



**AGENDA**  
**May 18, 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](http://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 May 04, 2026

5. Petitions, Communications, Remonstrance, and Memorial

A letter from the Board of Zoning Appeals regarding their recommendation from their May 12, 2026, meeting.

6. Report of Special Committee

7. Ordinances on First Reading

P.O. No. 2026-19 Amending Ord 5926AA Establishing Boundaries for Water and Sewer Service Outside City Limits.

P.O. No. 2026-20 Establishing Mishawaka Utility Rate Assistance Program **Requesting Second Reading**

8. Resolutions

R2026-18 Fiscal Plan for annexation of 1622, 1628, 1640, and 1706 E. McKinley Avenue

R2026-19 Fiscal Plan for annexation of 13511 E. 6<sup>th</sup> Street

R2026-20 Use Variance to allow for a 4 Tenant Building with 2 Drive-Thrus - Property South of 4840 N. Main Street

R2026-21 Use Variance for Counseling Center - 327 W. Colfax

9. Ordinances on Second Reading

P.O. No. 2026-06 Amending Water Rates & Charges  
**(Assigned to Budget & Finance Committee)**

P.O. No. 2026-15 Annex and Rezone to R-1 Single Family Residential - 13511 E. 6<sup>th</sup> Street  
**Vote Only**

P.O. No. 2026-16 PUD Amendment to allow Portable Storage Shed and Metal Garage/Carport Sales - 801 W. Douglas Road **(Assigned to Land Use Planning Committee)**

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 **Vote Only**

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An archived version of the livestream video can be viewed on the city of Mishawaka's Facebook and YouTube pages.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](https://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](mailto:dblock@mishawaka.in.gov) or calling 574-258-1616.

**Download Packet:**

<https://mishawakain.portal.civicclerk.com/event/1027/files/agenda/3451>

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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**APPEALS FOR THE PROPERTY LOCATED AT: 14325 & 14233 (PRE-ANNEXATION)  
CLEVELAND ROAD (INCLUDING FIVE TAX PARCELS  
Conditional Use for Underground Fuel Storage Tank – NW corner of E. Cleveland Road &  
Capital Avenue**

Mike Danch, President at Danch, Harner & Associates located at 1643 Commerce Drive, South Bend, IN 46628, spoke in favor of **RESOLUTION R2026-16**. Mr. Danch stated he was representing the petitioner which was Mishawaka RE LLC. Mr. Danch apologized to the Council for not being at the last meeting as there was miscommunication on whether he needed to be at the public hearing and they thought it was a first reading and he apologized for that. Mr. Danch stated before them was a request for conditional use and this was the Gurley Leep Auto Mall up on Cleveland Road, the northwest corner of Cleveland and Capital Avenue. Mr. Danch stated this was about a 72-acre site. Mr. Danch stated he had been before the Council in 2022 and 2024 for the annexation and also the rezoning to a PUD for the piece of property in question and then they came back in 2025 and had asked for some approval of developmental standards for the site as well. Mr. Danch stated they had a situation where back in 2022 and 2024 when they had asked for the annexation and the rezoning, they knew that this piece of property was in the vicinity of the Mishawaka Wellfield site that was down on Douglas Road. Mr. Danch stated at the time that they had done the development and what they could see on the site plan, it was a layout for an auto mall concept that had about six or seven developments. Mr. Danch stated what it also had was a repair and a maintenance facility that could be seen on the plan as well as administrative offices, a car wash facility, and then there would be some future development that would be handled as part of the repair and maintenance facility. Mr. Danch stated there was also going to be a private fueling center and that would be strictly for the dealerships so they had a place to refuel the new cars that were coming in on the line and also for the pre-used cars that were there and it would not be public. Mr. Danch stated the maps that were available for what is called the five-year and ten-year times of concentration, which affected any kind of pollution that could happen to the Wellfield site, had actually bisected their 72 acres and because of that, they had planned to put the fuel center as far north as possible that was outside of the five-year time of travel and the location. Mr. Danch stated they went through the next two years doing reiterations for the development and the owner worked with the facilities for the different dealerships for the plan that the Council saw before them that evening. Mr. Danch stated that took two years of going through and citing the different dealerships, how the water and sewer was going to work, and how the drainage system was going to work for this particular facility, how all of the utilities were going to get to the site, the water lines, electric, and everything that could possibly happen. Mr. Danch stated there were a lot of conversations with the different Mishawaka as part of the development and there were a lot of money expenditures for future improvements to Cleveland Road and also to bring up Veterans Parkway from the south where it sat at that time across from the farm ground south of them to bring it up to the intersection of Cleveland Road, which would be the main entrance into the auto mall site. Mr. Danch stated when they got to the final part where they were at currently doing the final site plans and doing everything else that they saw on this particular situation, the maps had changed. Mr. Danch stated that was not known to them until about three weeks ago that instead of the site being bisected by the five-year and ten-year

time of travel, their entire 72 acres was now encompassed by the five-year time of travel, so that ten-year when it was on their site had actually been pushed further to the northeast and to the north. Mr. Danch stated the five-year time of travel in their particular situation not only covered their site but actually went north of the toll road and went east of Capital Avenue, which was not what was shown to them with the maps when they had done this particular development. Mr. Danch stated on 2025, the Council approved their wellfield ordinances and what that specifically did was that for anything that was in that five-year time of travel, if there were certain types of uses that could potentially affect the wellfield site, they had to go through an additional procedure which was called a conditional use. Mr. Danch stated if they were in the ten-year time of travel then you did not have to go through that and that was one of the reasons what they had placed the private facility where they did on the site and kept it outside of that so that there would not be an issue with the wellfield site. Mr. Danch stated because of the situation where the maps had been revised after already going through all of their development and planning process, they had conversations with the city to see how they could handle this particular situation. Mr. Danch stated the city suggested that they ask for conditional use and had explained different maps that had occurred and that they used for planning and that was what they were present that evening for. Mr. Danch stated because they were putting an underground fuel tank at the private facility, they would meet all of the state codes, all of the local codes, and anything else that was required. Mr. Danch stated there would be a double tank system and a monitoring system that was actually an alarm system for the tank that went in. Mr. Danch stated when you had a double-line tank, you had two sensor units for both of the conditions and there was also an automatic shut off for the fuel pump so that would be taken care of at the same time. Mr. Danch stated these were all the latest technologies for this type of system in order to protect the wellfield site. Mr. Danch stated they had made the discussions with staff and had taken a look at what they had proposed to do and they were given a favorable recommendation if the met all of the requirements. Mr. Danch stated one of the other conditions that they would also be doing as part of the development was that there would have to be detailed plans given to all of the departments in Mishawaka for them to review and approve. Mr. Danch stated he personally talked to Dave Majewski, Manager of the Water Department for the City of Mishawaka, to explain to him what they planned on doing and he did not have a concern as long as the Indiana standards were met for any possible contamination impact studies that could potentially happen. Mr. Danch stated one of the things that happened when you had a wellfield site was that after it was in operation, they went back and revised the maps and then they took a look at that, so he could not them that in a couple of years or however long that the situation worked that the time of travel areas might get larger and that was just one of the aspects on how they did the science and the engineering for a wellfield site for its protection. Mr. Danch stated what they were asking for that evening was to have a conditional use approved for the fuel tank center because of the maps being changed and if they met all of the conditions that the staff recommended as well as the state and local codes for protection of the wellfield site. Mr. Danch stated if the Council had any questions for him, he would be glad to answer them.

Mr. Banicki asked how many tanks they were going to have. Mr. Danch stated they would just have a single tank and what he was told was that it would have approximately a 15,000-gallon

capacity. Mr. Banicki stated he asked because not all cars held the same kind of gas with some taking premium, some taking regular, and some taking diesel. Mr. Danch stated he believed besides the size of the tank, it would probably be almost like a gas station where you might have regular and premium. Mr. Danch stated there was no diesel that he knew of in this instance. Mr. Banicki asked who would be monitoring the tanks and everything involved with the tanks. Mr. Danch stated the Gurley Leep group would be monitoring the tank as part of the entire campus, because they would continue to own all of the property that was out there, so they would be in charge of monitoring the system. Mr. Banicki stated he knew he mentioned Gurley Leep, but there had to be one person that would be personally responsible and asked who that would be. Mr. Danch stated the owners of the property, Mish RE LLC, would be responsible. Mr. Banicki asked specifically who would be watching the alarms and who was going to keep their eye on things. Mr. Danch stated that would be the maintenance facility that they saw at the building. Mr. Banicki stated it sounded like an unmanned type of situation. Mr. Danch stated it would be monitored 24 hours a day. Mr. Banicki stated electronically but not physically. Mr. Danch stated it would be monitored electronically, yes.

Mr. Hixenbaugh stated Mr. Banicki's questions were well taken and he would have preferred to hear a little bit more detail with regard to exactly how this was going to be monitored and noticed a representative from Gurley Leep wanted to provide more details, so he allowed the gentleman to have the floor.

Chris Pustelak, Gurley Leep Automotive 54610 29<sup>th</sup> Street South Bend, IN 46635, spoke in favor of **RESOLUTION R2026-16**. Mr. Pustelak stated they would have it monitored electronically but the maintenance crew right next door to the property would be the ones who knew when the trucks came in to fill the tanks at all of the levels and they would be monitoring that completely all day. Mr. Pustelak stated they also had a security department that would be there and when you entered the front gate, there was a building there and there would be a person there responsible for making sure no one came in that shouldn't and making sure everything was taken care of. Mr. Pustelak stated they would have security systems all over the place and it was 24/7 even though that person would not be there 24/7, but multiple people would be doing that. Mr. Pustelak stated the alarm system would route to that, route to the maintenance building, and then, like anything else, he would have his phone with him, and it would go to their phones as well. Mr. Pustelak stated there would be someone monitoring it and it would not be one person; it would probably be three or four people.

Mrs. Voelker asked for clarification if they would have security on site 24 hours a day. Mr. Pustelak stated yes, because they had to have somebody there since they had multiple acres of vehicles and they would have somebody at the front gate. Mr. Pustelak stated they would also have parts deliveries that came in at night, so the back gate would be closed then opened back up so that the deliveries could come back in. Mr. Pustelak stated they also would have plenty of cameras around the facility and they adhered to the dark sky committee to keep it dark so that no one would be able to see it from the street, but they would have that lit up with cameras and also

would have audio out there in case somebody did show up or sneak through the side off of Capital or some other place, so they would have people there 24/7.

Mr. Carroll stated the Council had come up against this before with a different site and asked if they would have monitoring wells or what the monitoring system set up would be and if they were using monitoring wells, how many of those there would be. Mr. Danch stated it was the monitoring system for the tanks themselves, so there was basically an alarm system that went into the tanks, so if there was the slightest leak it would be detected because the alarms would go off and let somebody know that there was an issue so that the maintenance could come out and take care of that situation. Mr. Danch stated one of the other things that they had to do was have a water quality drainage plan for the entire site, because you had pavement and everything else with potentially petroleum byproducts that had to go into a water quality system that also had to be approved by the City of Mishawaka and the actual people that were doing the engineering had been working with Mishawaka's Engineering Department to take care of all that situation before anything every got built out there and that was what they had been doing for the last year or so. Mr. Carroll asked if that was something that would be monitored from Mishawaka's wells or if there would actually be something that would tap into the water. Mr. Danch stated this would be on site and then the system that they used for drainage for water quality control was basically if any water was coming off of that pavement, it went into a system that was a baffle system that basically separated out the petroleum byproducts, so any of the water that was going into a retention area or what they called underground drainage areas, that would be clean water. Mr. Carroll stated if he recalled, the last issue they had was Casey's and they said that they also had people specifically trained on how to mitigate and deal with any surface spills at a moment's notice if the alarm went off and they had been trained to go out, put certain things down, contain that, and then report it right away. Mr. Carroll asked if they would be giving that level of training to the people responsible for monitoring. Mr. Pustelak stated they would be doing the same thing and they had to do that and at that time they had oil spill in their dealership and they were changing oil and they had a new person and they knocked it over and they had oil all over the place, they trained them on how to deal with that and it would be the same thing in this instance. Mr. Pustelak stated this was as similar of a situation as any gas station had and it was not like they were just putting in a rubber tank and they were doing the same kind of consistent facilities that gas stations had, so their people had to know it and be able to do it. Mr. Pustelak stated there would be only one kind of fuel, regular fuel, and they could not put premium and diesel in the tanks. Mr. Pustelak stated diesel trucks would have to go down the street to somebody else, and they would only have one tank of one type of fuel. Mr. Carroll stated that if the surface spill happened, he assumed they had normal drains down there and asked if that was what they were saying connected to the system that separated it out for retention. Mr. Danch stated yes, that was the baffle system that got used and there were things called storm sectors and basically what happened was the petroleum byproducts floated to the top and those were taken off and was cleaned out, so there was maintenance that had to happen and those and was checked. Mr. Danch stated usually depending on the amount of time, usually when you put those in at first, you checked it every two months just to see if there were any issues and that gave you your timeframe for doing the maintenance for that system. Mr. Danch stated if at some point in time

that baffle system needed to be replaced, it could be and that was what they were starting to see now for all of the types of sites that they had to start doing. Mr. Danch stated water quality was becoming a very important issue, so even if you were not doing a fuel system, they were starting to ask for that kind of water quality no matter what.

Mr. Mammolenti asked for Mr. Prince to approach the podium. Mr. Mammolenti stated he knew that the two gentlemen mentioned that they had spoke to Mr. Majewski and he seemed to be fine with this, but in his absence, he just wanted to get Mr. Prince's thoughts and he knew they had great and detailed conversation in this regard a few years ago, so he thought it was a great opportunity to get his thoughts on everything.

Ken Prince, Director of Planning and Community Development for the City of Mishawaka, spoke before the Council. Mr. Prince stated as the Council recalled, when they enacted the wellhead protection land use ordinance, they very specifically had different regulations for the one-year time of travel and the five-year time of travel, so with the one-year time of travel, if they remembered the Casey's site, that was within the one-year time of travel and that was only hundreds of feet away from the nearest well. Mr. Prince stated the difference in this case was this was thousands of feet from the nearest well and in the five-year time of travel, so when they adopted that ordinance because the footprints were so large for the time of travel, they thought it was very important to prohibit anything within the one-year time of travel but they would have the opportunity to review anything as a conditional use which was what was being requested for anything in the five-year time of travel. Mr. Prince stated using the site in question as an example, if you had a 70-acre site and you considered where you were going to put it, they had chosen with the city's guidance to put it as far away from the wellfield as possible. Mr. Prince stated to answer Mr. Mammolenti's question, he believed the ordinance that was adopted was working correctly and that was part of the reason why they were locating the fueling station as far away as they could from the wellfield in respect to protecting the city's water system. Mr. Mammolenti thanked Mr. Prince for that explanation and asked with that being said, even with the proposed location being the furthest north and far away from the wellfield, if he still felt confident that their wellfield was protected. Mr. Prince stated yes and as Mr. Danch indicated, Mr. Majewski just wanted to make sure that they would meet the same requirements as a fueling station would like a Casey's would in terms of the double wall tanks and the inspections that occurred provided that he was comfortable with the proposal as submitted. Mr. Mammolenti thanked Mr. Prince.

Mr. Hixenbaugh stated since he started the dialogue with regard to the monitoring, he appreciated that clarification. Mr. Hixenbaugh stated in hindsight that would have been good for that to be shared on the front side, but he appreciated the information nevertheless that was very useful, so he was at least satisfied by what he heard. Mr. Hixenbaugh stated with regard to some of the dialogue that Mr. Mammolenti and Mr. Prince had and the overall thought he had on this topic, he did not think it would be impossible for him to ever support this type of condition of use within the five-year time of travel but he would have some additional concerns and reservations but for at least three factors. Mr. Hixenbaugh stated his first was that he thought that

the conditions of approval that were built into the ordinance that was before them were very well done and addressed the use that was being proposed. Mr. Hixenbaugh stated he also had a fair amount of confidence in Gurley Leep as a good corporate citizen that they were going to keep the commitments they had made in writing and verbally that evening with regard to what they were talking about here. Mr. Hixenbaugh stated most importantly in his mind, it was a matter of fundamental fairness and Mr. Prince and Mr. Danch hit the nail on the head with that. Mr. Hixenbaugh stated they invited Gurley Leep to locate the facility exactly where they did and they did what they asked them to do as part of the prior approvals of the project. Mr. Hixenbaugh stated to him, it would be fundamentally unfair now at that point in time because of the shift in the map to pull the rug out from underneath them and to not allow them to move forward. Mr. Hixenbaugh stated for those reasons, he was going to support the matter but again, he thought as future requests for conditional uses came to them that did not have the same characteristics, it would be incumbent upon the Council and in the best interest of the community for them to apply a fair yet rigorous amount of scrutiny to these type of requests.

Question was called for at 6:26PM for **RESOLUTION R2026-16 Motion passed by majority roll call vote (summary: Yes = 8 No = 1).**

**Yes: Mrs. Hazen, Mrs. Voelker, Mr. Carroll, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh.**

**No: Mr. Banicki.** The resolution passed 8-1.

#### **RESOLUTION R2026-17**

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, ADDING PARCELS TO THE CITY'S PROPERTY ACQUISITION LIST ASSOCIATED WITH A PREVIOUSLY APPROVED COMMON COUNCIL RESOLUTION 2014-07 WHICH APPROVED AN ORDER OF THE CITY OF MISHAWAKA PLAN COMMISSION APPROVING A CERTAIN DECLARATORY RESOLUTION, AN AMENDMENT TO THE BOUNDARIES OF THE NORTHWEST AREA IMPROVEMENT PROJECT, CONSOLIDATION OF THE SOUTHSIDE ECONOMIC DEVELOPMENT AREA AND THE NORTHWEST IMPROVEMENT PROJECT INTO ONE CONSOLIDATED AREA IMPROVEMENT PROJECT, AND AN AMENDMENT TO THE ECONOMIC DEVELOPMENT PLAN FOR THE CONSOLIDATED AREA IMPROVEMENT PROJECT ADOPTED BY THE CITY OF MISHAWAKA REDEVELOPMENT COMMISSION**  
**Adding Parcels to the City Acquisition List**

Ken Prince, Director of Planning and Community Development for the City of Mishawaka, spoke in favor of **RESOLUTION R2026-17**. Mr. Prince stated they were looking to add another property to the Union Street widening and this was 1115 South Union Street which was immediately to the north of the former 331 Inn, which had recently been completed in terms of its removal, and they also had the property immediately to the north of the proposed acquisition. Mr. Prince stated with this

acquisition, it would provide all of the frontage between 12<sup>th</sup> Street and 13<sup>th</sup> Street, which they thought was important for two reasons. Mr. Prince stated the first reason was the future widening of Union Street but secondly when they were removed, they would both create new single-family sites that faced both 12<sup>th</sup> Street and 13<sup>th</sup> Street instead of Union Street. Mr. Prince stated as the redevelopment happened, they believed that residential redevelopment infilled use would fit in perfectly into that neighborhood and would remove the accesses directly from Union Street which was their ideal situation. Mr. Prince also noted that they would not make any decisions on the redevelopment until after the road was completely engineered and that had not happened as of yet. Mr. Prince stated they were working with Code when they contacted the property to the north of the one in question and they had specifically reached out to the property owner, and they had an interest in selling and that was how the acquisition came up. Mr. Prince stated the property did not come up for sale publicly and they had reached out proactively and that was why they were before the Council that evening. Mr. Prince stated he was happy to answer any questions the Council had.

Mr. Hixenbaugh stated as he said before, he appreciated the proactive future thinking and the incremental way they were tackling this long-term project. Mr. Hixenbaugh thanked Mr. Prince for the work he had done on this. Mr. Prince thanked President Hixenbaugh for his comments.

Question was called for at 6:30PM for **RESOLUTION R2026-16 Motion passed by unanimous roll call vote (summary: Yes = 9).**

**Yes: Mrs. Hazen, Mrs. Voelker, Mr. Carroll, Mr. Banicki, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh.** The resolution passed 9-0.

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

**PROPOSED ORDINANCE NO. 2026-06**

**AN ORDINANCE ADOPTING REVISED RATES AND CHARGES FOR WATER SERVICES FURNISHED TO THE CITY OF MISHAWAKA'S MUNICIPAL WATER UTILITIES**

**Amending Water Rates & Charges  
(Requesting Postponement to May 18<sup>th</sup>)**

Based on the request made by the Administration, at that time, the Chair entertained a motion to postpone the second reading and public hearing on **PROPOSED ORDINANCE NO. 2026-06** until their next regularly scheduled common council meeting on May 18, 2026. Mr. Banicki moved the motion and with a second from Mr. Violi, a voice vote was held. The motion passed unanimously and the matter was postponed.

**PROPOSED ORDINANCE NO. 2026-13**

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

**Rezone from C-1 General Commercial to C-4 Automobile Oriented Commercial for Auto Body Shop – Vacant lot South of 3610 Bremen Highway (Meijer)  
(Requesting Postponement)**

The Chair entertained a motion to postpone the second reading and public hearing on **PROPOSED ORDINANCE NO. 2026-13** until their regularly scheduled common council meeting on June 1, 2026, at the request of the petitioner. Mr. Banicki moved the motion and with a second from Mrs. Voelker, a voice vote was held. The motion passed unanimously and the matter was postponed.

**PROPOSED ORDINANCE NO. 2026-14**

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

**Rezone from C-1 General Commercial to C-7 Automobile Oriented Restaurant Commercial to allow a Drive-Thru Restaurant – 3630 Bremen Highway**

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.

Nathan Flickner, 1402 East Mishawaka Avenue, Wightman, spoke in favor of **PROPOSED ORDINANCE NO. 2026-14**. Mr. Flickner stated he was representing the petitioner and this was currently a bank out in front of Meijer and they were going to try to retrofit that into a fast-food restaurant. Mr. Flickner stated it would look good with the restaurants that were there in that area with Taco Bell, Wendy’s, and McDonald’s all right there. Mr. Flickner stated the building was already a drive thru as it already had two entrances and exits. Mr. Flickner stated it was the petitioner’s dream to make it a fast-food restaurant and he was working with their architecture and the restaurant to see if they could get the kitchen design to work and everything in there, but they really needed the zoning to move forward if they wanted to go any further with it.

Ms. Hahn commended the developer for trying to repurpose a building as opposed to tearing it down and building new. Mr. Flickner stated it would be a fun project. Ms. Hahn wished everyone good luck.

Mr. Carroll asked considering this and trying to make sure they understood the full decision, if he was at liberty to say who wanted to develop this. Mr. Flickner stated yes, it was Freddy’s and they were becoming very popular in Southern Indiana, Southern

Illinois, Kentucky, and Tennessee. Mr. Flickner stated they just did one last year for the same client in Elkhart and they bought the old theater over there and then did a minor sub and cut themselves out a lot and that one was very successful. Mr. Carroll asked what type of fast food it was. Mr. Flickner stated it was comparable to Culver's and had smash burgers and somewhat of the same menu.

Question was called for at 6:37PM for **PROPOSED ORDINANCE NO. 2026-14 Motion passed by unanimous roll call vote (summary: Yes = 9).**

**Yes: Mrs. Hazen, Mrs. Voelker, Mr. Carroll, Mr. Banicki, Mr. Emmons, Ms. Hahn, Mr. Mammolenti, Mr. Violi, Mr. Hixenbaugh.** The proposed ordinance passed 9-0, thus it became **ORDINANCE NO. 5983.**

### **PROPOSED ORDINANCE NO. 2026-15**

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

#### **Annex and Rezone to R-1 Single-Family Residential – 13511 E. 6<sup>th</sup> Street (Public Hearing – No Vote)**

Andy Heltzer, Danch, Harner & Associates, spoke in favor of **PROPOSED ORDINANCE NO. 2026-15.** Mr. Heltzel stated he was representing the petitioner and this annexation was for the purpose of developing the lot into two smaller single-family residential lots that would eventually go through the minor subdivision process if it passed annexation. Mr. Heltzer stated the rezoning was sticking with a compatible use to the neighborhood remaining single-family along with all of the other surrounding uses. Mr. Heltzel stated he was happy to answer any questions.

Mr. Carroll asked which properties were the contiguous properties. Mr. Heltzel stated he believed it was the north and then east across Kline Street.

Mr. Emmons asked for clarification if the address was 13151. Mr. Heltzel stated he believed it was 13511 East 6<sup>th</sup> Street. Mr. Emmons stated it just caught him by surprise when he read it that the East 6<sup>th</sup> Street was that far east. Mr. Heltzel stated he believed it was split at some point and there might be some properties separated into two segments.

Mrs. Hazen asked if there had been conversations with the homeowners in the area and if they were aware of the proposed annexation. Mr. Heltzel stated it was possible that the developer had heard from them and he had not had any conversation with them or heard anybody reach out.

Mr. Hixenbaugh stated he thought this was an admirable proposal and he was certainly inclined to support it, but he asked that Mr. Heltzel pass along to his client given the proximity to the little league park and the difficulty that parents such as himself had faced for years to get in and

out of that site, if as part of the construction process they could be really sensitive to the proximity to the little league park, he thought that would be well received by all of them in the community. Mr. Heltzel stated he would absolutely relay the information. Mr. Hixenbaugh stated he appreciated that.

Pursuant to Indiana law, the public hearing on **PROPOSED ORDINANCE NO. 2026-15** was closed at 6:42PM and was set for final action at their next regularly scheduled council meeting.

**PROPOSED ORDINANCE NO. 2026-16**

**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.**

**PUD Amendment to allow Portable Storage Shed and Metal Garage/Carport Sales – 801 W. Douglas 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.

Mr. Banicki stated in light of the petitioner not being available that evening, he proposed that they postpone the matter until their next regularly scheduled council meeting. Mr. Mammolenti seconded the motion, and a voice vote was held. The motion passed unanimously and the matter was postponed until May 18<sup>th</sup>.

**PROPOSED ORDINANCE NO. 2026-17**

**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.**

**Annex and Rezone to R-3 Multi-Family Residential Housing and Restaurant – Former Grocery Store – 1622, 1628, 1640, and 1706 E. McKinley Avenue  
(Public Hearing – No Vote)**

Nathan Flickner, 1402 East Mishawaka Avenue, Wightman, spoke in favor of **PROPOSED ORDINANCE NO. 2026-17**. Mr. Flickner stated this was up on McKinley and there was a motel there that had a fire and their client came to them, and he wanted to rebuild the hotel. Mr. Flickner stated they did not think this would be a good one to just retrofit and they would be completely taking down the motel and redoing some multi-family townhome styles of buildings there. Mr. Flickner stated the petitioner also owned the property east and west of the motel that

burnt down and they were going to put a couple of units on each one of those and then keep the restaurant and redo the parking and the curb. Mr. Flickner stated they really just wanted to redevelop the area as it was an eyesore at that time and they were really glad somebody was trying to develop it into something. Mr. Flickner stated they also needed to annex half of the property into the city and wanted to make it contiguous to all of Mishawaka and redevelop that whole section there.

Mr. Violi stated he was really glad to hear this. Mr. Violi stated he and Mr. Prince had a couple of meetings with other people that were going to try to remodel it and asked what would be torn down. Mr. Flickner stated everything would be demoed except the restaurant. Mr. Violi asked if money would then be going into the restaurant to fix it up as well. Mr. Flickner stated yes and they would be redoing the fascia and everything out there and he believed they already had the landscape and everything that went into that and they were planning on really brightening up that area. Mr. Violi thanked Mr. Flickner.

Mrs. Voelker stated it was certainly an eyesore and asked if this was the Asia Market building that he was referring to as the restaurant. Mr. Flickner stated yes and they would be converting it into a restaurant. Mrs. Voelker stated that would be a miracle and it was rough looking at that time, but she was sure the Building Department and Planning Department would be monitoring that and she would love to see the plans for what that would look like. Mrs. Voelker asked in regard to the residential units that were being proposed, if they would be short-term rentals or long-term rentals. Mr. Flickner stated they would be for more long-term rental and they would be year-to-year leases. Mrs. Voelker wished them best of luck.

The public hearing on **PROPOSED ORDINANCE NO. 2026-17** was closed at 6:49PM and pursuant to Indiana law, the Council would take final action on this matter at their next regularly schedule council meeting on May 18, 2026.

## **NEW BUSINESS**

Mr. Carroll made an announcement that the 2<sup>nd</sup> District Neighborhood meeting would take place on Thursday May 14<sup>th</sup> at 7PM at the Blair Hills Pool Complex Common Room and all Mishawaka residents were welcome to attend.

ADJOURNMENT 6:50PM

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](http://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. Biock, IAMC, MMC

MAY 13 2026

City Clerk  
Mishawaka, IN

May 13, 2026

Honorable Members of the Common Council  
City of Mishawaka, Indiana

RE: Board of Zoning Appeals Recommendation  
May 12, 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 #26-20** An appeal submitted by Cressy Land Investments requesting a Use Variance for property located south of 4840 N Main St, Mishawaka, IN, to allow for a 4-tenant building with 2 restaurants with drive-thru.

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

**APPEAL #26-21** An appeal submitted by Missionary Church Inc North Central District requesting a Use Variance for 327 W Colfax, Mishawaka, IN, to allow for a counseling center.

The Board, with a vote of 1-3, provided an unfavorable recommendation (Compton, Gerstbauer & Tordi).

Respectfully,

*Donna M Whitt*

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

MAY 05 2026

City Clerk  
Mishawaka, IN

PROPOSED ORDINANCE NO. 2026-19

ORDINANCE NO. \_\_\_\_\_

**AN ORDINANCE AMENDING ORDINANCE 5926AA AFFIRMING, AUTHORIZING AND ESTABLISHING BOUNDARIES FOR MISHAWAKA UTILITIES TO FURNISH WATER AND SEWER SERVICE TO THE PUBLIC UP TO FOUR MILES OUTSIDE MISHAWAKA CITY LIMITS**

WHEREAS, the City of Mishawaka, Indiana (“Mishawaka” or “City”) is a second-class city as defined by Indiana Code §36-4-1-1(a); and

WHEREAS, Mishawaka, through Mishawaka Utilities, furnishes water to the public pursuant to Indiana Code § 36-9-2-14 and Indiana Code § 8-1.5-2-3; and

WHEREAS, Mishawaka, through Mishawaka Utilities, furnishes sewer service to the public pursuant to Indiana Code § 36-9-2-16 and Indiana Code § 36-9-23; and

WHEREAS, Indiana Code § 36-9-2-18 provides: "A municipality may exercise powers granted by sections 2, 3, 14, 16, and 17 [IC 36-9-2-2, 36-9-2-3, 36-9-2-14, 36-9-2-16, and 36-9-2-17] of this chapter in areas within four (4) miles outside its corporate boundaries;" and

WHEREAS, pursuant to Indiana Code § 8-1.5-6, following adoption of a regulatory ordinance concerning authority to provide service outside of a municipalities’ corporate boundaries, the municipality must petition the Indiana Utility Regulatory Commission (“IURC”) for its approval of the regulatory ordinance; and

WHEREAS, pursuant to Mishawaka Ordinance No. 5437 enacted by the Common Council of the City of Mishawaka on February 17, 2014, the City established a Regulated Territory to regulate and exclusively furnish water and sewer services, through Mishawaka Utilities, within an area up to four miles outside the City of Mishawaka’s corporate limits, excluding areas within the corporate limits of the City of South Bend and excluding customers then connected to and receiving service from other water or sewer utilities as of February 17, 2014; and

WHEREAS, the Common Council of the City of Mishawaka enacted Ordinance No. 2025-08 on April 10, 2025 reaffirming Ordinance No. 5437 and establishing boundaries for Mishawaka Utilities to furnish water and wastewater service to the public up to four miles outside Mishawaka city limits; and

WHEREAS, pursuant to Indiana Code § 8-1.5-6, on April 16, 2025, the City of Mishawaka petitioned the IURC for approval of the Ordinance 2025-08 in IURC Cause No. 46221; and

WHEREAS, on April 22, 2026, the IURC approved the Settlement Agreement attached hereto as Exhibit A in IURC Cause No. 46221 (“Settlement Agreement”) between the City of Mishawaka acting by and through the Board of Public Works and Safety and Utility Board; the Board of Commissioners of St. Joseph County; and the St. Joseph Regional Water & Sewer

District that establishes the boundaries for the City's exclusive and non-exclusive provision of water and wastewater service to the public outside of Mishawaka's city limits.

WHEREAS, the City of Mishawaka hereby amends Ordinance No. 5926AA by adopting Exhibit A, attached hereto, which updates, amends, and replaces the Regulated Territory map included in Mishawaka Ordinance No. 5926AA, and provides the Settlement Agreement establishing the terms and conditions associated therewith.

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

**Section 1.** The City of Mishawaka Regulated Territory is hereby defined and established as those areas within the corporate boundaries of Mishawaka, as well as certain areas outside the City's boundaries as identified and depicted in Exhibit A attached hereto and incorporated herein by reference (the "Regulated Territory"), which excludes areas within the corporate limits of the City of South Bend and customers connected to and receiving services from other existing water or sewer utilities as of February 17, 2014, a copy of which shall be available for public inspection in the offices of Mishawaka Utilities and the Mishawaka City Clerk.

**Section 2.** Pursuant to the IURC's April 22, 2026 Order in IURC Cause No. 46221, Mishawaka Utilities shall have the exclusive authority and hold an exclusive license to furnish and regulate water and wastewater service in the Regulated Territory, and Mishawaka Utilities shall be the exclusive provider of water and wastewater utility service to the public within the Regulated Territory as depicted in Exhibit A.

**Section 3.** Pursuant to the IURC's April 22, 2026 Order in IURC Cause No. 46221, no other utilities are permitted to provide water and/or wastewater service within the Regulated Territory as depicted in Exhibit A. This Ordinance does not: (i) mandate that Mishawaka Utilities extend or provide service; (ii) prevent the use of onsite wastewater disposal systems or water supply where Mishawaka Utilities does not have facilities available and such other onsite wastewater disposal or water supply is otherwise permitted. Rather, this Ordinance expressly prohibits other utilities from furnishing water and wastewater service to customers within the Regulated Territory as depicted in Exhibit A.

**Section 4.** No end user of water or wastewater service within the Regulated Territory as depicted in Exhibit A shall connect, and no water or wastewater producing structure within the Regulated Territory shall be connected to, collection or treatment facilities of any other water or wastewater service provider or utility.

**Section 5.** Any person, firm, or corporation that violates this Ordinance shall be subject to a civil penalty of two thousand dollars (\$2,000.00) per violation, with each day of violation and each separate connection being deemed a separate violation, and shall be responsible for reimbursing Mishawaka for its costs and attorneys' fees in any action brought to enforce this Ordinance.

**Section 6.** Mishawaka Utilities’ existing rules and regulations for water and wastewater service, as may be amended from time to time, shall apply to and within the Regulated Territory as depicted in Exhibit A.

**Section 7.** If any one or more of the terms, provisions, or sentences of this Ordinance, or portions of the Regulated Territory depicted in Exhibit A shall be deemed by a court or a tribunal of competent jurisdiction to be contrary to law, then such term or provision shall be deemed severable from the remaining terms and shall in no way affect the validity of the other provisions of this Ordinance, and in lieu of each provision that is found to contrary to law, a provision will be added as a part of this Ordinance that is as similar to the invalid provision as may be possible and be legal, valid, and enforceable.

**Section 8.** This Ordinance shall be in full force and effect from and after its adoption and any regulatory approval required by applicable law, and all other ordinances in conflict with the provisions hereof, including but not limited to Ordinance Nos. 5437 and 5926AA, are hereby amended and of no further force or effect to the extent of such conflict.

PASSED by the Common Council of the City of Mishawaka, Indiana, this \_\_\_ day of June, 2026, at \_\_\_ o’clock \_\_\_.m.

\_\_\_\_\_  
Gregg Hixenbaugh, President

ATTEST:

\_\_\_\_\_  
Deborah S. Block  
Clerk of the City of Mishawaka, Indiana

Presented by me to the Mayor of the City of Mishawaka, Indiana, on the \_\_\_\_\_ day of June, 2026, at the hour of \_\_\_\_\_ .m.

\_\_\_\_\_  
Deborah S. Block  
Clerk of the City of Mishawaka, Indiana

This Resolution approved and signed by me on the \_\_\_ day of June, 2026, at the hour of \_\_\_\_\_ .m.

\_\_\_\_\_  
David A. Wood  
Mayor of the City of Mishawaka, Indiana

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## Proposed Ordinance 2026-19 Amending Mishawaka's Regulatory Service Territories for Water and Sewer


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From Ken Prince <kprince@mishawaka.in.gov>

Date Tue 5/5/2026 4:09 PM

To Deb Block <dblock@mishawaka.in.gov>; Raven S. Boston <rboston@mishawaka.in.gov>; Michael Hixenbaugh <mhixenbaugh@mishawaka.in.gov>

Cc DL-Council <DL-Council@mishawaka.in.gov>; David A. Wood <dwood@mishawaka.in.gov>; Chris Jamrose <cjamrose@mishawaka.in.gov>; Dave Majewski <dmajewski@mishawaka.in.gov>; Matthew Lentsch <matthew.lentsch@mishawaka.in.gov>; Adam Bowden <abowden@mishawaka.in.gov>; Shoultz, Nikki <nshoultz@boselaw.com>; Loyd, Greg S. <gloyd@boselaw.com>; Bill Schalliol <bschalliol@sjcindiana.gov>; George C. Lepeniotis <glepeniotis@kdlegal.com>; Rebecca Maguire <rmaguire@mishawaka.in.gov>; Jessica Clark <jclark@lochgroup.com>; John Roggeman <jroggeman@mishawaka.in.gov>; Jill Norton <jnorton@mishawaka.in.gov>; Derek Spier <dspier@mishawaka.in.gov>

 3 attachments (11 MB)

Ordinance 2026 - 19 Amending established boundaries outside Mishawaka for Water Sewer service territories.docx; Exhibit A to Mishawaka Amended Ordinance Settlement Agreement IURC Cause 46221(5262970.1).pdf; Final IURC Order 46221\_042226(5248298.1).pdf;

Good afternoon all,

Attached is proposed ordinance 2026-19, as prepared by Nikki Shoultz, our special counsel from Bose McKinney & Evans regarding amending the City's regulatory territory (service areas) for Water and Sewer. This is being submitted to Clerk Block for the consideration of the Council.

As the Mayor indicated at his State of the City Address, a year ago, the Council adopted ordinance in response to the proposed Microsoft Data Center potentially being served by a private water utility and the St. Joseph County Regional Sewer and Water District rather than the long planned expansion of Mishawaka Utilities to serve the Capital Avenue corridor. Ordinance 2025-08 reaffirmed the ordinance the Council adopted in 2014 that identified exclusive service boundaries for Mishawaka Utilities to furnish water and wastewater service. This enabled the City to immediately file the request with the Indiana Utility Regulatory Commission (IURC) to confirm these exclusive boundaries that include the Capital Avenue corridor.

In the fall of 2025, the City acting through the Board of Public Works and Safety and Utility Board, and St. Joseph County acting through the Board of Commissioners and the Regional Water and Sewer District reached a settlement that was jointly filed before the IURC on October 29, 2025. A copy of this settlement agreement has been attached and is incorporated by reference as an exhibit in the proposed ordinance. On April 22, 2026 the IURC approved the settlement agreement subject in part to the City Mishawaka adopting an amendment to the Regulatory Ordinance to incorporate the service areas and material information included in the settlement. The final IURC Order has been attached for your information and reference. The proposed ordinance has been drafted by counsel to fulfill that requirement. Once approved, this revised ordinance needs to be filed with the IURC to become effective.

It has been a long year, and we want to thank the Commissioners and the District for their willingness to evaluate the situation and reach an agreement with the City on what we believe is best to serve both the citizens of unincorporated St. Joseph County and the City of Mishawaka.

