation parcel is currently zoned R Single-Family District within unincorporated St. Joseph County. If annexed, the parcel will be zoned to the C-1 General Commercial District to allow for the construction of a multi-tenant commercial building. A future use variance will be required to permit more than two tenants in the building. The property is mostly vacant excluding an approximate 1,200 sq. ft. accessory building in the southeast corner. This building will be razed with the redevelopment of the site.

Contiguity with the Existing City Limits

The property to be annexed into the City includes 2.55 acres. The external boundary of the annexation area measures 1,389 linear feet with 250 linear feet being contiguous with the current corporate boundary of the City of Mishawaka. The border of the contiguous area is 18% 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 outward toward the north, east, and south. The generalized 2' contours per the City's GIS show approximate elevations ranging from over 772' in the center of the property to less than 768' along the south property line. Tree rows line the south and north property lines with the remainder of

the property being open. An approximate 1,200 sq. ft. accessory building is located in the southeast corner of the property.

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 excluding the one accessory building. 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 one (1) parcel of property. The Land and Improvement Valuations shown below are based upon current GIS parcel data:

Tax ID Number	Property Owner	Number of Acres*	Land & Imp. Valuation**
006-1007-0076.33	MORNINGSTAR PROPERTIES LLC	1.92 ACRES	\$96,375

**Acreage is per the City of Mishawaka/Michiana Area Council of Governments GIS parcel data.
 **Includes a land value of \$79,375 and structure value of \$17,000. The estimated assessed valuations were calculated using the prior lots of the Grande Vista Estates First Replat. A new assessed valuation for this tax parcel is not yet available.*

E. CURRENT TAX RATE

The City's tax rate 2025 payable 2026 was \$1.8856 per \$100 of assessed valuation. For property owners in Harris Township, in which this proposed annexation is located, the total taxes will be \$3.5860 per \$100 of assessed valuation. Property owners in this area currently pay \$1.8658 per \$100 of assessed valuation. These rates are based on the best information available at the time this plan was prepared. Actual tax rates may vary.

Tax District	Existing Tax Rate	Tax Rate after Annexation
Harris Township	1.8658	3.5860

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 with a future use variance required to allow the development of a multi-tenant commercial building. The property shall be developed in accordance with the requirements of the City of Mishawaka Zoning Ordinance. Addresses will be assigned by the City of Mishawaka Engineering Department when the property is developed.

G. DETERMINATION OF SERVICE STANDARDS AND COSTS

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

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

Given that no consequential additional expenditures are anticipated, the itemization of costs associated with providing each service is not possible relative to the annexation area. However, to document that funds have been approved and are available for the services identified, a copy of the approved year 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 a 1,200 sq. ft. accessory structure in the southeast corner. If the annexation is approved, the owner is proposing to develop the property with a multi-tenant commercial building.

As indicated on the preliminary site plan, the owner, Morningstar Properties LLC, and contingent developer, Legacy Homes & Contracting, plan to construct an approximate 15,400 sq. ft. multi-tenant building with the associated parking areas, access drives, stormwater detention basin, and landscaping. A start date for the project has not been provided by the owner/developer. Once construction begins, it is anticipated that construction will take approximately 12 months.

If construction begins in the fall of 2026 or spring 2027, the annexation is expected to significantly increase the assessed valuations and provide positive impacts to a majority of other taxing districts. The contingent developer estimated construction costs of approximately \$1.85 million. This estimate is expected to yield an initial assessed valuation, including \$925,000 for the building (50% of the construction costs) and \$384,000 for the land valuation. The anticipated land valuation is based upon \$200,000 per acre for the 1.94 acre property. The proposed building and land assessments were estimated using comparable similar sized commercial and office buildings in the nearby area.

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:

\$96,375

Future anticipated property assessed valuation:

\$1,309,000

Current Property Taxes Generated from the Property:

The current property taxes that are being generated from the property were determined utilizing an 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 other (commercial) 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: \$1,798

Following annexation: \$39,270

Political Subdivisions before Annexation:

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

- St. Joseph County (31.0%) - \$557.38
- Harris Township (14.3%) - \$257.11
- Penn-Harris-Madison School Corporation (45.8%) - \$823.48
- Mishawaka-Penn-Harris Public Library (6.9%) - \$124.06
- Airport Authority (2.0%) - \$35.96

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

The current tax rate of all of these entities combined is 1.8658%.

The tax rate will increase to 3.5860% upon annexation to the City, however, the other (commercial) cap is set at 3%. Even though the cap is set at 3%, the revenue will increase significantly due to the estimated increase in assessed valuation realized from the proposed development. Thus, the distribution of property tax revenue is anticipated to increase for all existing tax entities, except for Harris Township, 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 (16.1%) - \$6,322.47 (+\$5,765.09 per year)
- Harris Township (0.2%) - \$78.54 (-\$178.57 per year)
- Penn-Harris-Madison School Corporation (23.8%) - \$9,346.26 (+\$8,522.78 per year)
- Mishawaka-Penn-Harris Public Library (3.6%) - \$1,413.72 (+\$1,289.66 per year)
- Airport Authority (1.0%) - \$392.70 (+\$356.74 per year)
- South Bend Transpo (2.6%) - \$1,021.02
- City of Mishawaka (52.6%) - \$20,656.02

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

Four Year Projection of Property Tax Revenue following Annexation & Anticipated Completion of Development / Full Assessment by Fall 2028 (above numbers x4)

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

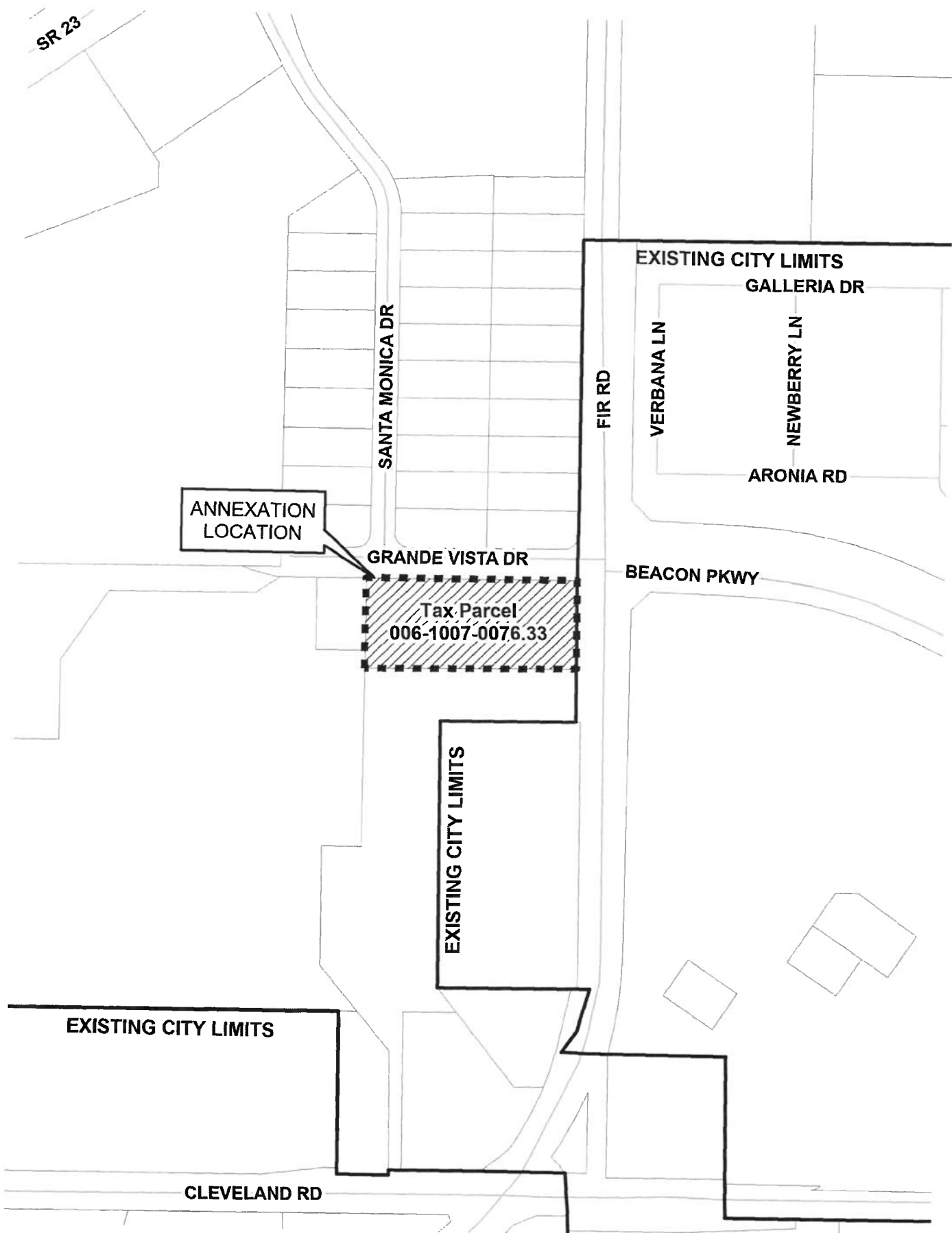
• St. Joseph County	\$25,289.88
• Harris Township	\$314.16
• Penn-Harris-Madison School Corporation	\$37,385.04
• Mishawaka-Penn-Harris Public Library	\$5,654.88
• Airport Authority	\$1,570.80
• South Bend Transpo	\$4,084.08
• City of Mishawaka	\$82,624.08

J. ASSUMED INDEBTEDNESS & COUNTY INFRASTRUCTURE REIMBURSEMENT

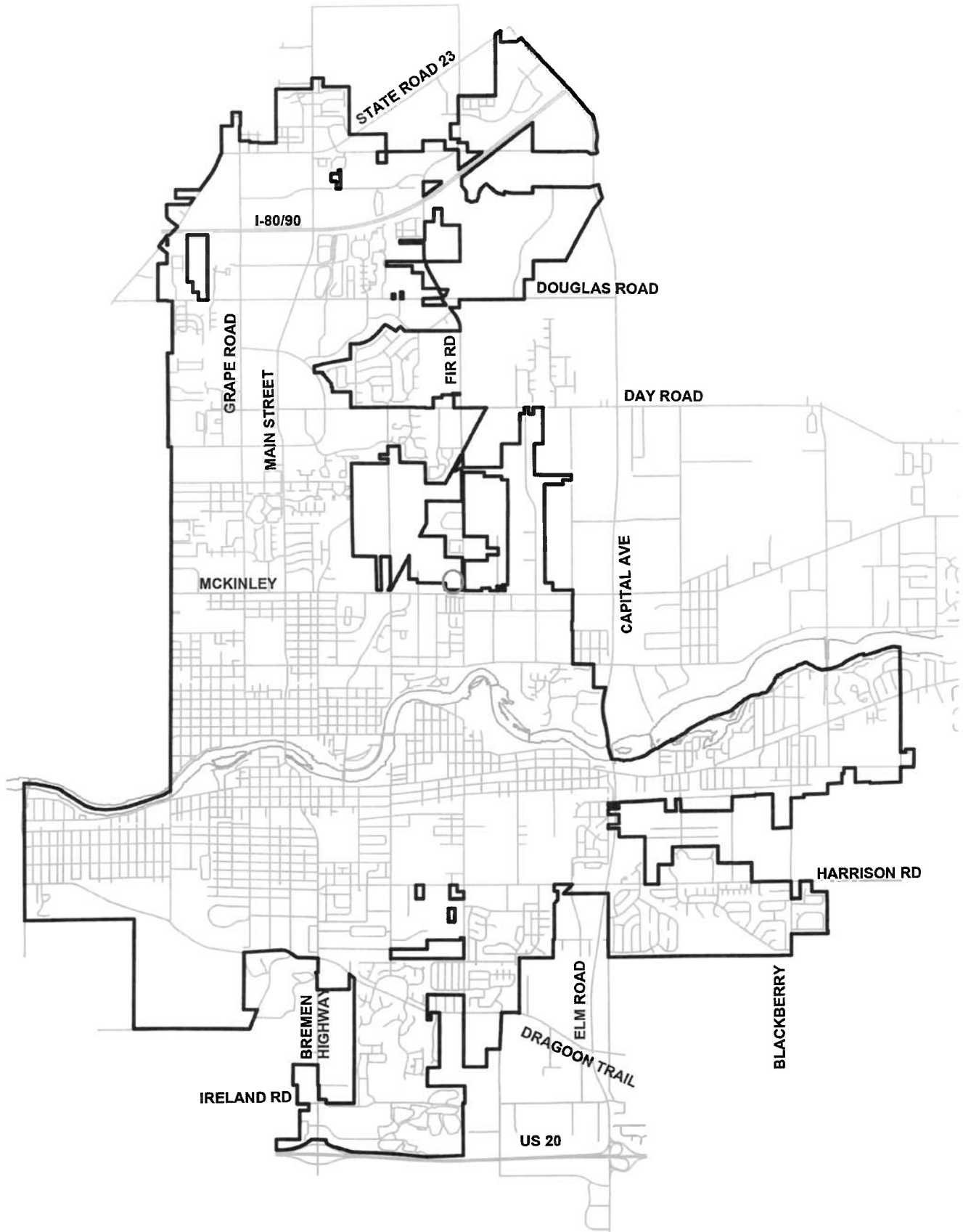
Pursuant to I.C. 36-4-3-4.2 under certain circumstances the City would be required to assume a portion of indebtedness as it would pertain to the proposed annexation area. Specifically, this would be required if the County had used property tax revenue to repay debt used to build infrastructure within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

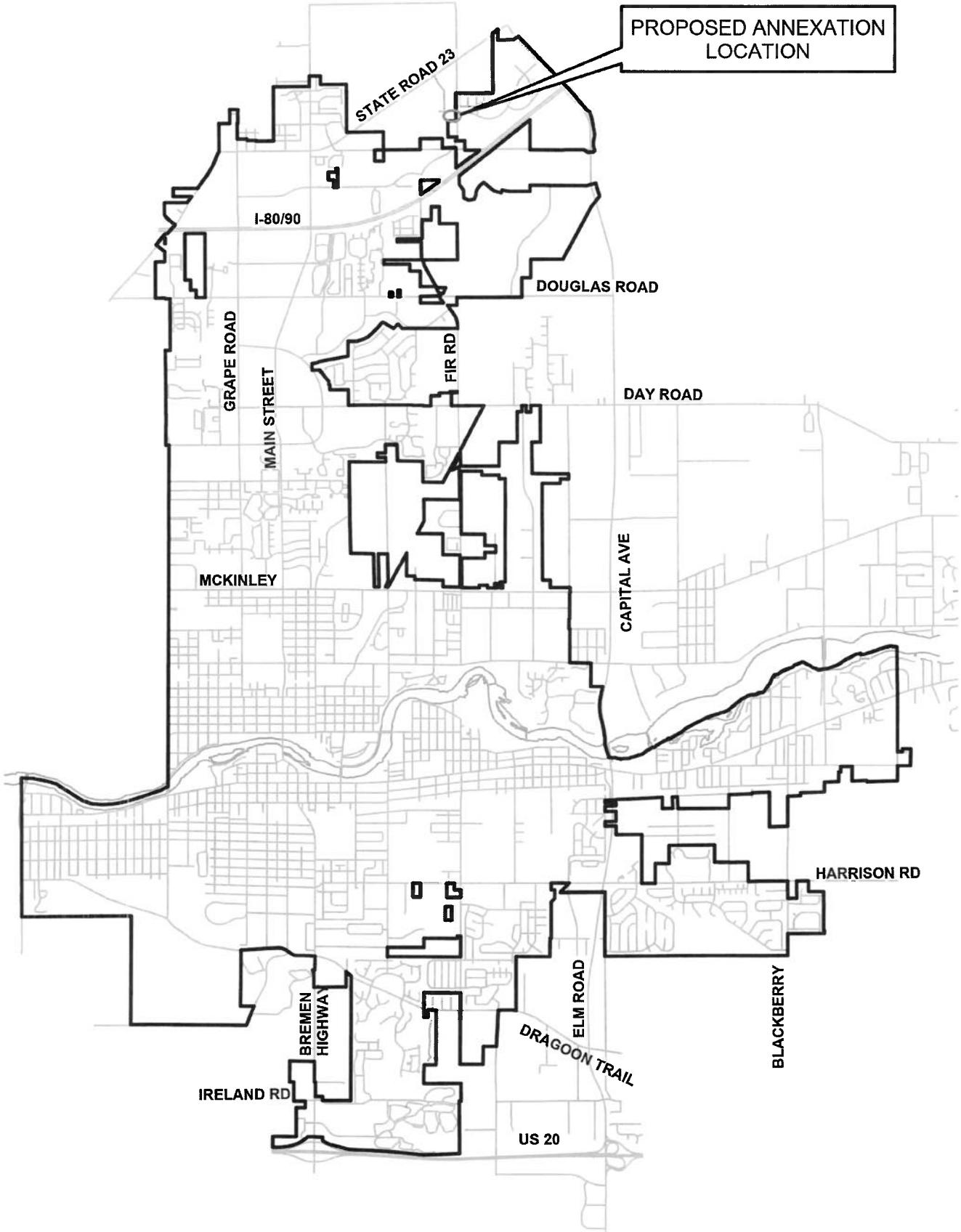
Upon reviewing the site and the information identified in Tab "D" / Appendix "D", there is no County infrastructure debt associated within the proposed annexation, nor is there any outstanding county debt on infrastructure that is payable by a local option income tax.