Please do not hesitate to reach out if you have any questions or if there are any requested edits to the attached ordinance.

Ken

Kenneth B. Prince, FASLA  
Executive Director

**City of Mishawaka**

**Planning and Community Development**

100 Lincolnway West

Mishawaka, IN 46544

Phone- (574) 258-1625

Email- [kprince@mishawaka.in.gov](mailto:kprince@mishawaka.in.gov)

Website- [www.mishawaka.in.gov](http://www.mishawaka.in.gov)



MAY 13 2026

City Clerk  
Mishawaka, IN

**PROPOSED ORDINANCE NO. 2026-20**

**ORDINANCE NO. \_\_\_\_\_**

**AN ORDINANCE ESTABLISHING THE MISHAWAKA UTILITIES RATE ASSISTANCE PROGRAM (MU RAP / MURA)**

WHEREAS, the City of Mishawaka, Indiana (“City”), through Mishawaka Utilities (“MU”), owns and operates municipally owned electric, water, and wastewater utilities for the benefit of the residents and customers of the City of Mishawaka; and

WHEREAS, the Common Council recognizes that reliable electric, water, and wastewater utility services are essential to protecting public health, safety, economic development, neighborhood stability, and quality of life within the community; and

WHEREAS, the City and Mishawaka Utilities continue to undertake substantial long-term infrastructure improvements, modernization projects, regulatory compliance initiatives, and capital investments necessary to maintain safe, reliable, and sustainable utility operations; and

WHEREAS, the Common Council further recognizes that utility affordability remains an important consideration for certain qualifying residential customers, particularly financially vulnerable households and those meeting low-income assistance eligibility requirements; and

WHEREAS, the City desires to establish a structured Rate Assistance Program (“RAP” or “MURA”) to provide limited monthly utility bill assistance to qualifying residential utility customers through a fair, transparent, and administratively sustainable program structure; and

WHEREAS, the City finds that utilizing eligibility standards already established through Indiana’s Energy Assistance Program (“EAP/LIHEAP”) provides an efficient and independently verified eligibility mechanism that minimizes administrative burden while ensuring accountability and consistency; and

WHEREAS, the Common Council finds that establishing a utility affordability assistance program serves a valid public purpose and promotes the health, welfare, stability, and continuity of utility service within the Mishawaka community;

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

**SECTION 1.**

## **Establishment of Program**

There is hereby established the Mishawaka Utilities Rate Assistance Program (“MU RAP” or “MURA”) for qualifying residential customers of Mishawaka Utilities.

The purpose of the Program shall be to provide limited monthly utility bill assistance to eligible residential customers in order to:

- A. Reduce household utility burden;
- B. Promote continuity of essential utility services;
- C. Reduce long-term delinquencies and collection costs;
- D. Support vulnerable residents;
- E. Promote utility affordability while maintaining long-term utility sustainability.

## **SECTION 2.**

### **Eligibility Requirements**

To qualify for participation in the MU RAP Program, an applicant must:

- A. Be an active residential customer of Mishawaka Utilities;
- B. Be the named account holder or otherwise demonstrate responsibility for payment of the utility account;
- C. Have been approved for Indiana’s Energy Assistance Program (“EAP/LIHEAP”) through Real Services, Inc. or another state-recognized local intake provider;
- D. Maintain the utility account in good standing or actively participate in an approved payment arrangement where applicable;
- E. Provide documentation or authorization reasonably necessary for eligibility verification.

The Utility reserves the right to periodically verify continued eligibility.

## **SECTION 3.**

### **Benefit Structure**

Eligible customers approved for participation in the Program shall receive:

A. A five percent (5%) monthly discount on eligible Mishawaka Utilities residential utility charges.

The discount shall apply to:

- A. Electric utility monthly service charges and usage charges;
- B. Water utility monthly service charges and usage charges;
- C. Wastewater utility monthly service charges and usage charges.

The discount shall not apply to:

- A. One-time fees;
- B. Deposits;
- C. Penalties or late fees;
- D. Reconnection charges;
- E. Tap or connection fees;
- F. Other non-recurring charges as determined administratively.

The discount shall remain effective for twelve (12) months or for the duration of the customer's EAP eligibility period, subject to annual recertification.

#### **SECTION 4.**

##### **Enrollment and Verification**

Enrollment in the Program may occur through:

- A. Automatic enrollment upon verification of EAP approval through approved data-sharing or verification procedures;
- B. Customer request for enrollment subject to verification by Mishawaka Utilities.

Verification may occur through:

- A. Secure eligibility information provided by Real Services, Inc. or another approved intake provider;

B. Customer submission of an approved EAP eligibility letter or equivalent documentation.

The Utility may establish reasonable administrative procedures regarding:

- A. Enrollment timing;
- B. Effective dates;
- C. Grace periods;
- D. Annual recertification;
- E. Eligibility expiration.

## **SECTION 5.**

### **Administration of Program**

The MU RAP Program shall be administered by Mishawaka Utilities or its designated administrative representative.

The Utility shall have authority to:

- A. Develop application forms and procedures;
- B. Establish verification requirements;
- C. Create billing codes and accounting procedures;
- D. Establish administrative rules and guidelines;
- E. Conduct eligibility reviews;
- F. Approve, deny, suspend, or terminate participation based upon compliance with program requirements;
- G. Coordinate with outside agencies or nonprofit partners where appropriate.

## **SECTION 6.**

### **Program Funding and Accounting**

Funding for the Program may consist of:

- A. Utility operating funds;

- B. Utility assistance funds;
- C. Voluntary customer contributions;
- D. Grants or donations;
- E. Other lawful funding sources approved by the Common Council.

Program discounts shall be tracked as a separately identifiable customer assistance or rate assistance accounting category.

Nothing herein shall obligate the Utility or City to provide assistance beyond available program funding.

## **SECTION 7.**

### **Residential Program Limitation**

The MU RAP Program shall apply solely to residential utility accounts unless otherwise authorized by future action of the Common Council.

The Utility may establish reasonable household participation limitations or anti-duplication procedures as necessary for effective administration.

## **SECTION 8.**

### **Fraud or Misrepresentation**

Any applicant or participant who knowingly provides false information or engages in fraudulent conduct related to Program eligibility or benefits may:

- A. Be removed from the Program;
- B. Be required to repay improperly received assistance;
- C. Be subject to any other remedies available under law.

## **SECTION 9.**

### **Non-Entitlement**

Participation in the Program shall not constitute a contractual right or entitlement.

The Utility reserves the right to:

- A. Modify administrative guidelines;
- B. Adjust program procedures;
- C. Temporarily suspend enrollment;
- D. Recommend modification or termination of the Program;

subject to available funding, operational needs, and approval by the Common Council where required.

**SECTION 10.**

**Severability**

If any provision of this Ordinance is determined to be invalid or unenforceable, such determination shall not affect the validity of the remaining provisions.

**SECTION 11.**

**Effective Date**

This Ordinance shall be in full force and effect upon passage by the Common Council, approval by the Mayor, and publication as required by law.

The Program shall become operational on or about July 1, 2026, subject to administrative implementation readiness.

PASSED AND ADOPTED by the Common Council of the City of Mishawaka, Indiana, this \_\_\_ day of \_\_\_\_\_, 2026.

\_\_\_\_\_  
Gregg Hixenbaugh, President

ATTEST:

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

Presented by me to the Mayor of the City of Mishawaka, Indiana, this \_\_\_\_\_ day of \_\_\_\_\_, 2026.

---

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

Approved and signed by me this \_\_\_\_\_ day of \_\_\_\_\_, 2026.

---

David A. Wood, Mayor

## **What Rate Payer Assistance Program (RAP) Is — and What It Is Not**

The proposed RAP is a **targeted affordability program** that provides:

- A **5% monthly discount**
- On **electric, water, and wastewater bills**
- For **residential customers who qualify through Indiana's Energy Assistance Program (EAP/LIHEAP)**

This means:

- Eligibility is **income-based and independently verified**
- No duplication of government processes
- No subjective or inconsistent qualification standards

Let's be clear:

### **RAP is not:**

- A blanket subsidy
- A broad-based giveaway
- An open-ended financial obligation

### **RAP is:**

- Targeted
- Verified
- Modest
- Sustainable

## **Why This Structure Matters**

By tying RAP eligibility to Indiana's EAP program, the City:

- Relies on **existing income verification**
- Avoids building new administrative bureaucracy
- Reduces risk of fraud or misuse
- Ensures fairness and consistency

This is not just good policy—it is **efficient governance**.

## **Affordability and Utility Stability Go Hand in Hand**

Across the country, utilities are recognizing a key reality:

Helping customers stay current is better than reacting after they fall behind.

Well-structured assistance programs:

- Improve payment consistency
- Reduce delinquent accounts
- Lower collection costs
- Decrease service interruptions

In other words:

RAP is not just compassionate—it is operationally sound.

### **Why This Matters for Mishawaka Utilities**

Mishawaka Utilities is:

- Municipally owned
- Nonprofit by design
- Focused on service, not profit

That means every decision must balance:

- Infrastructure investment
- Ratepayer impact
- Long-term sustainability

The RAP supports that balance.

It allows the City to:

- Move forward with necessary system improvements
- While also recognizing the realities facing some residents

### **Why Timing Matters**

The introduction of RAP alongside the rate plan is intentional.

It sends a clear message:

- We are not ignoring affordability
- We are not delaying responsibility
- We are addressing both—at the same time

This is exactly how strong local governance should function.

### **What Supporting RAP Says**

Supporting the RAP demonstrates that the Council:

- Understands the importance of affordability
- Supports responsible infrastructure investment
- Values both fiscal discipline and community stability

It reflects:

Balanced, thoughtful, and forward-looking leadership

### **The Bottom Line**

The proposed RAP is:

- Modest in scope
- Responsible in structure
- Targeted in application
- Sustainable over time

It does not solve every challenge—but it addresses the right one:

Supporting those who need help, while protecting the system that serves everyone.

### **Closing Thought**

Mishawaka has always taken pride in doing things the right way—not the easy way, not the reactive way, but the responsible way.

The RAP is an extension of that approach.

It is a practical, thoughtful step forward that reflects both:

- **Who we are as a utility, and**
- **Who we are as a community**

That is why it deserves serious consideration and support.

# Message to the Mishawaka Common Council

## Regarding the Rate Assistance Program (RAP)

Council Members,

I want to take a moment to clearly articulate why we are proposing the Rate Assistance Program (RAP), and just as importantly, why it is structured the way it is.

First and foremost, the RAP is being brought forward because **affordability matters**. We recognize that while we are making necessary investments in our utility infrastructure, there are residents in our community who will feel that impact more than others. This program is designed to provide **targeted, modest, and responsible relief** to those who qualify.

That said, it is equally important to be clear about what we can—and cannot—do.

Mishawaka Utilities is a **municipally owned, nonprofit utility**, but that does not mean we can operate without margins or “give away” services. In fact, the opposite is true.

Even as a nonprofit, we must:

- Maintain financial stability
- Meet bond covenant requirements
- Fund ongoing operations
- And, most critically, **reinvest in our infrastructure**

Without that margin, we jeopardize the long-term reliability and sustainability of the system itself.

We are not an investor-owned utility like AEP, where rates are driven by shareholder return—and where, in many cases, rates are approximately **40% higher than what our residents pay today**. But being more affordable does not eliminate the need for sound financial management. It reinforces it.

In many ways, **our nonprofit model already benefits every single ratepayer**. By operating efficiently and without a profit motive, Mishawaka Utilities is effectively providing one of—if not the most—affordable overall utility structures in the State of Indiana.

That is not by accident.  
That is by design.  
And it is something we must protect.

This is precisely why the RAP is structured at **5%**.

It is:

- Meaningful enough to provide real assistance
- Targeted to those who qualify through verified income standards
- And, most importantly, **financially sustainable**

Could we make it larger? Perhaps in the short term.

But doing so would come at the expense of:

- System stability
- Future rate predictability
- And ultimately, the very affordability we are trying to protect

That is not a responsible path.

The RAP reflects a balanced approach:

- We acknowledge the need
- We provide assistance
- But we do so in a way that protects the integrity of the utility system for all users

At the end of the day, this is about stewardship.

Stewardship of:

- The infrastructure we are entrusted to maintain
- The financial health of the utility
- And the residents we serve—both today and in the future

I respectfully ask for your thoughtful consideration and support of the RAP as proposed.

It is not excessive.

It is not symbolic.

It is responsible.

Mat

# **Mishawaka Utilities Rate Assistance Program (MU RAP / MURA)**

## **Common Council Questions & Answers (Q&A)**

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### **1. What is the proposed Mishawaka Utilities Rate Assistance Program (RAP)?**

The proposed RAP is a residential utility affordability assistance program that would provide a:

#### **5% monthly utility bill discount**

for qualifying residential customers of Mishawaka Utilities.

The discount would apply to eligible:

- Electric
  - Water
  - Wastewater utility charges.
- 

### **2. Who qualifies for the RAP?**

Customers would qualify if they:

- Are residential Mishawaka Utilities customers;
- Are responsible for the utility account;
- And are approved through Indiana's Energy Assistance Program (EAP/LIHEAP).

Eligibility would be verified through:

- Real Services, Inc.
  - or another state-recognized intake provider.
-

### **3. What is Indiana's EAP/LIHEAP program?**

Indiana's Energy Assistance Program (EAP/LIHEAP) is a federally funded, state-administered income-based assistance program that helps low-income households with utility costs.

The program already requires:

- income verification,
- household review,
- and eligibility determination.

This allows Mishawaka Utilities to rely upon an existing verified qualification process rather than creating a separate local income-verification system.

---

### **4. Why was EAP eligibility selected as the qualification standard?**

Using EAP eligibility:

- Reduces administrative burden;
- Minimizes fraud risk;
- Uses independently verified income standards;
- Creates consistency and accountability;
- Avoids duplicating existing government processes.

It is a practical and administratively responsible approach.

---

### **5. How much assistance would customers receive?**

Eligible customers would receive:

**A 5% discount on eligible monthly utility charges.**

The program is intentionally designed to provide:

- modest,

- predictable,
  - and sustainable assistance.
- 

## **6. What charges would the discount apply to?**

The discount would apply to:

- Monthly service charges;
- Utility usage charges.

The discount would NOT apply to:

- Deposits;
  - Late fees;
  - Reconnection fees;
  - Tap fees;
  - Other one-time charges.
- 

## **7. Why not provide a larger discount?**

The proposed structure was intentionally designed to:

- Balance affordability assistance with utility sustainability;
- Provide meaningful but manageable assistance;
- Avoid creating excessive financial pressure on the utility system.

The 5% structure is:

- easy to administer,
  - easy to explain,
  - and financially predictable.
- 

## **8. Is the RAP tied to the proposed utility rate plan?**

The RAP and the MUW Capital & Rate Plan are separate ordinances and separate policy decisions.

However, the RAP was developed in recognition that:

- infrastructure investment remains necessary,
- while affordability concerns also deserve thoughtful consideration.

The RAP is intended to complement—not replace—the long-term sustainability planning of Mishawaka Utilities.

---

## **9. How will the program be funded?**

Funding may come from:

- Utility operating funds;
- Utility assistance funds;
- Voluntary donations;
- Grants;
- Other lawful funding sources approved by the Council.

The ordinance also makes clear that:

assistance cannot exceed available funding.

---

## **10. Will this create a large administrative burden for Mishawaka Utilities?**

No.

One of the key advantages of the proposed structure is that:

- eligibility verification already exists through EAP;
- Mishawaka Utilities would primarily administer enrollment and billing application.

The program was intentionally designed to be operationally manageable.

---

## **11. Will customers have to reapply every year?**

Yes.

Because EAP eligibility is reviewed annually, customers would generally need annual recertification to continue participating.

This helps ensure:

- continued income verification,
  - accountability,
  - and program integrity.
- 

## **12. Will this encourage non-payment?**

No.

The proposed RAP is intended to:

- improve payment stability,
- reduce delinquencies,
- encourage continuity of service,
- and help residents maintain utility obligations.

Many utility assistance programs nationally are designed specifically to reduce arrearages and collections pressure over time.

---

## **13. Is this program common among utilities?**

Yes.

Utility affordability and assistance programs are increasingly common among:

- municipal utilities,
- investor-owned utilities,
- and public utility systems nationally.

Programs vary in structure, but most are designed around:

- affordability,
  - payment stability,
  - and continuity of essential services.
- 

## **14. Why is this important for Mishawaka?**

Reliable utility service is essential to:

- public health,
- neighborhood stability,
- economic security,
- and quality of life.

The RAP reflects an effort to balance:

- responsible infrastructure investment,
  - utility sustainability,
  - and compassion for financially vulnerable residents.
- 

## **15. What message does this send to the community?**

The RAP demonstrates that Mishawaka is attempting to:

- plan responsibly,
- modernize infrastructure,
- and support residents thoughtfully and sustainably.

It reflects “The Mishawaka Way”:

- stewardship,
  - practical problem solving,
  - and community responsibility.
-

## **16. When would the RAP become effective?**

The proposed implementation target is:

**July 1, 2026**

subject to:

- Council approval,
  - administrative preparation,
  - and billing system implementation.
- 

## **17. Has the program been reviewed professionally?**

Yes.

The program framework has been reviewed and discussed with:

- Mishawaka Utilities administration,
- Baker Tilly,
- legal counsel,
- and City administration.

The intent has been to create a:

- practical,
  - transparent,
  - legally sound,
  - and financially sustainable structure.
- 

## **18. What is the overall purpose of the RAP?**

The overall goal is simple:

To provide modest, responsible utility affordability assistance to qualifying residents while maintaining the long-term integrity and sustainability of Mishawaka Utilities infrastructure and operation.

## **Affordability, Responsibility, and The Mishawaka Way**

### **Why the Rate Assistance Program (RAP) Matters Now**

As we continue discussions regarding the MUW Capital and Rate Plan, one principle has remained front and center:

#### **Affordability matters.**

Not just as a talking point—but as a responsibility.

Across the country, utilities—whether electric, water, or wastewater—are facing the same reality:

- Aging infrastructure
- Increasing regulatory requirements
- Rising construction and material costs
- Workforce and operational pressures

These factors are driving necessary investments. And those investments, in turn, require thoughtful and responsible rate adjustments.

But here's the truth:

#### **Utility services are not optional.**

Water, wastewater, and electric service are essential to:

- Public health
- Fire protection
- Economic development
- Basic quality of life

Which means affordability is not just an economic issue—it's a community stability issue.

### **Why This Matters for Mishawaka Utilities**

Mishawaka Utilities is not an investor-owned utility.

We are:

- **Municipally owned**
- **Nonprofit by design**
- **Community-focused in mission**

That means:

- We do not exist to generate profit
- We exist to provide reliable service at the most reasonable rates possible
- And every decision we make is rooted in long-term stewardship of the system and the people we serve

That is fundamentally different.

But even as a nonprofit utility, we are not immune to the realities facing infrastructure across the country. We still must:

- Maintain and modernize critical systems
- Invest in facilities like the Virgil Water Treatment Plant
- Ensure reliability and compliance
- Plan responsibly for future growth

The proposed **5.9% annual water rate adjustment** is part of that responsibility.

### **Why RAP Is Being Introduced Now**

And that brings us to the Rate Assistance Program (RAP).

The RAP is not an afterthought.  
It is not a reaction.

It is an intentional, parallel policy decision.

At the same time we are asking for responsible investment in infrastructure, we are also recognizing:

Some residents will need help.

The RAP is designed to provide that help in a way that is:

- **Targeted**
- **Verified**
- **Sustainable**
- **Responsible**

### **The Nuts and Bolts of RAP**

The proposed RAP is straightforward:

- Provides a **5% monthly discount**
- Applies to **electric, water, and wastewater bills**
- Available to **residential customers who qualify through Indiana's Energy Assistance Program (EAP/LIHEAP)**
- Eligibility is **independently verified through Real Services**
- No additional bureaucracy or duplication of income verification

This structure matters.

Because it ensures:

- Assistance goes to those who truly need it
- Administrative costs are minimized
- The program is sustainable long-term
- Accountability is built into the system

### **Why This Is the Right Approach**

Utilities across the country are increasingly implementing affordability programs because they have learned something important:

Helping customers stay current is better than chasing delinquencies.

Affordability programs:

- Reduce arrearages
- Improve payment consistency
- Reduce shutoffs
- Lower long-term collection costs
- Strengthen community stability

In short:

It is both compassionate **and** fiscally responsible.

### **The Message We Send**

Adopting the RAP alongside the rate plan sends a clear message:

- That Mishawaka will invest responsibly in its future
- That we will not ignore the realities facing our infrastructure
- But also that we will not ignore the needs of our residents

It says:

We can do both.

It reflects:

- Balance
- Stewardship
- Practical leadership

And most importantly:

It reflects the values of this community.

### **The Ask**

As we move forward, we are asking for thoughtful consideration and support of the Rate Assistance Program.

Because this is not just about rates.

It is about:

- Stability
- Sustainability
- Responsibility
- And community

It is about doing things the right way—both for the system and for the people who depend on it.

### **Closing Thought**

Mishawaka has always taken pride in planning ahead, making disciplined decisions, and taking care of its own.

The RAP is an extension of that philosophy.

It is not excessive.

It is not reactive.

It is responsible.

And in today's environment, that matters more than ever.

MAY 13 2026

City Clerk  
Mishawaka, IN

**RESOLUTION NO. 2026-18**

**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:**

Property north of 1622, 1628, 1640 & 1706 E McKinley Avenue

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

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

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

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

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

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

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

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

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.

COMMON ADDRESS: Property north of 1622, 1628, 1640 & 1706 E McKinley Avenue

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

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this \_\_\_\_\_ day of \_\_\_\_\_, 2026, at \_\_\_\_\_ o'clock \_\_\_\_M.

\_\_\_\_\_  
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this \_\_\_\_\_ day of \_\_\_\_\_, 2026, at \_\_\_\_\_ o'clock \_\_\_\_M.

\_\_\_\_\_  
Deborah S. Block, IAMCA, CMO, 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

May 13, 2026

Deborah S. Block, IAMC, MMC

Dale Emmons, 1<sup>st</sup> District City Council  
Matt Carroll, 2<sup>nd</sup> District City Council  
Lou Ann Hazen, 3<sup>rd</sup> District City Council  
Kate Voelker, 4<sup>th</sup> District City Council  
Anthony Violi, 5<sup>th</sup> District City Council  
Ron Banicki, 6<sup>th</sup> 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

MAY 13 2026

City Clerk  
Mishawaka, IN

**Re: Fiscal Plan and Approving Resolution for proposed Ordinance to Annex and Zone property into the City of Mishawaka: Property North of 1620, 1628, 1640, E. McKinley Avenue**

Dear Council Members and Clerk:

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

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

Staff will present a brief summary of the plan and be prepared to respond to questions at the Common Council meeting on May 18, 2026.

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

Sincerely,

Christa Hill  
Senior Planner

cc: David A. Wood, Mayor



# City of Mishawaka

*B&B Premiere Holdings  
Annexation*

*Property located north of  
1622, 1628, 1640 & 1706  
East McKinley Avenue*

May 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](mailto:planning@mishawaka.in.gov)**

**B & B PREMIER HOLDINGS LLC  
NORTH OF 1620, 1628, 1640 & 1706 E MCKINLEY AVENUE  
ANNEXATION FISCAL PLAN**

**TABLE OF CONTENTS**

<b>TAB A</b>	<b>CITY OF MISHAWAKA ANNEXATION POLICY</b>	
	City of Mishawaka Annexation Policy.....	Page 1
<b>TAB B</b>	<b>BASIC DATA &amp; FISCAL ANALYSIS</b>	
	Basic Data & Fiscal Analysis .....	Page 4
	Location Map .....	Page 9
	Map of Existing City Limits .....	Page 10
	Map of Proposed City Limits.....	Page 11
	Aerial Photography of Land to be Annexed.....	Page 12
	Photographs of Property to be Annexed.....	Page 14
	Petition for Annexation and Zoning.....	Page 16
<b>TAB C</b>	<b>SUMMARY OF SERVICES</b>	
	Summary of Services.....	Page 28
	Sanitary Sewer, Transportation, and Drainage .....	Page 30
	Electric Service .....	Page 32
	Fire Protection/EMS.....	Page 35
	Parks and Recreation Opportunities .....	Page 40
	Police and Crime Prevention .....	Page 43
	Street Department .....	Page 47
	Waste Disposal and Recycling Services .....	Page 51
	Wastewater Treatment.....	Page 52
	Water Service.....	Page 55
<b>TAB D</b>	<b>APPENDICES</b>	
	"A" - Resolution Adopting Fiscal Plan .....	Page 58
	"B" - Annexation Ordinance .....	Page 60
	"C" - Tax Rate Chart for the Year 2025 Payable 2026 .....	Page 63
	Provided by the St. Joseph County Auditor	
	"D" - Indebtedness of St. Joseph County and Penn Township .....	Page 64
	Per State of Indiana Gateway Website	

## *Annexation Fiscal Plan*

*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.*

## **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***

*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.*

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

## BASIC DATA & FISCAL ANALYSIS

### A. LOCATION AND SIZE

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

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

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.

#### Annexation Area

The area to be annexed includes four parcels of property (Tax Parcels 014-1018-022301, -022303, -022304, -022305) located north of 1622, 1628, 1640 & 1706 E. McKinley Avenue. The annexation parcels are bound to the south and east with approximately 527 linear feet being incorporated into the City, while the remaining adjacent properties are in incorporated St. Joseph County. The annexation parcels are currently zoned C Commercial District within unincorporated St. Joseph County. If annexed, the 0.87 acre area, together with a 1.41 acre area fronting E. McKinley Avenue to the south (Tax Parcels 027-1001-0520, -0521, 0522, -0523) will be zoned C-1 General Commercial on the west around the existing restaurant & R-3 Multi-Family Residential District to allow the construction 39 new apartments to be built. These parcels currently include 2 houses, a restaurant, and a motel. All but the restaurant will be razed for this development.

#### Contiguity with the Existing City Limits

The property to be annexed into the City includes 0.87 acres. The external boundary of the annexation area measures 1,054 linear feet with 527 linear feet being contiguous with the current corporate boundary of the City of Mishawaka. The border of the contiguous area is 50% 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 from the northwest corner towards E McKinley Ave. The generalized 2' contours per the City's GIS show approximate elevations ranging from over 742' in the far northwest corner of the property to less than 744' where it meets the E McKinley ROW. Most of the 5,444 sq. ft. hotel is on the property, along with most of the house at 1706. The house at 1622 and the restaurant

buildings are already within city limits, but some accessory buildings are still unincorporated.

C. LAND USE/CURRENT ZONING

The proposed area to be annexed is currently zoned C Commercial District within unincorporated St. Joseph County contains most of the former hotel and a single family home. If the Mishawaka Common Council approves the annexation request, the western two parcels will be zoned to the C-1 General Commercial District, and the remainder R-3 Multi-Family Residential District.

D. ASSESSMENT

The territory to be annexed consists of three (3) parcels of property. The Land and Improvement Valuations shown below are based upon current GIS parcel data:

Tax ID Number	Property Owner	Number of Acres*	Land & Imp. Valuation
014-1018-022304	B & B PREMIER HOLDINGS LLC	0.15 ACRES	\$7,300
014-1018-022303	B & B PREMIER HOLDINGS LLC	0.15 ACRES	\$4,100
014-1018-022305	B & B PREMIER HOLDINGS LLC	0.42 ACRES	\$151,900
014-1018-022301	B & B PREMIER HOLDINGS LLC	0.15 ACRES	\$42,800
TOTAL		0.87 ACRES	\$206,100

\*Acreage is per the City of Mishawaka/Michiana Area Council of Governments GIS parcel data.

E. CURRENT TAX RATE

The City's tax rate 2025 payable 2026 was \$1.8856 per \$100 of assessed valuation. For property owners in Penn Township, in which this proposed annexation is located, the total taxes will be \$3.6087 per \$100 of assessed valuation. Property owners in this area currently pay \$1.9076 per \$100 of assessed valuation. These rates are based on the best information available at the time this plan was prepared. Actual tax rates may vary.

Tax District	Existing Tax Rate	Tax Rate after Annexation
Penn Township	1.9076	3.6087

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

2025	\$1.8856
2024	\$1.9692
2023	\$2.0047
2022	\$1.8575
2021	\$2.0002
2020	\$1.9952
2019	\$2.0226

2018	\$2.0701
2017	\$2.0516
2016	\$1.9977
2015	\$1.8750
2014	\$2.0062
2013	\$1.9086
2012	\$1.8186
2011	\$1.7362
2010	\$1.6741
2009	\$1.6557
2008	\$1.5283
2007	\$1.3326
2006	\$1.3899
2005	\$1.3382

F. NEW / EXISTING ADDRESSES

If the proposed annexation is approved, the property will be zoned C-1 General Commercial on the west around the existing restaurant & R-3 Multi-Family Residential District on the east to allow the construction 39 new apartments to be built. The property address for the remaining building (1628 E. McKinley Avenue) will be maintained, and any new building will get new addresses.

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 proposed area to be annexed is currently zoned C Commercial District within unincorporated St. Joseph County contains most of the former hotel and a single family home. If the Mishawaka Common Council approves the annexation request, the western two parcels will be zoned to the C-1 General Commercial District, and the remainder R-3 Multi-Family Residential District.

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.

The annexation and investment in the property may increase assessed valuations in future years. The owner estimated construction costs of approximately \$4 million for the buildings.

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:

\$206,100

Future anticipated property assessed valuation:

\$4,000,000

Current Property Taxes Generated from the Property:

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

Prior to annexation: \$6,183

Following annexation: \$120,000

Political Subdivisions before Annexation:

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

- St. Joseph County (30.3%) - \$1,873.76
- Penn Township (16.2%) - \$1,001.87
- Penn-Harris-Madison School Corporation (44.8%) - \$2,768.35
- Mishawaka-Penn-Harris Public Library (6.7%) - \$415.85
- Airport Authority (2%) - \$126.17

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

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

The tax rate will increase to 3.6087% upon annexation to the City.

Political Subdivisions following Annexation:

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

- St. Joseph County (16%) - \$19,223.54 (+\$17,349.78)
- Penn Township (0.8%) - \$1007.57 (+\$5.70)
- Penn-Harris-Madison School Corporation (52.3%) - \$28,401.36 (+\$25,633.02)
- Mishawaka-Penn-Harris Public Library (33.6%) - \$4,266.36 (+\$3,135.76)
- Airport Authority (1.1%) - \$1,263.61 (+\$1,140.45)
- South Bend Transpo (2.6%) - \$3,135
- City of Mishawaka (52.3%) - \$62,701.80

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

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

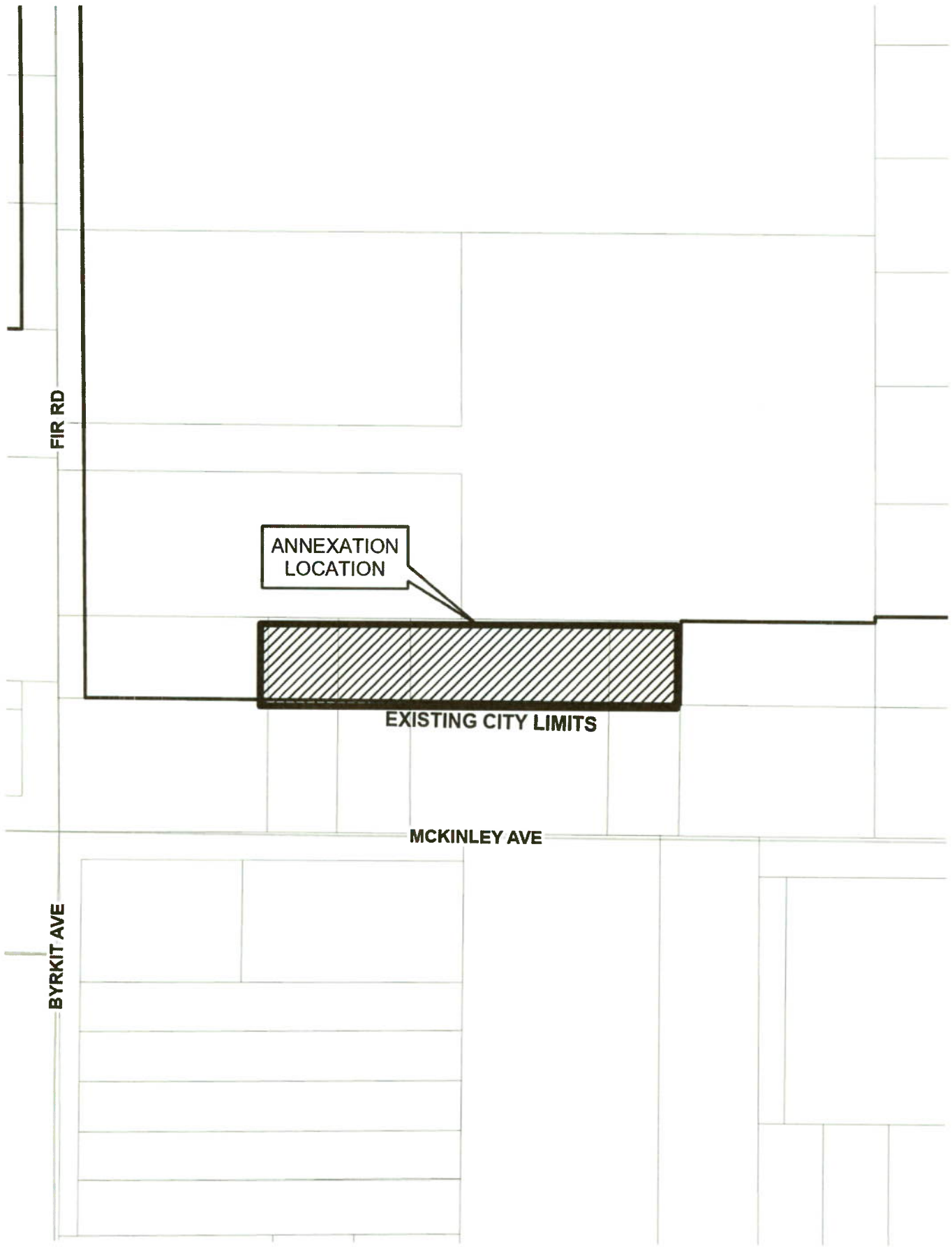
Straight line projection assuming existing use remains and the tax rate and assessed valuation remains constant

- |  |              |
|--|--------------|
| • St. Joseph County                      | \$76,894.17  |
| • Penn Township                          | \$4,030.26   |
| • Penn-Harris-Madison School Corporation | \$113,605.45 |
| • Mishawaka-Penn-Harris Public Library   | \$17,065.43  |
| • Airport Authority                      | \$5,054.45   |
| • South Bend Transpo                     | \$12,543.02  |
| • City of Mishawaka                      | \$250,807.22 |

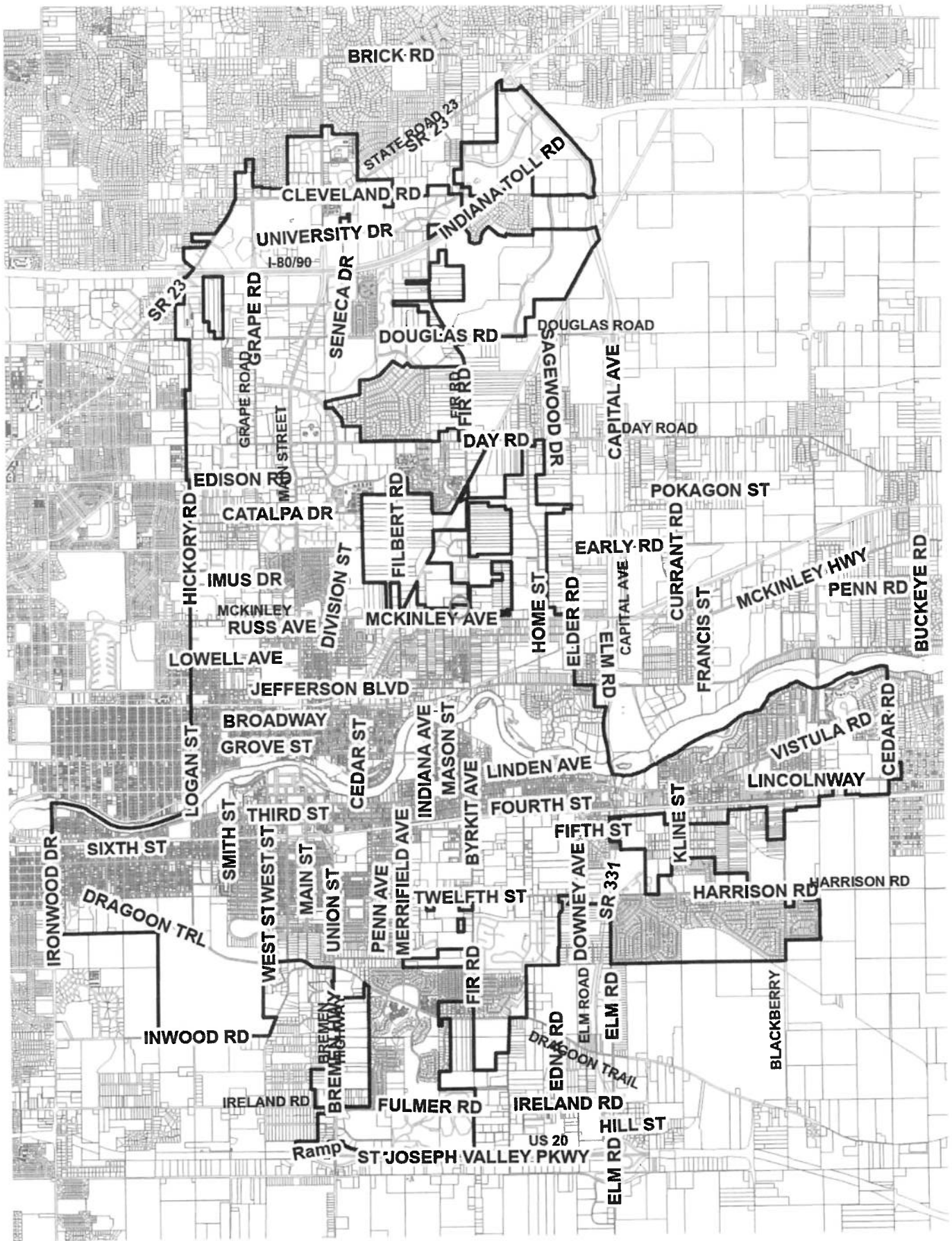
J. ASSUMED INDEBTEDNESS & COUNTY INFRASTRUCTURE REIMBURSEMENT

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.