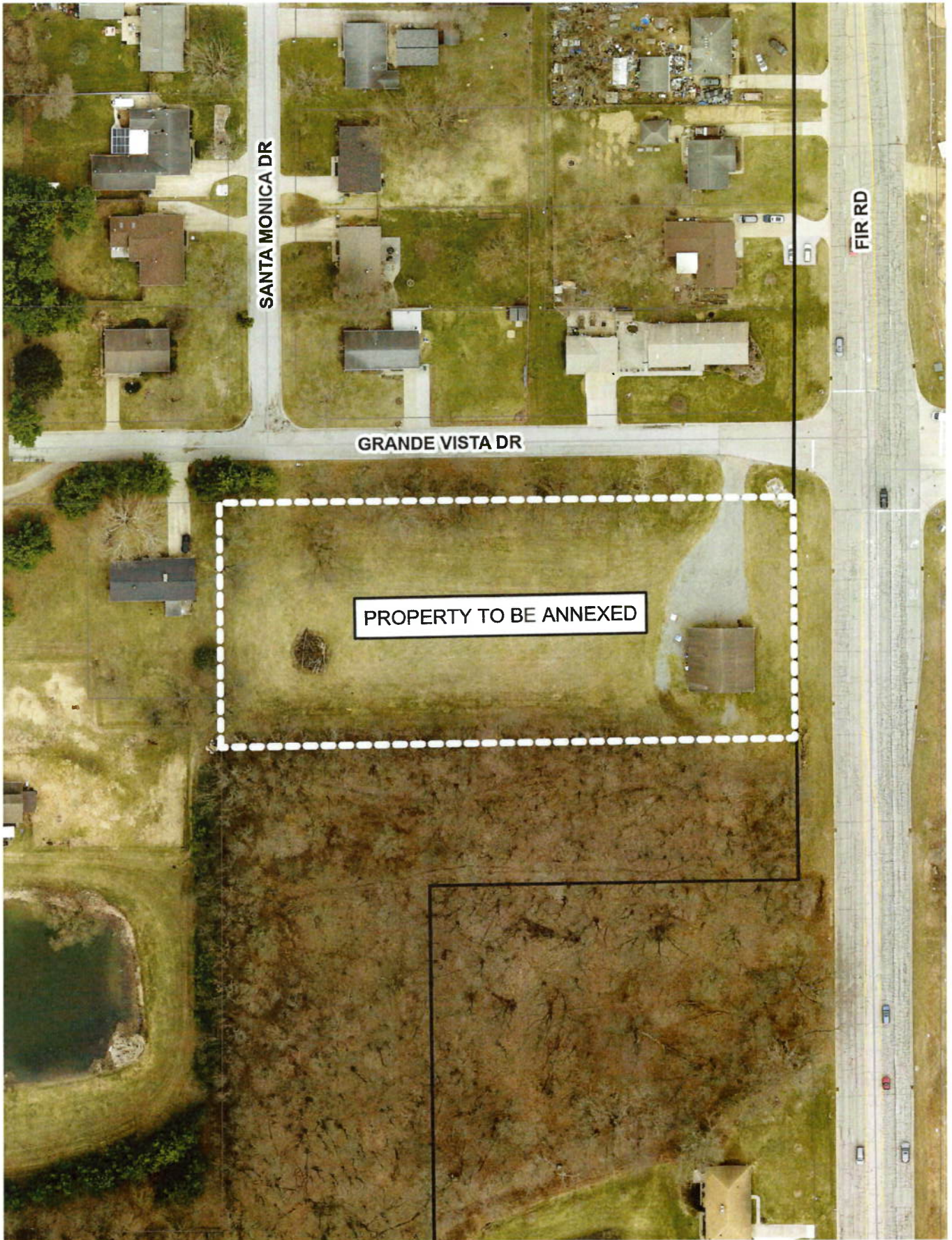
MAP OF EXISTING CITY LIMITS



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



Looking westerly toward the property from N. Fir Road.



Looking southerly toward property from Grande Vista Drive.



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

Annexation Fiscal Plan

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.

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 dead-end manhole located in the northwest corner of Fir Rd and Grande Vista Dr with an existing 8" gravity sewer discharging to the east side of Fir Rd. This sewer mainline shall be extended west along Grande Vista frontage and connected to. The cost of this construction/connection shall be the responsibility of the owner/developer. This sanitary sewer connection will discharge into the sanitary sewer system that is publicly maintained and ultimately discharges to the City of Mishawaka's Wastewater Treatment Plant. The City's sanitary sewer system has available capacity to serve this annexation property.

Existing Road/Transportation Infrastructure

This site has frontage along both Fir Rd and Grande Vista Dr. Fir Rd is an existing five-lane section with two southbound travel lanes, two northbound travel lanes, and a dedicated left turn lane at the intersection. Grande Vista Dr is currently a county road with one lane in each direction. Grande Vista Dr shall be reconstructed to meet City standards including sidewalks, curb and gutter, a travel lane in each direction, and a dedicated left turn lane at the signalized intersection. Access to this development shall be from Grande Vista Dr exclusively, with no access coming from Fir Rd. The drive approach location shall be approved by the Engineering Department. Sidewalk shall also be constructed on the west side of Fir Rd along the frontage with a pedestrian crosswalk on the western and northern legs of the signalized intersection at Fir Rd and Grande Vista Dr/Beacon Pkwy to connect to other existing sidewalks.

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. If any new on-site improvements are planned, the additional stormwater runoff generated by those improvements shall be retained on-site as stated above. 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. It is recommended that this development expand the existing detention basin located at the southeast corner of this property as it provides relief with an emergency overflow to the City storm sewer network for larger storm events. 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, 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. Any streets and utilities within the annexed parcel will remain privately maintained by the site owners and/or a Commercial Owners Association if established. 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 Mishawaka Utilities Sewer Maintenance Department regarding the maintenance of the City sewer system. We maintain construction records for all sanitary and storm sewers and provide technical and administrative assistance on sewer repairs and for the Sewer Lateral Insurance Program that was initiated in 1986.

Specifically, the Sewer Lateral Insurance Program covers each single-family residential 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 commercial zoning and therefore is not eligible for this program. All sanitary sewers within the development shall be considered private and maintained by the owner.

ENGINEERING

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
Department: 13 - Engineering						
<u>Personnel Services</u>						
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%
<u>Supplies</u>						
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%
<u>Other Services & Charges</u>						
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 does not currently serve the proposed annexation area. *If the annexation is approved, Mishawaka Utilities – Electric Division will attempt to acquire the service area from AEP as it is not already in our franchise boundary. If AEP releases the service area to Mishawaka Utilities, we can supply both single phase and three phase service.*

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

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

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

Personnel

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

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

Description of Services

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

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

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

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

Costs Associated with Services

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

FIRE PROTECTION/EMS

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

Staffing and Response Times

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

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

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

Fire Stations

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

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

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

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

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

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

For the year 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/PortOo-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						
<u>Personnel Services</u>						
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%
<u>Supplies</u>						
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%
<u>Other Services & Charges</u>						
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%
<u>Capital Outlays</u>						
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%

<u>Equipment</u>	
Rotary Mower	\$ 46,000
Pro Gator	\$ 37,000
Debris Blower	<u>\$ 8,500</u>
	\$ 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						
<u>Personnel Services</u>						
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%
<u>Supplies</u>						
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%
<u>Other Services & Charges</u>						
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	2025	2026	Increase /	%
		Approved Budget	Approved Budget	Approved Budget	(Decrease)	
Department: 22 Central Services Department						
<u>Personnel Services</u>						
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%
<u>Supplies</u>						
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%
<u>Other Services & Charges</u>						
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	2025	2026	Increase /	
		Approved Budget	Approved Budget	Approved Budget	(Decrease)	%
Department: 50 - Motor Vehicle Highway						
<u>Personnel Services</u>						
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%
<u>Supplies</u>						
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%
<u>Other Services & Charges</u>						
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%
<u>Capital Outlays</u>						
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	2025	2026	Increase /	
		Approved Budget	Approved Budget	Approved Budget	(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	2025	2026	Increase /	
		Approved Budget	Approved Budget	Approved Budget	(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%

<u>Equipment</u>	
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 on the east side of Fir Road. It is across the street from the property. A main water extension would need to be done to bring service to the west side of Fir Road or onto Grande Vista Drive which is the on the north side of the property. No water main currently exists on Grande Vista Drive.

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 thirty (30) 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.

Annexation Fiscal Plan

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.

TAB D - APPENDICES

RESOLUTION NO. 2026-13

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:

15008 Grande Vista Drive, Granger, IN 46530 – Southwest corner of N. Fir Road and Grande Vista Drive.

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 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.

COMMON ADDRESS: 15008 GRANDE VISTA DRIVE, GRANGER, IN 46530 –
SOUTHWEST CORNER OF N. FIR ROAD AND GRANDE VISTA DRIVE.

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 "A"
Resolution of Adopting Fiscal Plan

PETITION 26-07
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:

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:

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 "C"

1.

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 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 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 November 10, 2026. John H. Murphy, Auditor of St. Joseph County

	71 001	71 002	71 003	71 004	71 005	71 006	71 007	71 008	71 009	71 010	71 011	71 014	71 015	71 016	71 017
	Centre Township	South Bend - Centre	Clay Township	South Bend - Clay	Mishawaka - Clay	Indian Village	Roseland	German Township	South Bend - German	Greene Township	Harris Township	Lincoln Township	Walkerton	Madison Township	Olive Township
61 County Rainy Day	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
301 County General	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
124 Cumulative Reassessment	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
180 Debt Service															
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
702 Highway															
706 LR & S															
720 Major Moves SPC															
790 Cumulative Bridge	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095
792 Major Cumulative Bridge	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333
801 Health	0.0232	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	0.0252	0.0252	0.0252	0.0252	0.0252	0.0252	0.0252	0.0252	0.0252	0.0252	0.0252	0.0252	0.0252	0.0252	0.0252
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
2391 Cumulative Capital Development	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333
71 1 Total COUNTY	0.5781	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	0.0107	0.0107	0.0213	0.0213	0.0213	0.0213	0.0213	0.0026	0.0026		0.0066	0.0594	0.0594		0.0391
180 TOWNSHIP DEBT SERVICE															
601 Twp Community Bldg															
840 Twp Poor Relief/Twp Assistance			0.0043	0.0043	0.0043	0.0043	0.0043	0.0080	0.0080		0.0010	0.0035	0.0035		0.0028
1090 Township Cumulative Vehicle															
1111 Twp Fire	0.4496													0.0715	
1181 Twp Fire Bldg Debt Fund															
1182 Twp Fire Equipment Debt															
1187 Twp Emerg Fire Loan														0.0300	
1190 Twp Cum Fire	0.0333														
1312 Twp Recreation															
2120 Township Cemetery															0.0133
8604 Twp Fire Territory General			0.2328			0.2328	0.2328	0.2328	0.2328	0.2575	0.2328				
8692 Twp Fire Territory Equip Repla			0.0269			0.0269	0.0269	0.0269	0.0269	0.0333	0.0269				
8704 Specil Fire Territory General															
8792 Specil Fire Terr Equip Replace															
71 2 Total TOWNSHIP	0.4936	0.0107	0.2853	0.0256	0.0256	0.2853	0.2853	0.2703	0.0106	0.3075	0.2673	0.0629	0.0629	0.1015	0.0552
61 City/Town Rainy Day															
101 City General		2.1267		2.1267	1.6661		0.5442		2.1267					0.9911	
180 City Debt Service														0.1181	
341 City Fire Pension															
342 City Police Pension															
706 City/Town LR & S														0.0275	
708 City MVH															
720 City/Town Major Moves Spc															
1109 Municipal Emerg Medical Svcs															
1201 City Park & Rec	0.4991		0.4991	0.1695					0.4991					0.1908	
1303 City/Town Park															
1380 Park Bond		0.0262	0.0262						0.0262					0.0389	
2120 City Cemetery															
2379 City/Town CCI														0.0500	
2391 City Cum Cap Development		0.0282	0.0282	0.0500			0.0336		0.0282						
6290 City Cum Sewer															
8604 City Town Fire Territory Gen												0.3390	0.3390		
8692 City Town Fire Terr Equip Replace												0.0292	0.0292		
71 3 Total CITY/TOWN	0.0000	2.6802	0.0000	2.6802	1.8856	0.0000	0.5778	0.0000	2.6802	0.0000	0.0000	0.3682	1.7866	0.0000	0.0000
22 Referendum-Exempt Operating	0.3087	0.3087	0.3087	0.3087	0.3087	0.3087	0.3087	0.3087	0.3087	0.3087	0.3087	0.3087	0.3087	0.3087	0.3087
81 School Rainy Day															
180 School Debt Service	0.0840	0.0840	0.0840	0.0840	0.0840	0.0840	0.0840	0.0840	0.0840	0.0840	0.0840	0.0840	0.0840	0.0840	0.0840
181 School Debt Payment	0.1299	0.1299	0.1299	0.1299	0.1299	0.1299	0.1299	0.1299	0.1299	0.1299	0.0592	0.0592	0.0592	0.0592	0.0592
287 Referendum Debt-Exempt Capital	0.0373	0.0373	0.0373	0.0373	0.0373	0.0373	0.0373	0.0373	0.0373	0.0373	0.0373	0.0373	0.0373	0.0373	0.0373
3101 Education															
3300 Operations	0.6175	0.6175	0.6175	0.6175	0.6175	0.6175	0.6175	0.6175	0.6175	0.6175	0.4717	0.4784	0.4784	0.4717	0.6141
71 4 Total SCHOOL	1.1774	1.1774	1.1774	1.1774	1.1774	1.1774	1.1774	1.1774	1.1774	0.9676	0.8541	0.8781	0.8781	0.8541	1.0409
61 Rainy Day															
101 Library General	0.2310	0.2310	0.2310	0.2310	0.2310	0.2310	0.2310	0.2310	0.2310	0.2310	0.1120	0.0805	0.0805	0.0805	0.2446
180 Library Debt Service	0.0177	0.0177	0.0177	0.0177	0.0177	0.0177	0.0177	0.0177	0.0177	0.0177	0.0183	0.0536	0.0536	0.0536	0.0215
2011 Library LIBF															
71 5 Total LIBRARY	0.2487	0.2487	0.2487	0.2487	0.2487	0.2487	0.2487	0.2487	0.2487	0.2487	0.1283	0.1341	0.1341	0.0000	0.2661
180 Special Debt Service															
8001 So Bend Transp		0.0943	0.0943	0.0943	0.0943				0.0943						
8090 So Bend Transp 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
8180 Airport Sp Airport Debt															
8190 Airport Authority Cum Bldg	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130
8210 Sp Solid Waste Ma															0.4709
8604 Special Fire Protect Terr-Gen															0.0333
8692 Spec Fire Protect Terr-Equip															
71 6 Total SPECIAL UNIT	0.0380	0.1323	0.0380	0.1323	0.1323	0.0380	0.0380	0.0380	0.1323	0.0380	0.0380	0.0380	0.0380	0.0380	0.5422
71 6 Total Tax Rates (Less Conservancy)	2.5358	4.8274	2.3275	4.8423	4.0477	2.9275	2.9053	2.3123	4.8273	2.1399	1.8658	2.0594	3.4778	1.5717	2.4823