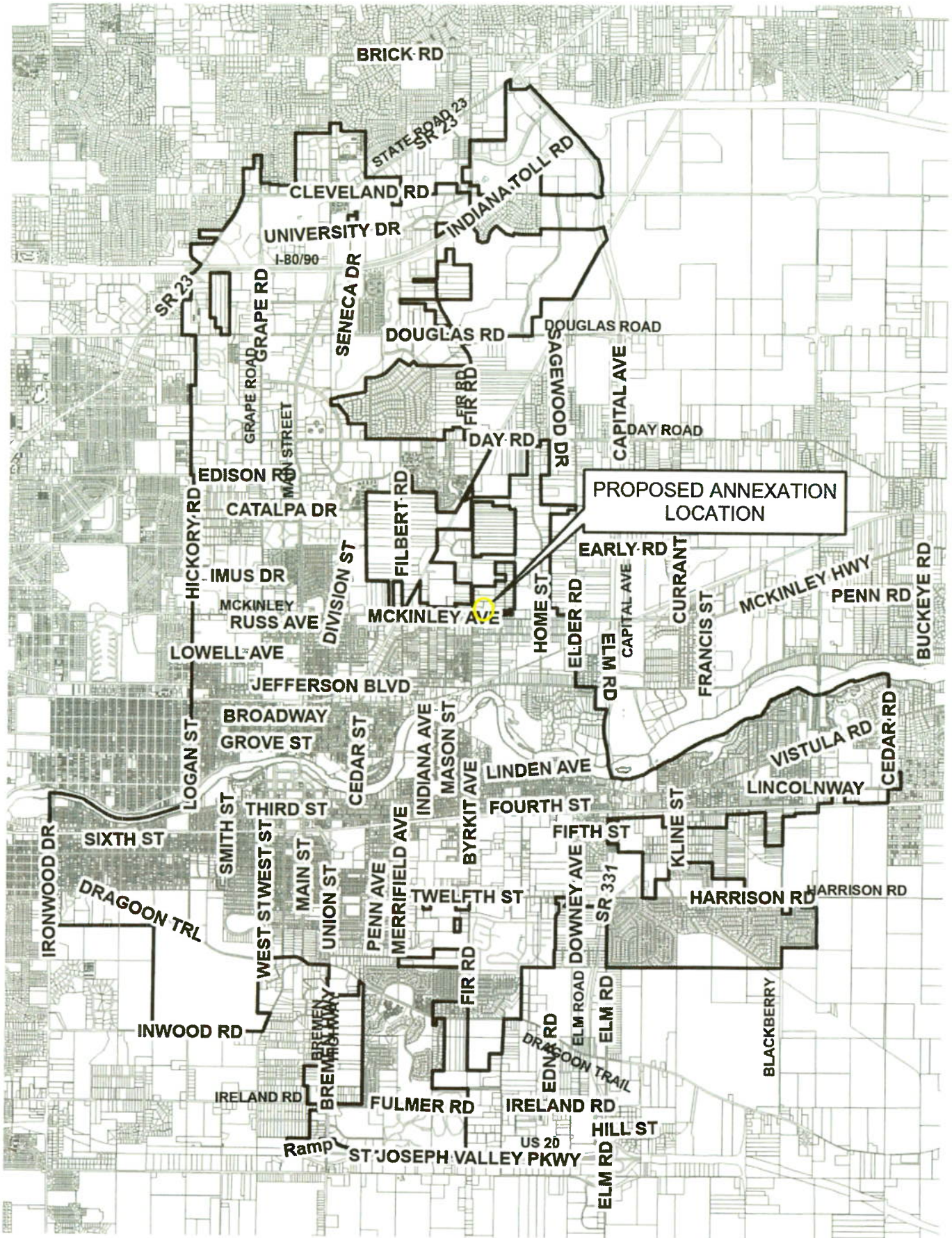
Upon reviewing the site and the information identified in Tab "D" / Appendix "D", there is no County infrastructure debt associated within the proposed annexation, nor is there any outstanding county debt on infrastructure that is payable by a local option income tax.



# MAP OF EXISTING CITY LIMITS



# MAP OF PROPOSED CITY LIMITS



# AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED

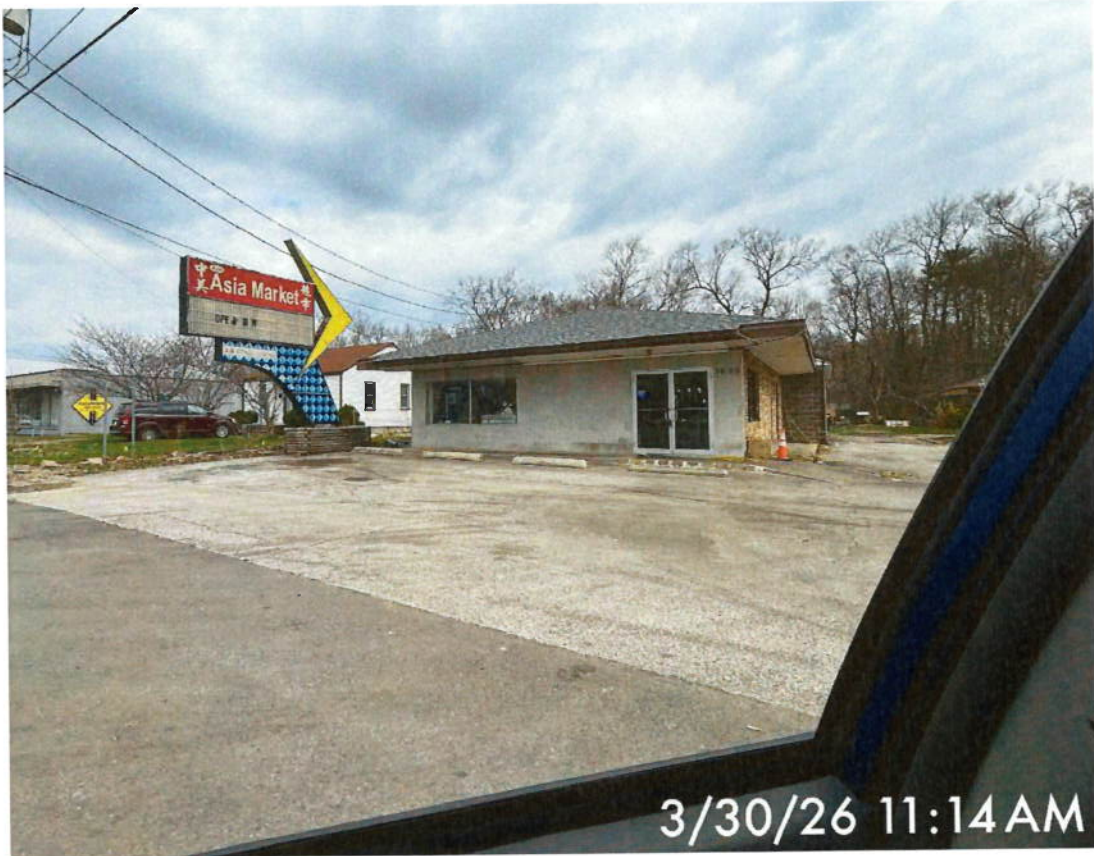


**AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED**





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.

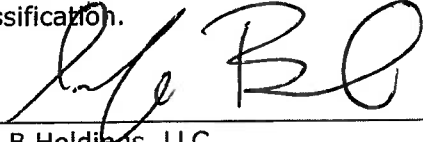
Subject to the rights of the public and of any governmental unit in any part thereof taken, used, or deeded for street, road, or highway purposes.

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.



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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

Received  
MAR 24 2026

195-25-15

**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.**

Planning and  
Community Development

**NOTES:**  
1. OWNER: S. H. ROEMER HOLDINGS, LLC  
GRANER, INDIAN 46039  
PC 200-040  
OFFICE: 101 N. WASHINGTON ST.  
PARCEL: 101-1018-0222-01

**PARKING REQUIREMENT:**  
C-1 REQUIRED EATING AND DRINKING ESTABLISHMENT - 10 SPACES PER 100 SF OF  
GROSS FLOOR AREA - 20 SPACES PER 100 SF OF GROSS FLOOR AREA - 20 SPACES PER 100 SF OF  
SUPPLIED: 30 SUPPLIED (1 HANDICAP)

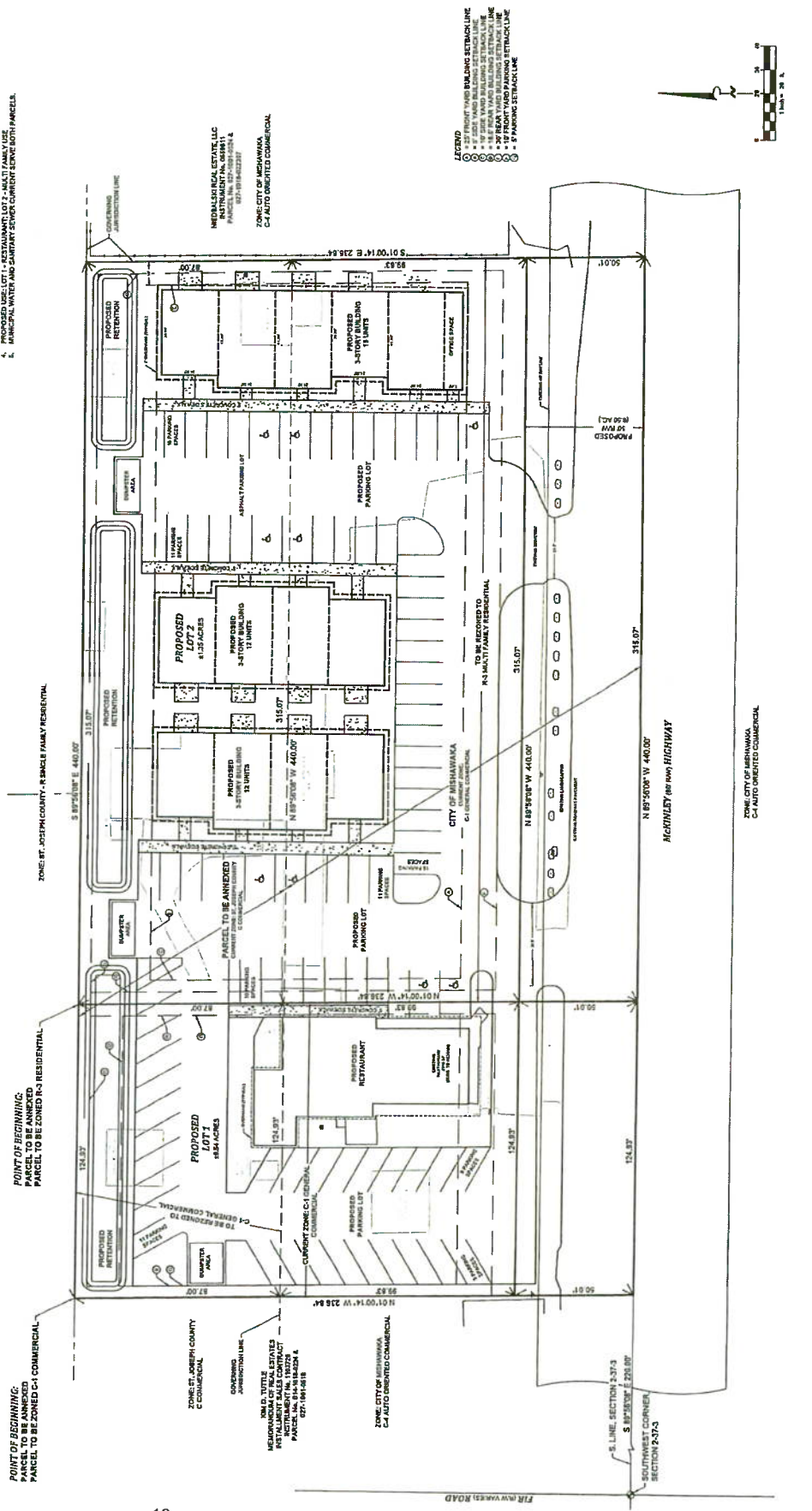
**R-3 RESIDENTIAL DISTRICT:**  
REQUIREMENT: 20 UNITS - 15 SPACES PER UNIT  
SUPPLIED: 20 UNITS - 15 SPACES PER UNIT  
REQUIREMENT: 20 UNITS - 15 SPACES PER UNIT  
SUPPLIED: 20 UNITS - 15 SPACES PER UNIT

2. CURRENT LOTS: SINGLE FAMILY, MOTEL, RESTAURANT SITE,  
CITY OF INDIANAPOLIS PARCEL IS C-1 COMMERCIAL DISTRICT, ST. JOSEPH  
COUNTY, INDIANA 46039  
PROPOSED USE: LOT 1 - RESTAURANT; LOT 2 - MULTI FAMILY USE  
3. CURRENT LOTS: SINGLE FAMILY, MOTEL, RESTAURANT SITE,  
CITY OF INDIANAPOLIS PARCEL IS C-1 COMMERCIAL DISTRICT, ST. JOSEPH  
COUNTY, INDIANA 46039  
PROPOSED USE: LOT 1 - RESTAURANT; LOT 2 - MULTI FAMILY USE  
4. MUNICIPAL WATER AND SANITARY SERVICES CURRENT SERVE BOTH PARCELS.

**APARTMENT OFFICE SPACE:** 15 SPACES SUPPLIED (1 HANDICAP)

**APARTMENT OFFICE SPACE:** 15 SPACES SUPPLIED (1 HANDICAP)

<p><b>WIGHTMAN</b> ARCHITECTURAL, INC. 3001 SOUTH WASHINGTON ST. INDIANAPOLIS, IN 46202 TEL: 317.326.1841</p>	<p>PROJECT NAME: <b>ANNEXATION PETITION</b></p>	<p>PREPARED BY: <b>BRUNER ONE CONSTRUCTION, LLC</b> PC 200-040 3001 SOUTH WASHINGTON ST. INDIANAPOLIS, IN 46202</p>	<p>REVISIONS</p>	<p>SCALE: 1" = 20'</p>	<p>PRELIMINARY SITE PLAN</p>	<p>1 of 1</p>
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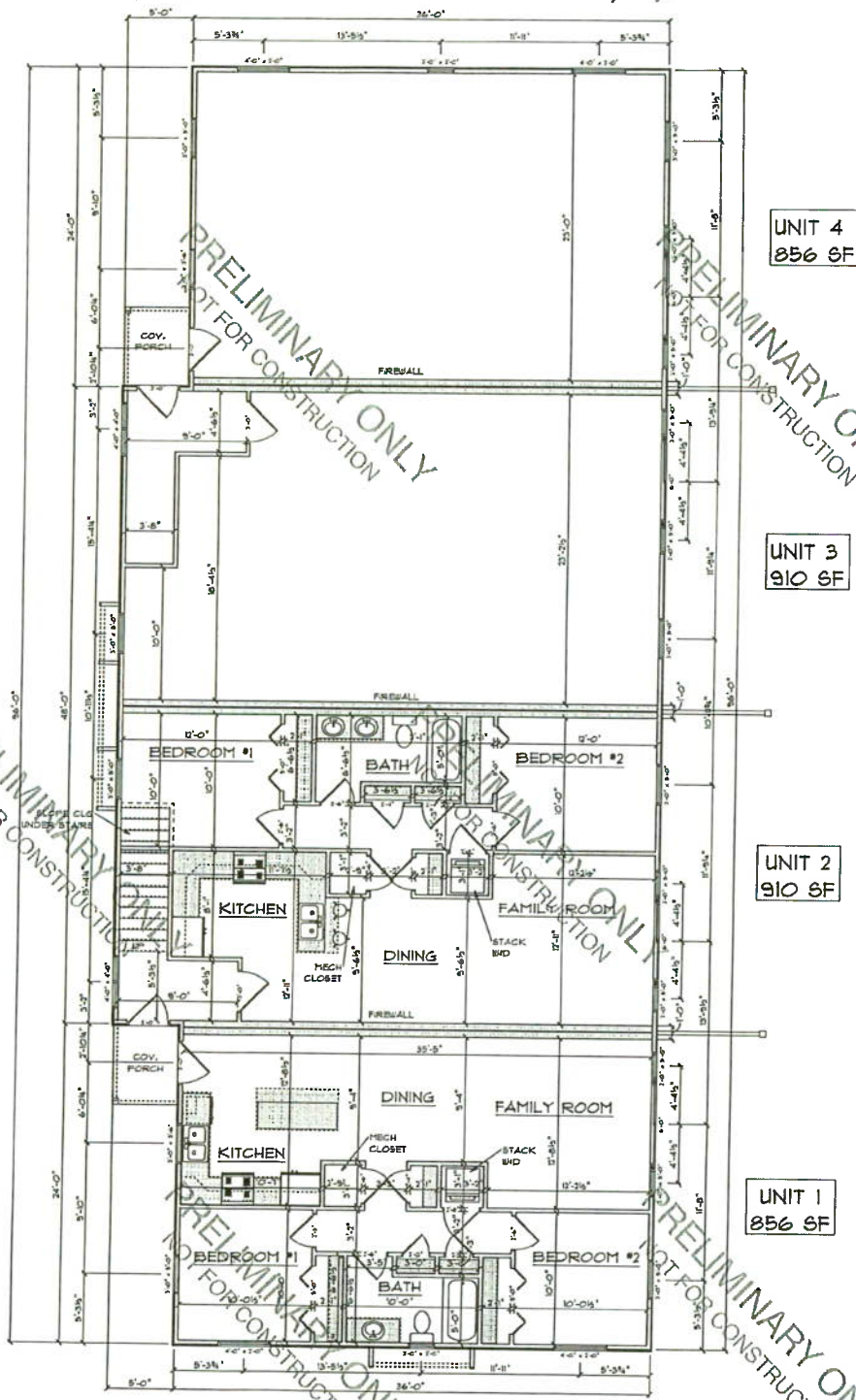




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NOT FOR CONSTRUCTION

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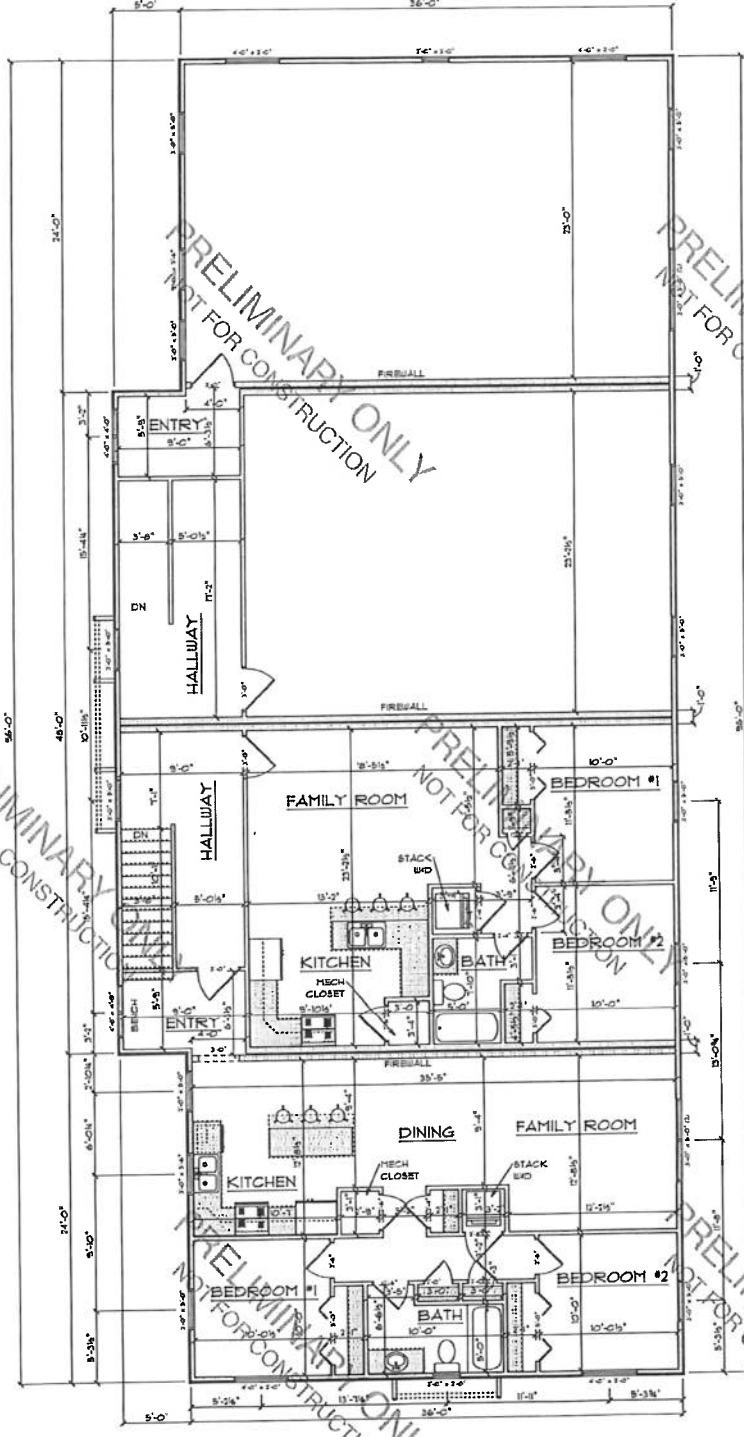
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NOT FOR CONSTRUCTION

PRELIMINARY ONLY  
NOT FOR CONSTRUCTION



UNIT 8  
915 SF

UNIT 7  
765 SF

UNIT 6  
765 SF

UNIT 5  
915 SF

PRELIMINARY ONLY  
NOT FOR CONSTRUCTION

PRELIMINARY ONLY  
NOT FOR CONSTRUCTION

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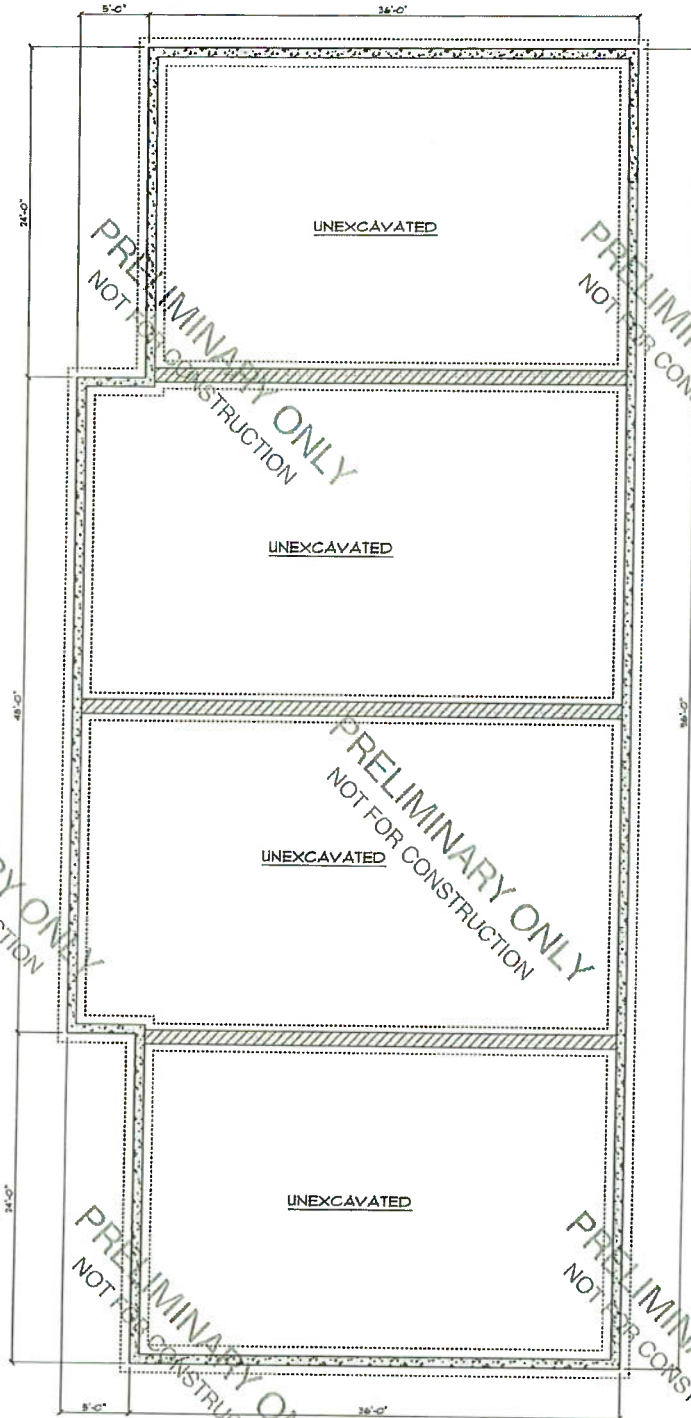
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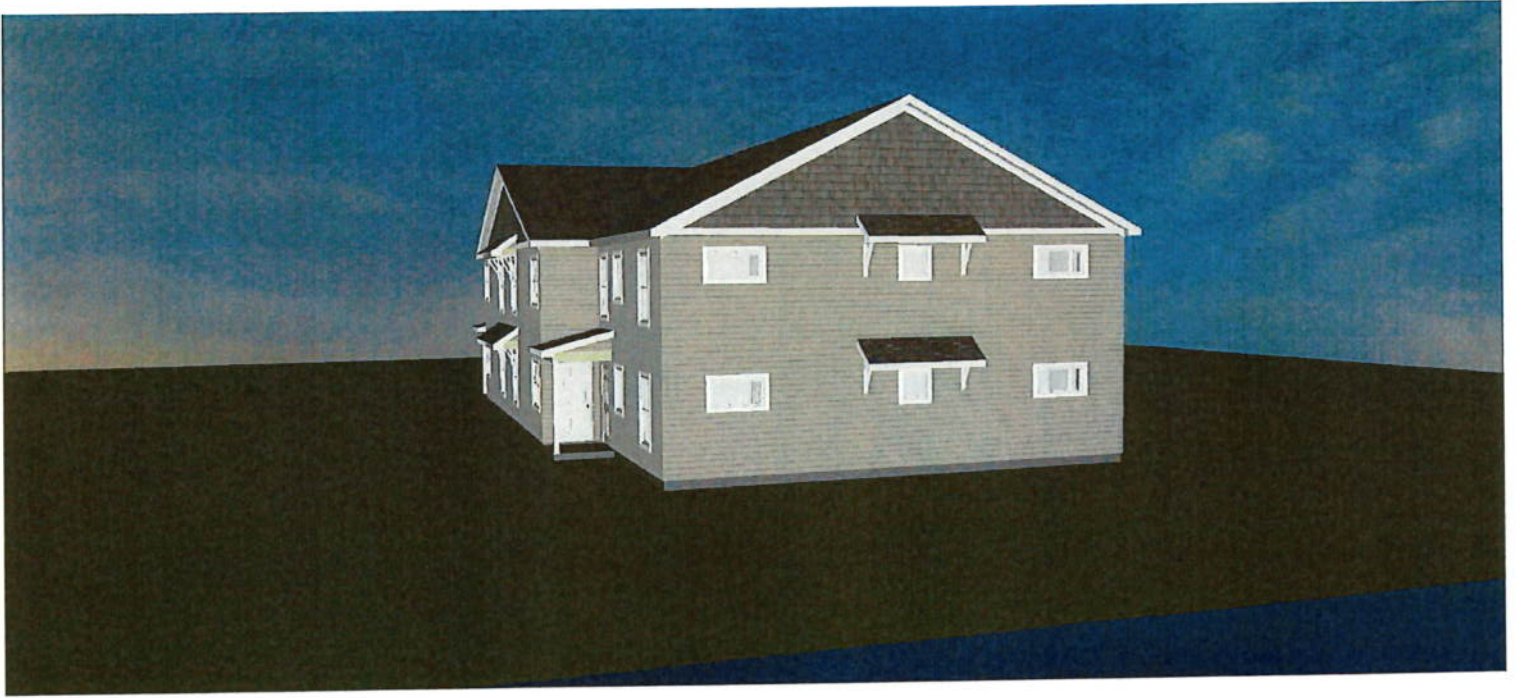
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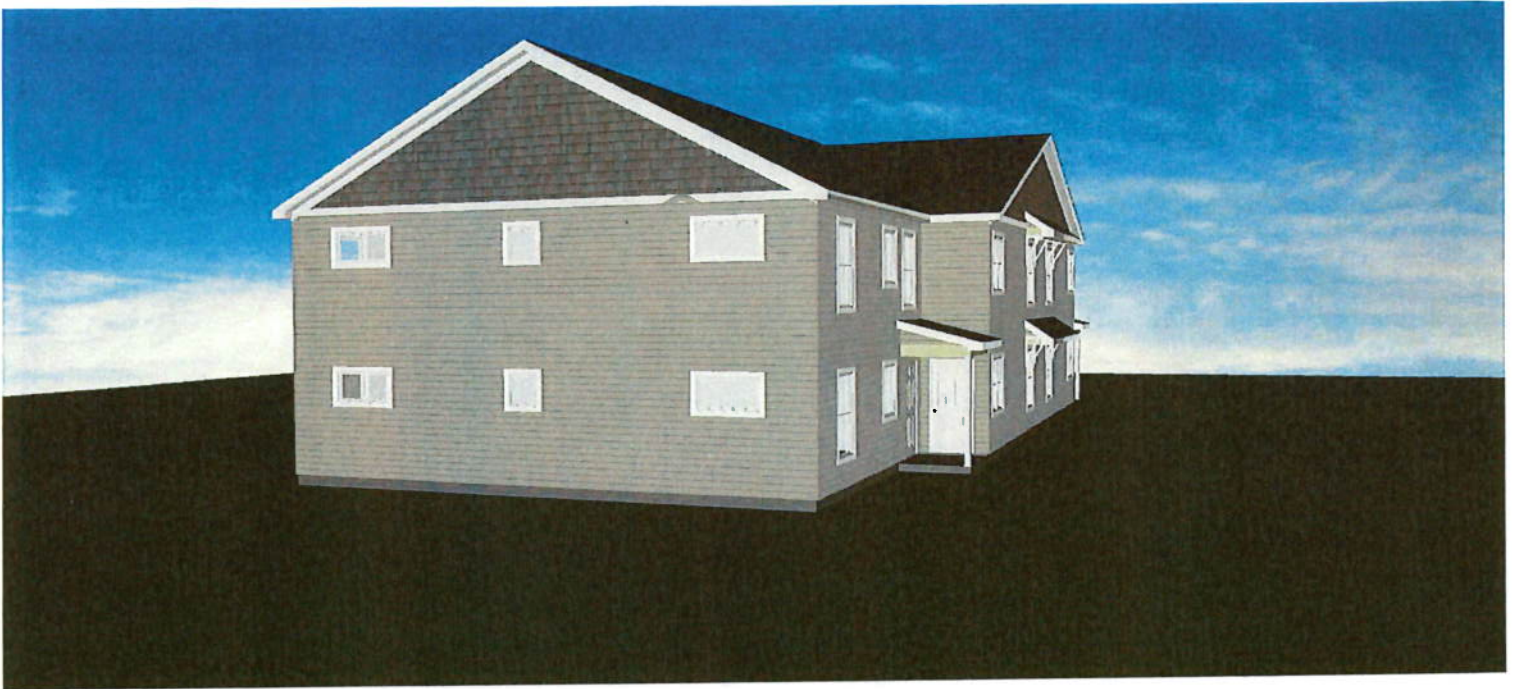
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NOT FOR CONSTRUCTION









## ***Annexation Fiscal Plan***

*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.*

## **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 8" sanitary sewer gravity main located on the north side of McKinley Ave. This development will be allowed one connection to this system, and the cost shall be the responsibility of the owner/developer. This sanitary sewer connection will be discharged into the sanitary sewer system that is publicly maintained and ultimately discharges to the City of Mishawaka's Wastewater Treatment Plant. The City's sanitary sewer system has ample capacity to serve this annexation property.

### Existing Road/Transportation Infrastructure

Currently, this annexation has frontage along McKinley Ave just east of Fir Rd. McKinley Ave has a thru lane in each direction and a westbound designated left turn lane at the intersection of Fir Rd. The City has a future road improvement project at this location in which McKinley Ave will have two thru lanes in each direction and designated left turn and right turn lanes. Fir Rd will have a thru lane in each direction and designated left turn and right turn lanes. Additional right of way is required as part of this annexation to accommodate the future road improvement project and at a minimum varies from 50' half right of way on the west property boundary to 25' half right of way on the east property boundary along McKinley Ave. If proposed drive approach locations differ from existing locations, then they shall be reviewed to limit conflicts and meet Engineering Standards.

### Existing Storm Sewer/Drainage Infrastructure

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

### Planned Capital Expenditures, Staff and Rates

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

### Personal Service Programs

The Engineering Department works closely with the Sewer Department regarding the maintenance of the City sewer system. Construction records are kept for all sanitary and storm sewers and technical/administrative assistance is provided on sewer repairs for the Sewer Lateral Insurance Program. Specifically, the Sewer Lateral Insurance Program covers each single-family residential homeowner connected to the public sewer system within the City of Mishawaka. For a \$3.76 monthly fee, which is included in the Mishawaka Utilities sewer bill, the homeowner is protected from paying catastrophic sanitary sewer repair costs for the portion of sewer lateral between the street right-of-way and outside of foundation wall of the home. Currently, this annexation area proposes a C-1 General Commercial District and R-3 Multi-Family Residential District and therefore is not eligible for this program.

ENGINEERING

Account Number		2024	2025	2026	Increase /	
		Approved Budget	Approved Budget	Approved Budget	(Decrease)	%
<b>Department: 13 - Engineering</b>						
<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%
	<b>Total Personnel Services</b>	<b>\$ 470,522</b>	<b>\$ 498,945</b>	<b>\$ 517,220</b>	<b>\$ 18,275</b>	<b>3.66%</b>
<u>Supplies</u>						
1101-13-421-90	Office Supplies	\$ 8,000	\$ 8,000	\$ 4,000	-\$ 4,000	-50.00%
	<b>Total Supplies</b>	<b>\$ 8,000</b>	<b>\$ 8,000</b>	<b>\$ 4,000</b>	<b>-\$ 4,000</b>	<b>-50.00%</b>
<u>Other Services &amp; 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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 19,250</b>	<b>\$ 19,250</b>	<b>\$ 17,700</b>	<b>-\$ 1,550</b>	<b>-8.05%</b>
	<b>Total Department: 13 - Engineering</b>	<b>\$ 497,772</b>	<b>\$ 526,195</b>	<b>\$ 538,920</b>	<b>\$ 12,725</b>	<b>2.42%</b>

## ELECTRIC SERVICE

### Services and Rates

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

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

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

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

### Personnel

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

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

### Description of Services

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

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

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

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

#### Costs Associated with Services

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

## ELECTRIC SUMMARY

Account Number	2024 Approved	2025 Approved	2026 Approved	Increase / (Decrease)	%
<b>Revenues</b>					
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%
	<b>\$ 60,525,252</b>	<b>\$ 63,254,250</b>	<b>\$ 63,938,704</b>	<b>\$ 684,454</b>	<b>1.08%</b>
<b>Expenses</b>					
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%
	<b>\$ 55,092,306</b>	<b>\$ 59,676,752</b>	<b>\$ 61,042,102</b>	<b>\$ 1,365,351</b>	<b>2.29%</b>
<b>Operating - Net Total</b>	<b>\$ 5,432,947</b>	<b>\$ 3,577,499</b>	<b>\$ 2,896,602</b>	<b>-\$ 680,897</b>	<b>-19.03%</b>
<b>Assets</b>					
Capital Outlays	\$ 3,265,000	\$ 2,840,000	\$ 2,780,000	-\$ 60,000	-2.11%
<b>Assets Total</b>	<b>\$ 3,265,000</b>	<b>\$ 2,840,000</b>	<b>\$ 2,780,000</b>	<b>-\$ 60,000</b>	<b>-2.11%</b>
<b>Electric Net Total</b>	<b>\$ 2,167,947</b>	<b>\$ 737,499</b>	<b>\$ 116,602</b>	<b>-\$ 620,897</b>	<b>-84.19%</b>

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

## **FIRE PROTECTION/EMS**

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

### Staffing and Response Times

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

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

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

### Fire Stations

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

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

Station No. 2, located at 700 E. McKinley, is staffed by seven (7) to eight (8) firefighters at all times, manning one Sutphen pumper truck, one K.M.E. heavy-rescue and one A.L.S. Paramedic ambulance unit. If annexed, this would be the primary responding station since it is the nearest to the site.

Station No. 3, located at 333 E. Douglas Road, is staffed by eight (8) to ten (10) firefighters at all times, manning one Sutphen pumper truck, one 105' Sutphen aerial/pumper combination, and one A.L.S. Paramedic ambulance unit.

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

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

For the year 2025 out of 11,033 runs 8,287 or roughly 75% were medical in nature. The Mishawaka Fire Department restructured going to a three-platoon system in 2013. With the addition of a third ambulance we were able to move ambulances out of one central location to be closer to the neighborhoods they served. Our department increased staffing in 2024 to allow us to put up a new, fourth ambulance that went into service in January of 2024. This and the availability of paramedics on some engine and ladder companies have decreased the time in which it takes to start lifesaving interventions if needed. Engine and ladder companies also have Advanced E.M.T.'s on board who may begin vital treatment such as 12 lead E.K.G.'s, establishing I.V. lines, and administration of a handful of drugs. Once the ambulance arrives the paramedics take over in the continuum of care depending upon the severity of the call.

### Equipment

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

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

### Training

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

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

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

In the calendar year 2025 each firefighter took part in an average of 200+ hours of continuing education.

Complete training records for all personnel are available.

### Fire Insurance Rating

Mishawaka maintains a Class 2 fire rating with the Insurance Services Office. The lower the number in the rating, the lower a business's or homeowner's insurance policy could be. Thus, properties that are annexed into the city could see a reduction in property insurance. As of 2022, there are only thirty-three (33) Class 2 departments in Indiana.

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

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

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

### Future Plans

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

As of October of 2025, we've operated out of our new Station #2 located at 700 E. McKinley for an entire year. The next station we look to improve will be Station #1 located at 600 S. Union St. This is anticipated to be part of a future, larger redevelopment project by the city.

Potential increases in personnel, equipment, and buildings, are evaluated on a continual basis. Although these increases represent the anticipated long term needs of the department, these increases will not hinder us in the short term to provide the consistent high level of service that has been historically provided to the city.

### Citizen Programs

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

In 2025 the Fire Prevention Bureau performed over 900 fire inspections of new and existing buildings in Mishawaka.

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

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

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

#### Costs Associated With Services

If annexed, the City of Mishawaka Fire Department is capable of providing a level of service for the area that is equal to the services currently provided for the City. Given the proximity of the proposed annexation area, the Fire Department does not require any additional funds than what have been allocated within the current city budget to provide these services. For general information purposes, a copy of the year 2026 budget has been included for reference.

FIRE

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
<b>Department: 19 - Fire Department</b>						
<b><u>Personnel Services</u></b>						
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%
	<b>Total Personnel Services</b>	<b>\$ 15,867,124</b>	<b>\$ 17,589,422</b>	<b>\$ 19,593,849</b>	<b>\$ 2,004,427</b>	<b>11.40%</b>
<b><u>Supplies</u></b>						
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%
	<b>Total Supplies</b>	<b>\$ 472,000</b>	<b>\$ 492,500</b>	<b>\$ 492,500</b>	<b>\$ 0</b>	<b>0.00%</b>
<b><u>Other Services &amp; Charges</u></b>						
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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 358,800</b>	<b>\$ 388,800</b>	<b>\$ 395,800</b>	<b>\$ 7,000</b>	<b>1.80%</b>
	<b>Total Department: 19 - Fire Department</b>	<b>\$ 16,697,924</b>	<b>\$ 18,470,722</b>	<b>\$ 20,482,149</b>	<b>\$ 2,011,427</b>	<b>10.89%</b>

EMERGENCY MEDICAL SERVICES

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

## **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	2025	2026	Increase /	%
		Approved Budget	Approved Budget	Approved Budget	(Decrease)	
<b>Department: 50 - Park and Recreation</b>						
<b><u>Personnel Services</u></b>						
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%
	<b>Total Personnel Services</b>	<b>\$ 3,456,973</b>	<b>\$ 3,752,466</b>	<b>\$ 3,962,729</b>	<b>\$ 210,263</b>	<b>5.60%</b>
<b><u>Supplies</u></b>						
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%
	<b>Total Supplies</b>	<b>\$ 526,000</b>	<b>\$ 601,000</b>	<b>\$ 578,000</b>	<b>-\$ 23,000</b>	<b>-3.83%</b>
<b><u>Other Services &amp; Charges</u></b>						
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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 1,226,500</b>	<b>\$ 1,414,500</b>	<b>\$ 1,290,000</b>	<b>-\$ 124,500</b>	<b>-8.80%</b>
	<b>Total Department: 50 - Park and Recreation</b>	<b>\$ 5,209,473</b>	<b>\$ 5,767,966</b>	<b>\$ 5,830,729</b>	<b>\$ 62,763</b>	<b>1.09%</b>

PARK AND RECREATION NON-REVERTING

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
<b>Department: 50 - Park and Recreation Non-Reverting</b>						
<b><u>Personnel Services</u></b>						
2211-50-411-03	Temporary Help	\$ 25,000	\$ 25,000	\$ 0	-\$ 25,000	-100.00%
	<b>Total Personnel Services</b>	<b>\$ 25,000</b>	<b>\$ 25,000</b>	<b>\$ 0</b>	<b>-\$ 25,000</b>	<b>-100.00%</b>
<b><u>Supplies</u></b>						
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!
	<b>Total Supplies</b>	<b>\$ 157,000</b>	<b>\$ 175,000</b>	<b>\$ 203,000</b>	<b>\$ 28,000</b>	<b>16.00%</b>
<b><u>Other Services &amp; Charges</u></b>						
<b>Professional Services</b>						
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!
<b>Repairs and Maintenance</b>						
	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%
<b>Communication and Transportation</b>						
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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 151,500</b>	<b>\$ 202,500</b>	<b>\$ 172,500</b>	<b>-\$ 30,000</b>	<b>-14.81%</b>
<b><u>Capital Outlays</u></b>						
2211-50-444-10	Equipment	\$ 120,300	\$ 90,000	\$ 91,500	\$ 1,500	1.67%
	<b>Total Capital Outlays</b>	<b>\$ 120,300</b>	<b>\$ 90,000</b>	<b>\$ 91,500</b>	<b>\$ 1,500</b>	<b>1.67%</b>
	<b>Total Department: 50 - Park and Recreation Non-Reverting</b>	<b>\$ 453,800</b>	<b>\$ 492,500</b>	<b>\$ 467,000</b>	<b>-\$ 25,500</b>	<b>-5.18%</b>

<u>Equipment</u>	
Rotary Mower	\$ 46,000
Pro Gator	\$ 37,000
Debris Blower	<del>\$ 8,500</del>
	\$ 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)	%
<b>Department: 20 - Police</b>						
<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%
	<b>Total Personnel Services</b>	<b>\$ 15,470,335</b>	<b>\$ 16,307,013</b>	<b>\$ 17,086,345</b>	<b>\$ 779,332</b>	<b>4.78%</b>
<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%
	<b>Total Supplies</b>	<b>\$ 121,000</b>	<b>\$ 121,000</b>	<b>\$ 121,000</b>	<b>\$ 0</b>	<b>0.00%</b>
<u>Other Services &amp; 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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 186,600</b>	<b>\$ 186,600</b>	<b>\$ 136,600</b>	<b>-\$ 50,000</b>	<b>-26.80%</b>
	<b>Total Department: 20 - Police</b>	<b>\$ 15,777,935</b>	<b>\$ 16,614,613</b>	<b>\$ 17,343,945</b>	<b>\$ 729,332</b>	<b>4.39%</b>

## **STREET DEPARTMENT**

The Mishawaka Street Department, with its large staff and several trucks and multiple pieces of equipment, constantly maintains the City's streets and is prompt at answering to emergencies.

### Staffing

The Mishawaka Street Department, headed by the Street Commissioner, has 32 union employees, two clerical personnel and two assistant street commissioners. The telephone is staffed 24 hours a day, and one manager is on call at all times, so that most emergencies can be handled in less than one hour.

### Equipment

The Department uses 3 tandem axle and 11 single-axle trucks for the majority of the City's snow plowing. The Department also has 12 4-wheel drive trucks used for plowing smaller streets.

If the need arises during a winter storm, the Department also can call upon the Utilities and Parks departments to help supplement the snow removal efforts.

Along with the three loaders, two graders and the help of the manpower and equipment from other departments, the City can put a total of seven loaders, five backhoes and four additional trucks on the road to help remove snow. St. Joseph County does not have as many resources and has a larger area to plow; therefore, it takes the county longer to clear their roads.

### Services

The City's leaf pick-up program is completed on a weekly basis every fall, compared with the County's leaf pick-up program, which is done by quadrants.

The City also has an aggressive street sweeping schedule, with all streets swept every 10 days. The County does little street sweeping.

Also, in the event of a wind storm that blows trees into streets, the City can have the street reopened, in most cases, in less than an hour. The county can take six to eight hours, as evidenced by calls from residents on streets just outside the City's boundaries.

### Costs Associated with Services

If annexed, the City of Mishawaka Street Department is capable of providing a level of service for the area that is equal to the services currently provided for similar geographic areas within the City of Mishawaka. Given the proximity of the proposed annexation area, bordered to the south by the existing City limits, the Street Department does not require any additional funds than what have been allocated within the current city budget to provide these services. No capital expenditures are required in association with this proposed annexation. Services will begin within one year of the date of annexation as required by law.

For general information purposes, a copy of the year 2026 budget has been included for reference.

CENTRAL SERVICES DEPARTMENT

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
<b>Department: 22 Central Services Department</b>						
<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!
	<b>Total Personnel Services</b>	<b>\$ 946,389</b>	<b>\$ 989,049</b>	<b>\$ 870,206</b>	<b>-\$ 118,843</b>	<b>-12.02%</b>
<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%
	<b>Total Supplies</b>	<b>\$ 1,194,550</b>	<b>\$ 1,194,550</b>	<b>\$ 1,094,550</b>	<b>-\$ 100,000</b>	<b>-8.37%</b>
<u>Other Services &amp; 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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 159,580</b>	<b>\$ 217,000</b>	<b>\$ 117,000</b>	<b>-\$ 100,000</b>	<b>-46.08%</b>
	<b>Total Department: 22 - Central Services Department</b>	<b>\$ 2,300,519</b>	<b>\$ 2,400,599</b>	<b>\$ 2,081,756</b>	<b>-\$ 318,843</b>	<b>-13.28%</b>

MOTOR VEHICLE HIGHWAY

Account Number		2024	2025	2026	Increase /	
		Approved Budget	Approved Budget	Approved Budget	(Decrease)	%
<b>Department: 50 - Motor Vehicle Highway</b>						
<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%
	<b>Total Personnel Services</b>	<b>\$ 3,107,342</b>	<b>\$ 3,253,146</b>	<b>\$ 3,133,019</b>	<b>-\$ 120,127</b>	<b>-3.69%</b>
<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%
	<b>Total Supplies</b>	<b>\$ 54,000</b>	<b>\$ 54,000</b>	<b>\$ 54,000</b>	<b>\$ 0</b>	<b>0.00%</b>
<u>Other Services &amp; 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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 35,500</b>	<b>\$ 31,500</b>	<b>\$ 38,500</b>	<b>\$ 7,000</b>	<b>22.22%</b>
<u>Capital Outlays</u>						
2201-50-442-01	Street repair CCMG - moved to MVHR	\$ 1,500,000	\$ 0	\$ 0	\$ 0	#DIV/0!
	<b>Total Capital Outlays</b>	<b>\$ 1,500,000</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>#DIV/0!</b>
	<b>Total Department: 50 - Motor Vehicle Highway</b>	<b>\$ 4,696,842</b>	<b>\$ 3,338,646</b>	<b>\$ 3,225,519</b>	<b>-\$ 113,127</b>	<b>-3.39%</b>

MOTOR VEHICLE HIGHWAY - RESTRICTED

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

LOCAL ROAD AND STREET

Account Number	2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%	
<b>Department: 50 - Local Road and Street</b>						
<b>Capital Outlays MVHR</b>						
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%
<b>Total Capital Outlays</b>		<b>\$ 1,155,000</b>	<b>\$ 1,260,000</b>	<b>\$ 1,065,000</b>	<b>-\$ 195,000</b>	<b>-15.48%</b>
<b>Total Department: 50 - Local Road and Street</b>		<b>\$ 1,155,000</b>	<b>\$ 1,260,000</b>	<b>\$ 1,065,000</b>	<b>-\$ 195,000</b>	<b>-15.48%</b>

<u>Equipment</u>	
F-600 4x4 mini dump w/plow	\$ 150,000
F-350 4x4 crew cab P/U w/plow	<del>\$ 80,000</del>
	\$ 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.

In 2025, the Wastewater Division completed a comprehensive asset management and financial planning review, establishing a roadmap for the next twenty years of infrastructure investment. These plans will guide the replacement of aging equipment, address safety and security needs, and ensure the facility remains financially sustainable while continuing to provide reliable service.

In March of 2026, the Mishawaka Wastewater Division issued \$38M in revenue bonds for continued work in the collection system to reduce Combined Sewer Overflows and promote development. In addition, projects are scheduled 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:

	<b>2025</b>
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)	2105
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. A rate increase of 3.75% per year for 5 years was approved starting in January 2026.

**Servicing the Proposed Annexation Area**

City sewer facilities are available to the proposed annexation area and will have no impact on the level of service provided by the city. Mishawaka Utilities currently provides a level of service for the area that is equal to the rest of the city. No additional Wastewater Division capital expenditures are required in association with this proposed annexation.

## WASTEWATER & SEWER SUMMARY

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

## **WATER SERVICE**

### Water Utilities

The Mishawaka Utilities Water Division is a medium-sized public water utility that serves a population and area larger than just the City of Mishawaka. The combined well fields average about 7 million gallons pumped each day, with a peak daily rate of 25 mgd and a maximum capacity of 32 mgd. The water is treated with chlorine, fluoride and phosphate and is regularly and comprehensively tested in accordance with state and federal regulations. The city public water supply consistently exceeds the strict standards set forth by the United States Environmental Protection Agency and the Indiana Department of Environmental Management.

### Serving the Proposed Annexation Area

Currently there is a 12" water main fronting the property on the north side of East McKinley Avenue at approximately the curb line. Depending on the development, new water taps and or a water main extension would need to be done to bring service on to the property.

The costs associated with the extension of water service to the individual property, including tap fees, are paid by developer's/property owners, and are not paid by Mishawaka Utilities. For existing properties with wells, a 1-inch copper service line is typically provided to the property line for future connection. Similar to other areas of the city, the customer would be required to pay for the tap in order to use the service. The property owner also would be responsible to run the service from the property line to any future proposed development and install a meter setter in accordance with Water Division standards.

### Staff and Services

The Mishawaka Utilities Water Division has a 24-hour emergency answering service line, which calls the supervisor on duty on a cellular telephone. Crews generally report on site within an hour of an emergency. On average, service outages only last about three hours.

There are a total of thirty-three (33) employees in the Water Division consisting of twenty (23) union employees and ten (10) salaried personnel. An additional administrative staff of four (4) people and an office staff of twenty-three (23) carries out all billing and clerical work for both the electric and water divisions.

The Water Division has twenty-nine (29) vehicles and eleven (11) large, specialized pieces of equipment to serve the area.

### Services to Residents

The Mishawaka Utilities Water Division provides three programs to replace lead services within the City's water system.

1. The Division replaces any lead service that is in need of repair.
2. The Division replaces any lead service to a current customer when the customer replaces the line from the street shut-off to the house.
3. The Division replaces any lead service that is not currently in use by a customer at a reduced cost to customer when a new structure is built.

The Division has no benefits geared strictly toward senior citizens, but it does accept money from the Project Safe program, provided by Real Services. Real Services provides state funds to pay utility bills of low-income families that fall within a certain income range. The low-income families must fill out an application, at the Real Services office, to become eligible for this benefit.

### Costs Associated with Services

Mishawaka Utilities Water Division is not supported by tax dollars, but rather through revenue generated by the sales of water to its consumers. All costs associated with providing water service are rate generated. No tax dollars are used to provide this service. If annexed, Mishawaka Utilities is capable of providing a level of service for the area that is equal to the services currently provided within the City.

## WATER SUMMARY

Account Number	2024 Approved	2025 Approved	2026 Approved	Increase / (Decrease)	%
<b>Revenues</b>					
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%
	<b>\$ 15,933,583</b>	<b>\$ 16,487,649</b>	<b>\$ 16,798,500</b>	<b>\$ 310,851</b>	<b>1.89%</b>
<b>Expenses</b>					
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%
	<b>\$ 14,526,180</b>	<b>\$ 14,999,211</b>	<b>\$ 15,590,558</b>	<b>\$ 591,347</b>	<b>3.94%</b>
<b>Operating - Net Total</b>	<b>\$ 1,407,403</b>	<b>\$ 1,488,438</b>	<b>\$ 1,207,942</b>	<b>-\$ 280,496</b>	<b>-18.84%</b>
<b>Assets</b>					
Capital Outlays	\$ 1,145,000	\$ 1,245,000	\$ 1,160,000	-\$ 85,000	-6.83%
<b>Assets Total</b>	<b>\$ 1,145,000</b>	<b>\$ 1,245,000</b>	<b>\$ 1,160,000</b>	<b>-\$ 85,000</b>	<b>-6.83%</b>
<b>Water Net Total</b>	<b>\$ 262,403</b>	<b>\$ 243,438</b>	<b>\$ 47,942</b>	<b>-\$ 195,496</b>	<b>-80.31%</b>

## ***Annexation Fiscal Plan***

*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.*

## **TAB D - APPENDICES**

**RESOLUTION NO. 2026-18**

**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:**

Property north of 1622, 1628, 1640 & 1706 E McKinley Avenue

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

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

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

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

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

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

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

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

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.

COMMON ADDRESS: Property north of 1622, 1628, 1640 & 1706 E McKinley Avenue

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

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this \_\_\_\_\_ day of \_\_\_\_\_, 2026, at \_\_\_\_\_ o'clock \_\_.M.

\_\_\_\_\_  
Presiding Officer

ATTEST:

\_\_\_\_\_  
Deborah S. Block, IAMC, MMC, City Clerk

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

\_\_\_\_\_  
Deborah S. Block, IAMC, MMC, City Clerk

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

\_\_\_\_\_  
David A. Wood, Mayor

PETITION #25-15

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 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

Appendix "C"  
Tax Rate Chart

Tab Rate Chart for the year 2025 payable 2026

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

	71 018	71 022	71 023	71 025	71 026	71 027	71 028	71 029	71 030	71 031
	New Carlisle	Mishawaka - Phm School	Mishawaka- Penn	Portage Township	South Bend - Portage	Union Township	Lakeville	Warren Township	Osceola	Penn Township
Fund	Fund Name									
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
124	Cumulative Reassessment	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
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
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
792	Major Cumulative Bridge	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
1301	Park & Recreation	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
2391	Cumulative Capital Development	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333
<b>71 1</b>	<b>Total COUNTY</b>	<b>0.5781</b>	<b>0.5781</b>	<b>0.5781</b>	<b>0.5781</b>	<b>0.5781</b>	<b>0.5781</b>	<b>0.5781</b>	<b>0.5781</b>	<b>0.5781</b>
50	Twp Road & Infrastructure									
61	Township Rainy Day									
101	Township General Fund	0.0391	0.0101	0.0101	0.0209	0.0209	0.0663	0.0285	0.0101	0.0101
180	TOWNSHIP DEBT SERVICE				0.0589	0.0589			0.0430	0.0430
601	Twp Community Bldg									
840	Twp Poor Relief/Twp Assistance	0.0028	0.0202	0.0202	0.0480	0.0480	0.0032	0.0019	0.0202	0.0202
1090	Township Cumulative Vehicle									
1111	Twp Fire									
1181	Twp Fire Bldg Debt Fund						0.0704	0.1557		
1182	Twp Fire Equipment Debt						0.0276	0.0277		
1187	Twp Emerg Fire Loan						0.1672	0.1672		
1190	Twp Cum Fire									
1312	Twp Recreation									
2120	Township Cemetery	0.0133								
8604	Twp Fire Territory General						0.2663		0.2025	0.2025
8692	Twp Fire Terrortory Equip Repla						0.0331	0.0331	0.0333	0.0333
8704	Specd Fire Territory General				0.7063			0.7063		
8792	Specd Fire Terr Equip Replace				0.0333			0.0333		
<b>71 2</b>	<b>Total TOWNSHIP</b>	<b>0.0552</b>	<b>0.0303</b>	<b>0.0303</b>	<b>0.8674</b>	<b>0.1278</b>	<b>0.6341</b>	<b>0.5637</b>	<b>0.9534</b>	<b>0.3091</b>
61	City/Town Rainy Day									
101	City General	0.7511	1.6661	1.6661		2.1267		0.5090	0.1636	
180	City Debt Service	0.0625								
181	City/Town Debt Payment									
341	City Fire Pension									
342	City Police Pension									
706	City/Town LR & S									
708	City MVH	0.2300					0.1958		0.0380	
720	City/Town Major Moves Spc									
1109	Municipal Emerg Medical Svcs									
1301	City Park & Rec		0.1695	0.1695		0.4991				
1303	City/Town Park									
1380	Park Bond					0.0262				
2120	City Cemetary	0.0425								
2379	City/Town CCI									
2391	City Cum Cap Development	0.0500	0.0500	0.0500		0.0282	0.0421		0.0333	
6290	City Cum Sewer									
8604	City Town Fire Territory Gen									
8692	City Town Fire Terr Equip Replac									
<b>71 3</b>	<b>Total CITY/TOWN</b>	<b>1.1361</b>	<b>1.8856</b>	<b>1.8856</b>	<b>0.0000</b>	<b>2.6802</b>	<b>0.0000</b>	<b>0.7469</b>	<b>0.0000</b>	<b>0.2349</b>
22	Referendum-Exempt Operating			0.2434	0.3087	0.3087			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
181	School Debt Payment				0.1299	0.1299			0.1299	
287	Referendum Debt-Exempt Capital	0.2991		0.0869	0.0373	0.0373			0.0373	
3101	Education									
3300	Operations	0.6341	0.4717	0.3588	0.6175	0.6175	0.4625	0.4625	0.6175	0.4717
<b>71 4</b>	<b>Total SCHOOL</b>	<b>1.0409</b>	<b>0.8541</b>	<b>1.2631</b>	<b>1.1774</b>	<b>1.1774</b>	<b>1.0200</b>	<b>1.0200</b>	<b>1.1774</b>	<b>0.8541</b>
61	Rainy Day									
101	Library General	0.2446	0.1120	0.1120	0.2310	0.2310	0.2310	0.2310	0.1120	0.1120
180	Library Debt Service	0.0215	0.0163	0.0163	0.0177	0.0177	0.0177	0.0177	0.0163	0.0163
2011	Library LIRF									
<b>71 5</b>	<b>Total LIBRARY</b>	<b>0.2661</b>	<b>0.1283</b>	<b>0.1283</b>	<b>0.2487</b>	<b>0.2487</b>	<b>0.2487</b>	<b>0.2487</b>	<b>0.2487</b>	<b>0.1283</b>
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	0.0250	0.0250	0.0250
8180	Airport Sp Airport Debt				0.0130	0.0130	0.0130	0.0130	0.0130	0.0130
8190	Airport Authority Cum Bldg	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								
<b>71 6</b>	<b>Total SPECIAL UNIT</b>	<b>0.5422</b>	<b>0.1323</b>	<b>0.1323</b>	<b>0.0380</b>	<b>0.1323</b>	<b>0.0380</b>	<b>0.0380</b>	<b>0.0380</b>	<b>0.0380</b>
<b>Total Tax Rates (Less Conservancy)</b>		<b>3.6186</b>	<b>3.6087</b>	<b>4.0177</b>	<b>2.9096</b>	<b>4.9445</b>	<b>2.5189</b>	<b>3.1954</b>	<b>2.9956</b>	<b>2.1425</b>

## 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
------------------	--------

**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
------	-----------	---------------	----------	--------------	----------------------	--------------	-------------	----------------	-------------	-------------------



8/1/2037			\$7,600	\$7,600					\$380,000
2/1/2038	\$380,000	4.00	\$7,600	\$387,600		\$395,200			\$0
<b>Total</b>	<b>\$8,730,000</b>		<b>\$3,306,741</b>	<b>\$12,036,741</b>		<b>\$12,036,741</b>			

**Notes**

## St. Joseph County

Submitted to the State on Thursday, April 12, 2018

Report printed on Monday, November 17, 2025

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

### **Debt Verification**

**Initial Year:** 2021

**Date of last payment or bond expiration:** 7/1/2025 12:00:00 AM

**New (post 1989):** Y

**Newer (post 2005):** Y

**Refinanced bond:** N

### **Basic Debt Information**

**Debt Name:** 2017 General Obligation (Guaranteed Energy Savings) Bonds

**Debt Status:** Outstanding

**Type of Indebtedness:** Bond

**Base CUSIP Number:**

**Is this debt exempt from the property tax caps?** N

### **Code Cite**

**Code Cite Under Which Debt is Authorized:**

*Code cite can typically be found in the bond resolution or ordinance.*

### **Debt Limitation**

**Is this debt subject to the issuer's debt limit?** Y

**Applicable Issuer:** Saint Joseph County

**Current Debt Limit:** \$54,674,687.00

**Current Debt Capacity (after issuance of this debt):** \$44,174,687.00

### **Date Information**

**Date of Preliminary Determination:**

**Date of Publication of Preliminary Determination:**

**Newspaper(s):**

**Date of Public Hearing:** 8/8/2017

**Date of Final Approval/Lease Execution:** 8/15/2017

**Date of Appropriation Resolution:**

**Date of Debt Sale:**

**Date of Debt Closing:** 10/12/2017

**Petition / Remonstrance**

Was this debt subject to petition/remonstrance? No

Was a remonstrance conducted? No

Votes in favor debt:

Votes against debt:

Was this debt subject to referendum? No

Votes in favor debt:

Votes against debt:

**Debt Rating**

Type of Rating	Insurance	Agency	Rating
----------------	-----------	--------	--------

**Security on the Debt - Source of Repayment**

Property Tax: Primary

TIF Revenue: No

COIT: No

Motor Vehicle Highway/Local Road & Street: No

CAGIT: No

Stormwater Revenues: No

CEDIT: No

Electric Revenues: No

Water Revenue: No

Wasterwater Revenues: No

Grant Revenue: No

Other () : No

Allocation Area from which the TIF Revenues will be generated:

Name of Lessor (Building Corporation/Hold Corporation):

Does this debt refinance or refund any previously outstanding debt? No

**Purpose/Cost**

Purpose of Debt: Capital improvements to County facilities for energy savings

Total Project Cost: \$10,574,935.00

**Sources**

Sources of Funds	Amount
------------------	--------

**Uses**

Uses of Funds	Amount
---------------	--------

**Dates**

Date Bids Received:

Date Construction Started:

Estimated Date of Substantial Completion:

**Amortization Schedule**

Date	Principal	Interest Rate	Interest	Period Total	Capitalized Interest	Fiscal Total	Trustee Fee	Lease Payments	Federal Tax Credit	Remaining Balance
------	-----------	---------------	----------	--------------	----------------------	--------------	-------------	----------------	--------------------	-------------------

12/30/2017	\$0	2.00	\$53,062	\$53,062		\$53,062	\$0		\$10,500,000
6/30/2018	\$260,000	2.00	\$122,450	\$382,450			\$0		\$10,240,000
12/30/2018	\$315,000	2.00	\$119,850	\$434,850		\$817,300	\$0		\$9,925,000
6/30/2019	\$320,000	2.00	\$116,700	\$436,700			\$0		\$9,605,000
12/30/2019	\$325,000	2.00	\$113,500	\$438,500		\$875,200	\$0		\$9,280,000
6/30/2020	\$325,000	2.00	\$110,250	\$435,250			\$0		\$8,955,000
12/30/2020	\$330,000	2.00	\$107,000	\$437,000		\$872,250	\$0		\$8,625,000
6/30/2021	\$330,000	2.00	\$103,700	\$433,700			\$0		\$8,295,000
12/30/2021	\$335,000	2.00	\$100,400	\$435,400		\$869,100	\$0		\$7,960,000
6/30/2022	\$340,000	2.00	\$97,050	\$437,050			\$0		\$7,620,000
12/30/2022	\$345,000	2.00	\$93,650	\$438,650		\$875,700	\$0		\$7,275,000
6/30/2023	\$345,000	2.00	\$90,200	\$435,200			\$0		\$6,930,000
12/30/2023	\$350,000	2.00	\$86,750	\$436,750		\$871,950	\$0		\$6,580,000
6/30/2024	\$355,000	2.00	\$83,250	\$438,250			\$0		\$6,225,000
12/30/2024	\$355,000	2.00	\$79,700	\$434,700		\$872,950	\$0		\$5,870,000
6/30/2025	\$360,000	2.00	\$76,150	\$436,150			\$0		\$5,510,000
12/30/2025	\$365,000	2.00	\$72,550	\$437,550		\$873,700	\$0		\$5,145,000
6/30/2026	\$365,000	2.13	\$68,900	\$433,900			\$0		\$4,780,000
12/30/2026	\$370,000	2.25	\$65,022	\$435,022		\$868,922	\$0		\$4,410,000
6/30/2027	\$375,000	2.38	\$60,859	\$435,859			\$0		\$4,035,000
12/30/2027	\$380,000	2.38	\$56,406	\$436,406		\$872,266	\$0		\$3,655,000
6/30/2028	\$385,000	2.50	\$51,894	\$436,894			\$0		\$3,270,000
12/30/2028	\$390,000	2.50	\$47,082	\$437,082		\$873,975	\$0		\$2,880,000
6/30/2029	\$395,000	2.75	\$42,206	\$437,206			\$0		\$2,485,000
12/30/2029	\$400,000	2.75	\$36,775	\$436,775		\$873,981	\$0		\$2,085,000
6/30/2030	\$405,000	3.00	\$31,275	\$436,275			\$0		\$1,680,000
12/30/2030	\$410,000	3.00	\$25,200	\$435,200		\$871,475	\$0		\$1,270,000
6/30/2031	\$415,000	3.00	\$19,050	\$434,050			\$0		\$855,000
12/30/2031	\$425,000	3.00	\$12,825	\$437,825		\$871,875	\$0		\$430,000
6/30/2032	\$430,000	3.00	\$6,450	\$436,450		\$436,450	\$0		\$0
<b>Total</b>	<b>\$10,500,000</b>		<b>\$2,150,156</b>	<b>\$12,650,156</b>		<b>\$12,650,156</b>	<b>\$0</b>		

**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
---------------	--------

**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
<b>Total</b>	<b>\$2,500,000</b>		<b>\$334,949</b>		<b>\$2,834,940</b>	<b>\$2,834,940</b>	

**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
<b>Total</b>	<b>\$3,300,000</b>		<b>\$968,150</b>	<b>\$4,268,150</b>	<b>\$265,100</b>	<b>\$4,268,150</b>			

**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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									Credit
2/1/2038	\$2,750,000		\$36,094			\$2,786,094			\$0
8/1/2037			\$36,094			\$2,711,188			\$2,750,000
2/1/2037	\$2,600,000		\$75,094						\$2,750,000
8/1/2036			\$75,094			\$2,662,313			\$5,350,000
2/1/2036	\$2,475,000		\$112,219						\$5,350,000
8/1/2035			\$112,219			\$1,036,438			\$7,825,000
2/1/2035	\$800,000		\$124,219						\$7,825,000
8/1/2034			\$124,219			\$1,009,688			\$8,625,000
2/1/2034	\$750,000		\$135,469						\$8,625,000
8/1/2033			\$135,469			\$270,938			\$9,375,000
2/1/2033			\$135,469						\$9,375,000
8/1/2032			\$135,469			\$270,938			\$9,375,000
2/1/2032			\$135,469						\$9,375,000
8/1/2031			\$135,469			\$270,938			\$9,375,000
2/1/2031			\$135,469						\$9,375,000
8/1/2030			\$135,469			\$270,938			\$9,375,000
2/1/2030			\$135,469						\$9,375,000
8/1/2029			\$135,469			\$270,938			\$9,375,000
2/1/2029			\$135,469						\$9,375,000
8/1/2028			\$135,469			\$270,938			\$9,375,000
2/1/2028			\$135,469						\$9,375,000
8/1/2027			\$135,469			\$270,938			\$9,375,000
2/1/2027			\$135,469						\$9,375,000
8/1/2026			\$135,469			\$270,938			\$9,375,000
2/1/2026			\$135,469						\$9,375,000
8/1/2025			\$135,469			\$270,938			\$9,375,000
2/1/2025			\$135,469						\$9,375,000
8/1/2024			\$135,469			\$270,938			\$9,375,000
2/1/2024			\$135,469						\$9,375,000
8/1/2023			\$135,469			\$270,938			\$9,375,000
2/1/2023			\$135,469						\$9,375,000
8/1/2022			\$135,469			\$270,938			\$9,375,000
2/1/2022			\$135,469						\$9,375,000
8/1/2021			\$135,469			\$270,938			\$9,375,000
2/1/2021			\$135,469						\$9,375,000
8/1/2020			\$213,740			\$213,740			\$9,375,000
<b>Total</b>	<b>\$9,375,000</b>		<b>\$4,566,655</b>			<b>\$13,941,655</b>			

**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
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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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2/15/2020	\$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
<b>Total</b>	<b>\$1,760,003</b>		<b>\$169,022</b>	<b>\$1,929,025</b>		<b>\$1,929,025</b>	<b>\$1,929,025</b>	

**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
<b>Total</b>	<b>\$196,273</b>		<b>\$8,817</b>	<b>\$205,090</b>				<b>\$205,090</b>		

**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					
<b>Total</b>	<b>\$5,800,000</b>		<b>\$418,900</b>	<b>\$6,218,900</b>	<b>\$0</b>	<b>\$6,218,900</b>				

**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
<b>Total</b>	<b>\$1,054,384</b>		<b>\$163,971</b>	<b>\$1,218,351</b>				<b>\$1,218,351</b>		

**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
------------------	--------

**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
<b>Total</b>	<b>\$1,016,267</b>		<b>\$107,393</b>	<b>\$1,123,660</b>		<b>\$1,123,660</b>	<b>\$1,500</b>	<b>\$1,123,660</b>		

**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
------------------	--------

**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	
1/15/2049	\$500,000	0.00	\$0	\$500,000		\$500,000					\$0
7/15/2048	\$500,000	0.00	\$0	\$500,000		\$500,000					\$500,000
1/15/2048	\$500,000	0.00	\$0	\$500,000		\$500,000					\$1,000,000
7/15/2047	\$500,000	0.00	\$0	\$500,000		\$500,000					\$1,500,000
1/15/2047	\$500,000	0.00	\$0	\$500,000		\$500,000					\$2,000,000
7/15/2046	\$500,000	0.00	\$0	\$500,000		\$500,000					\$2,500,000
1/15/2046	\$500,000	0.00	\$0	\$500,000		\$500,000					\$3,000,000
7/15/2045	\$500,000	0.00	\$0	\$500,000		\$500,000					\$3,500,000
1/15/2045	\$500,000	0.00	\$0	\$500,000		\$500,000					\$4,000,000
7/15/2044	\$500,000	0.00	\$0	\$500,000		\$500,000					\$4,500,000
1/15/2044	\$500,000	0.00	\$0	\$500,000		\$500,000					\$5,000,000
7/15/2043	\$500,000	0.00	\$0	\$500,000		\$500,000					\$5,500,000
1/15/2043	\$500,000	0.00	\$0	\$500,000		\$500,000					\$6,000,000
7/15/2042	\$1,000,000	0.00	\$0	\$1,000,000		\$1,000,000					\$6,500,000
1/15/2042	\$1,000,000	0.00	\$0	\$1,000,000		\$1,000,000					\$7,500,000
7/15/2041	\$1,000,000	0.00	\$0	\$1,000,000		\$1,000,000					\$8,500,000
1/15/2041	\$1,000,000	0.00	\$0	\$1,000,000		\$1,000,000					\$9,500,000
7/15/2040	\$1,000,000	0.00	\$0	\$1,000,000		\$1,000,000					\$10,500,000
1/15/2040	\$1,000,000	0.00	\$0	\$1,000,000		\$1,000,000					\$11,500,000
7/15/2039	\$1,000,000	0.00	\$0	\$1,000,000		\$1,000,000					\$12,500,000
1/15/2039	\$1,000,000	0.00	\$0	\$1,000,000		\$1,000,000					\$13,500,000
7/15/2038	\$1,000,000	0.00	\$0	\$1,000,000		\$1,000,000					\$14,500,000
1/15/2038	\$1,000,000	0.00	\$0	\$1,000,000		\$2,000,000					\$15,500,000
7/15/2037	\$1,000,000	0.00	\$0	\$1,000,000							\$16,500,000
1/15/2037	\$1,000,000	0.00	\$0	\$1,000,000		\$2,000,000					\$17,500,000
7/15/2036	\$1,000,000	0.00	\$0	\$1,000,000							\$18,500,000
1/15/2036	\$1,000,000	0.00	\$0	\$1,000,000		\$2,000,000					\$19,500,000
7/15/2035	\$1,000,000	0.00	\$0	\$1,000,000							\$20,500,000
1/15/2035	\$1,000,000	0.00	\$0	\$1,000,000		\$2,000,000					\$21,500,000
7/15/2034	\$1,000,000	0.00	\$0	\$1,000,000							\$22,500,000
1/15/2034	\$1,000,000	0.00	\$0	\$1,000,000		\$2,000,000					\$23,500,000
7/15/2033	\$1,000,000	0.00	\$0	\$1,000,000							\$24,500,000
1/15/2033	\$1,000,000	0.00	\$0	\$1,000,000		\$2,000,000					\$25,500,000
7/15/2032	\$1,000,000	0.00	\$0	\$1,000,000							\$26,500,000
1/15/2032	\$1,000,000	0.00	\$0	\$1,000,000		\$2,500,000					\$27,500,000
7/15/2031	\$1,500,000	0.00	\$0	\$1,500,000							\$28,500,000
1/15/2031	\$1,500,000	0.00	\$0	\$1,500,000		\$3,000,000					\$30,000,000
7/15/2030	\$1,500,000	0.00	\$0	\$1,500,000							\$31,500,000
1/15/2030	\$1,500,000	0.00	\$0	\$1,500,000		\$3,000,000					\$33,000,000
7/15/2029	\$1,500,000	0.00	\$0	\$1,500,000							\$34,500,000

1/15/2029	\$1,500,000	0.00	\$0	\$1,500,000		\$3,000,000			\$36,000,000
7/15/2028	\$1,500,000	0.00	\$0	\$1,500,000					\$37,500,000
1/15/2028	\$1,500,000	0.00	\$0	\$1,500,000		\$3,000,000			\$39,000,000
7/15/2027	\$1,500,000	0.00	\$0	\$1,500,000					\$40,500,000
1/15/2027	\$2,000,000	0.00	\$0	\$2,000,000		\$4,000,000			\$42,000,000
7/15/2026	\$2,000,000	0.00	\$0	\$2,000,000					\$44,000,000
1/15/2026	\$2,000,000	0.00	\$0	\$2,000,000		\$4,000,000			\$46,000,000
7/15/2025	\$2,000,000	0.00	\$0	\$2,000,000					\$48,000,000
<b>Total</b>	<b>\$50,000,000</b>		<b>\$0</b>	<b>\$50,000,000</b>		<b>\$50,000,000</b>			

**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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									<b>Credit</b>
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
<b>Total</b>	<b>\$10,000,000</b>		<b>\$5,920,111</b>	<b>\$15,920,111</b>		<b>\$15,920,111</b>	<b>\$26,000</b>	<b>\$15,958,000</b>	

**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
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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

<b>Total</b>	<b>\$40,000,000</b>		<b>\$26,879,754</b>	<b>\$66,879,754</b>		<b>\$66,879,753</b>	<b>\$40,000</b>	<b>\$66,929,000</b>		
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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
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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. 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
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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
<b>Total</b>	<b>\$7,400,000</b>		<b>\$1,438,911</b>	<b>\$8,838,911</b>	<b>\$8,838,911</b>			

**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
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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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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
<b>Total</b>	<b>\$6,450,000</b>		<b>\$3,511,438</b>	<b>\$9,961,438</b>		<b>\$9,961,438</b>				

**Notes**

Debt Schedule No. 109

Largest expenditure - new park at Anderson Road location.