Property Tax

02/11/2026 03:54 PM by KGREGORI



1. Harris Township Tax Rates - Prior to Annexation

Tab Rate Chart for the year 2025 payable 2026/Tab Rate Chart for the year 2025 payable 2026

Notice is hereby given that the Tax Duplicate 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 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																
796	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
799	Major Cumulative Brdge	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	Two 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	Two Community Bldg																
840	Two Poor Relief/Two 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	Two Fire																
1181	Two Fire Bldg Debt Fund						0.0704	0.1557									
1182	Two Fire Equipment Debt						0.0276	0.0277									
1187	Two Emerg Fire Loan						0.1672	0.1672									
1190	Two Cum Fire																
1312	Two Recreation																
2130	Two Fire Cemetery	0.0133															
8604	Two Fire Territory General						0.2663	0.2663		0.2025	0.2025	0.2025		0.2575	0.2575		
8692	Two Fire Territory Equip Repla						0.0333	0.0333		0.0333	0.0333	0.0333		0.0333	0.0333		
8704	Two Fire Territory General				0.7063												
8752	Two Fire Terr Equip Replace				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	0.0075	0.0304
61	City/Town Rainy Day																
101	City General	0.7511	1.6661	1.6661		2.1267		0.5900		0.1639					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																
708	City MNW	0.2300						0.1958		0.0380					0.1441		
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		0.0235
1380	Park Bond					0.0262											0.0262
2120	City Cemetery	0.0425															
2379	City/Town CCT																
2391	City Cum Cap Development	0.0500	0.0500	0.0500		0.0282		0.0421		0.0333				0.0500	0.0500		0.0282
6280	City Cum Sewar																
8604	City Town Fire Territory Gen																
8692	City Town Fire Terr Equip Replace																
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					0.4414		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		0.0669	0.0373	0.0373						0.0669					0.0373
3101	Education																
3302	Operations	0.6541	0.4717	0.3588	0.6175	0.6175	0.4625	0.8625	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 LRF																
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																
8001	So Bend Transpo		0.0943	0.0943		0.0943										0.0943	0.0943
8090	So Bend Transpo Spec Tran Cum																
8180	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
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 </														

Indebtedness of St. Joseph County & Penn Township

St. Joseph County

Submitted to the State on Friday, February 17, 2017

Report printed on Monday, November 17, 2025

Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification**Initial Year:** 2023**Date of last payment or bond expiration:****New (post 1989):****Newer (post 2005):****Refinanced bond:** Y**Basic Debt Information****Debt Name:** St. Joseph County Redevelopment District, Special Taxing District Bonds of 2016**Debt Status:** Outstanding**Type of Indebtedness:** Bond**Base CUSIP Number:** 79062M**Is this debt exempt from the property tax caps?** Y**Code Cite****Code Cite Under Which Debt is Authorized:** I.C. 36-7-14 & I.C. 36-7-25*Code cite can typically be found in the bond resolution or ordinance.***Debt Limitation****Is this debt subject to the issuer's debt limit?** Y**Applicable Issuer:** St. Joseph County Redevelopment District**Current Debt Limit:** \$28,513,058.00**Current Debt Capacity (after issuance of this debt):** \$15,333,058.00**Date Information****Date of Preliminary Determination:****Date of Publication of Preliminary Determination:****Newspaper(s):** Tri-County News and South Bend Tribune**Date of Public Hearing:** 7/1/2016**Date of Final Approval/Lease Execution:****Date of Appropriation Resolution:** 7/12/2016**Date of Debt Sale:** 11/21/2016**Date of Debt Closing:** 11/30/2016

Petition / Remonstrance

Was this debt subject to petition/remonstrance? No

Was a remonstrance conducted? No

Votes in favor debt:

Votes against debt:

Was this debt subject to referendum? No

Votes in favor debt:

Votes against debt:

Debt Rating

Type of Rating	Insurance	Agency	Rating
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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
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Uses

Uses of Funds	Amount
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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
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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
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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
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Uses

Uses of Funds	Amount
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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
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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
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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
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Uses

Uses of Funds	Amount
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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
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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
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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
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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
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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
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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
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Uses

Uses of Funds	Amount
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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
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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 Grodtnik.

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
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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
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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
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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
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Uses

Uses of Funds	Amount
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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
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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
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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
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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
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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
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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
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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
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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
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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
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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
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Uses

Uses of Funds	Amount
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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
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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
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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
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Uses

Uses of Funds	Amount
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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
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										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
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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
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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
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Total	\$40,000,000		\$26,879,754	\$66,879,754		\$66,879,753	\$40,000	\$66,929,000		
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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
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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
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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
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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
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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
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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.



[Report Search](#) / Bond/Lease Report

Report Builder: Bond/Lease Report

County	<input type="text" value="St. Joseph"/>	Unit Type	<input type="text" value="Township"/>
Unit	<input type="text" value="HARRIS TOWNSHIP"/>	Debt Status	<input type="text" value="No Debt"/>
Debt Type	<input type="text" value="No Debt"/>	Source of Repayment	<input type="text" value="No Debt"/>
Debt Name	<input type="text" value="No Debt"/>		

1 of 1 Find | Next

The unit you have selected has no current debt to report.

APR 13 2026

City Clerk
Mishawaka, IN

RESOLUTION NO. 2026-14

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF
MISHAWAKA, INDIANA, APPROVING AN ORDER OF THE CITY OF
MISHAWAKA PLAN COMMISSION APPROVING A CERTAIN AMENDING
DECLARATORY RESOLUTION FOR THE CONSOLIDATED AREA
IMPROVEMENT PROJECT ADOPTED BY THE CITY OF MISHAWAKA,
REDEVELOPMENT COMMISSION**

WHEREAS, the City of Mishawaka Redevelopment Commission (the “Redevelopment Commission”), the governing body of the Department of Redevelopment of the City of Mishawaka, Indiana (the “City”), pursuant to Indiana Code 36-7-14, as amended from time to time (the “Act”), on March 23, 2026, approved and adopted its Resolution No. ~~2026-08~~ entitled “Resolution of the City of Mishawaka, Indiana Redevelopment Commission Approving Amendments to the Declaratory Resolution and the Economic Development Plan for the Consolidated Area Improvement Project and Related Matters” (the “Amending Declaratory Resolution”); and

WHEREAS, the Amending Declaratory Resolution approved amendments to the Declaratory Resolution previously adopted by the Redevelopment Commission and the Economic Development Plan (the “Plan”) previously approved by the Redevelopment Commission in connection with establishment and subsequent amendment of the Consolidated Area Improvement Project (the “Area”) to provide a new property within the Area to be added to the Redevelopment Commission’s acquisition list (the “2026 Acquisition List”) as set forth in the Amending Declaratory Resolution (the “2026 Amendment”); and

WHEREAS, on April 14, 2026, the City of Mishawaka Plan Commission (the “Plan Commission”) met and adopted and approved its resolution, a copy of which is attached hereto as Exhibit A, determining that the Amending Declaratory Resolution and the 2026 Amendment conform to the plan of development for the City and designated such resolution as the written order of the Plan Commission approving the Amending Declaratory Resolution and the 2026 Amendment, as required by Section 16 of the Act (the “Plan Commission Order”); and

WHEREAS, Section 16 of the Act prohibits the Redevelopment Commission from proceeding until the Plan Commission Order is approved by the legislative body of the City; and

WHEREAS, the Common Council of the City (the “Common Council”) is the legislative body of the City and now desires to approve the Plan Commission Order in order to permit the Redevelopment Commission to proceed with the further development of the Area as a result of the 2026 Amendment;

NOW, THEREFORE, BE IT RESOLVED, BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, AS FOLLOWS:

SECTION 1. The Plan Commission Order attached hereto is hereby approved, ratified and confirmed in all respects.

SECTION 2. The determination that it will be a public utility and benefit to add the property set forth in the 2026 Acquisition List to the Redevelopment Commission's acquisition list and amend the Plan to include the 2026 Acquisition List as set forth in the Amending Declaratory Resolution is hereby approved pursuant to Section 15 of the Act.

SECTION 3. This Resolution shall be in full force and effect from and after its adoption by the Common Council.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana, on this ____ day of April, 2026, at _____ o'clock, P.M.

Presiding Officer

ATTEST:

Deborah S. Block, IAMCA, MMC, City Clerk

PRESENTED by me to the Mayor for his approval and signature this ___ day of April, 2026.

Deborah S. Block, IAMCA, MMC, City Clerk

APPROVED and SIGNED by me this _____ day of April, 2026.

David A. Wood, Mayor

EXHIBIT A

PLAN COMMISSION RESOLUTION

RESOLUTION NO. 2026-08

**A RESOLUTION OF THE CITY OF MISHAWAKA, INDIANA
REDEVELOPMENT COMMISSION REGARDING DISPOSITION
OF PROPERTY RELATING TO THE FIRE STATION NO. 2
PROJECT**

WHEREAS, the City of Mishawaka Redevelopment Commission (the "Commission"), the governing body of the City of Mishawaka, Indiana, Department of Redevelopment (the "Department") and the Redevelopment District of the City of Mishawaka, Indiana (the "District"), exists and operates under the provisions of Indiana Code 36-7-14, as amended from time to time (the "Act"); and

WHEREAS, the Commission has heretofore adopted a declaratory resolution (as subsequently confirmed and amended from time to time, the "Declaratory Resolution") designating an area known as the Consolidated Area Improvement Project (the "Area") as an economic development area pursuant to the Act, and approving an economic development plan for the Area (the "Plan"); and

WHEREAS, the Department currently owns certain real property in the City located at 2340 North Main Street ("2340 North Main"), and the Commission is currently undertaking steps to acquire certain adjacent real property located at 2332 North Main Street in the Area upon which the old Fire Station No. 2 is located (the "Fire Station Property," and together with 2340 North Main, collectively, the "Property"), all as depicted at Exhibit A attached hereto; and

WHEREAS, the Commission desires to authorize the offering for the sale of the Property pursuant to the terms of an Offering Sheet substantially in the form set forth in Exhibit B hereto (the "Offering Sheet") at an offering price which is not less than the average of two (2) appraisals previously received by the Commission for the Property for the purpose of providing for the development of an ambulance services facility located on the Property to provide basic life support, advanced life support, and other emergency medical response services (collectively, the "Project"); and

WHEREAS, pursuant to Section 22(d) of the Act, the Commission is required to cause to be published in accordance with law a notice of disposition of the Property;

NOW, THEREFORE, BE IT RESOLVED by the City of Mishawaka, Indiana, Redevelopment Commission, as follows:

1. The Commission hereby ratifies the appointment of the appraisers and accepts and approves the appraisals for the Property, obtained by the Commission as required by Section 22 of the Act.

2. The Commission hereby authorizes a notice of disposition to be published with respect to the Property pursuant to Section 22 of the Act.

3. The Offering Sheet substantially in the form set forth in Exhibit B hereto is hereby approved.

4. This resolution shall take effect immediately upon its adoption by the Commission.

ADOPTED AND APPROVED at a meeting of the City of Mishawaka, Indiana, Redevelopment Commission held on the 23rd day of March, 2026.

CITY OF MISHAWAKA,
INDIANA, REDEVELOPMENT
COMMISSION



President

ATTEST:



Secretary

EXHIBIT A

DESCRIPTION OF PROPERTY

The Property consists of Parcel No. 016-2120-4129 (State Parcel No. 71-09-04-478-006.000-023) and a portion of Parcel No. 016-2120-999999, respectively located at 2340 and 2332 North Main Street in the City, as shown below:



EXHIBIT B

OFFERING SHEET

CITY OF MISHAWAKA, INDIANA, REDEVELOPMENT COMMISSION

The City of Mishawaka, Indiana, Redevelopment Commission (the "Commission") is offering the property described in Appendix A hereto (the "Offered Property") for sale to the successful bidder.

The bidder or bidders shall prepare a bid for the sale of all of the Offered Property. The following terms and conditions apply to the bids:

Minimum Offering Price: Each bid must propose a purchase price of not less than \$300,000.00.

Required Uses: Ambulance services facility that includes provision of basic life support, advanced life support, and other emergency medical response services.

Conditions of Bid Acceptance: The Commission will publicly open all written offers, and the bid price will be read aloud and the bidder's general plan will then be read on May 25, 2026. The Commission will then review all proposals and make an award or reject all offers. Bid proposals must meet the following conditions:

- (a) The successful bidder must be prepared to close on the purchase of the Offered Property within thirty (30) days after award by the Commission.
- (b) The successful bidder must propose the development of the Offered Property for operation of an ambulance service consistent with the Required Uses and the Commission's plan of development for the Offered Property and provide plans that describe how the Offered Property will be used for such purposes.
- (c) No proposal will be eligible for consideration that does not meet the minimum offering price.

Conditions to Closing: The Commission's obligation to convey the Offered Property to the successful bidder is subject to the following conditions:

- (a) Payment of the full purchase price for the Offered Property by the successful bidder at closing.
- (b) All agreements relating to the sale and use of the property will be subject to review by attorneys for the Commission and the City to assure compliance with all applicable laws

and agreements to which the Commission and City are subject.

APPENDIX A

Description of Offered Property

The Property consists of an approximately 0.595-acre area consisting of (i) Parcel No. 016-2120-4129 (State Parcel No. 71-09-04-478-006.000-023) and (ii) a portion of Parcel No. 016-2120-999999, respectively located at 2340 and 2332 North Main Street in the City.

APR 15 2026

City Clerk
Mishawaka, IN

APPEAL #26-11

RESOLUTION NO. 2026-15

A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, APPROVING A PETITION OF THE MISHAWAKA BOARD OF ZONING APPEALS FOR THE PROPERTY LOCATED AT:

4340 N Main Street, Mishawaka, Indiana

WHEREAS, the Indiana Code requires the Common Council to give notice of its intention to consider Petitions from the Board of Zoning Appeals for approval or disapproval; and

WHEREAS, the Common Council must take action within sixty (60) days after the Board of Zoning Appeals makes its recommendation to the Council; and

WHEREAS, the Common Council is required to make a determination in writing on such requests; and

WHEREAS, the Mishawaka Board of Zoning Appeals has made a favorable recommendation, pursuant to applicable state law, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

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 the hearing on the Petition from the Board of Zoning Appeals pursuant to Indiana Code requesting that a Use Variance for property located at **4340 N Main Street, Mishawaka, Indiana**, more particularly known and described as follows:

Parcel I: (Fee Simple)

A part of the Northeast ¼ of the Southeast ¼ of Section 33, Township 38 North, Range 3 East, Clay Township, City of Mishawaka, St. Joseph County, Indiana, described as follows: Commencing at the Southeast corner of the Northeast ¼ of the Southeast ¼ of Section 33, Township 38 North, Range 3 East, Clay Township, City of Mishawaka, St. Joseph County, Indiana; thence North 00° 11 '21" East on the East line of the Northeast ¼ of the Southeast ¼ of said Section 33, a distance of 40.00 feet to the North right of way line of Day Road; thence South 89°48'36" West on said North right of way line a distance of 954.54 feet; thence North 00°05'41" East parallel to the West line of the Northeast ¼ of the Southeast ¼ of said Section 33, a distance of 440.00 feet to the point of beginning: thence South 89°48'14" West, a distance of 321.37 feet to the East right of way line of Main Street; thence North 00°05'41" East on said East right of way line a distance of 219.79 feet; thence North 89°54'19" East on a jog in the East right of way line of Main Street, a distance of 5.00 feet; thence North 00°05'41" East on the East right of way line of Main Street a distance of 48.94 feet; thence North 90°00'00" East, a distance of 185.53 feet; thence Northeasterly on a curve to the left having a radius of 500.00 feet. a delta of 15°10'22", a chord distance of 132.02 feet, bearing North 82°24'49" East, an arc distance of 132.41 feet; thence South 00°05'41" West, a distance of 285.05 feet to the point of beginning.