**Penn Township, St. Joseph County**

Submitted to the State on Monday, February 2, 2026

Report printed on Wednesday, February 18, 2026

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

**Debt Verification**

**Initial Year:** 2028

**Date of last payment or bond expiration:**

**New (post 1989):**

**Newer (post 2005):**

**Refinanced bond:** N

**Basic Debt Information**

**Debt Name:** Penn Township General Obligation Series 2019

**Debt Status:** Outstanding

**Type of Indebtedness:** Bond

**Base CUSIP Number:** 707678

**Is this debt exempt from the property tax caps?** N

**Code Cite**

**Code Cite Under Which Debt is Authorized:**

*Code cite can typically be found in the bond resolution or ordinance.*

**Debt Limitation**

**Is this debt subject to the issuer's debt limit?** Y

**Applicable Issuer:** Penn Township

**Current Debt Limit:** \$5,146,901.00

**Current Debt Capacity (after issuance of this debt):** \$1,046,901.00

**Date Information**

**Date of Preliminary Determination:**

**Date of Publication of Preliminary Determination:**

**Newspaper(s):**

**Date of Public Hearing:**

**Date of Final Approval/Lease Execution:**

**Date of Appropriation Resolution:** 10/7/2019

**Date of Debt Sale:** 10/22/2019

**Date of Debt Closing:** 11/7/2019

**Petition / Remonstrance**

Was this debt subject to petition/remonstrance? No

Was a remonstrance conducted? No

Votes in favor debt:

Votes against debt:

Was this debt subject to referendum? No

Votes in favor debt:

Votes against debt:

**Debt Rating**

Type of Rating	Insurance	Agency	Rating
----------------	-----------	--------	--------

**Security on the Debt - Source of Repayment**

Property Tax: Primary

TIF Revenue: No

COIT: No

Motor Vehicle Highway/Local Road & Street: No

CAGIT: No

Stormwater Revenues: No

CEDIT: No

Electric Revenues: No

Water Revenue: No

Wasterwater Revenues: No

Grant Revenue: No

Other ( ) : No

Allocation Area from which the TIF Revenues will be generated:

Name of Lessor (Building Corporation/Hold Corporation):

Does this debt refinance or refund any previously outstanding debt? No

**Purpose/Cost**

Purpose of Debt: Construction of a Fire Station

Total Project Cost: \$4,100,000.00

**Sources**

Sources of Funds	Amount
------------------	--------

**Uses**

Uses of Funds	Amount
---------------	--------

**Dates**

Date Bids Received:

Date Construction Started:

Estimated Date of Substantial Completion:

**Amortization Schedule**

Date	Principal	Interest Rate	Interest	Period Total	Capitalized Interest	Fiscal Total	Trustee Fee	Lease Payments	Federal Tax Credit	Remaining Balance
------	-----------	---------------	----------	--------------	----------------------	--------------	-------------	----------------	--------------------	-------------------

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

**Notes**

**Penn Township, St. Joseph County**

Submitted to the State on Tuesday, February 8, 2022

Report printed on Wednesday, February 18, 2026

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**Debt Verification**

**Initial Year:** 2025

**Date of last payment or bond expiration:** 7/1/2029 12:00:00 AM

**New (post 1989):** Y

**Newer (post 2005):** Y

**Refinanced bond:** N

**Basic Debt Information**

**Debt Name:** Republic First National Corporation Sutphen Pumper/Tanker 2021

**Debt Status:** Outstanding

**Type of Indebtedness:** Lease

**Base CUSIP Number:**

**Is this debt exempt from the property tax caps?** N

**Code Cite**

**Code Cite Under Which Debt is Authorized:**

*Code cite can typically be found in the bond resolution or ordinance.*

**Debt Limitation**

**Is this debt subject to the issuer's debt limit?** N

**Applicable Issuer:**

**Current Debt Limit:**

**Current Debt Capacity (after issuance of this debt):**

**Date Information**

**Date of Preliminary Determination:**

**Date of Publication of Preliminary Determination:**

**Newspaper(s):**

**Date of Public Hearing:**

**Date of Final Approval/Lease Execution:**

**Date of Appropriation Resolution:**

**Date of Debt Sale:**

**Date of Debt Closing:** 1/1/2028

**Petition / Remonstrance**

Was this debt subject to petition/remonstrance? No

Was a remonstrance conducted? No

Votes in favor debt:

Votes against debt:

Was this debt subject to referendum? No

Votes in favor debt:

Votes against debt:

**Debt Rating**

Type of Rating	Insurance	Agency	Rating
----------------	-----------	--------	--------

**Security on the Debt - Source of Repayment**

Property Tax: Primary

TIF Revenue: No

COIT: No

Motor Vehicle Highway/Local Road & Street: No

CAGIT: No

Stormwater Revenues: No

CEDIT: No

Electric Revenues: No

Water Revenue: No

Wasterwater Revenues: No

Grant Revenue: No

Other ( ) : No

Allocation Area from which the TIF Revenues will be generated:

Name of Lessor (Building Corporation/Hold Corporation):

Does this debt refinance or refund any previously outstanding debt? No

**Purpose/Cost**

Purpose of Debt: Lease Purchase of Sutphen Pumper/Tanker

Total Project Cost: \$635,152.33

**Sources**

Sources of Funds	Amount
------------------	--------

**Uses**

Uses of Funds	Amount
---------------	--------

**Dates**

Date Bids Received:

Date Construction Started:

Estimated Date of Substantial Completion:

**Amortization Schedule**

Date	Principal	Interest Rate	Interest	Period Total	Capitalized Interest	Fiscal Total	Trustee Fee	Lease Payments	Federal Tax Credit	Remaining Balance
------	-----------	---------------	----------	--------------	----------------------	--------------	-------------	----------------	--------------------	-------------------

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

**Notes**

**Penn Township, St. Joseph County**

Submitted to the State on Monday, February 2, 2026

Report printed on Wednesday, February 18, 2026

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

**Debt Verification**

**Initial Year:**

**Date of last payment or bond expiration:**

**New (post 1989):**

**Newer (post 2005):**

**Refinanced bond:** N

**Basic Debt Information**

**Debt Name:** Republic First National Pierce Pumper

**Debt Status:** Outstanding

**Type of Indebtedness:** Lease

**Base CUSIP Number:**

**Is this debt exempt from the property tax caps?** N

**Code Cite**

**Code Cite Under Which Debt is Authorized:**

*Code cite can typically be found in the bond resolution or ordinance.*

**Debt Limitation**

**Is this debt subject to the issuer's debt limit?** N

**Applicable Issuer:**

**Current Debt Limit:**

**Current Debt Capacity (after issuance of this debt):**

**Date Information**

**Date of Preliminary Determination:**

**Date of Publication of Preliminary Determination:**

**Newspaper(s):**

**Date of Public Hearing:**

**Date of Final Approval/Lease Execution:**

**Date of Appropriation Resolution:**

**Date of Debt Sale:**

**Date of Debt Closing:** 1/1/2030

**Petition / Remonstrance**

Was this debt subject to petition/remonstrance? No  
 Was a remonstrance conducted? No  
 Votes in favor debt:  
 Votes against debt:  
 Was this debt subject to referendum? No  
 Votes in favor debt:  
 Votes against debt:

**Debt Rating**

Type of Rating	Insurance	Agency	Rating
----------------	-----------	--------	--------

**Security on the Debt - Source of Repayment**

Property Tax: Primary  
 TIF Revenue: No  
 COIT: No  
 Motor Vehicle Highway/Local Road & Street: No  
 CAGIT: No  
 Stormwater Revenues: No  
 CEDIT: No  
 Electric Revenues: No  
 Water Revenue: No  
 Wasterwater Revenues: No  
 Grant Revenue: No  
 Other () : No

Allocation Area from which the TIF Revenues will be generated:  
 Name of Lessor (Building Corporation/Hold Corporation): Republic First National  
 Does this debt refinance or refund any previously outstanding debt? No

**Purpose/Cost**

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

**Sources**

Sources of Funds	Amount
------------------	--------

**Uses**

Uses of Funds	Amount
---------------	--------

**Dates**

Date Bids Received:  
 Date Construction Started:  
 Estimated Date of Substantial Completion:

**Amortization Schedule**

Date	Principal	Interest Rate	Interest	Period Total	Capitalized Interest	Fiscal Total	Trustee Fee	Lease Payments	Federal Tax Credit	Remaining Balance
------	-----------	---------------	----------	--------------	----------------------	--------------	-------------	----------------	--------------------	-------------------

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

**Notes**

MAY 13 2026

City Clerk  
Mishawaka, IN

**RESOLUTION NO. 2026-19**

**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:**

13511 E. 6<sup>th</sup> Street, Mishawaka, IN 46544 – Northwest corner of Kline Street and E. 6<sup>th</sup> Street.

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 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.

COMMON ADDRESS: 13511 E. 6<sup>TH</sup> STREET, MISHAWAKA, IN 46544 – NORTHWEST CORNER OF KLINE STREET AND E. 6<sup>TH</sup> STREET.

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, IAMCA, CMO, MMC, City Clerk

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

\_\_\_\_\_  
Deborah S. Block, IAMCA, CMO, 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, IAMC, MMC

May 13, 2026

Dale Emmons, 1<sup>st</sup> District City Council  
Matt Carroll, 2<sup>nd</sup> District City Council  
Lou Ann Hazen, 3<sup>rd</sup> District City Council  
Kate Voelker, 4<sup>th</sup> District City Council  
Anthony Violi, 5<sup>th</sup> District City Council  
Ron Banicki, 6<sup>th</sup> 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

MAY 13 2026

City Clerk  
Mishawaka, IN

**Re: Fiscal Plan and Approving Resolution for proposed Ordinance to Annex and Zone property into the City of Mishawaka: 13511 E. 6<sup>th</sup> Street – Northwest Corner of Kline Street & E. 6<sup>th</sup> Street**

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 owner 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 May 18, 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

*Omar Sobih  
13511 E. 6<sup>th</sup> Street Annexation*

*Property located at the  
Northwest Corner of Kline Street  
& E. 6<sup>th</sup> Street*

May 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](mailto:planning@mishawaka.in.gov)**

**OMAR SOBIH  
NORTHWEST CORNER OF KLINE STREET & E. 6<sup>TH</sup> STREET  
ANNEXATION FISCAL PLAN**

**TABLE OF CONTENTS**

<b>TAB A</b>	<b>CITY OF MISHAWAKA ANNEXATION POLICY</b>	
	City of Mishawaka Annexation Policy.....	Page 1
<b>TAB B</b>	<b>BASIC DATA &amp; FISCAL ANALYSIS</b>	
	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
<b>TAB C</b>	<b>SUMMARY OF SERVICES</b>	
	Summary of Services.....	Page 20
	Sanitary Sewer, Transportation, and Drainage .....	Page 22
	Electric Service .....	Page 24
	Fire Protection/EMS.....	Page 26
	Parks and Recreation Opportunities .....	Page 31
	Police and Crime Prevention .....	Page 34
	Central Services Department.....	Page 38
	Waste Disposal.....	Page 43
	Wastewater Treatment.....	Page 44
	Water Service.....	Page 46
<b>TAB D</b>	<b>APPENDICES</b>	
	"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 Penn Township .....	Page 54
	Per State of Indiana Gateway Website	

## *Annexation Fiscal Plan*

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.

## **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*

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:

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CONTAINING 0.79 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 aeriels. This area is legally described as follows:

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CONTAINING 0.79 ACRES MORE OR LESS.

#### Annexation Area

The 0.79 acre area to be annexed, which includes current tax parcel 028-1001-0031 and the adjacent Kline Street and E. 6<sup>th</sup> Street public right-of-way, is located at the northwest corner of the intersection. The annexation area is bound to the east and west with approximately 355 linear feet being incorporated into City, while the remaining adjacent properties to the north and south 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 R-1 Single Family Residential District to allow two single family residential lots for future home construction. The property will have to be subdivided. The property is currently vacant.

#### Contiguity with the Existing City Limits

The property to be annexed into the City includes 0.79 acres. The external boundary of the annexation area measures 790 linear feet with 355 linear feet being contiguous with the current corporate boundary of the City of Mishawaka. The border of the contiguous area is 45% 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 extremely flat. The generalized 2' contours per the City's GIS shows an approximate elevation of 776'. A few intermittent trees are located sporadically throughout the property with the majority being open space. There are no existing structures.

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 vacant. If the Mishawaka Common Council approves the annexation request, the property will be zoned to the R-1 Single Family Residential 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**
028-1001-0031	OMAR SOBIH	0.52 ACRES	\$2,800

*\*Acreage is per the City of Mishawaka/Michiana Area Council of Governments GIS parcel data.  
 \*\*Includes a land value of \$1,900 and structure value of \$900. Per the 2025 aerial photography and site investigation, the property is currently vacant with a 10'x16' shed being recently removed.*

E. CURRENT TAX RATE

The City's tax rate 2025 payable 2026 was \$1.8856 per \$100 of assessed valuation. For property owners in Penn Township, in which this proposed annexation is located, the total taxes will be \$4.0177 per \$100 of assessed valuation. Property owners in this area currently pay \$2.3166 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	2.3166	4.0177

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

2025	\$1.8856
2024	\$1.9692
2023	\$2.0047
2022	\$1.8575
2021	\$2.0002
2020	\$1.9952
2019	\$2.0226
2018	\$2.0701
2017	\$2.0516
2016	\$1.9977
2015	\$1.8750
2014	\$2.0062
2013	\$1.9086

2012	\$1.8186
2011	\$1.7362
2010	\$1.6741
2009	\$1.6557
2008	\$1.5283
2007	\$1.3326
2006	\$1.3899
2005	\$1.3382

F. NEW / EXISTING ADDRESSES

If the proposed annexation is approved, the property will be zoned R-1 Single Family Residential District to allow for two new single-family residential lots. The property shall be subdivided and developed in accordance with the requirements of the City of Mishawaka Subdivision and Zoning Ordinances. 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 vacant land. If the annexation is approved, the owner is proposing to subdivide the property into two single family residential lots for future home construction.

If the homes are built over the next year as anticipated, the annexation is expected to increase the assessed valuations and provide positive impacts to all taxing districts. The owner estimated the future home values at \$300,000 each. This estimate is expected to yield an initial assessed value of \$360,000 for both the land and improvements (60% of construction costs) for the two new homes. The anticipated valuation is based on new homes recently built on Falling Oak Drive within the Autumn Ridge subdivision. Homes in this subdivision have been assessed at 60% of the sales price.

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:

\$2,800

Future anticipated property assessed valuation:

\$360,000

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 homestead (owner-occupied residence) 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: \$65

Following annexation: \$4,270

Political Subdivisions before Annexation:

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

- St. Joseph County (25.0%) - \$16.25
- Penn Township (13.3%) - \$8.65
- School City of Mishawaka (54.5%) - \$35.43
- Mishawaka-Penn-Harris Public Library (5.5%) - \$3.58
- Airport Authority (1.6%) - \$1.04

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

The current tax rate of all these entities combined is 2.3166%.

The tax rate will increase to 4.0177% upon annexation to the City, however, the homestead (owner-occupied residence) cap is set at 1%. Even though the cap is set at 1%, the revenue will increase 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 (14.4%) - \$614.88 (+\$598.63 per year)
- Penn Township (0.8%) - \$34.16 (+\$25.51 per year)
- School City of Mishawaka (31.4%) - \$1,340.78 (+\$1,305.35 per year)
- Mishawaka-Penn-Harris Public Library (3.2%) - \$136.64 (+\$133.06 per year)
- Airport Authority (0.9%) - \$38.43 (+\$37.39 per year)
- South Bend Transpo (2.3%) - \$98.21
- City of Mishawaka (46.9%) - \$2,002.63

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

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

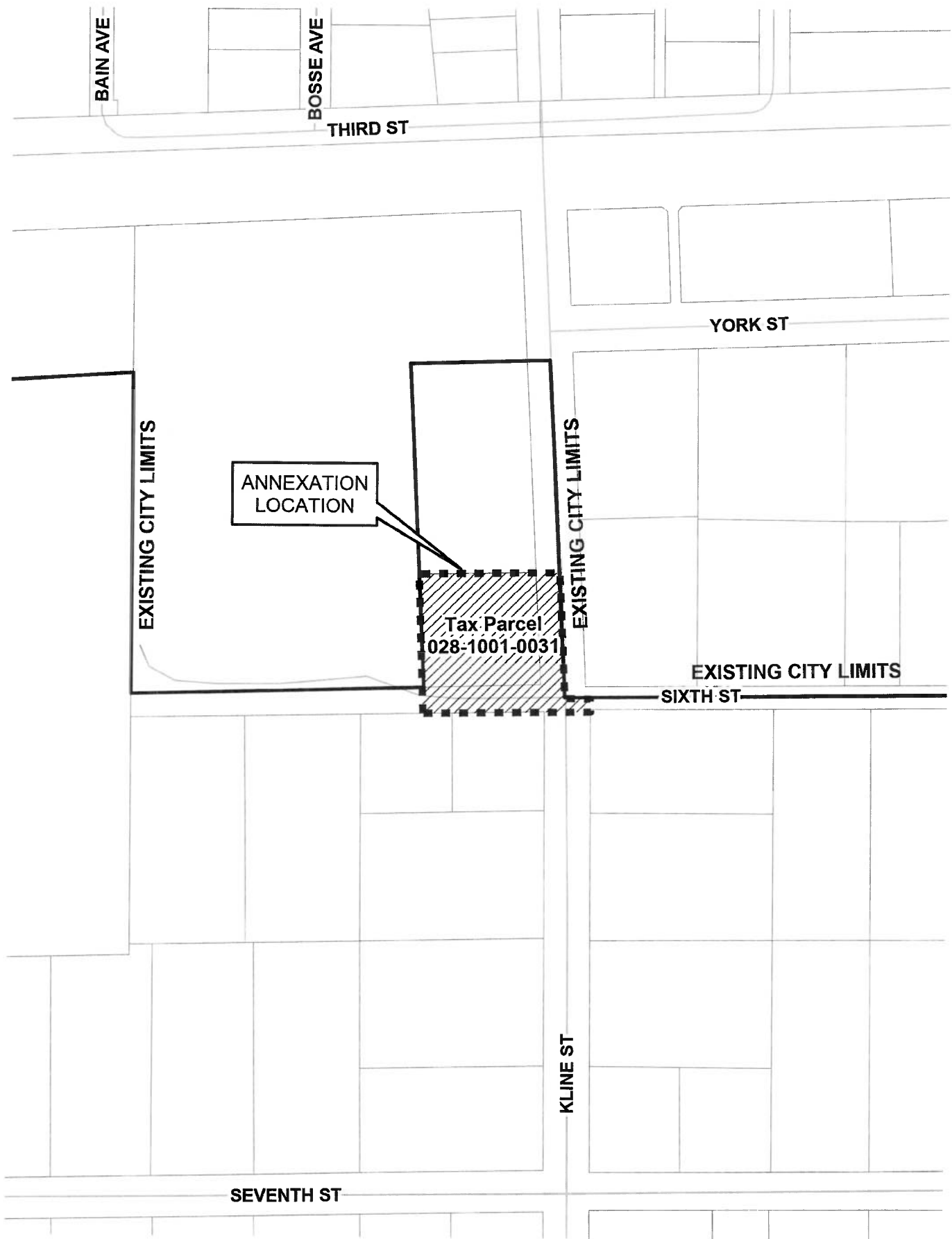
Straight line projection assuming existing use remains and the tax rate and assessed valuation remains constant

• St. Joseph County	\$2,459.52
• Penn Township	\$136.64
• School City of Mishawaka	\$5,363.12
• Mishawaka-Penn-Harris Public Library	\$546.56
• Airport Authority	\$153.72
• South Bend Transpo	\$392.84
• City of Mishawaka	\$8,010.52

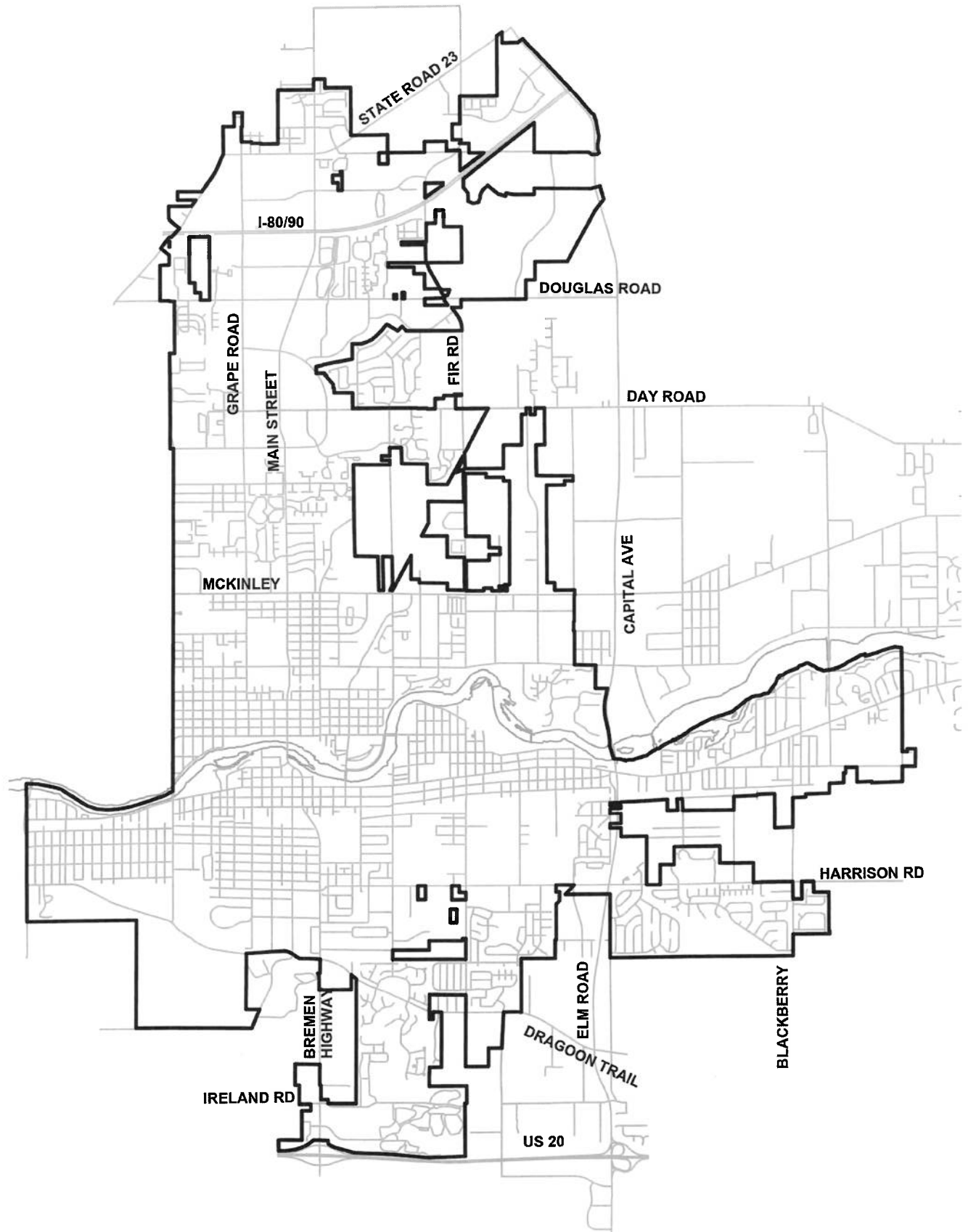
J. ASSUMED INDEBTEDNESS & COUNTY INFRASTRUCTURE REIMBURSEMENT

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.

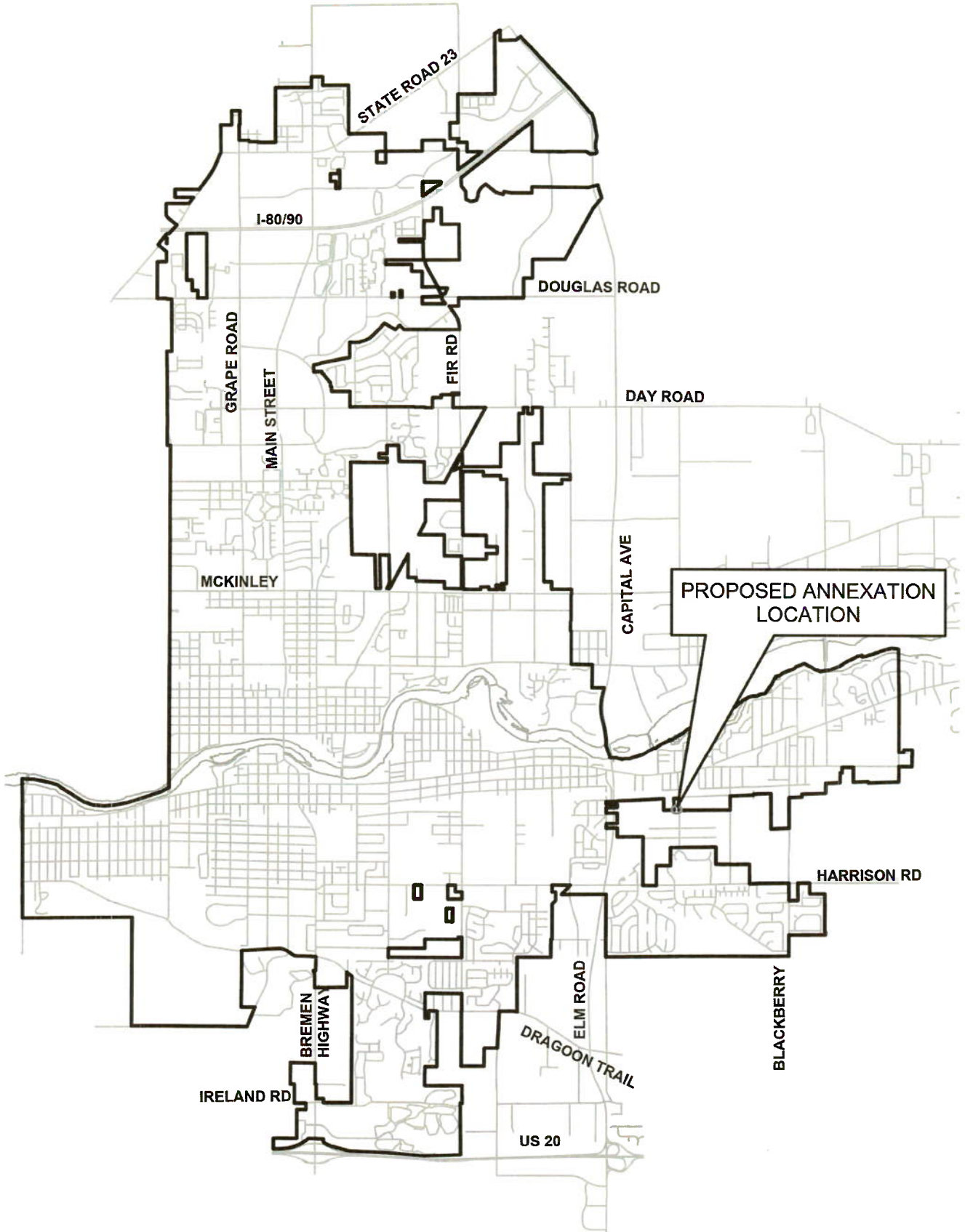
Upon reviewing the site and the information identified in Tab "D" / Appendix "D", there is no County infrastructure debt associated within the proposed annexation, nor is there any outstanding county debt on infrastructure that is payable by a local option income tax.



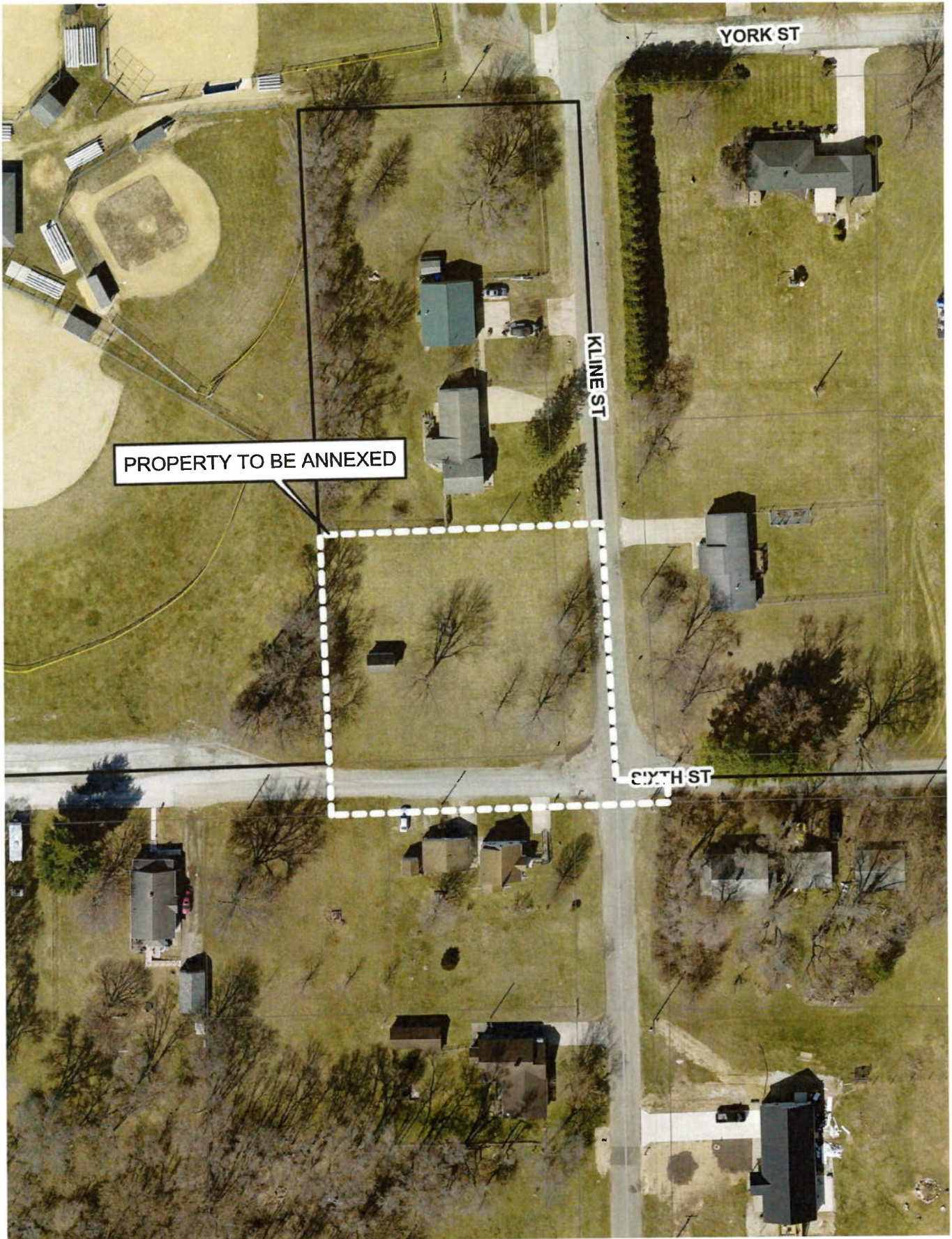
# MAP OF EXISTING CITY LIMITS



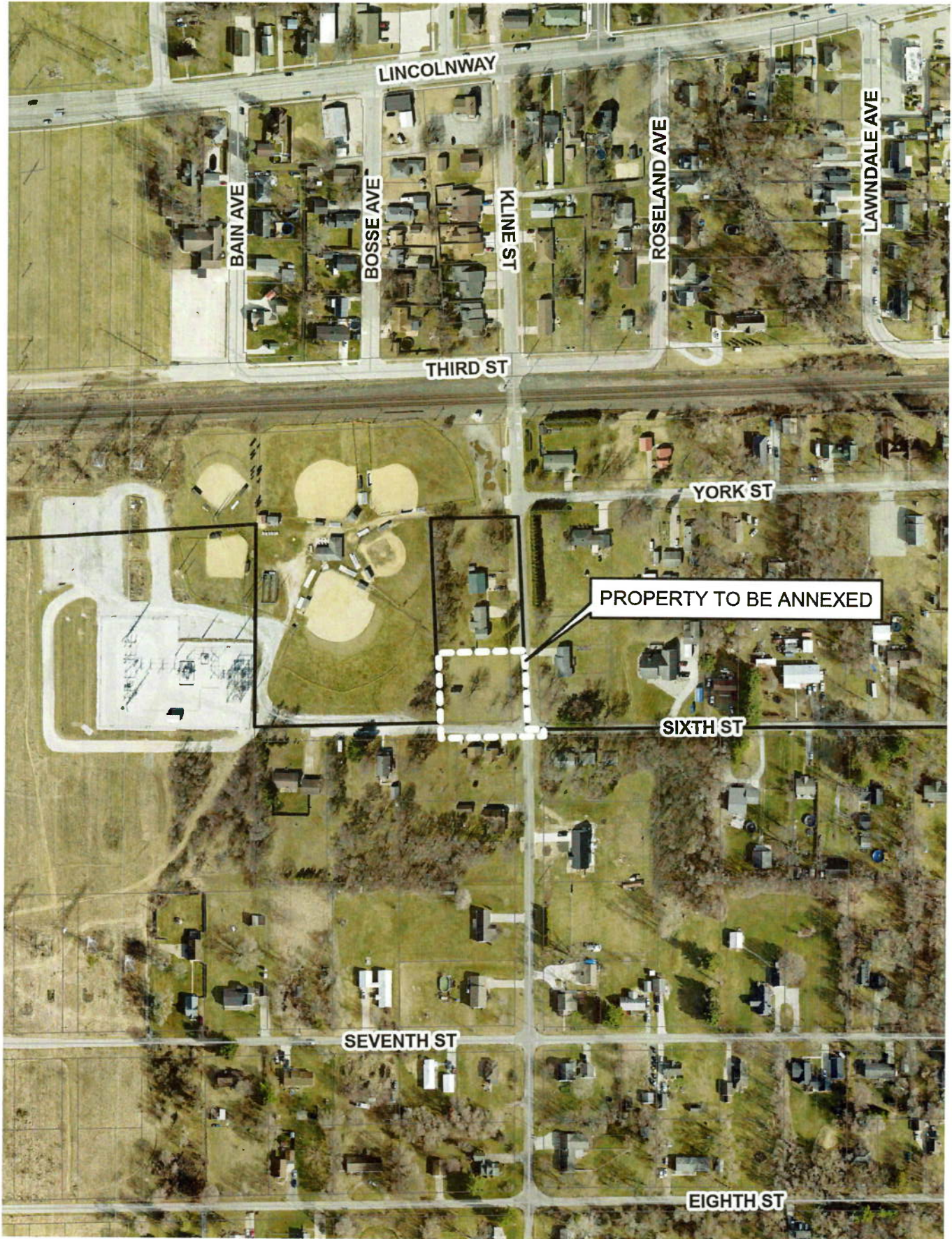
# MAP OF PROPOSED CITY LIMITS



# AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



# AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



## PHOTOGRAPHS OF PROPERTY TO BE ANNEXED



Looking west from Kline Street toward the property.



Looking west from the Kline St. & E 6<sup>th</sup> St. intersection toward the southeast corner of the property.



Looking north from E. 6<sup>th</sup> 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.

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

13511 E. 6TH ST

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.

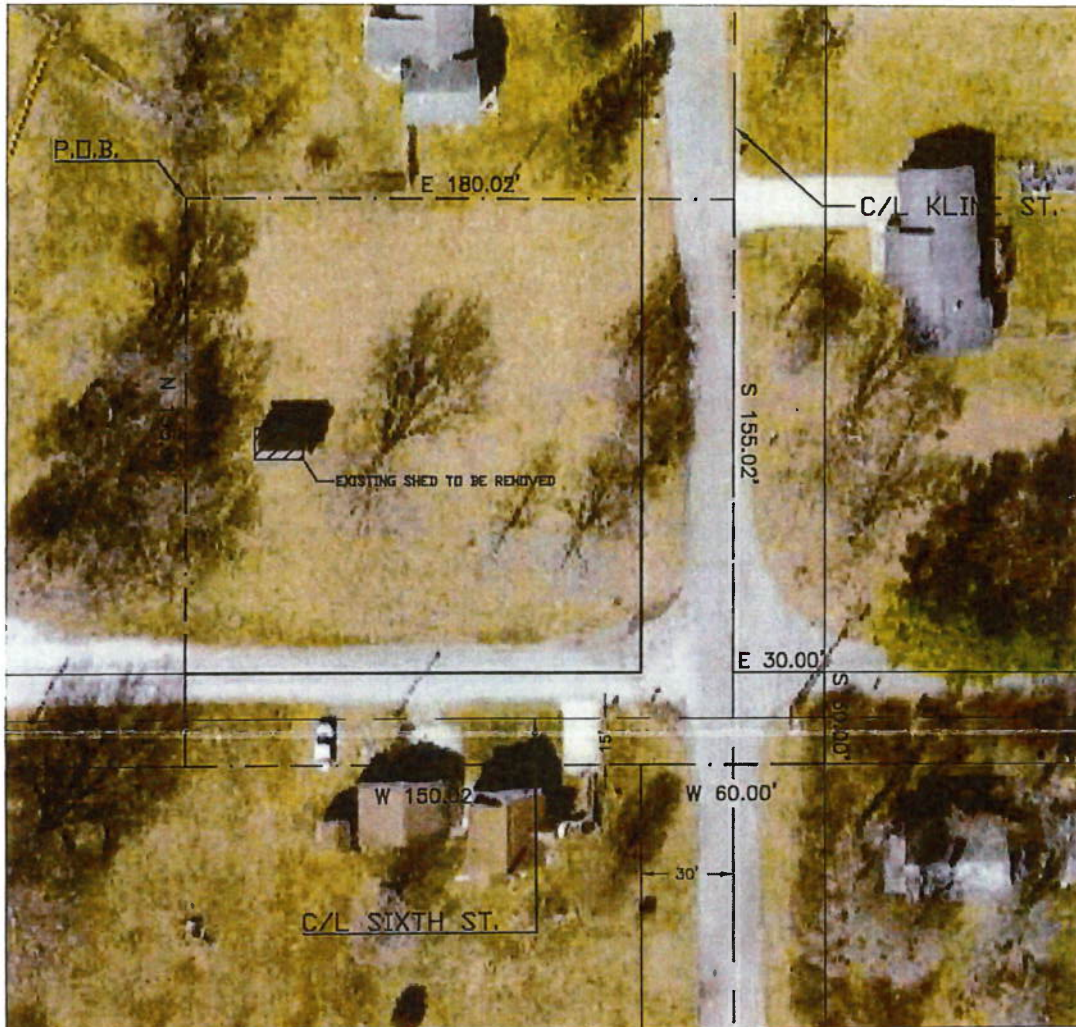
  
OMAR SOBIH (OWNER)

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](mailto: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.



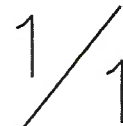
SCALE 1" = 40'

**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



## *Annexation Fiscal Plan*

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.

## **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 Central Services 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 15" gravity sanitary sewer main on the west side of Kline St along the frontage of this annexation area and available for connection. The cost of this connection shall be the responsibility of the owner/developer. This sanitary sewer connection will discharge into the sanitary sewer system that is publicly maintained and ultimately discharges to the City of Mishawaka's 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 E Sixth St and Kline St which are both local streets with one travel lane in each direction. Proposed drive approach locations shall be reviewed and approved by the Engineering Department.

### 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 single-family residential zoning and therefore is eligible for this program.

ENGINEERING

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
<b>Department: 13 - Engineering</b>						
<b><u>Personnel Services</u></b>						
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%
	<b>Total Personnel Services</b>	<b>\$ 470,522</b>	<b>\$ 498,945</b>	<b>\$ 517,220</b>	<b>\$ 18,275</b>	<b>3.66%</b>
<b><u>Supplies</u></b>						
1101-13-421-90	Office Supplies	\$ 8,000	\$ 8,000	\$ 4,000	-\$ 4,000	-50.00%
	<b>Total Supplies</b>	<b>\$ 8,000</b>	<b>\$ 8,000</b>	<b>\$ 4,000</b>	<b>-\$ 4,000</b>	<b>-50.00%</b>
<b><u>Other Services &amp; Charges</u></b>						
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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 19,250</b>	<b>\$ 19,250</b>	<b>\$ 17,700</b>	<b>-\$ 1,550</b>	<b>-8.05%</b>
	<b>Total Department: 13 - Engineering</b>	<b>\$ 497,772</b>	<b>\$ 526,195</b>	<b>\$ 538,920</b>	<b>\$ 12,725</b>	<b>2.42%</b>

## **ELECTRIC SERVICE**

### Services and Rates

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

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

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

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

### Personnel

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

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

### Description of Services

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

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

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

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

#### Costs Associated with Services

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

## **FIRE PROTECTION/EMS**

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

### Staffing and Response Times

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

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

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

### Fire Stations

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

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

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

Station No. 3, located at 333 E. Douglas Road, is staffed by eight (8) to ten (10) firefighters at all times, manning one Sutphen pumper truck, one 105' Sutphen aerial/pumper combination, and one A.L.S. Paramedic ambulance unit.

Station No. 4, located at 3000 Harrison Road, is staffed by six (6) to seven (7) firefighters at all times, manning one Sutphen pumper truck, one A.L.S. Paramedic ambulance unit and one (1) Battalion Chief Vehicle. If annexed, this would be the primary responding station since it is the nearest to the site.

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)	%
<b>Department: 19 - Fire Department</b>						
<b>Personnel Services</b>						
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%
	<b>Total Personnel Services</b>	<b>\$ 15,867,124</b>	<b>\$ 17,589,422</b>	<b>\$ 19,593,849</b>	<b>\$ 2,004,427</b>	<b>11.40%</b>
<b>Supplies</b>						
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%
	<b>Total Supplies</b>	<b>\$ 472,000</b>	<b>\$ 492,500</b>	<b>\$ 492,500</b>	<b>\$ 0</b>	<b>0.00%</b>
<b>Other Services &amp; Charges</b>						
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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 358,800</b>	<b>\$ 388,800</b>	<b>\$ 395,800</b>	<b>\$ 7,000</b>	<b>1.80%</b>
	<b>Total Department: 19 - Fire Department</b>	<b>\$ 16,697,924</b>	<b>\$ 18,470,722</b>	<b>\$ 20,482,149</b>	<b>\$ 2,011,427</b>	<b>10.89%</b>

EMERGENCY MEDICAL SERVICES

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
<b>Department: 50 - EMS</b>						
<b>Capital Outlay</b>						
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!
	<b>Total Capital Outlay</b>	<b>\$ 655,000</b>	<b>\$ 26,000</b>	<b>\$ 720,000</b>	<b>\$ 694,000</b>	<b>2669.23%</b>
	<b>Total Department: 50 - EMS</b>	<b>\$ 655,000</b>	<b>\$ 26,000</b>	<b>\$ 720,000</b>	<b>\$ 694,000</b>	<b>2669.23%</b>

## **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)	%
<b>Department: 50 - Park and Recreation</b>						
<b>Personnel Services</b>						
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%
	<b>Total Personnel Services</b>	<b>\$ 3,456,973</b>	<b>\$ 3,752,466</b>	<b>\$ 3,962,729</b>	<b>\$ 210,263</b>	<b>5.60%</b>
<b>Supplies</b>						
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%
	<b>Total Supplies</b>	<b>\$ 526,000</b>	<b>\$ 601,000</b>	<b>\$ 578,000</b>	<b>-\$ 23,000</b>	<b>-3.83%</b>
<b>Other Services &amp; Charges</b>						
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/Porto0o-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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 1,226,500</b>	<b>\$ 1,414,500</b>	<b>\$ 1,290,000</b>	<b>-\$ 124,500</b>	<b>-8.80%</b>
	<b>Total Department: 50 - Park and Recreation</b>	<b>\$ 5,209,473</b>	<b>\$ 5,767,966</b>	<b>\$ 5,830,729</b>	<b>\$ 62,763</b>	<b>1.09%</b>

PARK AND RECREATION NON-REVERTING

Account Number		2024	2025	2026	Increase /	
		Approved Budget	Approved Budget	Approved Budget	(Decrease)	%
<b>Department: 50 - Park and Recreation Non-Reverting</b>						
<b><u>Personnel Services</u></b>						
2211-50-411-03	Temporary Help	\$ 25,000	\$ 25,000	\$ 0	-\$ 25,000	-100.00%
	<b>Total Personnel Services</b>	<b>\$ 25,000</b>	<b>\$ 25,000</b>	<b>\$ 0</b>	<b>-\$ 25,000</b>	<b>-100.00%</b>
<b><u>Supplies</u></b>						
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!
	<b>Total Supplies</b>	<b>\$ 157,000</b>	<b>\$ 175,000</b>	<b>\$ 203,000</b>	<b>\$ 28,000</b>	<b>16.00%</b>
<b><u>Other Services &amp; Charges</u></b>						
<b><u>Professional Services</u></b>						
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!
<b><u>Repairs and Maintenance</u></b>						
	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%
<b><u>Communication and Transportation</u></b>						
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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 151,500</b>	<b>\$ 202,500</b>	<b>\$ 172,500</b>	<b>-\$ 30,000</b>	<b>-14.81%</b>
<b><u>Capital Outlays</u></b>						
2211-50-444-10	Equipment	\$ 120,300	\$ 90,000	\$ 91,500	\$ 1,500	1.67%
	<b>Total Capital Outlays</b>	<b>\$ 120,300</b>	<b>\$ 90,000</b>	<b>\$ 91,500</b>	<b>\$ 1,500</b>	<b>1.67%</b>
	<b>Total Department: 50 - Park and Recreation Non-Reverting</b>	<b>\$ 453,800</b>	<b>\$ 492,500</b>	<b>\$ 467,000</b>	<b>-\$ 25,500</b>	<b>-5.18%</b>

<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 be 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 – 2025

These are stats only from officers working the grant, and this does not include traffic stops made during an officer's regularly scheduled patrol.

22 Mishawaka Officers worked a total of 576 hours of OPO in the 2025 Calendar Year. Those 576 hours resulted in 2,248 traffic stops. Those traffic stops led to 1,811 citations, and 1,637 warnings being issued. They also led to a total of 291 arrests.

<b>CITATIONS &amp; WARNINGS</b>	<b>UTT</b>	<b>WARNING</b>	<b>TOTAL</b>
Seat Belt Violation	267	1	268
Child Passenger Safety/Restraint	29		29
Project Love Vouchers	16		16
Driving Under Influence	8		8
Speeding	240	311	551
Hands Free Law Violation	44	36	80
School Bus Stop Arm Violation	3		3
Driving While Suspended	338	1	339
All Other Traffic Violations	882	1288	2170
Warrants/Other Criminal Arrests	85		85
<b>CONTACT TOTAL:</b>	<b>1,896</b>	<b>1,637</b>	<b>3,533</b>

Side notes: Project Love Voucher is a state funded project that provides free car seats to families that need them. When issuing a citation for a child restraint violation, a voucher for a free car seat is automatically printed off. Most likely the reason being for not having an equal number of vouchers to child restraint citations is that you are limited to one per stop. So, if there are two unrestrained children in the vehicle and two citations are written, only one voucher can be printed off.

The 291 arrests are a conglomeration of the DUIs, warrant/other criminal arrest, and Driving While Suspended. If they were Driving While Suspended with a prior conviction in the last 10 years, that is a misdemeanor and would be counted as an arrest vs if it was their first Driving While Suspended offense.

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)	%
<b>Department: 20 - Police</b>						
<b>Personnel Services</b>						
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%
	<b>Total Personnel Services</b>	<b>\$ 15,470,335</b>	<b>\$ 16,307,013</b>	<b>\$ 17,086,345</b>	<b>\$ 779,332</b>	<b>4.78%</b>
<b>Supplies</b>						
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%
	<b>Total Supplies</b>	<b>\$ 121,000</b>	<b>\$ 121,000</b>	<b>\$ 121,000</b>	<b>\$ 0</b>	<b>0.00%</b>
<b>Other Services &amp; Charges</b>						
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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 186,600</b>	<b>\$ 186,600</b>	<b>\$ 136,600</b>	<b>-\$ 50,000</b>	<b>-26.80%</b>
	<b>Total Department: 20 - Police</b>	<b>\$ 15,777,935</b>	<b>\$ 16,614,613</b>	<b>\$ 17,343,945</b>	<b>\$ 729,332</b>	<b>4.39%</b>

## **CENTRAL SERVICES DEPARTMENT**

The Mishawaka Central Services Department, with its large staff and extensive fleet of trucks and equipment, is responsible for maintaining all City street rights-of-way, parks, facilities, and all City vehicles and equipment. The Department plays a critical role in preserving the safety, functionality, and appearance of the City's infrastructure.

In addition to routine maintenance, the Department provides a wide range of essential services including snow and ice control, street and right-of-way maintenance, storm response and debris removal, street sweeping, leaf collection, signage repair and replacement, pothole repair, and support for City events and operations. The Department also oversees the maintenance and repair of the City's vehicle and equipment fleet, ensuring reliability and efficiency across all municipal departments.

The Department responds promptly to emergencies and operates with a high level of readiness to ensure the continued operation and upkeep of City infrastructure in all conditions.

### Staffing

The Mishawaka Central Services Department is led by the Director of Central Services Operations. The department includes 62 full-time union employees, two office personnel, and four assistant managers.

Telephone coverage is maintained 24 hours a day, seven days a week. The assistant managers serve on a rotating on-call schedule to ensure that emergencies are addressed quickly, with most situations handled in less than one hour.

### Equipment

The Department utilizes a well-maintained and diverse fleet to support snow removal and year-round operations. This includes 13 single-axle trucks, 2 triple-axle trucks, 3 street sweepers, 3 loaders, 17 pickup trucks and mini-dump trucks used for snow removal and general maintenance, one bucket truck, one brush truck, and one specialized brush truck equipped with a loading arm.

With the support of additional manpower and equipment from other departments, the City can further expand its response capabilities during major weather events.

### Services

The City's snow removal program is proactive and operates on a priority-based system to ensure safe and passable roadways throughout winter weather events. Crews are deployed in advance of and during snow and ice events, working around the clock in rotating shifts to maintain City streets.

Primary routes, including main roads and emergency corridors, are cleared first, followed by secondary streets. During a typical snow event, it takes approximately 24 hours after the last snowfall has ended for crews to complete a full pass of all City streets. Operations continue beyond the initial pass to widen roadways and address intersections, cul-de-sacs, and other problem areas as needed.

Main routes are prioritized first, followed by secondary roads, with cul-de-sacs and dead-end streets addressed last. Cul-de-sacs and dead-end locations are completed with support from the Mishawaka Sewer Department, which assists with those specific areas as part of the overall snow removal plan.

In addition to roadway clearing, the Department also performs snow removal and snow blowing at all City parks, as well as in front of all City-owned facilities and properties to ensure safe access for employees and the public.

The City's leaf pick-up program is completed weekly during the fall season, typically occurring the day before residents scheduled trash pickup. The Department cycles through the entire city approximately eight to ten times per season, ensuring consistent and reliable service.

The City also maintains an aggressive street sweeping schedule, with all streets swept every ten days.

In the event of a windstorm that causes trees or debris to block roadways, the City is typically able to reopen streets in less than one hour.

Additional services provided by the Department include routine street and alley maintenance, right-of-way mowing and upkeep, stormwater drainage support, sign installation and repair, and ongoing maintenance of City-owned facilities and public spaces.

Central Services also operates the 5th Street Recycling Center, which provides residents with convenient drop-off services for brush, yard waste, and household hazardous waste. This facility supports proper disposal and environmental stewardship by allowing residents to safely dispose of materials that require specialized handling.

#### Costs Associated with Services

If annexed, the City of Mishawaka Central Services Department is capable of providing a level of service equal to that currently provided within similar areas of the City.

Given the proximity of the proposed annexation area, which is bordered to the south by existing City limits, the Department does not require additional funding beyond what has already been allocated in 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.

CENTRAL SERVICES DEPARTMENT

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
<b>Department: 22 Central Services Department</b>						
<b><u>Personnel Services</u></b>						
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!
	<b>Total Personnel Services</b>	<b>\$ 946,389</b>	<b>\$ 989,049</b>	<b>\$ 870,206</b>	<b>-\$ 118,843</b>	<b>-12.02%</b>
<b><u>Supplies</u></b>						
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%
	<b>Total Supplies</b>	<b>\$ 1,194,550</b>	<b>\$ 1,194,550</b>	<b>\$ 1,094,550</b>	<b>-\$ 100,000</b>	<b>-8.37%</b>
<b><u>Other Services &amp; Charges</u></b>						
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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 159,580</b>	<b>\$ 217,000</b>	<b>\$ 117,000</b>	<b>-\$ 100,000</b>	<b>-46.08%</b>
	<b>Total Department: 22 - Central Services Department</b>	<b>\$ 2,300,519</b>	<b>\$ 2,400,599</b>	<b>\$ 2,081,756</b>	<b>-\$ 318,843</b>	<b>-13.28%</b>

MOTOR VEHICLE HIGHWAY

Account Number		2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
<b>Department: 50 - Motor Vehicle Highway</b>						
<b>Personnel Services</b>						
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%
	<b>Total Personnel Services</b>	<b>\$ 3,107,342</b>	<b>\$ 3,253,146</b>	<b>\$ 3,133,019</b>	<b>-\$ 120,127</b>	<b>-3.69%</b>
<b>Supplies</b>						
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%
	<b>Total Supplies</b>	<b>\$ 54,000</b>	<b>\$ 54,000</b>	<b>\$ 54,000</b>	<b>\$ 0</b>	<b>0.00%</b>
<b>Other Services &amp; Charges</b>						
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%
	<b>Total Other Services &amp; Charges</b>	<b>\$ 35,500</b>	<b>\$ 31,500</b>	<b>\$ 38,500</b>	<b>\$ 7,000</b>	<b>22.22%</b>
<b>Capital Outlays</b>						
2201-50-442-01	Street repair CCMG - moved to MVHR	\$ 1,500,000	\$ 0	\$ 0	\$ 0	#DIV/0!
	<b>Total Capital Outlays</b>	<b>\$ 1,500,000</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>#DIV/0!</b>
	<b>Total Department: 50 - Motor Vehicle Highway</b>	<b>\$ 4,696,842</b>	<b>\$ 3,338,646</b>	<b>\$ 3,225,519</b>	<b>-\$ 113,127</b>	<b>-3.39%</b>

MOTOR VEHICLE HIGHWAY - RESTRICTED

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

LOCAL ROAD AND STREET

Account Number	2024 Approved Budget	2025 Approved Budget	2026 Approved Budget	Increase / (Decrease)	%
<b>Department: 50 - Local Road and Street</b>					
<u>Capital Outlays MVHR</u>					
2202-50-442-01	\$ 500,000	\$ 500,000	\$ 500,000	\$ 0	0.00%
2202-50-442-04	\$ 325,000	\$ 335,000	\$ 335,000	\$ 0	0.00%
2202-50-445-02	\$ 330,000	\$ 425,000	\$ 230,000	-\$ 195,000	-45.88%
	<b>\$ 1,155,000</b>	<b>\$ 1,260,000</b>	<b>\$ 1,065,000</b>	<b>-\$ 195,000</b>	<b>-15.48%</b>
	<b>\$ 1,155,000</b>	<b>\$ 1,260,000</b>	<b>\$ 1,065,000</b>	<b>-\$ 195,000</b>	<b>-15.48%</b>

<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**

### Waste Disposal

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.

## 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 April of 2026, the Mishawaka Wastewater Division issued \$38M in revenue bonds for continued work in the collection system in order to reduce Combined Sewer Overflows and promote development. In addition, projects will be 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:

	<b>2025</b>
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 10" water main on the east side of Kline Street. It is across the street from the proposed two lot single-family residential subdivision. Taps will need to be made and bored under the street to reach the property.

The costs associated with the extension of water service to the individual property, including tap fees, are paid by developer's/property owners, and are not paid by Mishawaka Utilities. For existing properties with wells, a 1-inch copper service line is typically provided to the property line for future connection. Similar to other areas of the city, the customer would be required to pay for the tap in order to use the service. The property owner also would be responsible to run the service from the property line to any future proposed development and install a meter setter in accordance with Water Division standards.

### Staff and Services

The Mishawaka Utilities Water Division has a 24-hour emergency answering service line, which calls the supervisor on duty on a cellular telephone. Crews generally report on site within an hour of an emergency. On average, service outages only last about three hours.

There are a total of thirty-three (33) employees in the Water Division consisting of twenty (23) union employees and ten (10) salaried personnel. An additional administrative staff of four (4) people and an office staff of twenty-three (23) carries out all billing and clerical work for both the electric and water divisions.

The Water Division has 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 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.

**TAB D - APPENDICES**

**RESOLUTION NO. 2026-19**

**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:**

13511 E. 6<sup>th</sup> Street, Mishawaka, IN 46544 – Northwest corner of Kline Street and E. 6<sup>th</sup> Street.

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 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.

COMMON ADDRESS: 13511 E. 6<sup>TH</sup> STREET, MISHAWAKA, IN 46544 – NORTHWEST CORNER OF KLINE STREET AND E. 6<sup>TH</sup> STREET.

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 26-10

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 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.*

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. 6<sup>th</sup> Street approximately a quarter mile south of Lincolnway East. Kline Road and E. 6<sup>th</sup> 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. 6<sup>th</sup> 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

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



**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
<b>Total</b>	<b>\$8,730,000</b>		<b>\$3,306,741</b>	<b>\$12,036,741</b>		<b>\$12,036,741</b>			

**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
<b>Total</b>	<b>\$10,500,000</b>		<b>\$2,150,156</b>	<b>\$12,650,156</b>		<b>\$12,650,156</b>	<b>\$0</b>		

### **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
<b>Total</b>	<b>\$2,500,000</b>		<b>\$334,949</b>		<b>\$2,834,940</b>	<b>\$2,834,940</b>	

**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
------------------	--------

**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
<b>Total</b>	<b>\$3,300,000</b>		<b>\$968,150</b>	<b>\$4,268,150</b>	<b>\$265,100</b>	<b>\$4,268,150</b>			

**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
---------------	--------

**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
2/1/2038	\$2,750,000		\$36,094			\$2,786,094			\$0
8/1/2037			\$36,094			\$2,711,188			\$2,750,000
2/1/2037	\$2,600,000		\$75,094						\$2,750,000
8/1/2036			\$75,094			\$2,662,313			\$5,350,000
2/1/2036	\$2,475,000		\$112,219						\$5,350,000
8/1/2035			\$112,219			\$1,036,438			\$7,825,000
2/1/2035	\$800,000		\$124,219						\$7,825,000
8/1/2034			\$124,219			\$1,009,688			\$8,625,000
2/1/2034	\$750,000		\$135,469						\$8,625,000
8/1/2033			\$135,469			\$270,938			\$9,375,000
2/1/2033			\$135,469						\$9,375,000
8/1/2032			\$135,469			\$270,938			\$9,375,000
2/1/2032			\$135,469						\$9,375,000
8/1/2031			\$135,469			\$270,938			\$9,375,000
2/1/2031			\$135,469						\$9,375,000
8/1/2030			\$135,469			\$270,938			\$9,375,000
2/1/2030			\$135,469						\$9,375,000
8/1/2029			\$135,469			\$270,938			\$9,375,000
2/1/2029			\$135,469						\$9,375,000
8/1/2028			\$135,469			\$270,938			\$9,375,000
2/1/2028			\$135,469						\$9,375,000
8/1/2027			\$135,469			\$270,938			\$9,375,000
2/1/2027			\$135,469						\$9,375,000
8/1/2026			\$135,469			\$270,938			\$9,375,000
2/1/2026			\$135,469						\$9,375,000
8/1/2025			\$135,469			\$270,938			\$9,375,000
2/1/2025			\$135,469						\$9,375,000
8/1/2024			\$135,469			\$270,938			\$9,375,000
2/1/2024			\$135,469						\$9,375,000
8/1/2023			\$135,469			\$270,938			\$9,375,000
2/1/2023			\$135,469						\$9,375,000
8/1/2022			\$135,469			\$270,938			\$9,375,000
2/1/2022			\$135,469						\$9,375,000
8/1/2021			\$135,469			\$270,938			\$9,375,000
2/1/2021			\$135,469						\$9,375,000
8/1/2020			\$213,740			\$213,740			\$9,375,000
<b>Total</b>	<b>\$9,375,000</b>		<b>\$4,566,655</b>			<b>\$13,941,655</b>			

**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
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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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2/15/2020	\$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
<b>Total</b>	<b>\$1,760,003</b>		<b>\$169,022</b>	<b>\$1,929,025</b>		<b>\$1,929,025</b>	<b>\$1,929,025</b>	

**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
---------------	--------

**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
<b>Total</b>	<b>\$196,273</b>		<b>\$8,817</b>	<b>\$205,090</b>				<b>\$205,090</b>		

**Notes**

Debt Schedule No. 78

St. Joseph County

Submitted to the State on Wednesday, December 21, 2022

Report printed on Monday, November 17, 2025

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

**Debt Verification**

**Initial Year:**

**Date of last payment or bond expiration:**

**New (post 1989):**

**Newer (post 2005):**

**Refinanced bond:** N

**Basic Debt Information**

**Debt Name:** St. Joseph County General Obligation Series 2022

**Debt Status:** Outstanding

**Type of Indebtedness:** Bond

**Base CUSIP Number:** 790603

**Is this debt exempt from the property tax caps?** N

**Code Cite**

**Code Cite Under Which Debt is Authorized:** 36-2-6-18

*Code cite can typically be found in the bond resolution or ordinance.*

**Debt Limitation**

**Is this debt subject to the issuer’s debt limit?** Y

**Applicable Issuer:** St. Joseph County

**Current Debt Limit:** \$71,186,724.00

**Current Debt Capacity (after issuance of this debt):** \$65,386,724.00

**Date Information**

**Date of Preliminary Determination:**

**Date of Publication of Preliminary Determination:**

**Newspaper(s):** South Bend Tribune, Mishawaka Enterprise, Indianapolis Business Journal

**Date of Public Hearing:** 11/9/2022

**Date of Final Approval/Lease Execution:** 11/10/2022

**Date of Appropriation Resolution:** 11/10/2022

**Date of Debt Sale:** 12/14/2022

**Date of Debt Closing:** 12/21/2022

## Petition / Remonstrance

Was this debt subject to petition/remonstrance? No

Was a remonstrance conducted? No

Votes in favor debt:

Votes against debt:

Was this debt subject to referendum? No

Votes in favor debt:

Votes against debt:

## Debt Rating

Type of Rating	Insurance	Agency	Rating
----------------	-----------	--------	--------

## Security on the Debt - Source of Repayment

Property Tax: Primary

TIF Revenue: No

COIT: No

Motor Vehicle Highway/Local Road & Street: No

CAGIT: No

Stormwater Revenues: No

CEDIT: No

Electric Revenues: No

Water Revenue: No

Wasterwater Revenues: No

Grant Revenue: No

Other () : No

Allocation Area from which the TIF Revenues will be generated:

Name of Lessor (Building Corporation/Hold Corporation):

Does this debt refinance or refund any previously outstanding debt? No

## Purpose/Cost

Purpose of Debt: Renovation of North Liberty and Woodland Highway Garages

Total Project Cost: \$5,927,782.15

## Sources

Sources of Funds	Amount
------------------	--------

## Uses

Uses of Funds	Amount
---------------	--------

## Dates

Date Bids Received: 12/14/2022

Date Construction Started:

Estimated Date of Substantial Completion:

## Amortization Schedule

Date	Principal	Interest Rate	Interest	Period Total	Capitalized Interest	Fiscal Total	Trustee Fee	Lease Payments	Federal Tax Credit	Remaining Balance
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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					
<b>Total</b>	<b>\$5,800,000</b>		<b>\$418,900</b>	<b>\$6,218,900</b>	<b>\$0</b>	<b>\$6,218,900</b>				

**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
<b>Total</b>	<b>\$1,054,384</b>		<b>\$163,971</b>	<b>\$1,218,351</b>				<b>\$1,218,351</b>	

**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
------------------	--------

**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
<b>Total</b>	<b>\$1,016,267</b>		<b>\$107,393</b>	<b>\$1,123,660</b>		<b>\$1,123,660</b>	<b>\$1,500</b>	<b>\$1,123,660</b>		

**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
------------------	--------

**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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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
<b>Total</b>	<b>\$50,000,000</b>		<b>\$0</b>	<b>\$50,000,000</b>		<b>\$50,000,000</b>				

**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
------------------	--------

### 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
<b>Total</b>	<b>\$10,000,000</b>		<b>\$5,920,111</b>	<b>\$15,920,111</b>		<b>\$15,920,111</b>	<b>\$26,000</b>	<b>\$15,958,000</b>			

**Notes**

2024 GM-Samsung Bond

St. Joseph County

Submitted to the State on Tuesday, April 2, 2024

Report printed on Monday, November 17, 2025

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**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
---------------	--------

**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 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
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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	
7/15/2025			\$154,500	\$154,500							\$5,000,000
1/15/2026			\$135,000	\$135,000		\$289,500					\$5,000,000
7/15/2026			\$135,000	\$135,000							\$5,000,000
1/15/2027			\$135,000	\$135,000		\$270,000					\$5,000,000
7/15/2027	\$90,000	5.40	\$135,000	\$225,000							\$4,910,000
1/15/2028	\$95,000	5.40	\$132,570	\$227,570		\$452,570					\$4,815,000
7/15/2028	\$95,000	5.40	\$130,005	\$225,005							\$4,720,000
1/15/2029	\$100,000	5.40	\$127,440	\$227,440		\$452,445					\$4,620,000
7/15/2029	\$100,000	5.40	\$124,740	\$224,740							\$4,520,000
1/15/2030	\$105,000	5.40	\$122,040	\$227,040		\$451,780					\$4,415,000
7/15/2030	\$105,000	5.40	\$119,205	\$224,205							\$4,310,000
1/15/2031	\$110,000	5.40	\$116,370	\$226,370		\$450,575					\$4,200,000
7/15/2031	\$115,000	5.40	\$113,400	\$228,400							\$4,085,000
1/15/2032	\$115,000	5.40	\$110,295	\$225,295		\$453,695					\$3,970,000
7/15/2032	\$120,000	5.40	\$107,190	\$227,190							\$3,850,000
1/15/2033	\$120,000	5.40	\$103,950	\$223,950		\$451,140					\$3,730,000
7/15/2033	\$125,000	5.40	\$100,710	\$225,710							\$3,605,000
1/15/2034	\$130,000	5.40	\$97,335	\$227,335		\$453,045					\$3,475,000
7/15/2034	\$135,000	5.40	\$93,825	\$228,825							\$3,340,000
1/15/2035	\$135,000	5.40	\$90,180	\$225,180		\$454,005					\$3,205,000
7/15/2035	\$140,000	5.40	\$86,535	\$226,535							\$3,065,000
1/15/2036	\$145,000	5.40	\$82,755	\$227,755		\$454,290					\$2,920,000
7/15/2036	\$145,000	5.40	\$78,840	\$223,840							\$2,775,000
1/15/2037	\$150,000	5.40	\$74,925	\$224,925		\$448,765					\$2,625,000
7/15/2037	\$155,000	5.40	\$70,875	\$225,875							\$2,470,000
1/15/2038	\$160,000	5.40	\$66,690	\$226,690		\$452,565					\$2,310,000
7/15/2038	\$165,000	5.40	\$62,370	\$227,370							\$2,145,000
1/15/2039	\$170,000	5.40	\$57,915	\$227,915		\$455,285					\$1,975,000
7/15/2039	\$175,000	5.40	\$53,325	\$228,325							\$1,800,000
1/15/2040	\$180,000	5.40	\$48,600	\$228,600		\$456,925					\$1,620,000
7/15/2040	\$185,000	5.40	\$43,740	\$228,740							\$1,435,000
1/15/2041	\$190,000	5.40	\$38,745	\$228,745		\$457,485					\$1,245,000
7/15/2041	\$195,000	5.40	\$33,615	\$228,615							\$1,050,000
1/15/2042	\$200,000	5.40	\$28,350	\$228,350		\$456,965					\$850,000
7/15/2042	\$205,000	5.40	\$22,950	\$227,950							\$645,000
1/15/2043	\$210,000	5.40	\$17,415	\$227,415		\$455,365					\$435,000
7/15/2043	\$215,000	5.40	\$11,745	\$226,745							\$220,000
1/15/2044	\$220,000	5.40	\$5,940	\$225,940		\$452,685					\$0
<b>Total</b>	<b>\$5,000,000</b>		<b>\$3,269,085</b>	<b>\$8,269,085</b>		<b>\$8,269,085</b>					

**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
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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
<b>Total</b>	<b>\$7,400,000</b>		<b>\$1,438,911</b>	<b>\$8,838,911</b>		<b>\$8,838,911</b>				

**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
<b>Total</b>	<b>\$6,450,000</b>		<b>\$3,511,438</b>	<b>\$9,961,438</b>		<b>\$9,961,438</b>			

**Notes**

Debt Schedule No. 109

Largest expenditure - new park at Anderson Road location.

**Penn Township, St. Joseph County**

Submitted to the State on Monday, February 2, 2026

Report printed on Wednesday, February 18, 2026

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

**Debt Verification**

**Initial Year:** 2028

**Date of last payment or bond expiration:**

**New (post 1989):**

**Newer (post 2005):**

**Refinanced bond:** N

**Basic Debt Information**

**Debt Name:** Penn Township General Obligation Series 2019

**Debt Status:** Outstanding

**Type of Indebtedness:** Bond

**Base CUSIP Number:** 707678

**Is this debt exempt from the property tax caps?** N

**Code Cite**

**Code Cite Under Which Debt is Authorized:**

*Code cite can typically be found in the bond resolution or ordinance.*

**Debt Limitation**

**Is this debt subject to the issuer's debt limit?** Y

**Applicable Issuer:** Penn Township

**Current Debt Limit:** \$5,146,901.00

**Current Debt Capacity (after issuance of this debt):** \$1,046,901.00

**Date Information**

**Date of Preliminary Determination:**

**Date of Publication of Preliminary Determination:**

**Newspaper(s):**

**Date of Public Hearing:**

**Date of Final Approval/Lease Execution:**

**Date of Appropriation Resolution:** 10/7/2019

**Date of Debt Sale:** 10/22/2019

**Date of Debt Closing:** 11/7/2019

**Petition / Remonstrance**

Was this debt subject to petition/remonstrance? No

Was a remonstrance conducted? No

Votes in favor debt:

Votes against debt:

Was this debt subject to referendum? No

Votes in favor debt:

Votes against debt:

**Debt Rating**

Type of Rating	Insurance	Agency	Rating
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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: Construction of a Fire Station

Total Project Cost: \$4,100,000.00

**Sources**

Sources of Funds	Amount
------------------	--------

**Uses**

Uses of Funds	Amount
---------------	--------

**Dates**

Date Bids Received:

Date Construction Started:

Estimated Date of Substantial Completion:

**Amortization Schedule**

Date	Principal	Interest Rate	Interest	Period Total	Capitalized Interest	Fiscal Total	Trustee Fee	Lease Payments	Federal Tax Credit	Remaining Balance
------	-----------	---------------	----------	--------------	----------------------	--------------	-------------	----------------	--------------------	-------------------

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

**Notes**

**Penn Township, St. Joseph County**

Submitted to the State on Tuesday, February 8, 2022

Report printed on Wednesday, February 18, 2026

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

**Debt Verification**

**Initial Year:** 2025

**Date of last payment or bond expiration:** 7/1/2029 12:00:00 AM

**New (post 1989):** Y

**Newer (post 2005):** Y

**Refinanced bond:** N

**Basic Debt Information**

**Debt Name:** Republic First National Corporation Sutphen Pumper/Tanker 2021

**Debt Status:** Outstanding

**Type of Indebtedness:** Lease

**Base CUSIP Number:**

**Is this debt exempt from the property tax caps?** N

**Code Cite**

**Code Cite Under Which Debt is Authorized:**

*Code cite can typically be found in the bond resolution or ordinance.*

**Debt Limitation**

**Is this debt subject to the issuer's debt limit?** N

**Applicable Issuer:**

**Current Debt Limit:**

**Current Debt Capacity (after issuance of this debt):**

**Date Information**

**Date of Preliminary Determination:**

**Date of Publication of Preliminary Determination:**

**Newspaper(s):**

**Date of Public Hearing:**

**Date of Final Approval/Lease Execution:**

**Date of Appropriation Resolution:**

**Date of Debt Sale:**

**Date of Debt Closing:** 1/1/2028

## Petition / Remonstrance

Was this debt subject to petition/remonstrance? No

Was a remonstrance conducted? No

Votes in favor debt:

Votes against debt:

Was this debt subject to referendum? No

Votes in favor debt:

Votes against debt:

## Debt Rating

Type of Rating	Insurance	Agency	Rating
----------------	-----------	--------	--------

## Security on the Debt - Source of Repayment

Property Tax: Primary

TIF Revenue: No

COIT: No

Motor Vehicle Highway/Local Road & Street: No

CAGIT: No

Stormwater Revenues: No

CEDIT: No

Electric Revenues: No

Water Revenue: No

Wasterwater Revenues: No

Grant Revenue: No

Other ( ) : No

Allocation Area from which the TIF Revenues will be generated:

Name of Lessor (Building Corporation/Hold Corporation):

Does this debt refinance or refund any previously outstanding debt? No

## Purpose/Cost

Purpose of Debt: Lease Purchase of Sutphen Pumper/Tanker

Total Project Cost: \$635,152.33

## Sources

Sources of Funds	Amount
------------------	--------

## Uses

Uses of Funds	Amount
---------------	--------

## Dates

Date Bids Received:

Date Construction Started:

Estimated Date of Substantial Completion:

## Amortization Schedule

Date	Principal	Interest Rate	Interest	Period Total	Capitalized Interest	Fiscal Total	Trustee Fee	Lease Payments	Federal Tax Credit	Remaining Balance
------	-----------	---------------	----------	--------------	----------------------	--------------	-------------	----------------	--------------------	-------------------

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

**Notes**

**Penn Township, St. Joseph County**

Submitted to the State on Monday, February 2, 2026

Report printed on Wednesday, February 18, 2026

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

**Debt Verification**

**Initial Year:**

**Date of last payment or bond expiration:**

**New (post 1989):**

**Newer (post 2005):**

**Refinanced bond:** N

**Basic Debt Information**

**Debt Name:** Republic First National Pierce Pumper

**Debt Status:** Outstanding

**Type of Indebtedness:** Lease

**Base CUSIP Number:**

**Is this debt exempt from the property tax caps?** N

**Code Cite**

**Code Cite Under Which Debt is Authorized:**

*Code cite can typically be found in the bond resolution or ordinance.*

**Debt Limitation**

**Is this debt subject to the issuer's debt limit?** N

**Applicable Issuer:**

**Current Debt Limit:**

**Current Debt Capacity (after issuance of this debt):**

**Date Information**

**Date of Preliminary Determination:**

**Date of Publication of Preliminary Determination:**

**Newspaper(s):**

**Date of Public Hearing:**

**Date of Final Approval/Lease Execution:**

**Date of Appropriation Resolution:**

**Date of Debt Sale:**

**Date of Debt Closing:** 1/1/2030

## Petition / Remonstrance

Was this debt subject to petition/remonstrance? No

Was a remonstrance conducted? No

Votes in favor debt:

Votes against debt:

Was this debt subject to referendum? No

Votes in favor debt:

Votes against debt:

## Debt Rating

Type of Rating	Insurance	Agency	Rating
----------------	-----------	--------	--------

## Security on the Debt - Source of Repayment

Property Tax: Primary

TIF Revenue: No

COIT: No

Motor Vehicle Highway/Local Road & Street: No

CAGIT: No

Stormwater Revenues: No

CEDIT: No

Electric Revenues: No

Water Revenue: No

Wasterwater Revenues: No

Grant Revenue: No

Other () : No

Allocation Area from which the TIF Revenues will be generated:

Name of Lessor (Building Corporation/Hold Corporation): Republic First National

Does this debt refinance or refund any previously outstanding debt? No

## Purpose/Cost

Purpose of Debt: New Pumper/tanker

Total Project Cost: \$749,800.00

## Sources

Sources of Funds	Amount
------------------	--------

## Uses

Uses of Funds	Amount
---------------	--------

## Dates

Date Bids Received:

Date Construction Started:

Estimated Date of Substantial Completion:

## Amortization Schedule

Date	Principal	Interest Rate	Interest	Period Total	Capitalized Interest	Fiscal Total	Trustee Fee	Lease Payments	Federal Tax Credit	Remaining Balance
------	-----------	---------------	----------	--------------	----------------------	--------------	-------------	----------------	--------------------	-------------------

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

**Notes**

MAY 13 2026

City Clerk  
Mishawaka, IN

APPEAL #26-20

RESOLUTION NO. 2026-20

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:

**South of 4840 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 **South of 4840 N Main Street, Mishawaka, Indiana**, more particularly known and described as follows:

*Lot 3 Juday Creek at Main Street Minor Subdivision*

The Use Variance is to allow for a 4-tenant building with 2 restaurants with drive-thru for property located South of 4840 N Main Street.

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. Approval will not be injurious to the public health, safety, morals and general welfare of the community because all state and local building codes will be adhered to during 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 because the adjacent properties

are zoned commercial and the proposed use is consistent with those in the surrounding area.

3. The need for the use variance arises from the condition to the property in that the City of Mishawaka Zoning Ordinance does not have zoning classification that would allow for the proposed multi-tenant use with the drive-thru restaurant use.
4. Strict application of the terms of this chapter will constitute an unnecessary hardship if applied to the property for which the variance is sought because the zoning does not allow for the combined multi-tenant use and the drive-thru restaurant use. The preferred means by which to allow the two uses is through the use variance process;
5. The recommendation is consistent, and or, not in conflict with Comprehensive Plan which indicates which indicates commercial uses for this area.

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: Property South of 4840 N Main, North of Juday Creek

Date: May 12, 2026

Appeal: 26 20

Prepared By: CH

## GENERAL INFORMATION

Applicant: Cressy Land Investments/Indy Prop Holdings LLC/Weihe Engineers

Status: Property Owner/Contingent Purchaser/Design Consultant

Request: Use variance to allow a four (4) tenant building, with two (2) tenants being drive-thru restaurants

Zoning Classification: C-1 General Commercial District

Lot Size: 3.15 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 36-7-918.4

## SPECIAL INFORMATION

Area Development Pattern: North: C-1 General Commercial (credit union)  
South: C-1 General Commercial (Juday Creek)  
East: C-1 General Commercial (medical facility)  
West: C-1 General Commercial (hotel)

Thoroughfare: N Main Street

Council District: 6

School District: South Bend Community

Township: Clay

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

Comprehensive Plan: Service Commercial (office parks, medical centers, and hotels)

## ANALYSIS

The Appellant is requesting a use variance to allow a maximum of four (4) tenants in a single commercial building and that two (2) tenants are allowed to be drive-thru restaurants.

The C-1 zoning classification only allows for a maximum of (2) separate tenants/uses on the property. In order to allow for the proposed multi-tenant building, the property would need to be rezoned to C-2 Shopping Center Commercial. However, the drive-thru restaurant use would not be allowed under the C-2 zoning classification and would need a zoning classification of C-7 Automobile Oriented Restaurant Commercial. The only means by which to allow the multi-tenant use with the drive-thru restaurant use is via the use variance process.

The lot is 3.15 acres, north of Juday Creek and south of the United Federal Credit Union at the southeast corner of Main Street and Edison Lakes Parkway. The proposal is to build a new building, with four (4) total tenants, including two (2) drive-thru restaurants, one at either end of the building.

Similar developments include the multi-tenant building east of Meijer, including an eye doctor, and two restaurants, one having a drive-thru (Potbelly's), approved in 2015 and The Shoppes at Grape on the southwest corner of Douglas and Grape, including Verizon, Nothing Bundt Cakes, and Dunkin drive-thru, approved in 2017.

No developmental variances are requested at this time. The preliminary site plan shows a building meeting all setbacks, supported by 94 parking spaces, which is in excess of both C-1 and C-2 calculations. Access will be from the existing drive off of Main Street which already serves the credit union and the rehab hospital.

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 access, storm drainage, grading, utilities, soil erosion control, landscaping, easements, and all other required improvements pertinent to the proposed development.

All other pertinent departments have reviewed and approved this request.

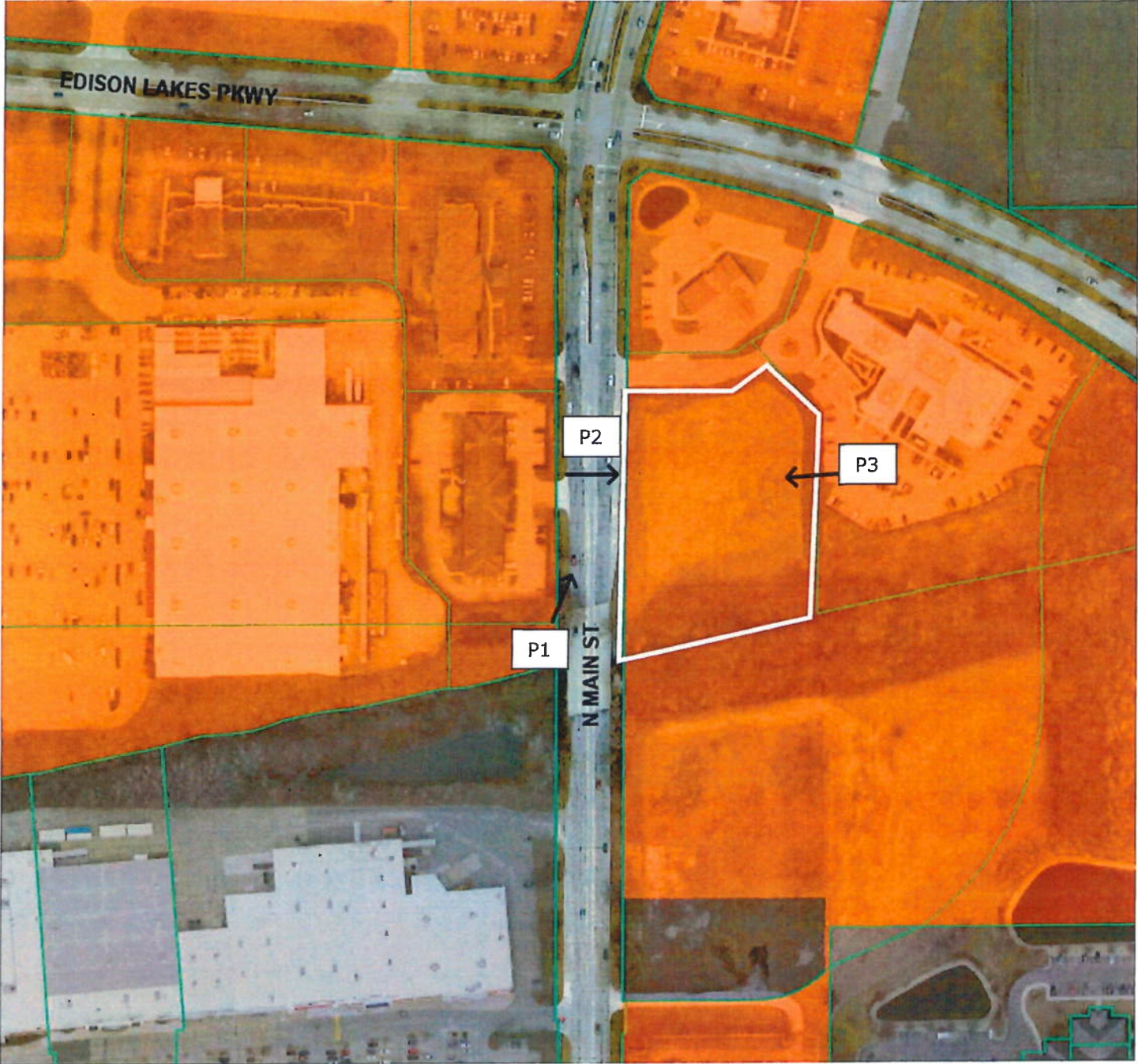
## RECOMMENDATION

The Planning Staff recommends **approval** of Appeal #25-42 to allow a Use Variance for a residential unit in a C-2 Shopping Center Commercial District. This recommendation is based on the following findings of fact:

1. Approval will not be injurious to the public health, safety, morals and general welfare of the community because all state and local building codes will be adhered to during 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 because the adjacent properties are zoned commercial and the proposed use is consistent with those in the surrounding area.
3. The need for the use variance arises from the condition to the property in that the City of Mishawaka Zoning Ordinance does not have zoning classification that would allow for the proposed multi-tenant use with the drive-thru restaurant use.
4. Strict application of the terms of this chapter will constitute an unnecessary hardship if applied to the property for which the variance is sought because the zoning does not allow for the combined multi-tenant use and the drive-thru restaurant use. The preferred means by which to allow the two uses is through the use variance process;
5. The recommendation is consistent, and or, not in conflict with Comprehensive Plan which indicates which indicates commercial uses for this area.