Parcel II: (Easement)

Ingress and Egress Easement recorded July 23, 1993 as Document Number 9328485 in the Office of the recorder of St. Joseph County, Indiana.

Parcel III: (Easement)

A Non-Exclusive Easement Ingress and Egress for the benefit of Parcel I as set forth in a Declaration of Easements by Cressy Land Planning Associates, LLP dated March 1, 2005 and recorded March 4, 2005 as Document Number 0509359 in the Office of the Recorder of St. Joseph County, Indiana.

The Use Variance is to allow for a drive thru restaurant in C-1 General Commercial for property located at 4340 N Main Street subject to the following Conditions:

1. A minimum of 15 parking spaces per 1,000 sq. ft. of gross floor area shall be provided.
2. An administrative site plan shall be submitted for review and approval including, but not limited to, the reconfiguration of the parking area, drive-thru addition, and partial building demolition.

Section II. Following a presentation by the Petitioner, and after proper public hearing, the Common Council hereby approves the Petition as recommended by the Mishawaka Board of Zoning Appeals, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning, a copy of which is on file in the Office of the City Clerk.

Section III. The Common Council of the City of Mishawaka, Indiana, hereby finds based on the following findings of fact:

1. *The approval will not be injurious to the public health, safety, morals and general welfare of the community.* The proposed restaurant with drive-thru use in an existing building is consistent and compatible with the density and uses of the adjacent parcels. Furthermore, all state and local building codes will be adhered to during demolition and construction.
2. *The use and value of the area adjacent to the property included in the variance will not be affected in a substantially adverse manner.* The existing building is adjacent to and within property currently zoned for commercial use. Adding drive-thru facilities to an existing restaurant will be consistent with the adjacent existing and proposed uses. Panera Bread adjacent to the south has drive-thru facilities as will the proposed Dutch Bros Coffee to be located immediately adjacent to the north.
3. *The need for the variance arises from some condition peculiar to the property involved.* The property is zoned C-1 General Commercial which permits a restaurant use but prohibits a drive-thru. Rezoning to the appropriate zoning classification with the allowable uses would not be appropriate for this location.
4. *The strict application of the terms of this chapter will constitute an unnecessary hardship if applied to the property for which the variance is sought.* The zoning of

the property allows a restaurant but does not allow a drive-thru to be incorporated into the existing building and contingent business. The preferred means by which to allow the proposed use is through the use variance process.

- 5. *The approval will not substantially interfere with the Mishawaka 2000 Comprehensive Plan.* The Plan, created in 1990, guided general commercial development within this property and the adjacent area. The proposed use is consistent with the Comprehensive Plan.

Section IV. This Resolution shall be in full force and effect from and after its adoption by the Common Council and approval by the Mayor.

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: 4340 N. Main Street - Formerly Aspen Tap House

Date: April 14, 2026

Appeal: 26 - 11

Prepared By: DJS

GENERAL INFORMATION

Applicant: Solid Ground, LLC / Fort Venzon Ventures / Surveying and Mapping, LLC

Status: Property Owner / Contingent Owner & Tenant / Agent & Consulting Engineer

Request: Use variance to allow a restaurant with drive-thru facilities

Zoning Classification: C-1 General Commercial

Lot Size: 1.99 acres

Applicable Regulations: Section 137-42 / (4) Board of Zoning Appeals – Use Variance; Section 137-300 to 137-303 / C-1 General Commercial District; Indiana Code 36-7-4-918.4

SPECIAL INFORMATION

Area Development Pattern: North: C-7 Auto Oriented Restaurant Commercial (Vacant / Pending Dutch Bros. Restaurant with Drive-Thru (Petition 25-14 / SP 26-05 pending))

South: C-1 General Commercial (Restaurant with Drive-Thru / Panera (AP 11-20 / Resolution 2011-09 – Use Variance Approved for Restaurant with Drive-Thru))

East: S-2 Planned Unit Development (Multi-Tenant Office / Edison Lakes Medical Center)

West: S-2 Planned Unit Development (Multi-Tenant Commercial – Princess City Plaza)

Thoroughfare: N. Main Street

Council District: 6

School District: South Bend Community

Township: Clay

Public Utilities: All utilities exist and currently serve the property

Comprehensive Plan: Service Commercial

ANALYSIS

The Appellants, Solid Ground LLC and Fort Venzon Ventures, are requesting a use variance to allow a restaurant with drive-thru facilities at 4340 N. Main Street. The proposed double drive-thru will be located along the eastern, northern, and western portions of the existing building. A total of eighteen (18) stacked car spaces will be provided between the entrance of the drive-thru lanes east of building to the pickup

window. Additional stacking spaces will be provided west of the building within a dedicated customer waiting zone.

The existing 5,828 sq. ft. building was constructed in 2005 and occupied by Max & Erma's until 2011. Scotty's Brewhouse operated the restaurant between 2013 to 2019 and was most recently the Aspen Tap House until closing last March. All prior restaurants were dine-in and carry-out only.

The appeal states that the contingent owner intends to operate a dine-in and drive-thru restaurant and ice cream shop. The property is zoned C-1 General Commercial, which permits a dine-in restaurant but not the proposed drive-thru facilities. The Staff felt that a use variance was more appropriate than rezoning to the C-7 Automobile Oriented Restaurant Commercial District. The C-7 District allows all C-1 permitted uses in addition to drive-thru / drive-in restaurants, freestanding off-premises signs, and a game arcade or pool / billiard hall. The use variance will limit the property to the C-1 permitted uses and restaurant with drive-thru without permitting undesirable uses.

The property currently includes 111 parking spaces, exceeding the required minimum of 58 parking spaces for the 5,828 sq. ft. building. The parking ratio for a dine-in restaurant zoned C-1 General Commercial is 10 parking spaces per 1,000 sq. ft. of gross floor area. The proposed restaurant with drive-thru, which is a permitted in the C-7 Automobile Oriented Restaurant Commercial District use, requires a minimum of 15 parking spaces per 1,000 sq. ft. of gross floor area. With the change in use, the contingent owner plans to demolish part of the building resulting in an approximate 4,750 sq. ft. building. The reduced building size will require a total of 72 parking spaces, and 72 parking spaces are shown on the site plan. Portions of the current parking areas to the east, north, and west of the building will be modified to accommodate the proposed drive-thru lanes. The reconfiguration will result in a reduction in parking spaces.

Use variances have been approved to allow drive-thru facilities at other restaurants zoned C-1 General Commercial, including Panera Bread immediately adjacent to the south (AP 11-20 / 4310 N. Main Street), Rasing Cain's (AP 18-44 / 5212 N. Main Street), and Starbucks (AP 21-32 / 422 W. McKinley Avenue).

The Engineering Department commented that the feasibility of extending the right turn lane on Main Street should be reviewed to prevent backups in the thru lane.

The Building Department commented that a state design release and local permit(s) are required.

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

The Water Department commented that they should be contacted with questions on water service, metering, or back flow needs.

The Fire Department reviewed and approved the use variance request without comment.

RECOMMENDATION

The Staff recommends **approval** of Appeal 26-11 to allow a restaurant with drive-thru facilities at 4340 N. Main Street with the following conditions:

1. A minimum of 15 parking spaces per 1,000 sq. ft. of gross floor area shall be provided.
2. An administrative site plan shall be submitted for review and approval including, but not limited to, the reconfiguration of the parking area, drive-thru addition, and partial building demolition.

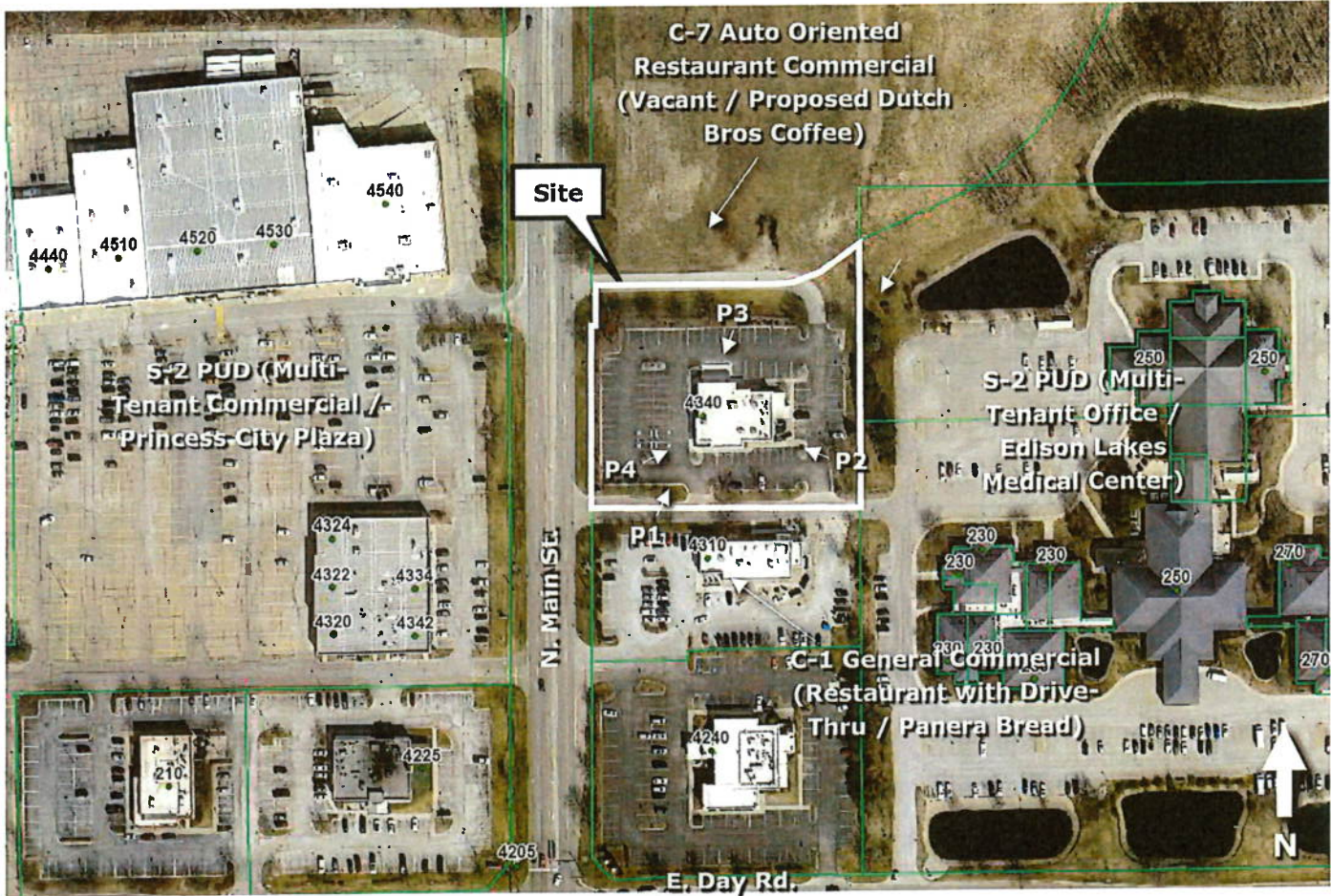
This recommendation is based on the following findings of fact *per Indiana Code 36-7-4-918.4*:

1. *The approval will not be injurious to the public health, safety, morals and general welfare of the community.* The proposed restaurant with drive-thru use in an existing building is consistent and compatible with the density and uses of the adjacent parcels. Furthermore, all state and local building codes will be adhered to during demolition and construction.

2. *The use and value of the area adjacent to the property included in the variance will not be affected in a substantially adverse manner.* The existing building is adjacent to and within property currently zoned for commercial use. Adding drive-thru facilities to an existing restaurant will be consistent with the adjacent existing and proposed uses. Panera Bread adjacent to the south has drive-thru facilities as will the proposed Dutch Bros Coffee to be located immediately adjacent to the north.
3. *The need for the variance arises from some condition peculiar to the property involved.* The property is zoned C-1 General Commercial which permits a restaurant use but prohibits a drive-thru. Rezoning to the appropriate zoning classification with the allowable uses would not be appropriate for this location.
4. *The strict application of the terms of this chapter will constitute an unnecessary hardship if applied to the property for which the variance is sought.* The zoning of the property allows a restaurant but does not allow a drive-thru to be incorporated into the existing building and contingent business. The preferred means by which to allow the proposed use is through the use variance process.
5. *The approval will not substantially interfere with the Mishawaka 2000 Comprehensive Plan.* The Plan, created in 1990, guided general commercial development within this property and the adjacent area. The proposed use is consistent with the Comprehensive Plan.

ATTACHMENTS

Aerial Photograph, Site Photographs, Appeal, Existing Conditions/Demolition Plan, Proposed Site Plan & Location Map



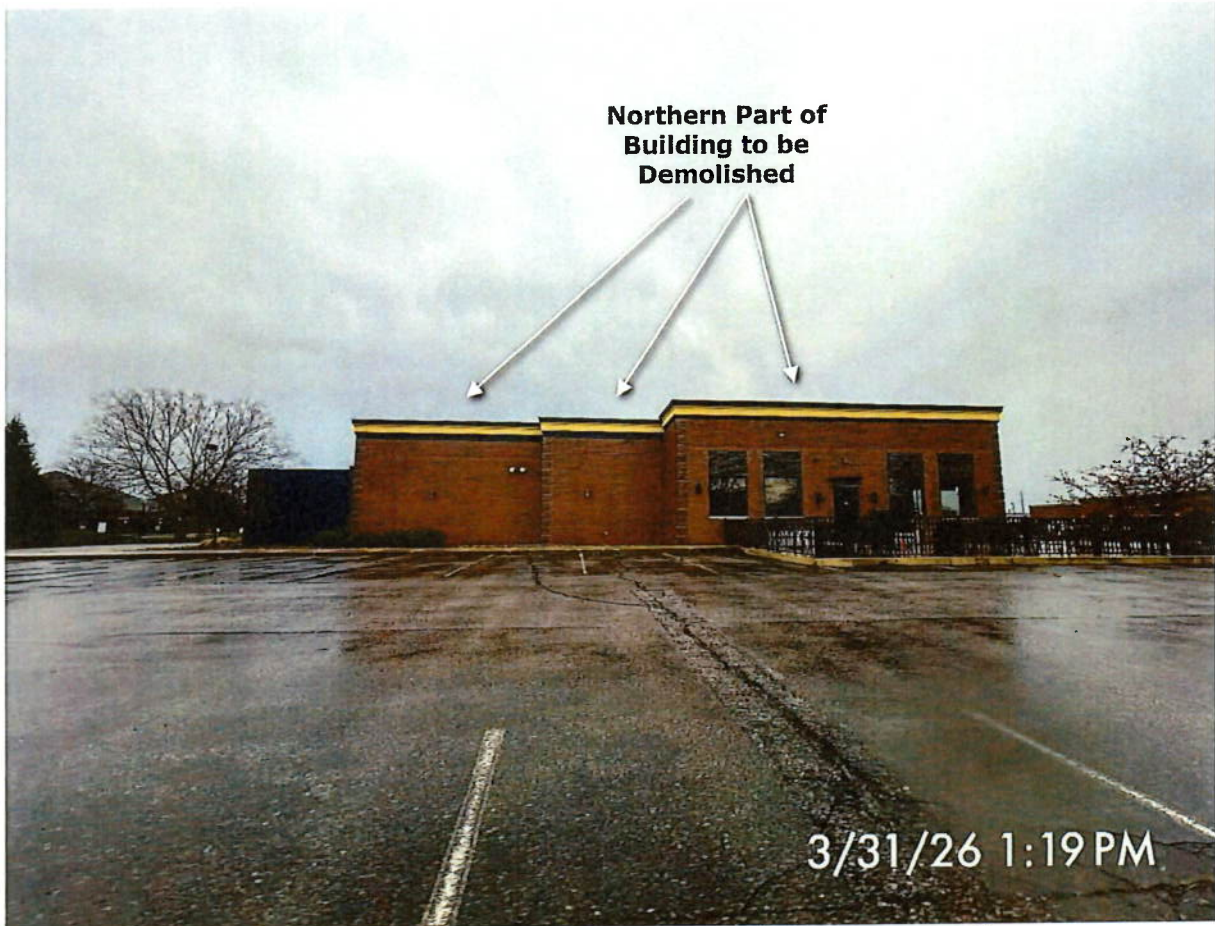
Aerial Photograph
Existing Vacant Restaurant – Formerly Aspen Tap House
4340 N. Main Street



P1. Looking northeasterly toward the building from the existing access drive to the south.