**ATTACHMENTS**

Aerial Photograph, Site Photographs, Appeal, and Location Map





A view north along Main Street



A view due east from Main Street



A view west from the parking lot of the rehab hospital

DATE: April 22, 2026

TO: Board of Zoning Appeals  
City of Mishawaka, Indiana

The undersigned appellant respectfully shows the Board:

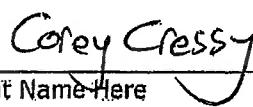
1. I, **Cressy Land Investments**, am the owner of the following described real estate located within the City of Mishawaka, Penn Township, St. Joseph County, State of Indiana, to-wit:

**Lot 3 Juday Creek at Main Street Minor Subdivision**

1. The above-described real estate presently has a zoning classification of C-1 District under the Zoning Ordinance of the City of Mishawaka.
2. Appellant presently occupies (or proposes to occupy) the above-described property in the following manner: **The property is vacant. Construction of a new Multi-tenant building.**
3. Appellant desires to **allow 2 endcap QSR drive thru's and 2 tenants**
4. The Zoning Ordinance of the City of Mishawaka requires (Explain ordinance requirements and note Section Number of the Ordinance.) **as the ordinance only allows two tenants in a C-1 zoning district.**
5. Explain why strict adherence to the Ordinance requirements would create an unusual hardship. **4 tenants are needed for the financials and budget of the project.**
7. Answer the following necessary questions for a **USE VARIANCE**:
  - (1) Will approval be injurious to the public health, safety, morals or general welfare of the community? **Construction of the multi-tenant building will bring necessary services to the area as for employment.**
  - (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, this will add to the beautification of the property and it's surrounding properties.**
  - (3) Does the need for the variance arise from some condition peculiar to the property involved? **No, size of the proposed building and the 4 tenant build out will be suffice.**
  - (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, with the tenant building out for the Center, Land will be raised 4' for the Flood zone area.**
  - (5) Will approval interfere substantially with the Mishawaka 2000 Comprehensive Plan? **No, as we will comply with all UDO ordinance.**

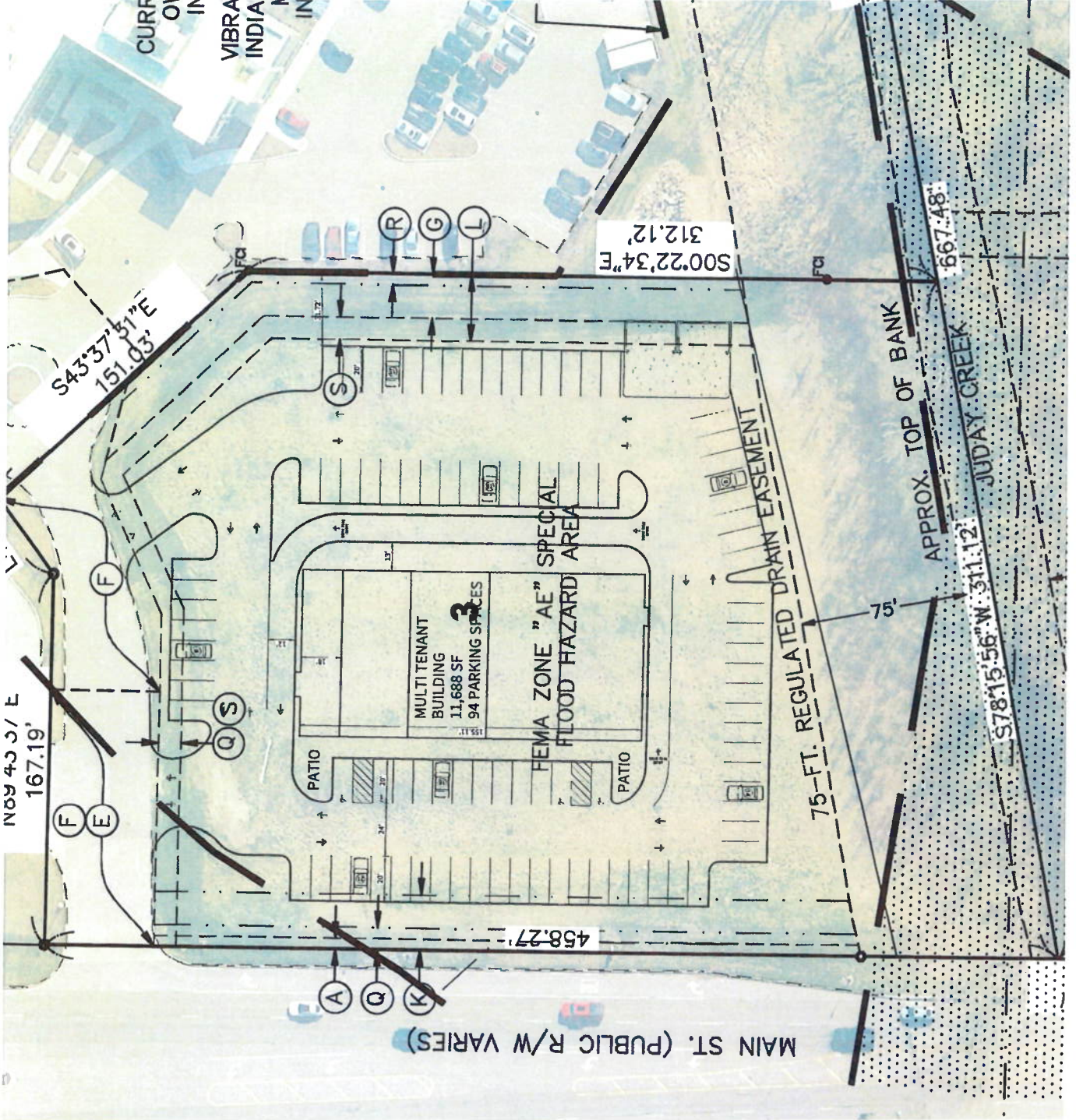
WHEREFORE, Appellant prays and respectfully requests a hearing on this appeal and that after such hearing, the Board grant the requested variance.

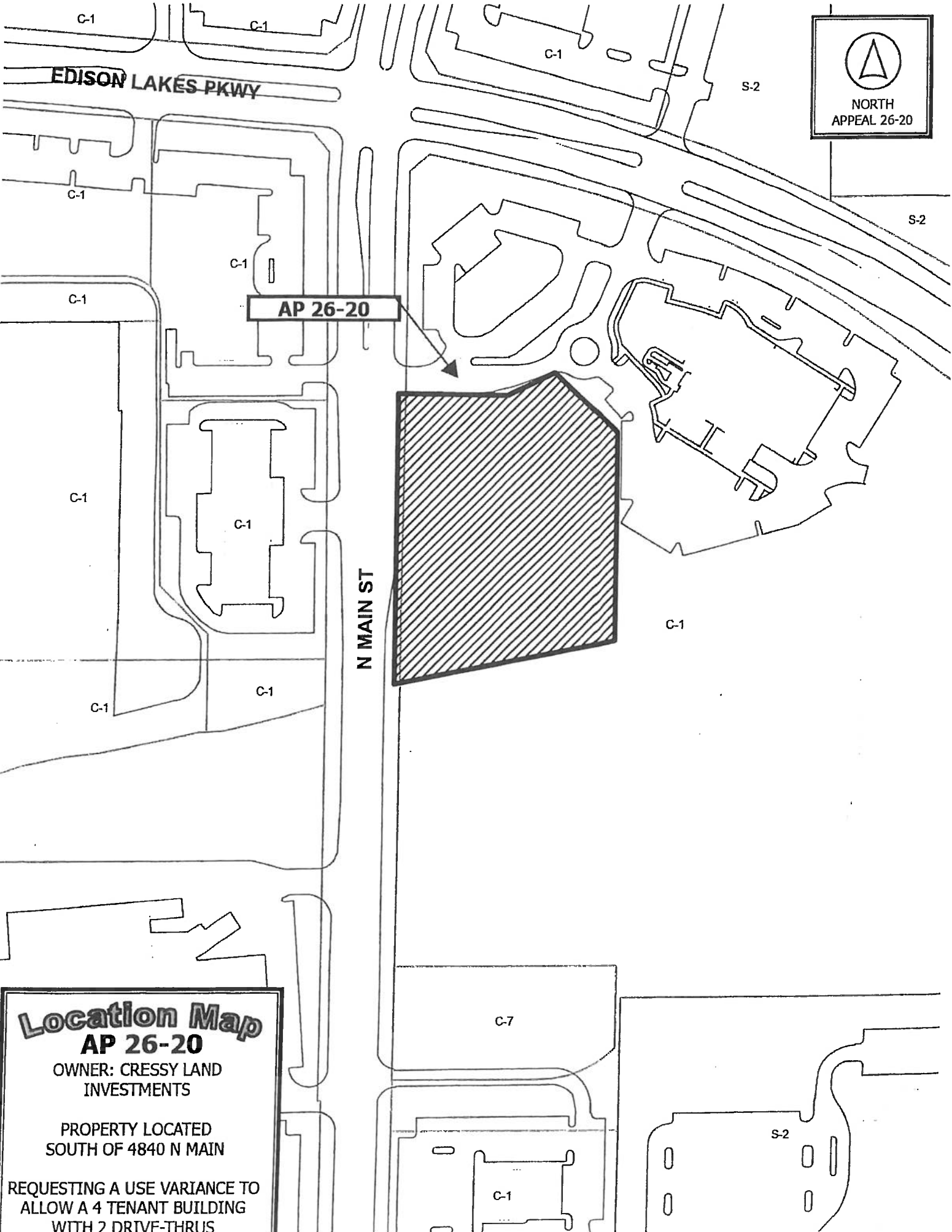
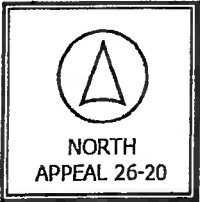
  
Print Name Here

  
Print Name Here

**CONTACT PERSON:**

Name: Bill Terry, Welhe Engineers  
Address: 732 Franklin Trace, Zionsville, IN 46077  
Day Phone Number: 317.385.9923  
Email: billt@welhe.net





**AP 26-20**

**N MAIN ST**

**EDISON LAKES PKWY**

**Location Map**  
**AP 26-20**  
 OWNER: CRESSY LAND INVESTMENTS  
 PROPERTY LOCATED SOUTH OF 4840 N MAIN  
 REQUESTING A USE VARIANCE TO ALLOW A 4 TENANT BUILDING WITH 2 DRIVE-THRUS

MAY 13 2026

City Clerk  
Mishawaka, IN

APPEAL #26-21

RESOLUTION NO. 2026-21

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:

**327 W Colfax, 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 **327 W Colfax, Mishawaka, Indiana**, more particularly known and described as follows:

A PARCEL OF LAND IN THE NW QTR OF SEC 9, T37N, R3E, DESCRIBED AS FOLLOWS:

BEGINNING ON THE WEST LINE OF THE NE QTR OF SAID SEC 9, AT A POINT 410.45 FEET NORTH OF THE SW CORNER OF THE NW QTR OF THE NE QTR OF SAID SEC 9, SAID BEGINNING POINT ON THE SOUTH LINE OF COLFAX AVENUE IN THE CITY OF MISHAWAKA; THENCE EAST ALONG THE SOUTH LINE OF COLFAX AVENUE TO THE NW CORNER OF A PARCEL OF LAND RECORDED IN DEED RECORD 540 PAGE 371 OF THE RECORDS OF ST. JOSEPH COUNTY, INDIANA; THENCE SOUTH ALONG THE WEST LINE OF SAID DEEDED PARCEL A DISTANCE OF 114.55 FEET, MORE OR LESS, TO THE SW CORNER OF SAID DEEDED PARCEL; THENCE WEST TO THE WEST LINE OF THE NE QTR OF SAID SEC 9, A DISTANCE OF 112.45 FEET SOUTH OF THE PLACE OF BEGINNING; THENCE NORTH A DISTANCE OF 112.45 FEET TO THE PLACE OF BEGINNING. SUBJECT TO THE LEGAL HIGHWAYS.

The Use Variance is to allow for a counseling center for property located at 327 W Colfax.

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. Approval will not be injurious to the public health, safety, morals and general welfare of the community because the physical footprint of the building is not changing and will not be open to the public. The center will only be open to Bethel students and staff as well as congregants of the church.
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 because exterior improvements would increase the property value.
3. The need for the Use variance arises from the condition to the property in that the current zoning does not include counseling services in a residential home.
4. Strict application of the terms of this chapter will constitute an unnecessary hardship if applied to the property for which the variance is sought because the applicant would not be able to provide a counseling center at this location.
5. The recommendation is consistent, and or, not in conflict with Comprehensive Plan which indicates low density residential uses for this area because the R-1 zoning does allow for churches and schools.

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: 327 West Colfax Avenue

Date: May 12, 2026

Appeal: 26 21

Prepared By: SA

## GENERAL INFORMATION

Applicant: Missionary Church North Central District Liberty Drive Church c/o College Park Church

Status: Property Owner

Request: Use variance to allow for a counseling center

Zoning Classification: R-1 Single Family Residential

Lot Size: 0.74 acres

Applicable Regulations: Section 137-42 / (4) Board of Zoning Appeals Use Variance  
Section 137-165 / R-1 Single Family Residential District  
Indiana Code 36-7-918.4

## SPECIAL INFORMATION

Area Development Pattern: North: R-1 Single Family Residential (Missionary Church)  
South: R-1 Single Family Residential (Residential)  
East: R-1 Single Family Residential (Residential)  
West: R-1 Single Family Residential (Bethel College)

Thoroughfare: Liberty Drive & West Colfax Ave

Council District: 4

School District: School City of Mishawaka

Township: Penn

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

Comprehensive Plan: Low Density Residential

## ANALYSIS

The Appellant is requesting a Use variance to allow a counseling center to serve both congregants of the church as well as Bethel University students. Bethel currently runs a wellness center providing counseling to students that is near this property but is embedded on the campus and not accessible to others. Relocating the wellness center to this nearby location allows Bethel to provide the appellant access to these services for congregants and allows for expansion of needed services for both students and church patrons. The nature of the proposed Use involves a lot of one-on-one conversations. There will not be any increase in noise levels and most evenings the property will be closed. Most of the hours of operation will be during M-F daytime hours and appointments only. This may include some evening hours for working church members.

The R-1 Single Family District currently does not allow this type of Use. The subject building is a residential home owned by the church and is part of the same parcel as their parking lot. Parking would

not be a concern as a parking lot will be available. Additionally, the church would ensure no overlap between counseling center appointments and church activities. The tri-level layout of this home and physical conditions make compliance with commercial Use and accessibility impractical without interior alterations. Included with the application is a proposed interior remodel floor plan. Exterior improvements include: (Front) Closing up the garage door and adding four new windows, along with new siding too match existing. (Rear) Adding a small deck with two ramps for ADA compliance and a cement path connecting the existing church parking lot to new main entrance in the back. (Sides) freshen up exterior paint to ensure the property is up to date with new improvements. The number of employees will most likely be 2-3. Bethels current center has 1-2 employees. The max number of people that will be provided with counseling at any given time is approximately 8. If one counselor was doing a couple session and a second was doing a group of 6.

The Fire Department has commented that permits/CDR possible 34 will be needed.

The Building Department has commented that state release and local permits are needed.

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

All other pertinent departments have reviewed and approved this request. If approved by the Common Council, all applicable permits are required.

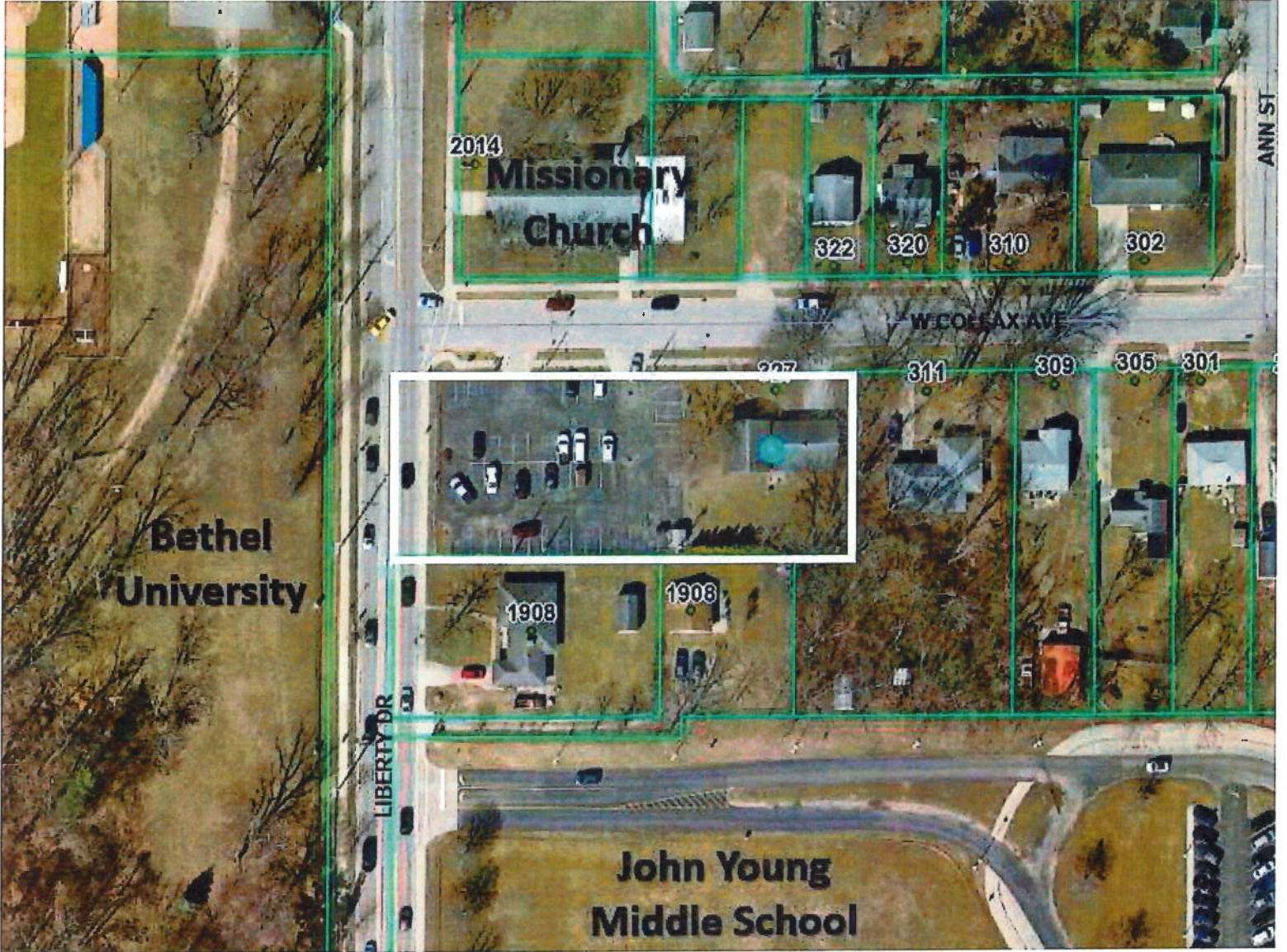
## RECOMMENDATION

The Planning Staff recommends **approval** of Appeal #26-21 to allow a Use Variance for a counseling center in a R-1 Single Family District. This recommendation is based on the following findings of fact:

1. Approval will not be injurious to the public health, safety, morals and general welfare of the community because the physical footprint of the building is not changing and will not be open to the public. The center will only be open to Bethel students and staff as well as congregants of the church.
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 because exterior improvements would increase the property value.
3. The need for the Use variance arises from the condition to the property in that the current zoning does not include counseling services in a residential home.
4. Strict application of the terms of this chapter will constitute an unnecessary hardship if applied to the property for which the variance is sought because the applicant would not be able to provide a counseling center at this location.
5. The recommendation is consistent, and or, not in conflict with Comprehensive Plan which indicates low density residential uses for this area because the R-1 zoning does allow for churches and schools.

**ATTACHMENTS**

Aerial Photograph, Site Photographs, Appeal, and Location Map



Aerial



South facing from West Colfax Avenue



East facing from the parking lot



West facing from the parking lot



North facing from the parking lot.

DATE: 4/22/2026

AP-26-21  
Received

APR 22 2026

Planning and  
Community Development

TO: Board of Zoning Appeals  
City of Mishawaka, Indiana

The undersigned appellant respectfully shows the Board:

1. I, Director Kevin Moore, representing the Missionary Church Inc. North Central District, am the owner of the following described real estate located within the City of Mishawaka, Penn Township, St. Joseph County, State of Indiana, to-wit:

327 W. Colfax Ave  
Mishawaka, IN 46545

Parcel Number: 71-09-09-209-001.000-023

Legal Description: ~~928.6 Ft E&W x 121/2 Rds N & S Mid Pt W Ne & Elizabeth St 66 x 121/2 Rds 9 37 3e Ex Pts Sold~~ SEE ATTACHED

2. The above-described real estate presently has a zoning classification of R-1 Single Family Residential under the Zoning Ordinance of the City of Mishawaka.
3. Appellant presently occupies the above-described property in the following manner: as a parsonage or rental home.
4. Appellant desires to use this home as a counseling center to serve both congregants of churches in the North Central District as well as Bethel University students. Bethel currently runs a Wellness Center providing counseling to students that is near this property but embedded on the campus and not accessible for others. Relocating the Wellness Center to this nearby location allows Bethel to provide the appellant access these services for congregants and allows for the expansion of needed services for both students and congregants. The current residential zoning of this property prohibits the desired use.
5. The Zoning Ordinance of the City of Mishawaka requires R-1 uses Sec. 137-165, Sec. 137-42 (4).
6. Explain why strict adherence to the Ordinance requirements would create an unusual hardship.

The tri-level layout of this home and physical conditions make compliance with commercial-use and accessibility requirements impractical without interior alteration. The current lot/building configuration as residential (including the attached garage and interior floor levels) prevents reasonable conversion to the proposed wellness center under the ordinance as written.

7. Answer the following necessary questions for a **USE VARIANCE**:

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

**Answer: NO.** The proposed use is small-scale and will follow normal safety rules (parking, lighting, hours). The proposed use of the property will not be open to the public, instead, it will serve a population of students and staff from Bethel University as well as staff and congregants from the regional Missionary Churches. It does not bring dangerous materials or create unsafe conditions for neighbors.

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

**Answer: NO.** Homes adjacent are similar in character and the renovations keep with the current look. We would argue that the work being proposed will enhance the overall curb appeal because of some of the new changes to the exterior, including:

- NORTH SIDE - Front of house: closing up the garage door and adding 4 new windows along with new siding to match existing siding on gable ends of the house.
- SOUTH SIDE - Back of house: adding a small deck about 8 inches high along with two ramps for ADA compliance. We will look to add a cement path connecting the existing church parking lot to the new main entrance at the back of the property.
- EAST & WEST SIDE will remain the same, though we are hoping to freshen up the exterior paint to ensure the property is up to date with the new siding that will be installed in portions where new windows and doors are installed.

The project will be kept tidy and as quiet as possible. As opposed to its current use, where the maintenance of the property relies heavily on the tenants in the residence, staff and university's maintenance crew help the church with ensuring that the exterior and interior remain in great shape.

The nature of the proposed use of the property involves a lot of one-on-one conversations. There will not be any increase of noise levels and most evenings the property will be closed, as most of the hours of operation will be daytime hours.

**(3) Does the need for the variance arise from some condition peculiar to the property involved?**

**Answer: NO.** The only peculiar condition strengthens the proposed usage - that the west side of the property does not have any neighbors, it is an existing parking lot for the church which sits across the street to its north. Being owned by the church, 327 Colfax is an ideal location for the proposed use, making the property extremely useful without many changes, and with no disruptions to the building visually or the flow of traffic for adjacent streets and homes.

**(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?**

**Answer: Yes.** Strict application of the chapter would constitute an unnecessary hardship for this property because the existing building is a preexisting church parsonage with a tri level layout and physical conditions that make compliance with commercial-use and accessibility requirements impractical without substantial interior alteration. The house has been used as a residence (parsonage)/rental prior to this application and the current lot/building configuration (including the attached garage and interior floor levels) prevents reasonable conversion to the proposed wellness center under the ordinance as written. Requiring full compliance without relief would prohibit the intended client and community serving use. Specific facts supporting hardship:- Tri level interior and existing garage floor elevation make providing accessible, contiguous client space infeasible under the chapter without major structural changes. The building is not ADA compliant; required accessibility (ramps, routes, and an ADA restroom) cannot be achieved within the existing layout without the modifications requested.

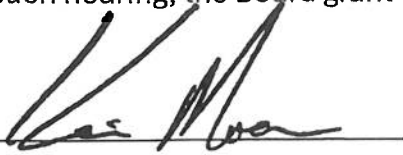
Minimum relief requested: allow change of use from residential to commercial (wellness center) and permit the limited site and building modifications described, converting the garage to a conference/office area with the garage floor raised to match main level, installation of exterior cement paths and wood ramps, and addition of an ADA bathroom. These changes constitute the least relief necessary to permit reasonable, accessible commercial use.

**(5) Will approval interfere substantially with the Mishawaka 2000 Comprehensive Plan?**

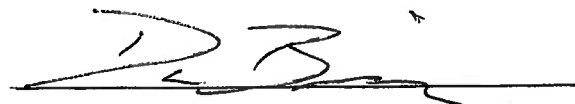
**Answer: NO.** The proposal fits the general goals for this area (local services/compatible use) and will not conflict with the plan's intent. Because the property is not open to the public and is already being used by the church, there really is not a visible or experienced disruption to the goals for the area. This area is low density housing, surrounded by John

Young Middle School (South of property) and Bethel University (West of property), creating minimal to no interference on a physical level. On the level of general welfare and community, the proposed use of the property provides beneficial services to community members, particularly those who work, study or worship in this area. We see this as a positive contribution in line with the comprehensive plan.

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



Kevin Moore, MCNCR Director



Dan Bridges, MCNCR Asst. to Director

*dan@mcncr.org*

*Aud* →

**CONTACT PERSON:**

Name:

Alex Gonzalez (Project Manager)

Address:

307 S. Main St.  
Middlebury, IN 46540

Day Phone Number:

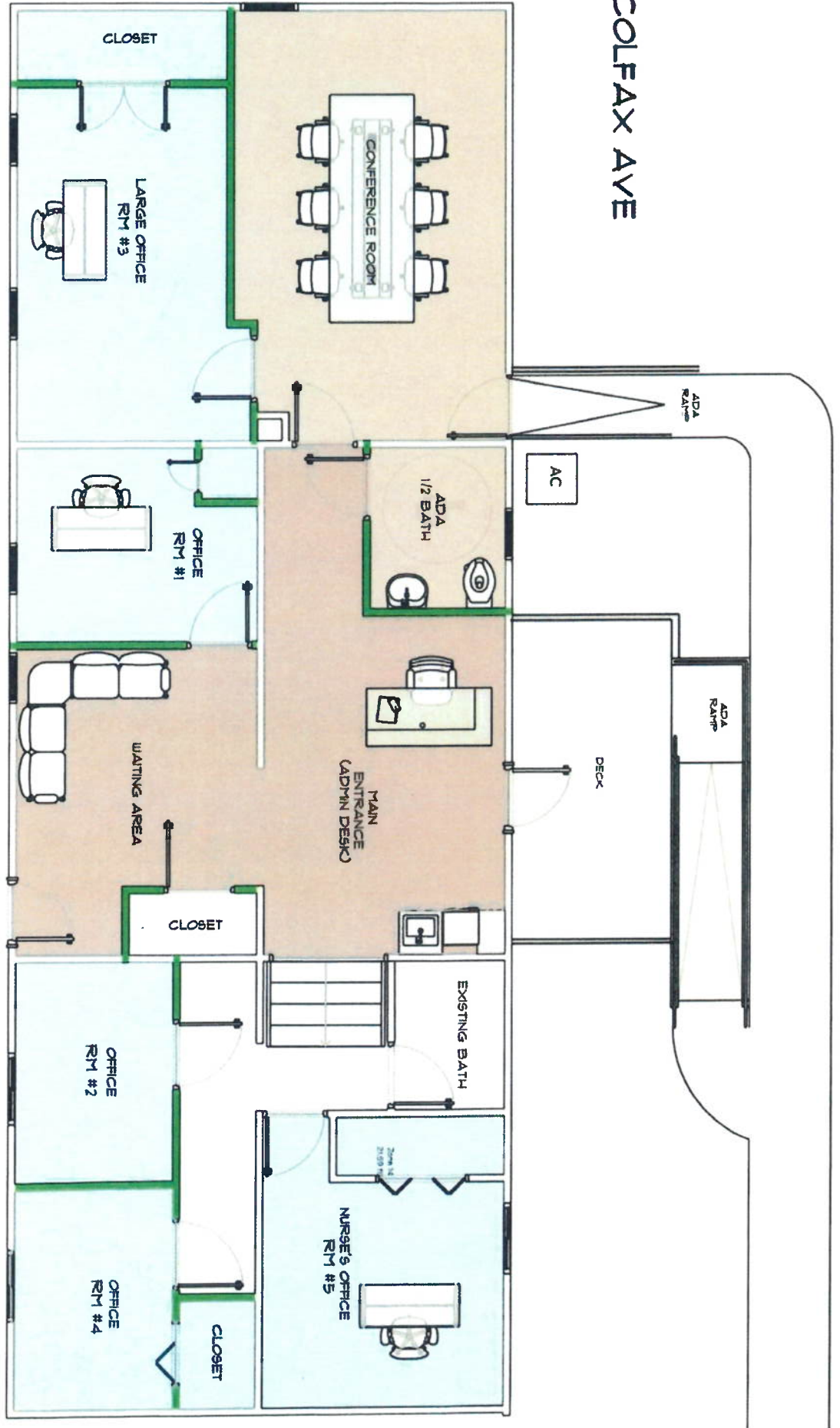
574-302-1347

Email:

anldesignco@gmail.com

GREEN LINES ARE NEW INTERIOR WALLS PROPOSED

3271 W. COLFAX AVE



PROPOSED LAYOUT



NORTH

JOHN YOUNG MIDDLE SCHOOL

BETHEL UNIVERSITY

PARCEL AREA

SW 1/4  
NW 1/4  
NE 1/4  
SEC 9

LIBERTY DR

NORTH 410.45'  
112.45'

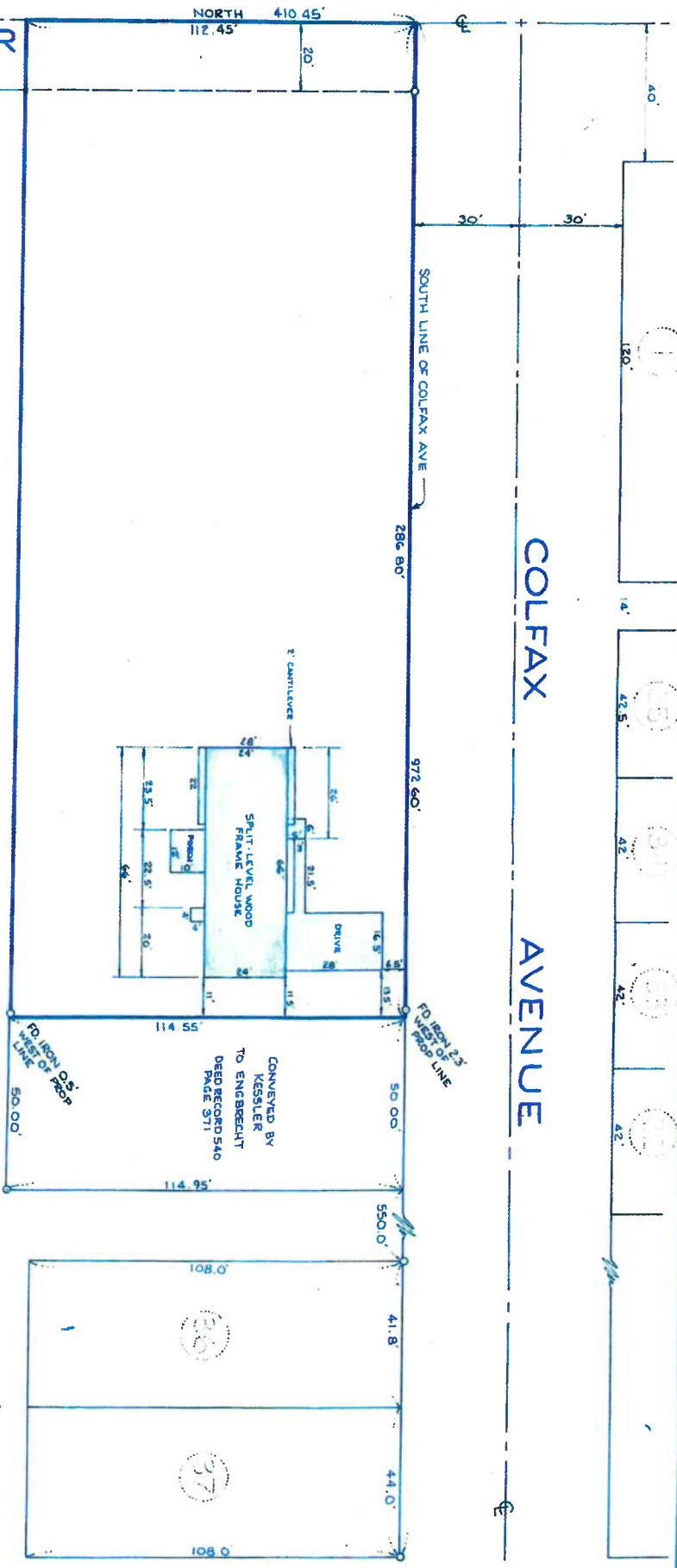
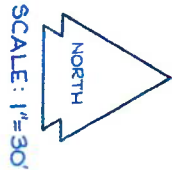
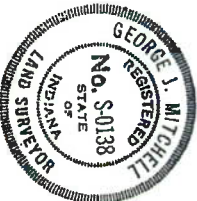
COLFAX AVENUE

**DESCRIPTION**  
A PARCEL OF LAND IN THE NW 1/4 OF THE NE 1/4 OF SEC 9, T37N R3E. DESCRIBED AS FOLLOWS:  
BEGINNING ON THE WEST LINE OF THE NE 1/4 OF SAID SEC 9, AT A POINT 410.45 FEET NORTH OF THE SW CORNER OF THE NW 1/4 OF THE NE 1/4 OF SAID SEC 9, SAID BEGINNING POINT BEING ON THE SOUTH LINE OF COLFAX AVENUE IN THE CITY OF MISHAWAKA; THENCE EAST ALONG THE SOUTH LINE OF COLFAX AVENUE TO THE NW CORNER OF A PARCEL OF LAND RECORDED IN DEED RECORD 540 PAGE 371 OF THE RECORDS OF ST JOSEPH COUNTY, INDIANA; THENCE SOUTH ALONG THE WEST LINE OF SAID DEEDED PARCEL A DISTANCE OF 114.55 FEET, MORE OR LESS, TO THE SW CORNER OF SAID DEEDED PARCEL; THENCE WEST TO THE WEST LINE OF THE NE 1/4 OF SAID SEC 9, A DISTANCE OF 112.45 FEET SOUTH OF THE PLACE OF BEGINNING; THENCE NORTH A DISTANCE OF 112.45 FEET TO THE PLACE OF BEGINNING. SUBJECT TO THE LEGAL HIGHWAYS

**SURVEYOR'S CERTIFICATE**  
I, GEORGE J MITCHELL, A DULY LICENSED LAND SURVEYOR, HEREBY CERTIFY THAT I HAVE EXAMINED THE ABOVE DESCRIBED PARCEL OF LAND, AND THAT THERE ARE NO VISIBLE ENCROACHMENTS

Nov. 12, 1973  
DATE

*George J Mitchell*  
GEORGE J MITCHELL  
REGISTERED LAND SURVEYOR  
NUMBER S-0138



A MORTGAGE REPORT OF A PARCEL  
NW 1/4, NE 1/4, SECTION 9, T37N R3E  
CITY OF MISHAWAKA  
ST JOSEPH COUNTY, INDIANA

**ALPHA ENGINEERING, INC.**  
CONSULTING ENGINEERS  
LAND SURVEYORS  
SOUTH BEND, IND. SOUTH HAVEN, MICH.

Project No. P73-325	Date 11-12-73
Drawn By Moty	Scale 1"=30'
Approved By	Sheet 1 of 1

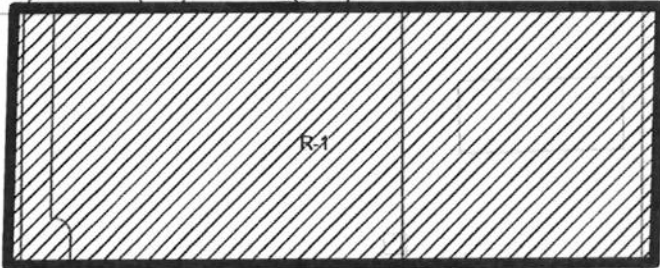


W LASALLE AVE

ANN ST

AP 26-21

W COLFAX AVE



Location Map  
AP 26-21  
MISSIONARY CHURCH INC  
NORTH CENTRAL DISTRICT  
327 W COLFAX  
USE VARIANCE FOR  
COUNSELING CENTER

R-1

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LIBERTY DR

FEB 10 2026

City Clerk  
Mishawaka, IN

PROPOSED ORDINANCE NO. 2026-06

ORDINANCE NO. \_\_\_\_\_

**AN ORDINANCE ADOPTING REVISED RATES AND CHARGES FOR WATER SERVICES FURNISHED BY THE CITY OF MISHAWAKA'S MUNICIPAL WATER UTILITY**

**WHEREAS**, the City of Mishawaka, Indiana, operates a municipal water utility through its agency, Mishawaka Utilities (the "Utility") for the purpose of acquiring and distributing water to aid City and surrounding areas; and,

**WHEREAS**, the existing rates and charges for water services provided by the Utility were placed into effect following approval by the Common Council in Ordinance No. 5727 on December 21, 2020; and,

**WHEREAS**, the Utility engaged Baker Tilly Advisory Group, LP to study the Utility's revenue requirements for water service under IC 8-1.5-3.8 and IC 8-1.5-2-28, and develop, in addition to other information, annual estimated revenues and expenses for the test year ended December 31, 2024; and,

**WHEREAS**, Baker Tilly Advisory Group, LP has studied the Utility's annual revenue requirements and determined that the Utility's annual estimated operating revenues from water service do not produce an adequate net operating income, and such revenues need to be increased to provide income for the revenue requirements set forth in IC 8-1.5-3-8 and IC 8-1.5-2-28; and,

**WHEREAS**, the Utility Board of the City of Mishawaka has recommended to the Common Council that it approve by Ordinance the revised rates and charges for water service developed by Baker Tilly Advisory Group, LP, which rates and charges are set forth as part of Exhibits "A" and "B" attached hereto; and,

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

**Section 1.** The rates and charges for water service attached hereto as part of Exhibits "A" and "B" are hereby adopted as and for the rates and charges to be utilized by the Utility when charging customers for water service, effective as set forth below.