P2. Looking northwesterly toward the building from the southeast corner of the property.



P3. Looking south toward the building from the existing northern parking row.



P4. Looking northeasterly toward the building from the southwest corner of the property.



Deborah S. Block, IAMC, MMC

MAR 26 2026

City Clerk
Mishawaka, IN

AP 26-11

Received

MAR 25 2026

Planning and
Community Development

DATE: March 19, 2026

TO: Board of Zoning Appeals
City of Mishawaka, Indiana

The undersigned appellant respectfully shows the Board:

1. I, Solid Ground LLC, am the owner of the following described real estate located within the City of Mishawaka, Clay Township, St. Joseph County, State of Indiana, to-wit:
4340 N Main Street, Mishawaka, Indiana
See attached Legal Description
2. The above-described real estate presently has a zoning classification of C-1 District under the Zoning Ordinance of the City of Mishawaka.
3. Appellant presently intends to sell this property to an entity that proposes to occupy the above-described property in the following manner:
Open a dine-in and drive-through restaurant and ice cream shop.
4. Appellants' prospective buyer desires to provide drive-through service with the planned eating establishment.
5. The Zoning Ordinance of the City of Mishawaka restricts eating establishments in the C-1 district to only those without drive-through service under section 137-301.
6. Strict adherence to the Ordinance requirements would create an unusual hardship, because other nearby restaurants (such as Panera and Raising Cane's) with the same zoning have been allowed to provide drive-through service.
7. Answers to the following necessary questions are provided below:

1. Will the approval be injurious to the public health, safety, morals, or general welfare of the community?

No. Approval of the drive-through variance will not be injurious to public health, safety, morals, or general welfare. Drive-throughs are common features in commercial areas and, when properly designed, can enhance convenience without compromising safety. Adequate traffic management, signage, and adherence to

SAM

2810 Dexter Drive / Elkhart, IN 46514
574-266-1010 Office / 574-262-3040 Fax

sam.biz



health regulations will ensure that the drive-through operates safely and responsibly. Furthermore, the addition is unlikely to affect community morals or welfare, as it aligns with established business practices.

2. Will the use and value of the area adjacent to the property included in the variance be affected in a substantially adverse manner?

No. The use and value of adjacent properties will not be substantially adversely affected by the approval of this variance. Drive-throughs, when integrated thoughtfully, can increase customer traffic and visibility, potentially benefiting neighboring businesses.

3. Does the need for the variance arise from some condition peculiar to the property involved?

Yes. The need for the variance does arise from a condition peculiar to the property. This property is in a prime location for this type of business that would commonly feature a drive-through service. However, this zoning district expressly restricts this feature and the building was not originally constructed with a drive-through. The prospective owner plans to add drive-through service at this location.

4. Does strict application of the terms of this chapter constitute an unnecessary hardship if applied to the property for which the variance is sought?

Yes. Strict application of zoning regulations will impose an unnecessary hardship on the property owner by limiting the ability to adapt the business to evolving customer preferences. Without the variance, the property may be unable to compete effectively or utilize its space efficiently. The previous business at this location did not have drive-through service and closed its operations. Granting the variance allows for reasonable use of the property, consistent with its commercial purpose.



5. Will approval interfere substantially with the Mishawaka 2000 Comprehensive Plan?

No. Approval of the variance does not substantially interfere with the Mishawaka 2000 Comprehensive Plan. The drive-through aligns with the plan’s goals for commercial development. The addition supports economic growth and fits within the designated land use.

WHEREFORE, Appellant prays and respectfully requests a hearing on this appeal and that after such hearing, the Board grant the requested variance.

Appellant Signature

DAVID L. HARDACRE

Appellant Printed Name

Solid Ground LLC

Appellant Company

PO Box 639, Anderson, IN 46015

Appellant Company Mailing Address

Contact Person

Benjamin Stanley, P.E.
Design Engineer / Project Manager
Surveying And Mapping LLC
2810 Dexter Drive
Elkhart, IN 46514
(574) 266-1010
ben.stanley@sam.biz

Attachments:

- Legal Description
- Written authority from the existing owner
- Written Consultant consent
- Site plan for the project site



Legal Description

Taken from ALTA commitment for title insurance issued by Chicago Title Insurance Company
Commitment Number: 26-4791 Commitment Date: February 18, 2026

Parcel I: (Fee Simple)

A part of the Northeast ¼ of the Southeast ¼ of Section 33, Township 38 North, Range 3 East, Clay Township, City of Mishawaka, St. Joseph County, Indiana, described as follows: Commencing at the Southeast corner of the Northeast ¼ of the Southeast ¼ of Section 33, Township 38 North, Range 3 East, Clay Township, City of Mishawaka, St. Joseph County, Indiana; thence North 00°11'21" East on the East line of the Northeast ¼ of the Southeast ¼ of said Section 33, a distance of 40.00 feet to the North right of way line of Day Road; thence South 89°48'36" West on said North right of way line a distance of 954.54 feet; thence North 00°05'41" East parallel to the West line of the Northeast ¼ of the Southeast ¼ of said Section 33, a distance of 440.00 feet to the point of beginning; thence South 89°48'14" West, a distance of 321.37 feet to the East right of way line of Main Street; thence North 00°05'41" East on said East right of way line a distance of 219.79 feet; thence North 89°54'19" East on a jog in the East right of way line of Main Street, a distance of 5.00 feet; thence North 00°05'41" East on the East right of way line of Main Street a distance of 48.94 feet; thence North 90°00'00" East, a distance of 185.53 feet; thence Northeasterly on a curve to the left having a radius of 500.00 feet, a delta of 15°10'22", a chord distance of 132.02 feet, bearing North 82°24'49" East, an arc distance of 132.41 feet; thence South 00°05'41" West, a distance of 285.05 feet to the point of beginning.

Parcel II: (Easement)

Ingress and Egress Easement recorded July 23, 1993 as Document Number 9328485 in the Office of the recorder of St. Joseph County, Indiana.

Parcel III: (Easement)

A Non-Exclusive Easement Ingress and Egress for the benefit of Parcel I as set forth in a Declaration of Easements by Cressy Land Planning Associates, LLP dated March 1, 2005 and recorded March 4, 2005 as Document Number 0509359 in the Office of the Recorder of St. Joseph County, Indiana.

NO.	REVISIONS	DATE
1		
2		
3		
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7		

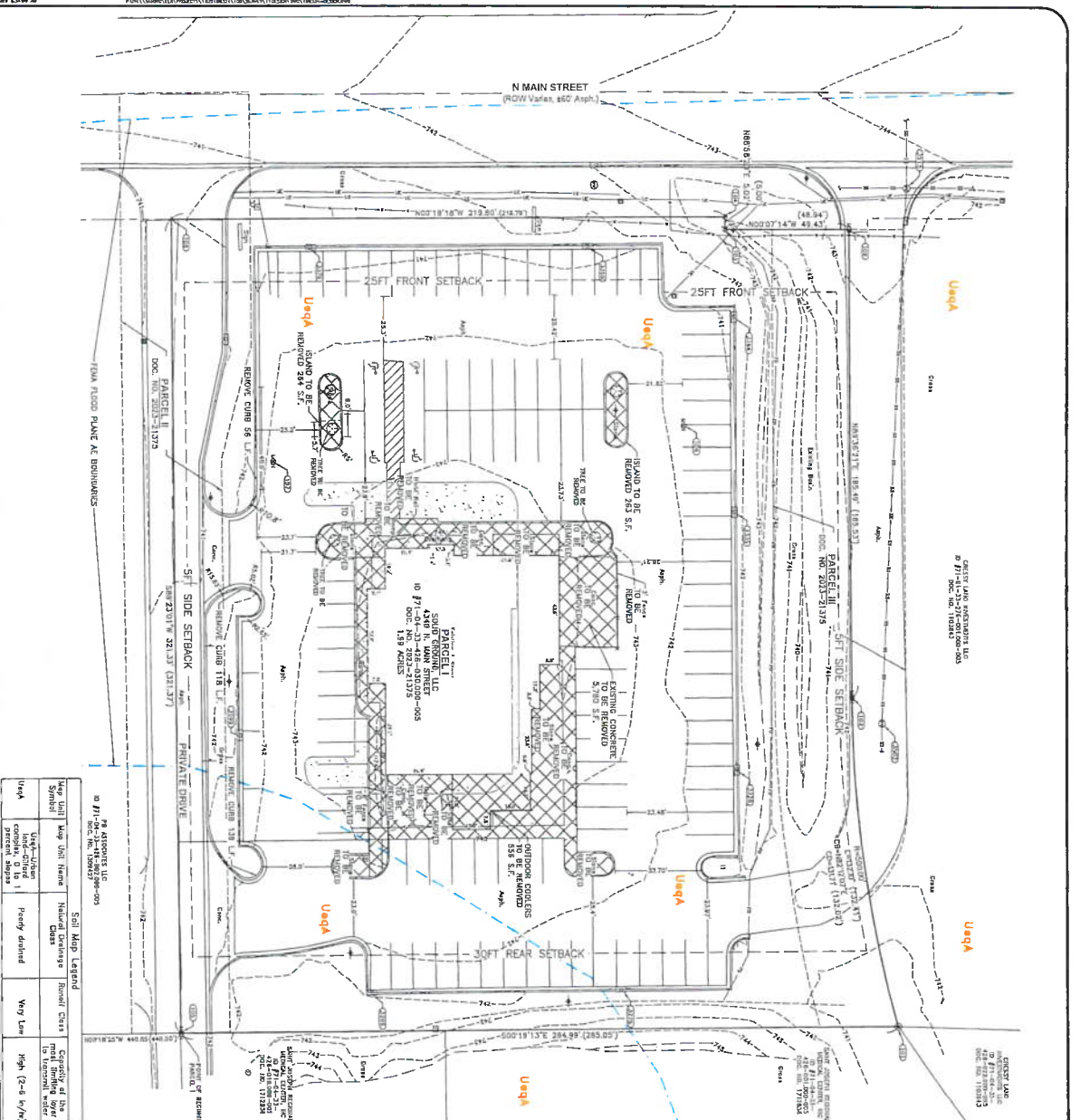
2810 DeWitt Drive
 Elkhart, IN 46514
 Phone 574-266-1010
 Email: info@sawik.com

SAWIK
 ENGINEERING ARCHITECTURE & PLANNING

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POINT NO.	NORTHING	EASTING	DESCRIPTION
101	2357094.44	187584.30	IRON PIPE FOUND
102	2356988.59	187452.31	W/4 M/L FOUND
103	2356983.89	187254.45	REBAR FOUND
104	2356937.80	187247.41	REBAR FOUND
105	2356942.47	187258.80	W/4 M/L FOUND
106	2356943.75	187230.18	W/4 M/L - CONTROL
107	2356945.83	187244.12	W/4 M/L - CONTROL
108	2356969.21	187245.88	CHISEL CROSS FOUND
109	2356969.43	187252.22	W/4 M/L FOUND
110	2348991.08	186594.46	IRON PIPE FOUND
111	2348991.08	186594.46	IRON PIPE FOUND

LEGAL DESCRIPTION PER DE 2012-11175

A PART OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 21, TOWNSHIP 36 NORTH, RANGE 38 WEST, CLAY COUNTY, INDIANA, DESCRIBED AS FOLLOWS: ...

GENERAL INFORMATION

THE PURPOSE OF THIS SURVEY IS TO COLLECT DATA NEEDED FOR PROPOSED BUILDING AND CONCEPT PLAN DRAWINGS. THE CLIENT OF THIS SURVEY IS ...

UTILITY NOTES

INDIANA 811 WAS CONTACTED ON 02/11/2026 REQUESTING THE LOCATION OF ...

BENCHMARKS

CHISEL SQUARE NORTH SIDE OF LAMP POST CONC BASE SOUTH OF BUILDING ...

LEGEND

IRON PIPE FOUND
 W/4 M/L FOUND
 CHISEL CROSS FOUND
 W/4 M/L FOUND

SANITARY SEWER STRUCTURE DATA

STRUCTURE NUMBER 2022
 SIZE 18" DIA
 INVERT 234.15
 SURFACE 234.15

EXISTING DEMOLITION PLAN

PROPOSED DEMOLITION PLAN
 SOLID GROUND, LLC
 4340 N MAIN STREET
 CITY OF MISHAWA, INDIANA


Consultant Consent Form

The undersigned, Zack Venzon / Fort Venzon Ventures, being the applicant proposing to do work in the City, hereby authorizes Surveying and Mapping, LLC. to submit documents and plans on behalf of the applicant necessary for the purpose of obtaining permits, variances, and site plan approval.

This consent shall:

remain in effect until revoked by the applicant or the proposed project is completed.

Zack Venzon
Applicants Printed Name


Applicants Signature
3.24.26

Fort Venzon Ventures
Company

Date

1400 Brook Drive
Mailing Address

Downers Grove, IL 60515
City, State, Zip Code

SOLID GROUND, LLC

March 19, 2026

Board of Zoning Appeals
City of Mishawaka, Indiana

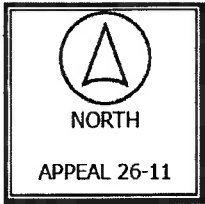
RE: Use Variance
4340 N Main Street
Mishawaka, IN

We hereby give permission for Fort Venzon Ventures and SAM Civil Engineering to file for the Use Variance for 4340 N Main Street, Mishawaka, IN.

Sincerely,



David L. Hardacre
Manager of Hardacre Management, LLC
Member of Solid Ground, LLC



AP 26-11

N MAIN ST

E DAY RD

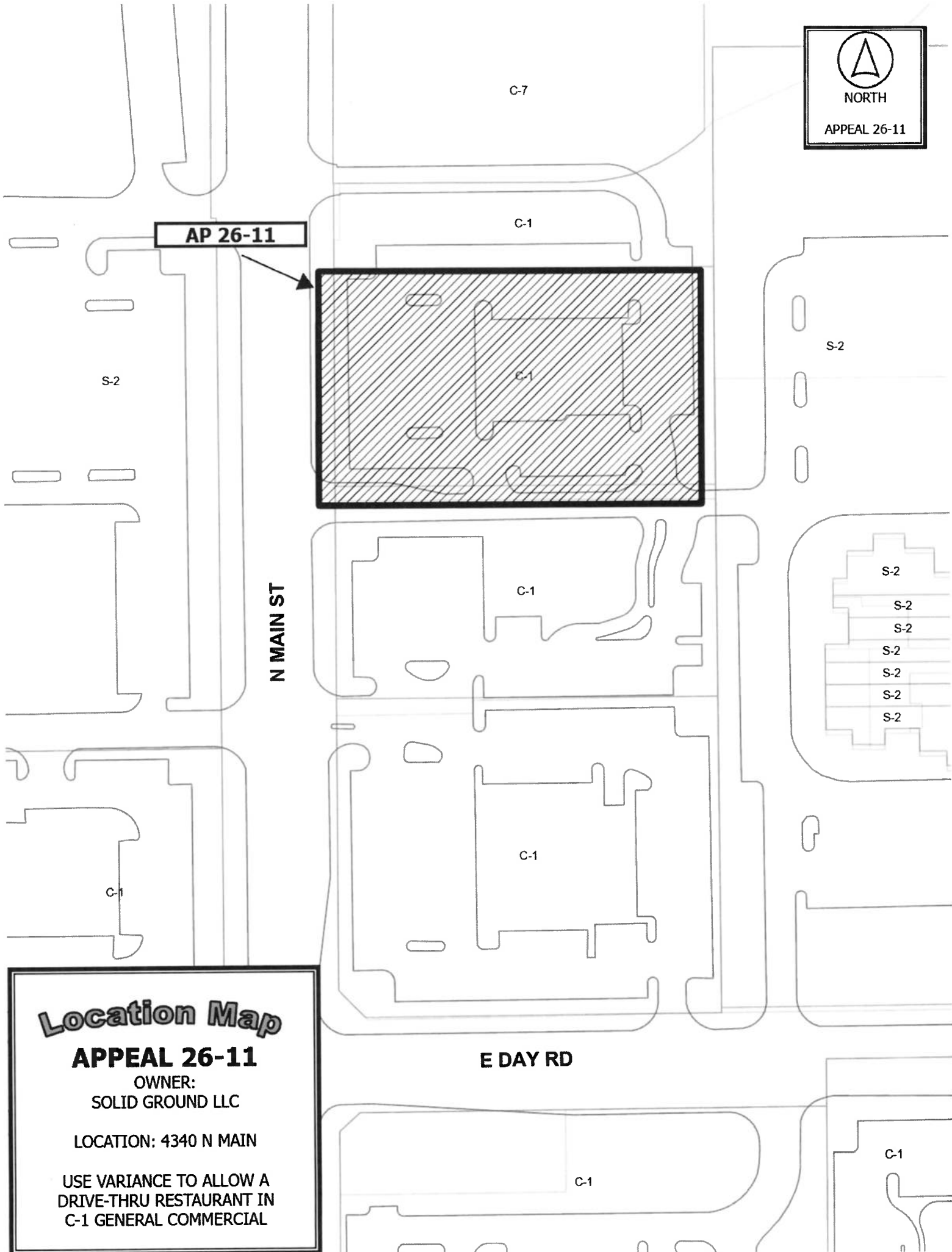
Location Map

APPEAL 26-11

OWNER:
SOLID GROUND LLC

LOCATION: 4340 N MAIN

USE VARIANCE TO ALLOW A
DRIVE-THRU RESTAURANT IN
C-1 GENERAL COMMERCIAL



APR 15 2026

City Clerk
Mishawaka, IN

APPEAL #26-13

RESOLUTION NO. 2026-16

A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, APPROVING A PETITION OF THE MISHAWAKA BOARD OF ZONING APPEALS FOR THE PROPERTY LOCATED AT:

14325 & 14233 (pre-annexation) Cleveland Road (including Five (5) tax parcels), Mishawaka, IN

WHEREAS, the Indiana Code requires the Common Council to give notice of its intention to consider Petitions from the Board of Zoning Appeals for approval or disapproval; and

WHEREAS, the Common Council must take action within sixty (60) days after the Board of Zoning Appeals makes its recommendation to the Council; and

WHEREAS, the Common Council is required to make a determination in writing on such requests; and

WHEREAS, the Mishawaka Board of Zoning Appeals has made a favorable recommendation, pursuant to applicable state law, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

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 the hearing on the Petition from the Board of Zoning Appeals pursuant to Indiana Code requesting that a Conditional Use Permit for property located at **14325 & 14233 (pre-annexation) Cleveland Road (including Five (5) tax parcels), Mishawaka, Indiana**, more particularly known and described as follows:

A PARCEL LOCATED IN THE SOUTHEAST QUARTER OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS: BEGINNING AT THE SOUTH QUARTER CORNER OF SAID SECTION 23; THENCE NORTH 00°25'31" WEST ALONG THE NORTH AND SOUTH QUARTER LINE OF SAID SECTION 23, A DISTANCE OF 1040.59 FEET TO A POINT ON THE SOUTHERLY RIGHT-OF-WAY LINE OF INDIANA EAST-WEST TOLL ROAD (I 80-90); THENCE ALONG SAID SOUTHERLY RIGHT-OF-WAY LINE FOR THE NEXT TWO (2) COURSES, NORTH 51°26'34" EAST, A DISTANCE OF 1322.08 FEET, AND NORTH 55°30'54" EAST, A DISTANCE OF 193.49 FEET TO A POINT ON THE WESTERLY RIGHT-OF-WAY LINE OF CAPITAL AVENUE; THENCE ALONG SAID WESTERLY RIGHT-OF-WAY LINE OF CAPITAL AVENUE FOR THE NEXT ELEVEN (11) COURSES, SOUTH 42°40'53" EAST, A DISTANCE OF 31.28 FEET (REC. SOUTH 42°34'37" EAST, 28.51 FEET), AND THENCE SOUTH 45°32'38" EAST, A DISTANCE OF 100.12 FEET (REC. SOUTH 45°26'22" EAST, 100.12 FEET), AND THENCE SOUTH 48°23'31" EAST, A DISTANCE OF 402.00 FEET (REC. SOUTH 48°17'15" EAST, 402.00 FEET), AND THENCE SOUTH 41°51'47" EAST, A DISTANCE OF 350.13 FEET (REC. SOUTH 41°45'31" EAST, 350.13 FEET), AND THENCE SOUTH 37°41'14" EAST, A DISTANCE OF 55.20 FEET (REC. SOUTH 37°34'58" WEST, 55.20 FEET), AND THENCE SOUTH 37°41'14" EAST, A DISTANCE OF 171.96 FEET (REC. SOUTH 37°34'58" EAST, 171.96 FEET), AND THENCE SOUTH 26°28'39" EAST, A DISTANCE OF 182.82 FEET (REC. SOUTH 26°28'33" EAST, 55.20 FEET), AND THENCE SOUTH 26°28'39" EAST, A DISTANCE OF 182.82 FEET (REC. SOUTH 26°28'33" EAST, 182.82 FEET), AND THENCE SOUTH 10°13'10" EAST, A

DISTANCE OF 182.49 FEET (REC. SOUTH 10°23'04" EAST, 182.49 FEET), AND THENCE SOUTH 02°51'52" WEST, A DISTANCE OF 281.06 FEET (REC. SOUTH 02°41'58" WEST, 182.49 FEET), AND THENCE SOUTH 00°15'43" EAST, A DISTANCE OF 100.00 FEET (REC. SOUTH 00°25'37" EAST, 100.00 FEET), AND THENCE SOUTH 05°58'21" EAST, A DISTANCE OF 201.00 FEET (REC. SOUTH 06°08'15" EAST, 201.00 FEET), AND THENCE SOUTH 00°15'43" EAST, A DISTANCE OF 175.00 FEET (REC. SOUTH 00°25'37" EAST, 175.00 FEET) TO THE NORTHERLY RIGHT-OF-WAY LINE OF CLEVELAND ROAD, THENCE ALONG SAID NORTHERLY LINE FOR THE NEXT TWO (2) COURSES, SOUTH 82°17'48" WEST, A DISTANCE OF 241.33 FEET (REC. SOUTH 82°07'54" WEST, 241.33 FEET), AND THENCE SOUTH 82°17'48" WEST, A DISTANCE OF 21.53 FEET; THENCE SOUTH 67°09'16" WEST, A DISTANCE OF 81.41 FEET (REC. SOUTH 68°32'30" WEST, 80.78 FEET) TO A POINT ON THE SOUTH LINE OF SAID SECTION 23 ALSO BEING THE CENTERLINE OF CLEVELAND ROAD; THENCE ALONG SAID SOUTH LINE OF SECTION 23 AND THE CENTERLINE OF CLEVELAND ROAD, SOUTH 89°41'58" WEST, A DISTANCE OF 1759.15 FEET TO THE POINT THE POINT OF BEGINNING.
CONTAINING 72.06 ACRES MORE OR LESS AND COMPRISED OF ONE (1) LOT.
SUBJECT TO ALL LEGAL RIGHT-OF-WAYS, EASEMENTS AND RESTRICTIONS OF RECORD.

The Conditional Use Permit will allow a private fuel facility with an underground fuel tank within the City's 5-year time of travel area of the Juday Creek wellfield. The facility will service only vehicles from the various car dealerships within the Gurley Leep Auto mall and is subject to the following conditions:

1. The underground storage tank shall follow all requirements per the Indiana Department of Environmental Management standards Title 329, Article 9 IAC, and all subsequent revisions.
2. All proper safety and spill prevention measures shall be installed and maintained.
3. A hydrodynamic separator shall be provided in the surface drainage area prior to runoff entering the storm sewer system.

Section II. Following a presentation by the Petitioner, and after proper public hearing, the Common Council hereby approves the Petition as recommended by the Mishawaka Board of Zoning Appeals, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning, a copy of which is on file in the Office of the City Clerk.

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

1. *The approval will not be injurious to the public health, safety, morals, and general welfare of the community.* The proposed private fuel facility will meet or exceed all required state and local codes for underground fuel storage tanks, including but not limited to, double-walled tanks, alarm systems and automatic cutoff for fuel pumps. Any required water quality storm captor structures will be provided to prevent the infiltration of petroleum liquid by products to the existing soils around the fuel facility.
2. *The use and value of the area adjacent to the property included in the conditional use permit will not be affected in a substantially adverse manner.* Constructing the private fuel facility to the latest state and local codes and requirements, along with the local approval of all required plans, should lessen any perceived adverse impact on any adjacent property.

3. *The conditions of approval shall mitigate any potentially adverse impact of the proposed use upon the adjacent properties.* As mentioned above, by providing all reviewing agencies and departments with detailed plans and protection for the proposed private fuel facility, any adverse impact should be mitigated.
4. *Adequate measures will be taken to provide proper utilities, drainage, paved access roads, landscape buffering, fencing, leakproof dikes, safety precautions, and to minimize traffic protection.* Since the proposed fuel facility will only be used by the car dealerships within the project site, the private use shall aid to ensure that all adequate protections are anticipated and provided. The fuel facility will meet all state and local codes for safety and the project site.
5. *The granting of this conditional use is in the best interests of the community.* The proposed private fuel facility will not be open to the public, and therefore, access and use will be limited to the employees of the dealerships. Private use only will aid to control any possible issues with vehicle refueling.

Section IV. This Resolution shall be in full force and effect from and after its adoption by the Common Council and approval by the Mayor.

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: 14325 & 14233 (pre-annexation) Cleveland Road including Five (5) tax parcels - Property is bound by Cleveland Road to the south, the Indiana Toll Road to the north, and Capital Avenue to the east

Date: April 14, 2026

Appeal: 26-13

Prepared By: DJS

GENERAL INFORMATION

Applicant: Mish RE LLC / Danch, Harner & Associates, Inc.

Status: Owner / Engineering Consultant & Representative

Request: Conditional Use Permit to allow a private fuel facility with an underground fuel tank to service only vehicles from the various car dealerships within the Gurley Leep auto mall

Zoning Classification: S-2 Planned Unit Development (Ord. 5805, 5886, and 5941)

Lot Size: +/- 72 acres

Applicable Regulations: Section 137-43 / Conditional Use Permits & Section 137-870 thru 874 / Wellhead Protection Land Use Restrictions (Ord. 5932)

SPECIAL INFORMATION

Area Development Pattern: North: Indiana Toll Road, Capital Avenue & S-2 Planned Unit Development (Medical & Office / Beacon Campus north of the Toll Road)

South: Unincorporated St. Joseph County – R Single Family (Single-Family Residential & Agricultural)

East: Unincorporated St. Joseph County – R Single Family (Single-Family Residential & Agricultural)

West: Unincorporated St. Joseph County – R Single Family (Church / Michiana Covenant Presbyterian)

Thoroughfare: Cleveland Road & Capital Avenue

Council District: 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: Not specifically identified in the Mishawaka 2000 Comprehensive Plan. The Capital Avenue Land Use Plan jointly prepared by St. Joseph County and the City of Mishawaka identifies the property as an area for Residential Growth.

ANALYSIS

The Applicant, Mish RE LLC, is requesting a Conditional Use Permit to allow a private fuel facility with an underground storage tank to service only vehicles from the various car dealerships within the Gurley Leep auto mall. The underground tank will be located within the City's 5-year time of travel area of the Juday Creek wellfield site.

The Gurley Leep auto mall will be located on an approximate 72 area site at the northwest corner of Cleveland Road and Capital Avenue with the north boundary being the Indiana Toll Road. The auto mall campus will include eight (8) new auto dealerships, a used automobile/corporate office building, a maintenance and body shop, and a car wash for dealership use only. The Planned Unit Development regulations and conditions, which were approved in 2022 and 2024 via two separate annexation requests (Petition 22-11/Ord. 5805, and Petition 24-02/Ord. 5886) and further amended via Petition 25-09 (Ord. 5941), limited permitted uses to those identified in the C-1 General Commercial, C-2 Shopping Center Commercial, C-4 Automobile Oriented Commercial, C-7 Auto Oriented Restaurant Commercial, C-9 Auto and Vehicle Sales, and the C-10 Filling Station/Car Wash zoning districts. Public fuel stations not associated with the automobile dealerships are prohibited.

At the time of the annexations and establishing the PUD, the existing wellhead time of travel map reflected that the property was bisected by the 5-year time of travel area and the 10-year time of travel area. The proposed auto mall when designed envisioned a private fuel facility to solely be used by the dealerships for their vehicles. The location of the fuel facility was situated to the north of the maintenance and body shop along the Toll Road. With the effective wellfield maps for the 5-year time of travel area and the 10-year time of travel area, the fuel facility having an underground tank would have been in the 10-year time of travel area and would not have required the approval of a conditional use permit. The conditional use permit requirements were not approved until May 2025 as part of the City's wellhead protection land use restrictions. Following the approval wellhead protection land use restrictions, the wellhead 5-year and 10-year time of travel maps were revised with the 5-year time of travel area being enlarged moving the regulated area further east, northeast, and north. After the wellhead time of travel maps were revised, the proposed location of the private fuel facility now falls within the 5-year time of travel area and requires approval of a conditional use permit. The applicant plans to locate the fuel facility as far north as possible within auto mall campus. The fuel facility will comply with the state and local required underground petroleum tank safety requirements for the protection of the City's wellfield.

Division 8: Wellhead Protection Land Use Restrictions, Section 137-871 / Conditional Uses, states, "The commercial storage and distribution of chemicals, materials, uses, and storage methods identified in [section 137-872](#) (which includes petroleum) may be conditionally approved by the board of zoning appeals and the common council outside of the one-year time of travel but within the five-year time of travel for public wellfields. Maps of the one-year and five-year time of travel shall be as adopted by the city in accordance with the Safe Drinking Water Act and the Indiana Wellhead Protection Rule (327 IAC 8-4.1) which mandates the delineation of maps that identifies the time of travel and a wellhead protection program for each well or wellfield providing groundwater to a community public water system."

Due to the timing of events and approvals as described above, the Staff feels that the conditional use permit should be approved. The underground storage tank for petroleum was in the planning stages and proposed prior to the approval of the wellhead protection land use restrictions and modification of the 5 year time-of-travel map for the Juday Creek wellfield which placed the proposed location of the fuel facility within the regulated area requiring a conditional use permit. The fuel facility will not be used by the public and will be located as far north as possible within the property along the Toll Road.

All pertinent City Departments have reviewed and approved the request for the conditional use permit .

RECOMMENDATION

The Staff recommends **in favor** of Appeal 26-13 to allow a private fuel facility with an underground fuel tank within the City's 5-year time of travel area of the Juday Creek wellfield. The facility will service only

vehicles from the various car dealerships within the Gurley Leep Auto mall and is subject to the following conditions:

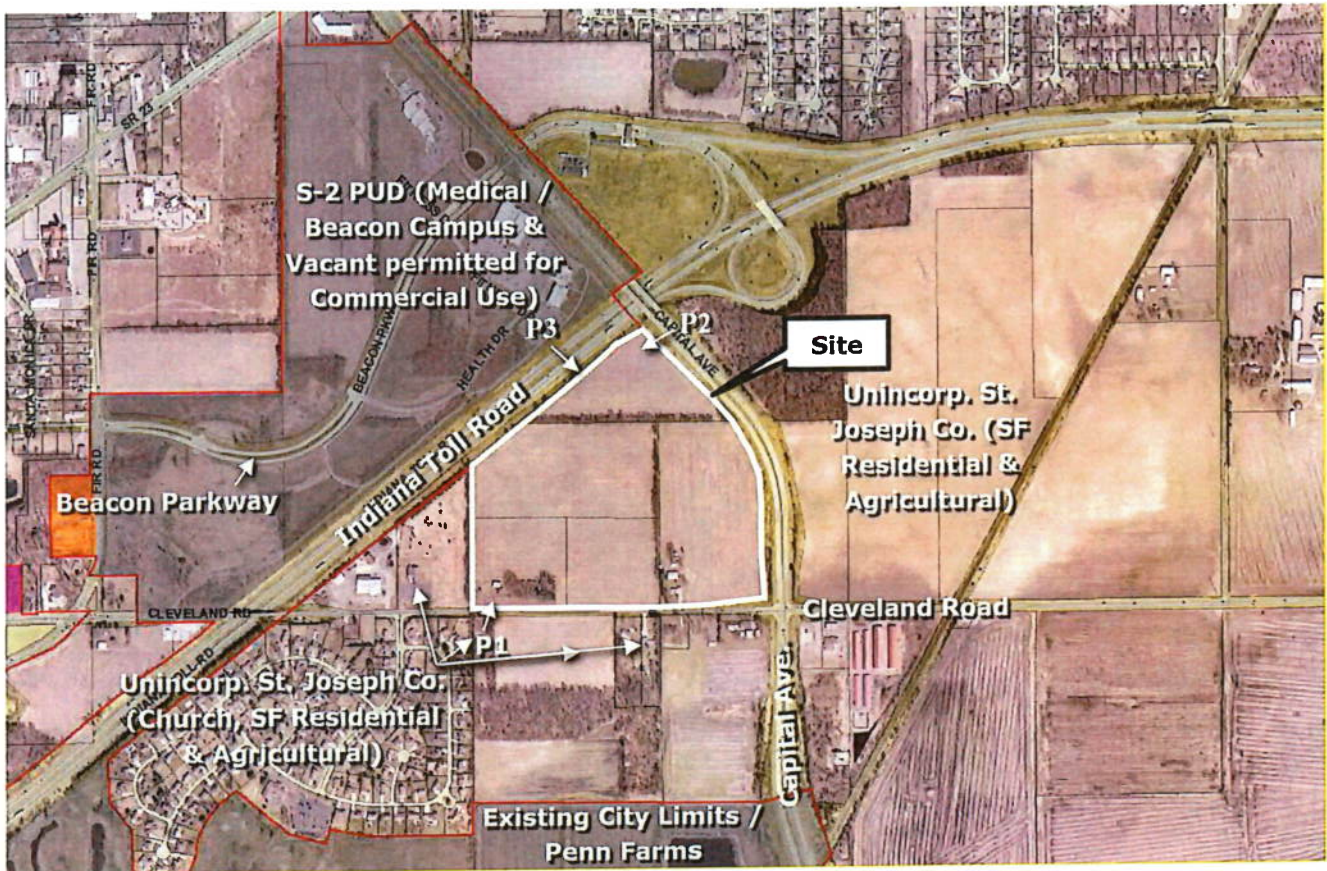
1. The underground storage tank shall follow all requirements per the Indiana Department of Environmental Management standards Title 329, Article 9 IAC, and all subsequent revisions.
2. All proper safety and spill prevention measures shall be installed and maintained.
3. A hydrodynamic separator shall be provided in the surface drainage area prior to runoff entering the storm sewer system.

This recommendation is based upon the following findings of fact:

1. The approval will not be injurious to the public health, safety, morals, and general welfare of the community. The proposed private fuel facility will meet or exceed all required state and local codes for underground fuel storage tanks, including but not limited to, double-walled tanks, alarm systems and automatic cutoff for fuel pumps. Any required water quality storm captor structures will be provided to prevent the infiltration of petroleum liquid by products to the existing soils around the fuel facility.
2. The use and value of the area adjacent to the property included in the conditional use permit will not be affected in a substantially adverse manner. Constructing the private fuel facility to the latest state and local codes and requirements, along with the local approval of all required plans, should lessen any perceived adverse impact on any adjacent property.
3. The conditions of approval shall mitigate any potentially adverse impact of the proposed use upon the adjacent properties. As mentioned above, by providing all reviewing agencies and departments with detailed plans and protection for the proposed private fuel facility, any adverse impact should be mitigated.
4. Adequate measures will be taken to provide proper utilities, drainage, paved access roads, landscape buffering, fencing, leakproof dikes, safety precautions, and to minimize traffic protection. Since the proposed fuel facility will only be used by the car dealerships within the project site, the private use shall aid to ensure that all adequate protections are anticipated and provided. The fuel facility will meet all state and local codes for safety and the project site.
5. The granting of this conditional use is in the best interests of the community. The proposed private fuel facility will not be open to the public, and therefore, access and use will be limited to the employees of the dealerships. Private use only will aid to control any possible issues with vehicle refueling.

ATTACHMENTS

Aerial, Photograph(s), Appeal, Site Plan with Location of Private Fuel Facility, Prior 5-Year Time of Travel Map for the Juday Creek Wellfield prior to Approval of the Wellhead Protection Land Use Restrictions (Ord. 5932), Current 5-year Time of Travel Map for the Juday Creek Wellfield, Location Map



Aerial Photograph

14325 & 14233 Cleveland Road including five parcels

Proposed Gurley Leep Auto Mall including a private fuel facility with an underground storage tank



P1. Looking northerly into the annexation area from the southwest corner of property.



P2. Looking southwesterly into the property from the Capital Avenue bridge over the Toll Road.



P3. Looking southeasterly into the property from the Beacon property north of the Toll Road.

Board of Zoning Appeals
City of Mishawaka, Indiana
100 Lincolnway West,
Mishawaka, Indiana 46544

Date: March 22, 2026

Re: MISH RE LLC Application for a Conditional Use Permit,
3000 Block of East Cleveland Road:

AP 26-13
Received

MAR 25 2026

Planning and
Community Development

Dear Board Members:

On behalf of our client, MISH RE LLC we are asking for the approval of a Conditional Use Permit to allow for a private fuel center having underground fuel tanks within the City's 5-year time of travel area of the City's Douglas Road Wellfield site. The project site is located in the 3000 Block of East Cleveland Road on a 71 acre+/- site located more generally at the Northwest corner of East Cleveland Road and Capital Avenue, with the North boundary of the site being the Indiana East-West Toll Road. The project site was annexed into the city several years ago and the proposed use is an Auto Mall Campus consisting of several Dealerships, a Maintenance and Repair facility, a Carwash facility and administrative offices for the Gurley-Leep Group. The project was rezoned to the City's S-2 Planned Unit Development District for the Auto Mall.

At the time the project was approved, the existing Time of travel map reflected that the project site was bisected by the 5-year time of travel area and the 10- year time of travel area. The proposed project when designed envisioned a private fuel center that was to be used by the various planned Auto dealerships to fuel their vehicles. The location of the private fuel center was part of the proposed maintenance and repair facility which is planned to be located at the northwestern edge of the project site along the Toll Road. With the Wellfield maps done at the time for the 5-year and 10-year travel time, the private fuel center having underground fuel tank(s) would have been in the 10-year travel time and would not have required the approval of a Condition Use Permit as approved as part of the City's Wellhead Protection Ordinance approved in April of 2025. Since the time the Auto Mall project was approved, the Wellhead 5-year and 10-year mapped areas were revised and the 5-year time travel was enlarged moving the impact area further east, northeast and north. Due to the revised Wellhead maps the proposed private fuel center now falls within the 5-year time of travel and requires approval of a Conditional Use Permit. The Petitioner still plans to keep the private fuel center as far north as possible within the Auto Mall Campus as shown. The Petitioner would also adhere to the latest State and Local required underground petroleum tank safety requirements for the protection of the City's Wellfield.

The undersigned Appellants respectfully shows the Board:

1. Petitioner is the owner of the following described real estate located in the City of Mishawaka, St. Joseph County, State of Indiana, to-wit:

(See attached legal description, common address of the property.)

2. The above-described (attached) real estate presently has a zoning classification of S-2 Planned Unit Development District classification. District under the Zoning Ordinance of the City of Mishawaka.
3. Petitioner presently occupies *(or proposes to occupy)* the above-described property in the

1643 Commerce Drive, South Bend, Indiana 46628
574-234-4003, 574-234-4119 Fax

following manner:

Commercial development consisting of several Car Dealership facilities, a Maintenance/Repair facility, a carwash facility, a private fuel pump facility for car dealership facilities only, administrative offices.

4. Petitioner desires to: build a small private fuel pump facility with an underground fuel tank to service only vehicles from the various car dealerships located within the project site. The fuel pump facility is not open for public usage. The facility is located at point north of the maintenance facility building by the northern edge of the project site south the Toll Road right-of-way.
5. The Zoning Ordinance of the City of Mishawaka requires: Division 8. Wellhead Protection Land Use Restrictions, Sec. 137-871 – Conditional uses, Sec.- 137-872 – Identified chemicals, materials, uses, and storage methods, a). Petroleum or petroleum-based products, including fuels, fuel additives, lubricating oils, motor oils, hydraulic fluids, and other similar petroleum-based products, located within the five-year (5) time of travel designated area around the Mishawaka Wellfield facility.
6. Explain: Why the approval will not be injurious to the public health, safety, morals and general welfare of the community; The proposed private fuel facility will meet or exceed all required State and Local codes for underground fuel storage tanks, including but not limited to double-walled tanks, alarm systems and automatic electric cutoffs for fuel pump. Also included will be any required water quality storm captor structures to prevent the infiltration of petroleum liquids, by products to existing soils around said fuel facility. City Engineering and other City Departments shall be required to approve the facility details prior to its construction.
7. Why the use and value of the area adjacent to the property included in the conditional use permit will not be affected in a substantially adverse manner; By constructing the proposed private fuel facility to the latest State and Local codes and requirements along with local approval of all required plans, should help eliminate any perceived adverse impact and any adjacent property.
8. If adequate conditions will be stipulated to mitigate any potentially adverse impact of the conditional use permit upon adjacent property; As mentioned above, by providing all review agencies and departments with detail plan and protection for the proposed private fuel facility, any adverse impact should be mitigated.
9. If adequate measures have been taken to provide proper utilities, drainage, paved access roads, landscape buffering, fencing, leakproof dikes, safety precautions, and to minimize traffic congestion; As this proposed private fuel facility will only be used by the car dealerships within the project site, that will help insure that all adequate protections are being anticipated along with the fuel facility design meeting all State and Local codes for safety and for the project site.

10. Why the granting of the conditional use permit is in the best interest of the community. The proposed private fuel facility will not be open to the public, and therefore access and use would be limited to employees of the Dealerships, and that will help to control any possible issues with vehicle refueling. The underground tank(s) would meet the latest State and Local standards for all systems of the fuel center to lessen any negative impact to the project site and the surrounding environs.

Wherefore, Petitioner prays and respectfully requests a hearing on this application and that after such hearing the Board grant the requested Conditional Use Permit.



Chris A. Pustelak, CPA for MISH RE LLC
Vice President of Operations
5201 N. Grape Road
Mishawaka, IN 46545

CONTACT PERSON:

Name: Michael Danch, - Danch, Harner & Associates, Inc.
Address: 1643 Commerce Drive, South Bend, Indiana 46628
Phone/Fax: 574-234-4003,
E-Mail: mdanch@danchharner.com

1643 Commerce Drive, South Bend, Indiana 46628
574-234-4003, 574-234-4119 Fax

LEGAL DESCRIPTION:

A PARCEL LOCATED IN THE SOUTHEAST QUARTER OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS: BEGINNING AT THE SOUTH QUARTER CORNER OF SAID SECTION 23; THENCE NORTH 00°25'31" WEST ALONG THE NORTH AND SOUTH QUARTER LINE OF SAID SECTION 23, A DISTANCE OF 1040.59 FEET TO A POINT ON THE SOUTHERLY RIGHT-OF-WAY LINE OF INDIANA EAST-WEST TOLL ROAD (I 80-90); THENCE ALONG SAID SOUTHERLY RIGHT-OF-WAY LINE FOR THE NEXT TWO (2) COURSES, NORTH 51°26'34" EAST, A DISTANCE OF 1322.08 FEET, AND NORTH 55°30'54" EAST, A DISTANCE OF 193.49 FEET TO A POINT ON THE WESTERLY RIGHT-OF-WAY LINE OF CAPITAL AVENUE; THENCE ALONG SAID WESTERLY RIGHT-OF-WAY LINE OF CAPITAL AVENUE FOR THE NEXT ELEVEN (11) COURSES, SOUTH 42°40'53" EAST, A DISTANCE OF 31.28 FEET (REC. SOUTH 42°34'37" EAST, 28.51 FEET), AND THENCE SOUTH 45°32'38" EAST, A DISTANCE OF 100.12 FEET (REC. SOUTH 45°26'22" EAST, 100.12 FEET), AND THENCE SOUTH 48°23'31" EAST, A DISTANCE OF 402.00 FEET (REC. SOUTH 48°17'15" EAST, 402.00 FEET), AND THENCE SOUTH 41°51'47" EAST, A DISTANCE OF 350.13 FEET (REC. SOUTH 41°45'31" EAST, 350.13 FEET), AND THENCE SOUTH 37°41'14" EAST, A DISTANCE OF 55.20 FEET (REC. SOUTH 37°34'58" WEST, 55.20 FEET), AND THENCE SOUTH 37°41'14" EAST, A DISTANCE OF 171.96 FEET (REC. SOUTH 37°34'58" EAST, 171.96 FEET), AND THENCE SOUTH 26°28'39" EAST, A DISTANCE OF 182.82 FEET (REC. SOUTH 26°28'33" EAST, 55.20 FEET), AND THENCE SOUTH 26°28'39" EAST, A DISTANCE OF 182.82 FEET (REC. SOUTH 26°28'33" EAST, 182.82 FEET), AND THENCE SOUTH 10°13'10" EAST, A DISTANCE OF 182.49 FEET (REC. SOUTH 10°23'04" EAST, 182.49 FEET), AND THENCE SOUTH 02°51'52" WEST, A DISTANCE OF 281.06 FEET (REC. SOUTH 02°41'58" WEST, 182.49 FEET), AND THENCE SOUTH 00°15'43" EAST, A DISTANCE OF 100.00 FEET (REC. SOUTH 00°25'37" EAST, 100.00 FEET), AND THENCE SOUTH 05°58'21" EAST, A DISTANCE OF 201.00 FEET (REC. SOUTH 06°08'15" EAST, 201.00 FEET), AND THENCE SOUTH 00°15'43" EAST, A DISTANCE OF 175.00 FEET (REC. SOUTH 00°25'37" EAST, 175.00 FEET) TO THE NORTHERLY RIGHT-OF-WAY LINE OF CLEVELAND ROAD, THENCE ALONG SAID NORTHERLY LINE FOR THE NEXT TWO (2) COURSES, SOUTH 82°17'48" WEST, A DISTANCE OF 241.33 FEET (REC. SOUTH 82°07'54" WEST, 241.33 FEET), AND THENCE SOUTH 82°17'48" WEST, A DISTANCE OF 21.53 FEET; THENCE SOUTH 67°09'16" WEST, A DISTANCE OF 81.41 FEET (REC. SOUTH 68°32'30" WEST, 80.78 FEET) TO A POINT ON THE SOUTH LINE OF SAID SECTION 23 ALSO BEING THE CENTERLINE OF CLEVELAND ROAD; THENCE ALONG SAID SOUTH LINE OF SECTION 23 AND THE CENTERLINE OF CLEVELAND ROAD, SOUTH 89°41'58" WEST, A DISTANCE OF 1759.15 FEET TO THE POINT THE POINT OF BEGINNING.

CONTAINING 72.06 ACRES MORE OR LESS.

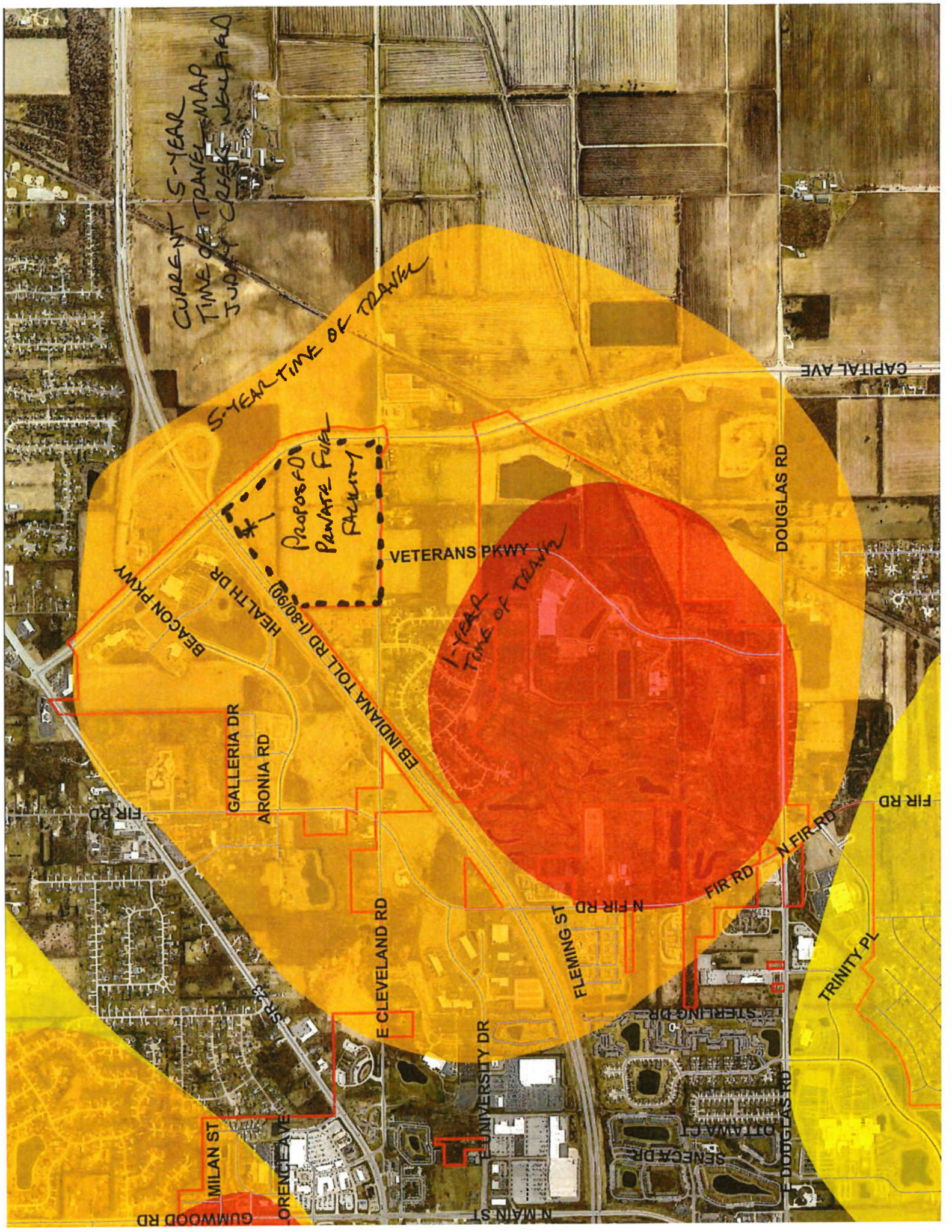
SUBJECT TO ALL LEGAL RIGHT-OF-WAYS, EASEMENTS AND RESTRICTIONS OF RECORD.

CURRENT 5-YEAR
TIME OF TRAVEL MAP
JUDY CREEKS WOLFTRAD

5-YEAR TIME OF TRAVEL

PROPOSED
PRIVATE FUEL
STATION

1-YEAR
TIME OF TRAVEL



CAPITAL AVE

DOUGLAS RD

VETERANS PKWY

BEACON PKWY

HEALTH DR

GALLERIA DR

ARONIA RD

EB INDIANA TOLL RD (I-80/90)

E CLEVELAND RD

UNIVERSITY DR

FLEMING ST

N FIR RD

FIR RD

N FIR RD

FIR RD

TRINITY PL

MILAN ST

ORANGE AVE

N MAIN ST

SENECCA DR

OTTAWA CT

STERLING DR

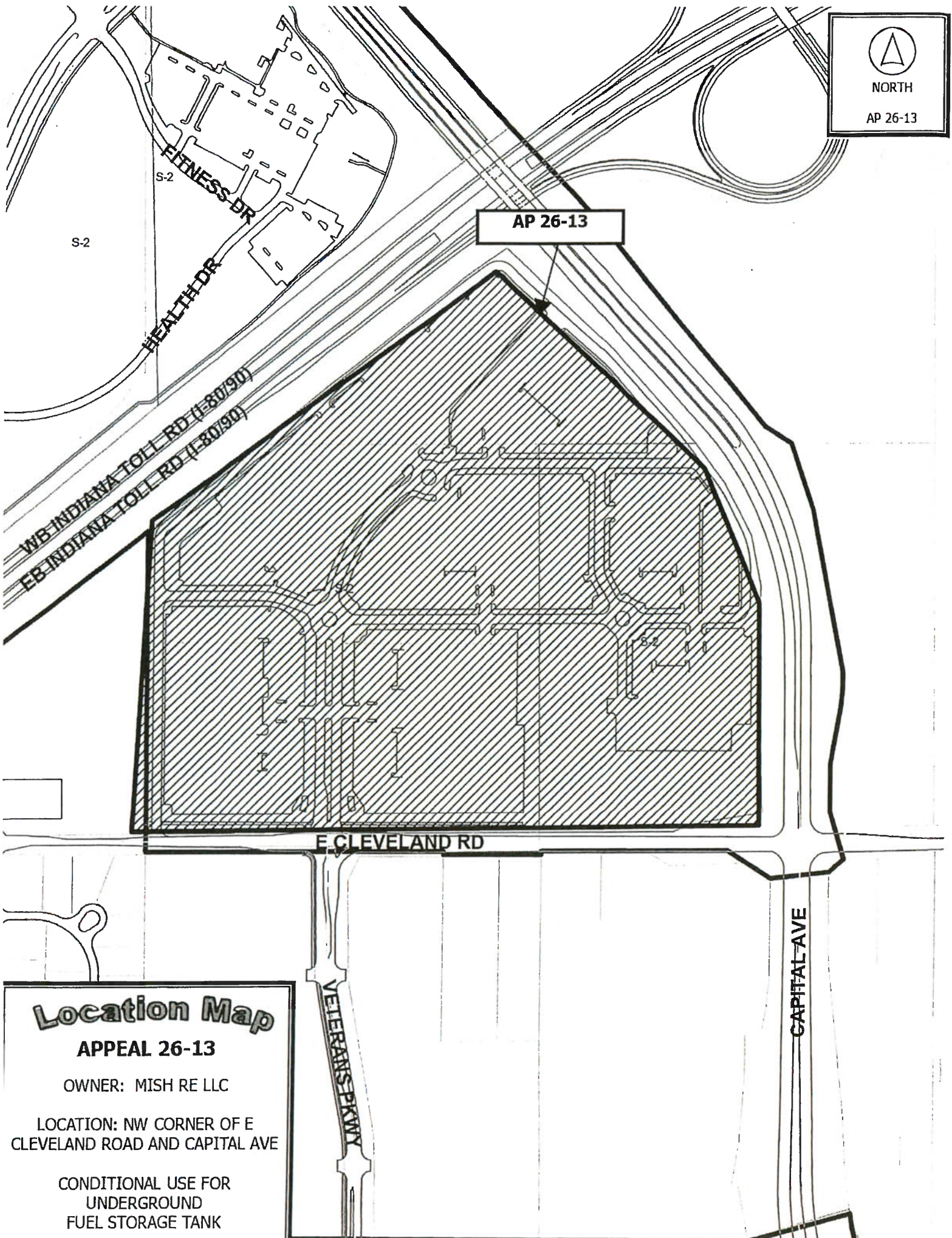
DOUGLAS RD

GUMWOOD RD



NORTH

AP 26-13



AP 26-13

S-2

S-2

FITNESS DR

HEALTH DR

WB INDIANA TOLL RD (I-80/90)
EB INDIANA TOLL RD (I-80/90)

E CLEVELAND RD

VETERANS PKWY

CAPITAL AVE

Location Map

APPEAL 26-13

OWNER: MISH RE LLC

LOCATION: NW CORNER OF E CLEVELAND ROAD AND CAPITAL AVE

CONDITIONAL USE FOR UNDERGROUND FUEL STORAGE TANK

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

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 as 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 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

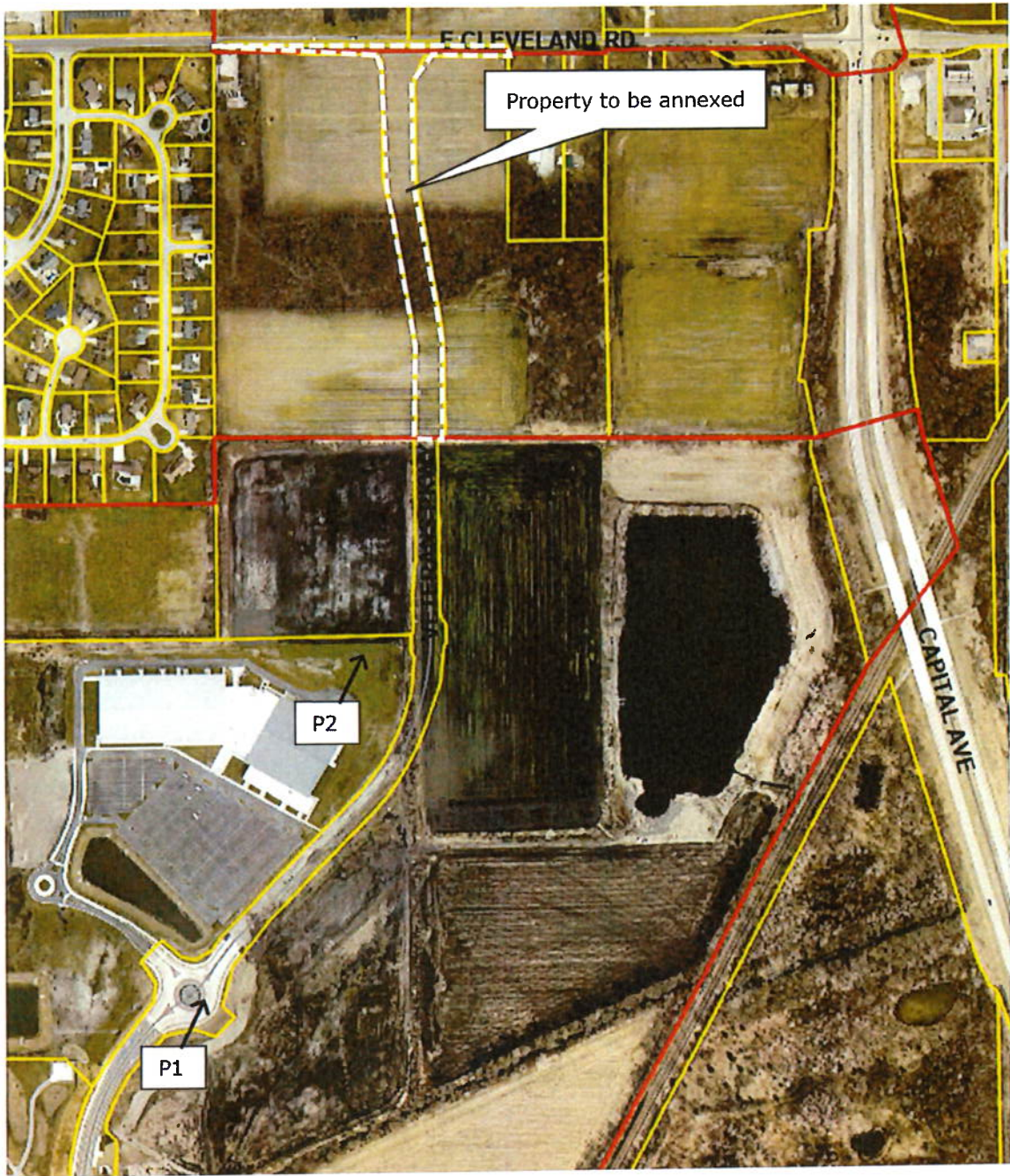
Staff recommends in **favor** of Petition #26-04 to annex and establish zoning as S-2 Planned Unit Development District for the property located south of Cleveland Rd, approximately 1,400' west of Capital Ave.

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





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



A view north towards where the road would be expanded.

Date: February 18, 2026

Per 26-04

Received

FEB 12 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 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.

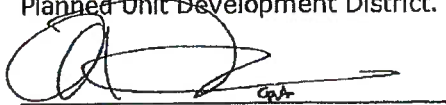
Property is vacant land located on the south side of E. Cleveland Road approximately 1,400' West of Capital Avenue. The above described property, excluding the dedicated public right-of-way, is presently zoned "R" Single Family District in the unincorporated county.

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.

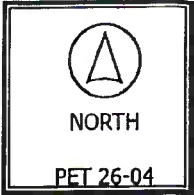
Wherefore, Petitioners pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted annexing the above described parcel of real estate to the City of Mishawaka with an S-2 Planned Unit Development District.

A handwritten signature in black ink, appearing to be 'CPA', written over a horizontal line.

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

Contact Person:

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



E CLEVELAND RD

CAPITAL AVE

AREA TO BE ANNEXED

VETERANS PKWY

S-2

Location Map

PETITION 26-04

OWNER: MISH RE LLC

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

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

Proposed Ordinance No: 2026-11

Ordinance No: _____

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 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:	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 will 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 McKinley 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..

Pkt 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.

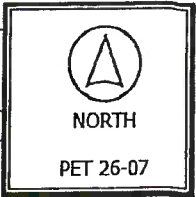
WHEREFORE, THE PETITIONERS PRAY AND RESPECTFULLY REQUEST THAT THE COMMON COUNCIL OF THE CITY OF MISHAWAKA REFER THIS MATTER TO THE MISHAWAKA CITY PLAN COMMISSION AND THAT AFTER HEARING, AN APPROPRIATE ORDINANCE BE ENACTED ANNEXATING AND REZONING THE ABOVE DESCRIBED PARCEL OF REAL ESTATE LOCATED IN THE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



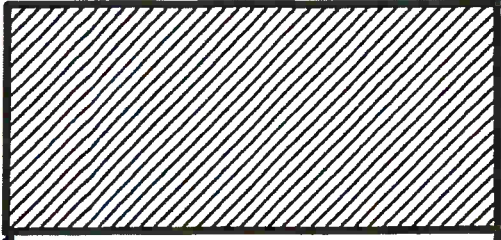
ARONIA RD

N FIR RD

SANTA MONICA DR

GRANDE VISTA DR

BEACON PKWY



AREA TO BE REZONED

C-1

S-2

C-1

C-1

C-1

R-3

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

CLEVELAND ROAD

R-3