**Section 2.** All Ordinances and parts of Ordinances in conflict herewith are hereby repealed.

**Section 3.** This Ordinance shall be in full force and effect from and after its passage; Phase One rates shall be effective on July 1, 2026, Phase Two rates shall be effective January 1, 2027, Phase Three rates shall be effective January 1, 2028, Phase Four rates shall be effective January 1, 2029 and Phase Five rates shall be effective January 1, 2030.

**PASSED AND ADOPTED BY THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, ON THIS \_\_\_ DAY OF \_\_\_\_\_, 2026.**

Common Council  
City of Mishawaka, Indiana

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Greg Hixenbaugh, President

ATTEST:

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Deborah S. Block, City Clerk

Presented by me, the undersigned City Clerk of the City of Mishawaka, Indiana, to the Mayor of the City of Mishawaka, Indiana, for approval on the \_\_\_ day of \_\_\_\_\_, 2026 at \_\_\_\_\_ o'clock \_\_.m.

---

Deborah S. Block, City Clerk

Having examined the foregoing Ordinance, I do as the Mayor of the City of Mishawaka, Indiana, approve said Ordinance and return the same to the City Clerk of the City of Mishawaka, Indiana, this \_\_\_ day of \_\_\_\_\_, 2026.

---

Dave Wood, Mayor  
City of Mishawaka, Indiana

ATTEST:

---

Deborah S. Block, City Clerk

FEB 10 2026

City Clerk  
Mishawaka, IN

## MUW Water Rate Plan for Council Review and Support Submission of MUW Water Rate Plan for Council Review and Support

Dear President Hixenbaugh and Members of the Mishawaka Common Council,

I am writing to formally submit the Mishawaka Utilities Water (MUW) Rate Plan for your review, consideration, and support.

This rate plan represents the culmination of extensive technical analysis, financial modeling, and policy evaluation conducted over many months by City staff and our professional advisors. It is designed to ensure the long-term reliability, regulatory compliance, and financial sustainability of our water utility, while remaining mindful of the affordability challenges facing our residents and local businesses.

Mishawaka's water system is one of our most critical public assets. It supports public health, economic development, fire protection, and overall quality of life. Maintaining that system requires ongoing investment in aging infrastructure, regulatory compliance, cybersecurity, resiliency, and operational excellence. These obligations are not optional, and they continue to grow in both complexity and cost.

At the same time, we recognize our responsibility to be prudent stewards of public resources. This proposed rate plan reflects a balanced and disciplined approach. It avoids unnecessary debt, maintains required bond covenant coverage, preserves financial flexibility, and minimizes long-term interest costs. It also positions the utility to meet future capital needs without imposing sudden or destabilizing rate shocks on customers.

Importantly, this plan was developed with a strong focus on affordability and fairness. It reflects careful consideration of household impacts, fixed-income residents, and small businesses, and it is aligned with our broader efforts to advance customer assistance and ratepayer support programs. The goal is not simply to raise rates, but to sustain a system that remains dependable, compliant, and equitable for decades to come.

In my professional judgment, this plan represents the most responsible path forward. Alternative scenarios were carefully evaluated and, in many cases, would have resulted in higher long-term costs, weaker financial metrics, increased risk, or reduced operational resilience. This proposal strikes the right balance between fiscal discipline, infrastructure stewardship, and public accountability.

Your support of this rate plan will send a clear message that Mishawaka is committed to:

- Protecting public health and safety
- Maintaining strong financial management
- Meeting regulatory obligations
- Preserving system reliability
- Treating ratepayers fairly and transparently
- Planning responsibly for the future

I appreciate the Council's thoughtful oversight and engagement on this matter. City staff and our advisors stand ready to answer questions, provide additional information, and work collaboratively with you as you review this proposal.

Thank you for your continued leadership and your commitment to the long-term well-being of our community. I respectfully request your favorable consideration and support of this rate plan.

Sincerely,

Matt Lentsch  
Executive Director of Development & Government Affairs  
City of Mishawaka

**EXHIBIT A**

**SCHEDULE OF RATES AND CHARGES**

**MISHAWAKA WATER UTILITY – INSIDE CITY**

**MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY**

**SCHEDULE OF RATES AND CHARGES – INSIDE CITY**

(Cont'd)

For the use of and the service rendered by the Water Utility of the City of Mishawaka, Indiana, the following rates and charges based upon the amount of water supplied by said Water Utility.

**Residential and Multi-Unit:**

- (a) Metered rates – Phase One effective July 1, 2026, Phase Two effective January 1, 2027, Phase Three Effective January 1, 2028, Phase Four Effective January 1, 2029, and Phase Five Effective January 1, 2030, in the amounts as follows:

<b><u>Metered Rates per Month</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
Rate per 100 Cubic Feet	\$3.25	\$3.44	\$3.64	\$3.85	\$4.08

- (b) Customer base charge – Phase One effective July 1, 2026, Phase Two effective January 1, 2027, Phase Three Effective January 1, 2028, Phase Four Effective January 1, 2029, and Phase Five Effective January 1, 2030, in the amounts as follows:

<b><u>Size of Meter *</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
5/8" - 1"	\$10.64	\$11.27	\$11.93	\$12.63	\$13.38

\*Meters over 1 inch are reclassified to commercial and industrial rates

- (c) Fire Protection charge – Phase One effective July 1, 2026, Phase Two effective January 1, 2027, Phase Three Effective January 1, 2028, Phase Four Effective January 1, 2029, and Phase Five Effective January 1, 2030, in the amounts as follows:

<b><u>Customer Charge</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
Per Month	\$7.92	\$8.39	\$8.89	\$9.41	\$9.97

**MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY**

**SCHEDULE OF RATES AND CHARGES - INSIDE CITY**

(Cont'd)

**Small Non-Residential**

(a) <b><u>Metered Rates per Month</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
Rate per 100 Cubic Feet	\$3.31	\$3.51	\$3.72	\$3.94	\$4.17

\*Metered usage for all City Parks Department meters shall be billed at 50% of the standard metered rates shown above.

(b) **Customer Base Charge**

Each user shall pay a monthly base charge in according with the following applicable size meter installed:

<b><u>Size of Meter</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
5/8" – 3/4"	\$10.64	\$11.27	\$11.93	\$12.63	\$13.38
1"	\$21.49	\$22.76	\$24.10	\$25.52	\$27.03
1 1/2"	\$39.51	\$41.84	\$44.31	\$46.92	\$49.69
2"	\$61.10	\$64.70	\$68.52	\$72.56	\$76.84
3"	\$111.52	\$118.10	\$125.07	\$132.45	\$140.26

(c) **Fire Protection Charge**

<b><u>Size of Meter</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
5/8" – 3/4"	\$7.92	\$8.39	\$8.89	\$9.41	\$9.97
1"	\$19.82	\$20.99	\$22.23	\$23.54	\$24.93
1 1/2"	\$39.63	\$41.97	\$44.45	\$47.07	\$49.85
2"	\$63.41	\$67.15	\$71.11	\$75.31	\$79.75
3"	\$118.90	\$125.92	\$133.35	\$141.22	\$149.55

**MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY**

**SCHEDULE OF RATES AND CHARGES - INSIDE CITY**

(Cont'd)

**Large Non-Residential**

<b>(a) <u>Metered Rates Per Month</u></b> (Per 100 Cubic Feet)	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
First 7,750 cubic feet	\$3.45	\$3.65	\$3.87	\$4.10	\$4.34
Over 7,750 cubic feet	\$2.18	\$2.31	\$2.45	\$2.59	\$2.74

**(b) Customer Base Charge**

Each user shall pay a monthly base charge in accordance with the following applicable sizer meter installed.

<b><u>Size of Meter</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
4"	\$183.56	\$194.39	\$205.86	\$218.01	\$230.87
6"	\$363.77	\$385.23	\$407.96	\$432.03	\$457.52
8"	\$579.92	\$614.14	\$650.37	\$688.74	\$729.38
10"	\$832.13	\$881.23	\$933.22	\$988.28	\$1,046.59

**(c) Fire Protection Charge**

<b><u>Size of Meter</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
4"	\$198.12	\$209.81	\$222.19	\$235.30	\$249.18
6"	\$396.32	\$419.70	\$444.46	\$470.68	\$498.45
8"	\$634.12	\$671.53	\$711.15	\$753.11	\$797.54
10"	\$911.52	\$965.30	\$1,022.25	\$1,082.56	\$1,146.43

<b><u>Hydrant Rental</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
Private hydrants – per annum	\$1,021.15	\$1,081.40	\$1,145.20	\$1,212.77	\$1,284.32

MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY

SCHEDULE OF RATES AND CHARGES - INSIDE CITY

(Cont'd)

<u>Private Fire Protection Service</u>	<u>Phase One</u>	<u>Phase Two</u>	<u>Phase Three</u>	<u>Phase Four</u>	<u>Phase Five</u>
Sprinkler connection – per annum					
1"	\$28.38	\$30.05	\$31.82	\$33.70	\$35.69
1 1/2"	\$63.95	\$67.72	\$71.72	\$75.95	\$80.43
2"	\$113.50	\$120.20	\$127.29	\$134.80	\$142.75
3"	\$255.34	\$270.41	\$286.36	\$303.26	\$321.15
4"	\$453.96	\$480.74	\$509.10	\$539.14	\$570.95
6"	\$1,021.15	\$1,081.40	\$1,145.20	\$1,212.77	\$1,284.32
8"	\$1,815.36	\$1,922.47	\$2,035.90	\$2,156.02	\$2,283.23
10"	\$2,836.51	\$3,003.86	\$3,181.09	\$3,368.77	\$3,567.53
12"	\$4,084.66	\$4,325.65	\$4,580.86	\$4,851.13	\$5,137.35

**EXHIBIT A**

**SCHEDULE OF RATES AND CHARGES**

**MISHAWAKA WATER UTILITY - OUTSIDE RATES**

**MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY**

**SCHEDULE OF RATES AND CHARGES - OUTSIDE CITY**

(Cont'd)

For the use of and the service rendered by the Water Utility of the City of Mishawaka, Indiana, the following rates and charges based upon the amount of water supplied by said Water Utility.

**Residential & Multi-Unit:**

- (a) Metered rates - Phase One effective July 1, 2026, Phase Two effective January 1, 2027, Phase Three Effective January 1, 2028, Phase Four Effective January 1, 2029, and Phase Five Effective January 1, 2030, in the amounts as follows:

<b><u>Metered Rates per Month</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>	<b><u>Surcharge Percentage</u></b>
Rate per 100 Cubic Feet	\$3.77	\$3.99	\$4.22	\$4.47	\$4.73	16%

- (b) Customer base charge - Phase One effective July 1, 2026, Phase Two effective January 1, 2027, Phase Three Effective January 1, 2028, Phase Four Effective January 1, 2029, and Phase Five Effective January 1, 2030, in the amounts as follows:

<b><u>Size of Meter *</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>	<b><u>Surcharge Percentage</u></b>
5/8" – 1"	\$12.56	\$13.30	\$14.08	\$14.90	\$15.79	18%

\* Meters over 1 inch are reclassified to commercial and industrial rates

- (c) Fire Protection charge - Phase One effective July 1, 2026, Phase Two effective January 1, 2027, Phase Three Effective January 1, 2028, Phase Four Effective January 1, 2029, and Phase Five Effective January 1, 2030, in the amounts as follows

<b><u>Customer Charge</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
Per Month	\$7.92	\$8.39	\$8.89	\$9.41	\$9.97

**MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY**

**SCHEDULE OF RATES AND CHARGES - OUTSIDE CITY**

(Cont'd)

**Small Non-Residential**

<b>(a) Metered Rates per Month</b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>	<b><u>Surcharge Percentage</u></b>
All Consumption	\$3.77	\$4.00	\$4.24	\$4.49	\$4.75	14%

**(b) Customer Base Charge**

Each user shall pay a monthly base charge in accordance with the following applicable size meter installed:

<b><u>Size of Meter</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>	<b><u>Surcharge Percentage</u></b>
5/8" – 3/4"	\$12.56	\$13.30	\$14.08	\$14.90	\$15.79	18%
1"	\$26.22	\$27.77	\$29.40	\$31.13	\$32.98	22%
1 1/2"	\$48.99	\$51.88	\$54.94	\$58.18	\$61.62	24%
2"	\$76.38	\$80.88	\$85.65	\$90.70	\$96.05	25%
3"	\$140.52	\$148.81	\$157.59	\$166.89	\$176.73	26%

**(c) Fire Protection Charge**

<b><u>Size of Meter</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
5/8" – 3/4"	\$7.92	\$8.39	\$8.89	\$9.41	\$9.97
1"	\$19.82	\$20.99	\$22.23	\$23.54	\$24.93
1 1/2"	\$39.63	\$41.97	\$44.45	\$47.07	\$49.85
2"	\$63.41	\$67.15	\$71.11	\$75.31	\$79.75
3"	\$118.90	\$125.92	\$133.35	\$141.22	\$149.55

**MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY**

**SCHEDULE OF RATES AND CHARGES - OUTSIDE CITY**

(Cont'd)

**Large non-Residential**

<b>(a) Metered Rates Per Month (Per 100 Cubic Feet)</b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>	<b><u>Surcharge Percentage</u></b>
First 7,750 cubic feet	\$3.24	\$3.43	\$3.64	\$3.85	\$4.08	-6%
Over 7,750 cubic feet	\$2.51	\$2.66	\$2.82	\$2.98	\$3.15	15%

**(b) Customer Base Charge**

Each user shall pay a monthly base charge in accordance with the following applicable size meter installed:

<b><u>Size of Meter</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>	<b><u>Surcharge Percentage</u></b>
4"	\$231.29	\$244.93	\$259.38	\$274.69	\$290.90	26%
6"	\$461.99	\$489.24	\$518.11	\$548.68	\$581.05	27%
8"	\$736.50	\$779.96	\$825.97	\$874.70	\$926.31	27%
10"	\$1,056.81	\$1,119.16	\$1,185.19	\$1,255.12	\$1,329.17	27%

**(c) Fire Protection Charge**

<b><u>Size of Meter</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
4"	\$198.12	\$209.81	\$222.19	\$235.30	\$249.18
6"	\$396.32	\$419.70	\$444.46	\$470.68	\$498.45
8"	\$634.12	\$671.53	\$711.15	\$753.11	\$797.54
10"	\$911.52	\$965.30	\$1,022.25	\$1,082.56	\$1,146.43

<b><u>Hydrant Rental</u></b>	<b><u>Phase One</u></b>	<b><u>Phase Two</u></b>	<b><u>Phase Three</u></b>	<b><u>Phase Four</u></b>	<b><u>Phase Five</u></b>
Private hydrants – per annum	\$1,021.15	\$1,081.40	\$1,145.20	\$1,212.77	\$1,284.32

MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY

SCHEDULE OF RATES AND CHARGES - OUTSIDE CITY

(Cont'd)

<u>Private Fire Protection Service</u>	<u>Phase</u> <u>One</u>	<u>Phase</u> <u>Two</u>	<u>Phase</u> <u>Three</u>	<u>Phase</u> <u>Four</u>	<u>Phase</u> <u>Five</u>
Sprinkler connection – per annum					
1”	\$28.38	\$30.05	\$31.82	\$33.70	\$35.69
1 1/2”	\$63.95	\$67.72	\$71.72	\$75.95	\$80.43
2”	\$113.50	\$120.20	\$127.29	\$134.80	\$142.75
3”	\$255.34	\$270.41	\$286.36	\$303.26	\$321.15
4”	\$453.96	\$480.74	\$509.10	\$539.14	\$570.95
6”	\$1,021.15	\$1,081.40	\$1,145.20	\$1,212.77	\$1,284.32
8”	\$1,815.36	\$1,922.47	\$2,035.90	\$2,156.02	\$2,283.23
10”	\$2,836.51	\$3,003.86	\$3,181.09	\$3,368.77	\$3,567.53
12”	\$4,084.66	\$4,325.65	\$4,580.86	\$4,851.13	\$5,137.35

Non-Recurring Charges

Refer to Exhibit “B”.

Current rate effective January 1, 2023.

**EXHIBIT B**

**NON-RECURRING CHARGES**

MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY

NON-RECURRING CHARGES

- A. Water Account Service Charge - \$20.00
- B. Sprinkling Meters Turn-on Charge \$20.00
- C. Service Deposits- Service deposits are set by the Utility and can be up to one-sixth of normal annual bill per service location
- D. Failure to Meet Appointment Scheduled Charge - \$15.00
- E. Dishonored Negotiable Instrument Charge - \$20.00
- F. Processing/Disconnect Charge
  - Disconnect During Office Hours—\$25.00
  - Additional Reconnect charges after hours—\$70.00
  - Additional Reconnect charges on Sundays & Holidays— \$90.00
- G. After Hours Service Charge
  - After hours & Saturdays - \$70.00 minimum 1<sup>st</sup> 2 hours
  - After 2 hours call out time an additional \$35.00 per hour per man
  
  - Sundays and Holidays - \$90.00 minimum 1<sup>st</sup> 2 hours
  - After 2 hours call out time an additional \$45.00 per hour per man
- H. Turn Water Services Off/On (For Repair or To Test Plumbing). No charge during office hours 8-5
  - For after hour charges, refer to item G
- I. Late Penalty – 10% of the first \$3.00 plus 3% of the balance
- J. Meter Tampering Charge
  - First Offense – Actual cost of parts, labor, equipment and overhead plus cost of service estimated to have been used, based on prior history - \$75.00 + damages and a police report filed with police.
  
  - Second Offense – Same as above, plus \$250.00 + damages.
  
  - Subsequent Offenses – Same as second offense, plus disconnection of service

**MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY**

**NON-RECURRING CHARGES**

K. Violation of Fire Service Agreement – Illegal use of fire hydrant

First Offense - \$500.00

Subsequent Offense - \$1,000.00 and subject to criminal charges

L. Construction Permit Fees

150 day Residential – \$65.00

240 day Commercial – \$135.00 Per Building or \$5.00 per unit (whichever is larger)

320 day Industrial – \$600.00 Per Building

M. New Service Address Meter Charges –

Contact Water Department for current cost – 574-258-1652

<b>Meter Size</b>	<b>Charge</b>
5/8" — 3/4" (touch pad)	Actual Current Cost
1"	Actual Current Cost
1 1/2"	Actual Current Cost
2"	Actual Current Cost
3" & Larger	Actual Current Cost

Damage to Existing System Actual cost of repair

N. Meter Test at Customer Request

(No charge for first & second meter testing if second test has been requested after twelve months of the first testing)

<b>Meter Size</b>	<b>Test Fee</b>
5/8" — 1"	\$25.00
1 1/2" - 2"	\$48.00
3" & larger	Actual Cost

**MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY**

**NON-RECURRING CHARGES**

O. Hydrant Use Agreement

Hydrant Permit Charge – \$35.00

Deposit \$750.00

Damages to hydrant - repair cost to be deducted from deposit before refund, plus cost of water used, or per month (whichever is larger) \$ 50.00 minimum.

Township Hydrant Use (Fire Department Use Only) \$ 25.00 plus cost of water.

P. Tapping Permit

Existing taps never used and no fee paid at time of installation

<b>Residential</b>	
3/4"	\$1,198.00
1"	\$1,203.00
1 1/2"	\$1,564.00
2"	\$1,738.00
<b>Commercial</b>	
3/4"	Actual Current Cost
1"	Actual Current Cost
1 1/2"	Actual Current Cost
2"	Actual Current Cost
<b>Commercial/Industrial</b>	
4"	Actual Current Cost
6"	Actual Current Cost
8"	Actual Current Cost
10"	Actual Current Cost
12"	Actual Current Cost

All New Taps – Actual Current Cost

Contact Water Department for current pricing – 574-258-1652

**MISHAWAKA (INDIANA) MUNICIPAL WATER UTILITY**

**NON-RECURRING CHARGES**

Q. Lead Service Line Replacement Tap Costs

(Does Not Include Meter)

Size	Cost
5/8" — 3/4"	\$1,198.00
1"	\$1,203.00
1 1/2"	\$1,564.00
2"	\$1,738.00

R. Land Improvement Charges

Non-Residential	
Water Main	Charge / Linear Foot
6"	\$12.00
8"	\$16.00
10"	\$20.00
12"	\$24.00
14"	\$28.00
16"	\$32.00
20"	\$40.00
24"	\$48.00
Residential	
1/2 of the current cost of a 6" water main (100 feet maximum)	

S. Backflow Inspection Fee - Phase One effective July 1, 2026, Phase Two effective January 1, 2027, Phase Three Effective January 1, 2028, Phase Four Effective January 1, 2029, and Phase Five Effective January 1, 2030, in the amounts as follows:

	<u>Phase One</u>	<u>Phase Two</u>	<u>Phase Three</u>	<u>Phase Four</u>	<u>Phase Five</u>
Per Service	\$25.81	\$27.33	\$28.94	\$30.65	\$32.46

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. 6<sup>th</sup> Street approximately a quarter mile south of Lincolnway East. Kline Road and E. 6<sup>th</sup> 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. 6<sup>th</sup> 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. 6<sup>th</sup> Street – Vacant at the Northwest corner of E. 6<sup>th</sup> 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. 6<sup>th</sup> 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. 6<sup>th</sup> 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. 6<sup>th</sup> 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. 6<sup>th</sup> 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. 6<sup>th</sup> 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. 6<sup>th</sup> 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. 6<sup>th</sup> 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. 6<sup>th</sup> Street approximately a quarter mile south of Lincolnway East. Kline Road and E. 6<sup>th</sup> 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. 6<sup>th</sup> 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. 6<sup>th</sup> Street  
Proposed Two Single Family Residential Lots



P1. Looking west from Kline Street toward the property.



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



P3. Looking north from E. 6<sup>th</sup> 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.

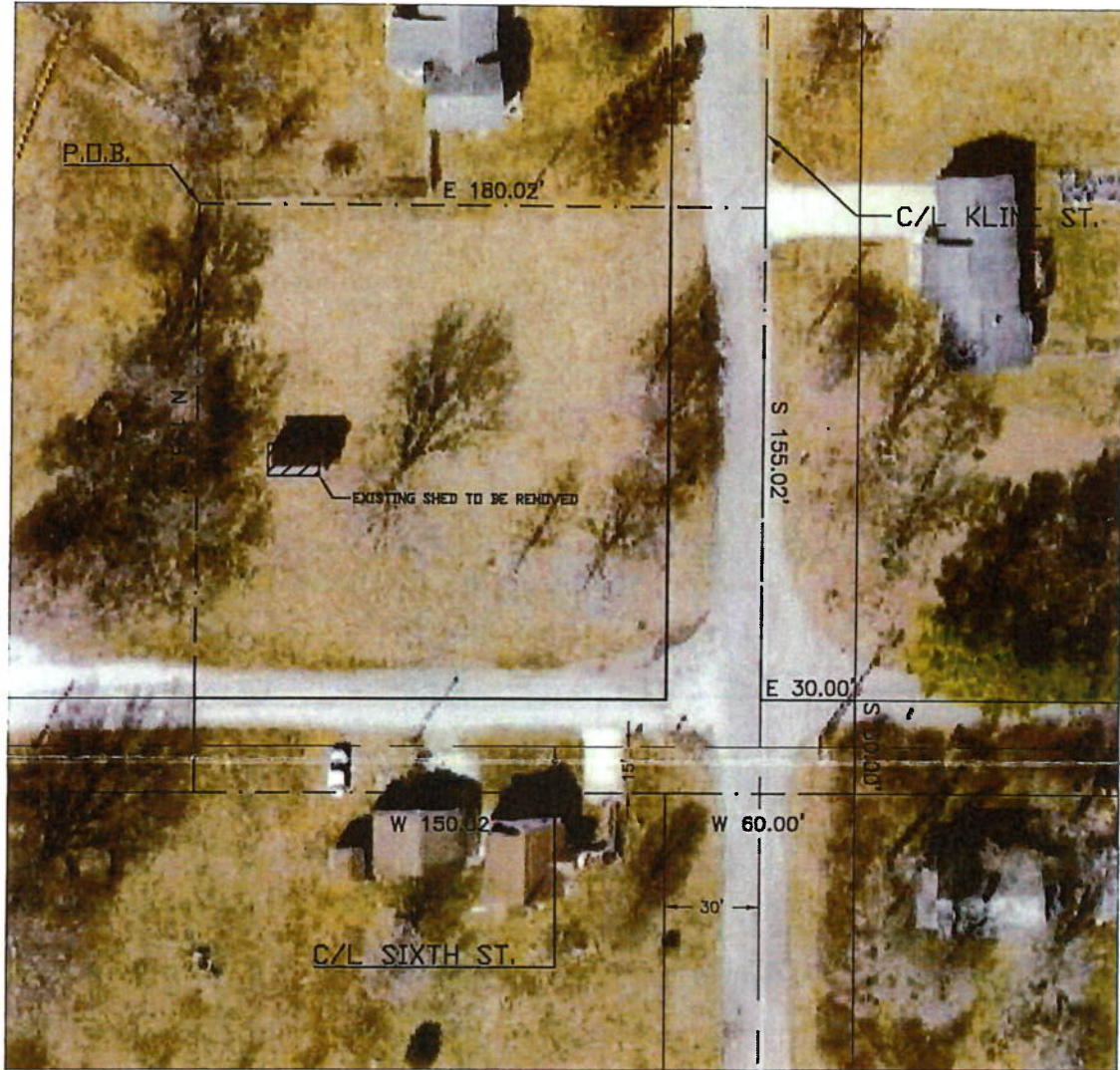
  
OMAR SOBIH (OWNER)

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](mailto: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.



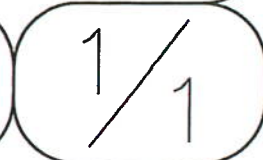
SCALE 1" = 40'

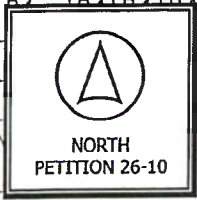
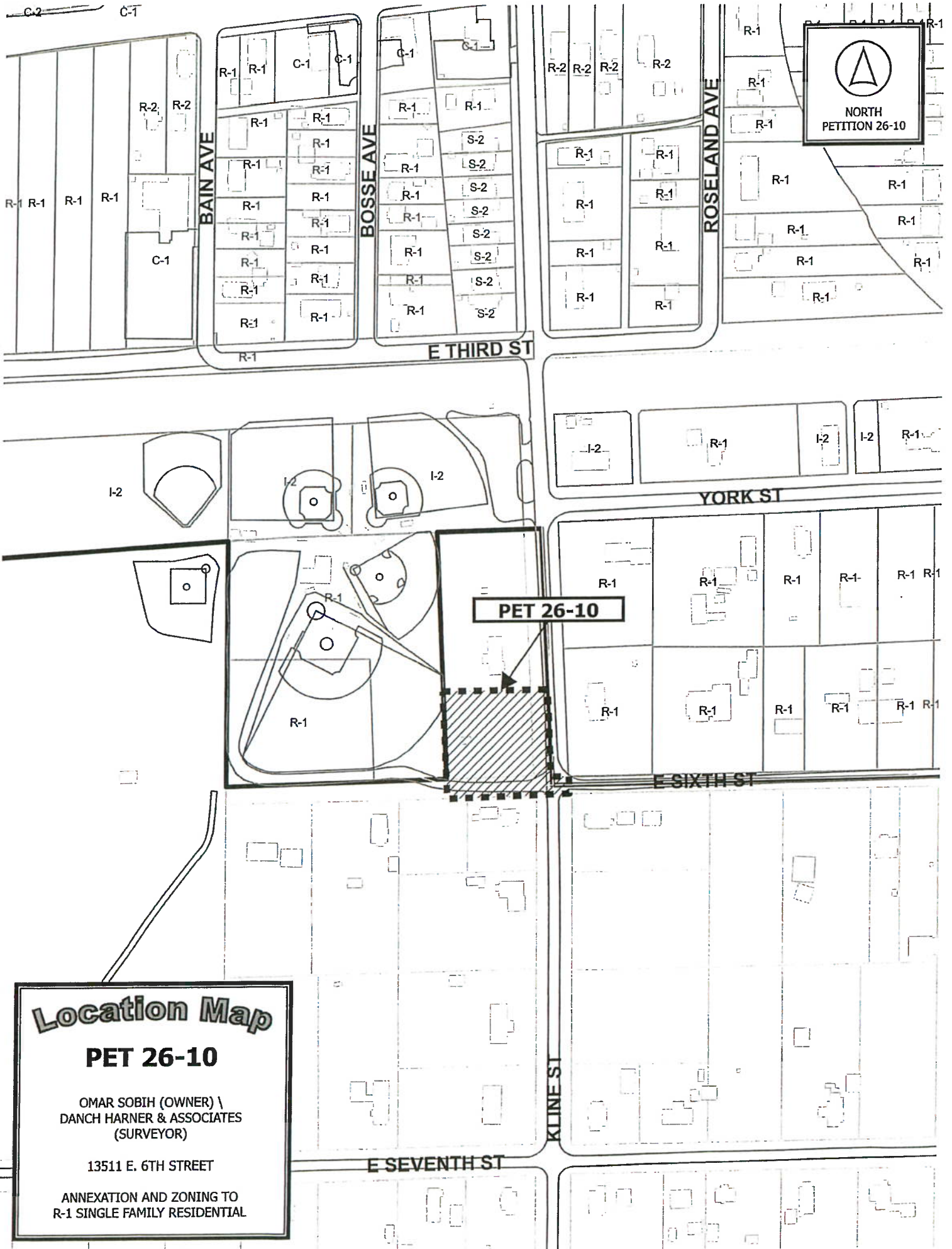
**Danch, Harner & Associates, Inc.**



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.

<b>STAFF REPORT</b>
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Location: 801 W. Douglas Road

Date: April 14, 2026

Petition: 26- 11

Prepared By: DJS

<b>GENERAL INFORMATION</b>
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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

<b>SPECIAL INFORMATION</b>
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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:**

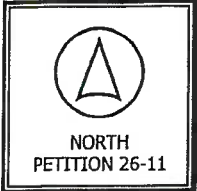
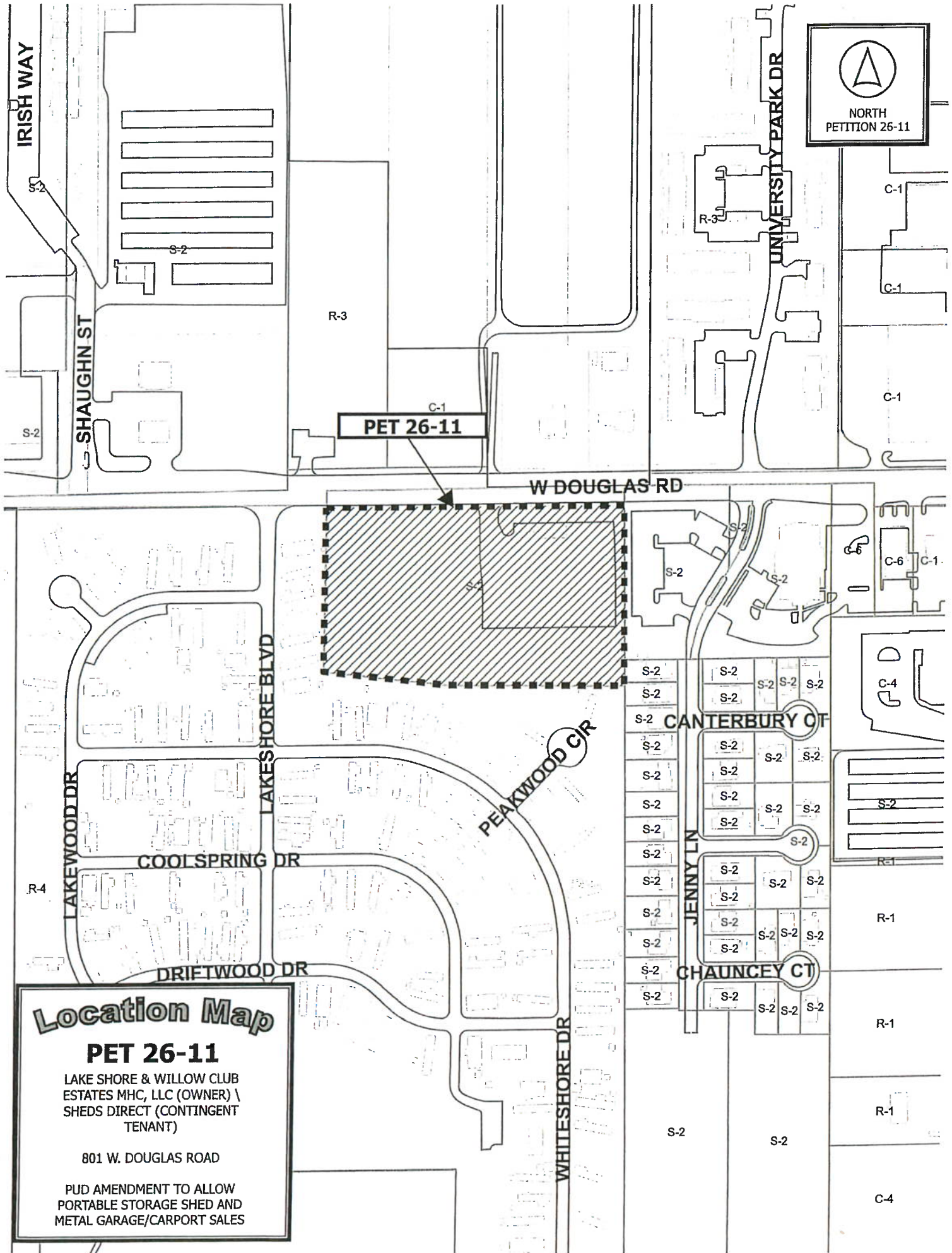
Name: Bo Kirby , Sheds Direct  
Address: 6156 Petra Mill Road, Granite Falls, NC. 28630  
Phone Number/ Fax: m. (828) 310-1546; f. 828.483.4020  
Email: bo@shedsdirectinc.com

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







**PET 26-11**

W DOUGLAS RD

CANTERBURY CT

CHAUNCEY CT

**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

<b>STAFF REPORT</b>
---------------------

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

Date: April 14, 2026

Petition: 25- 15

Prepared By: CH

<b>GENERAL INFORMATION</b>
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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

<b>SPECIAL INFORMATION</b>
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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.

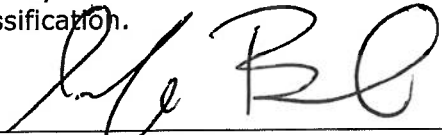
Subject to the rights of the public and of any governmental unit in any part thereof taken, used, or deeded for street, road, or highway purposes.

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.



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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

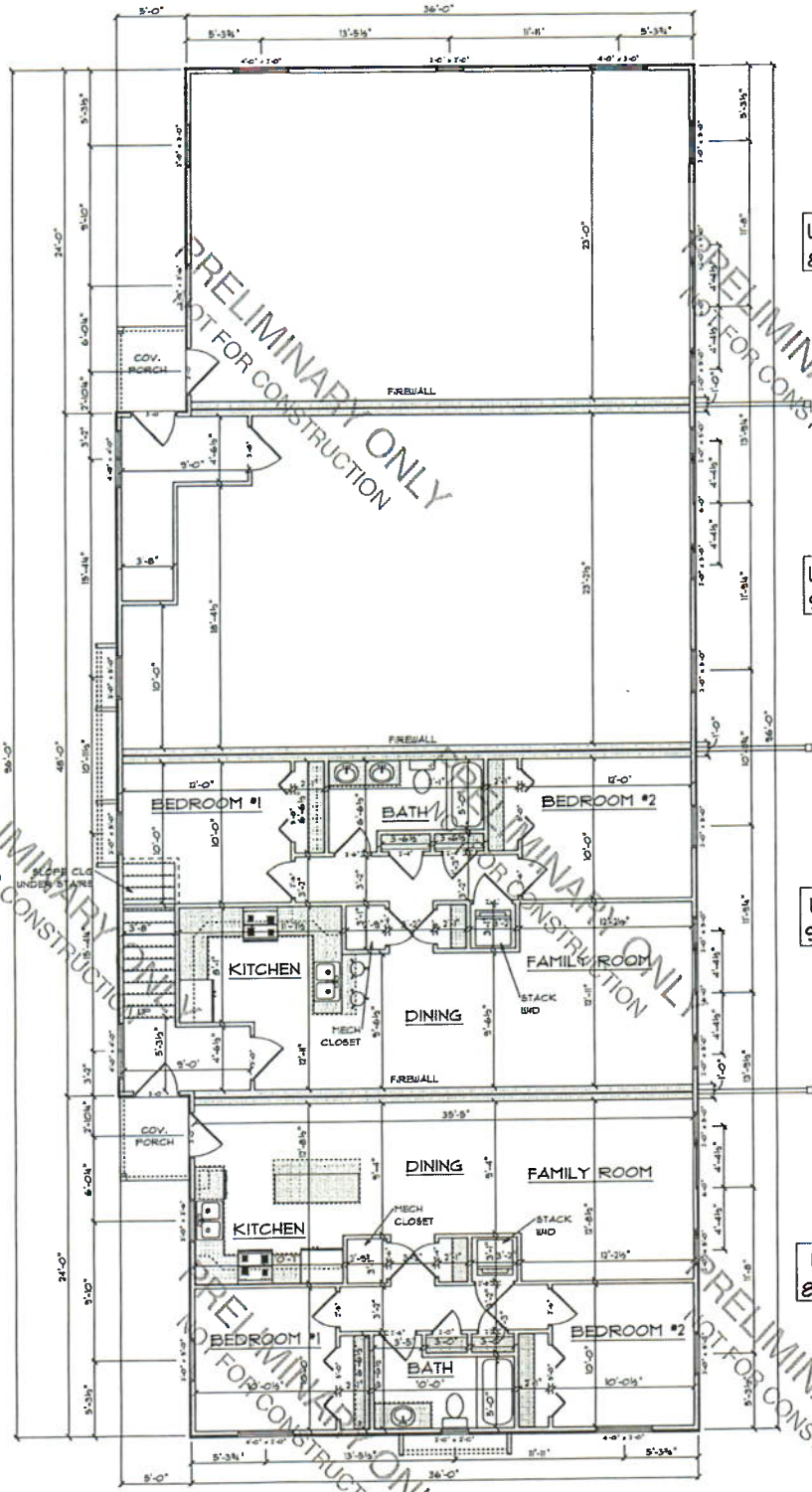




PRELIMINARY ONLY  
NOT FOR CONSTRUCTION

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

PRELIMINARY ONLY  
NOT FOR CONSTRUCTION

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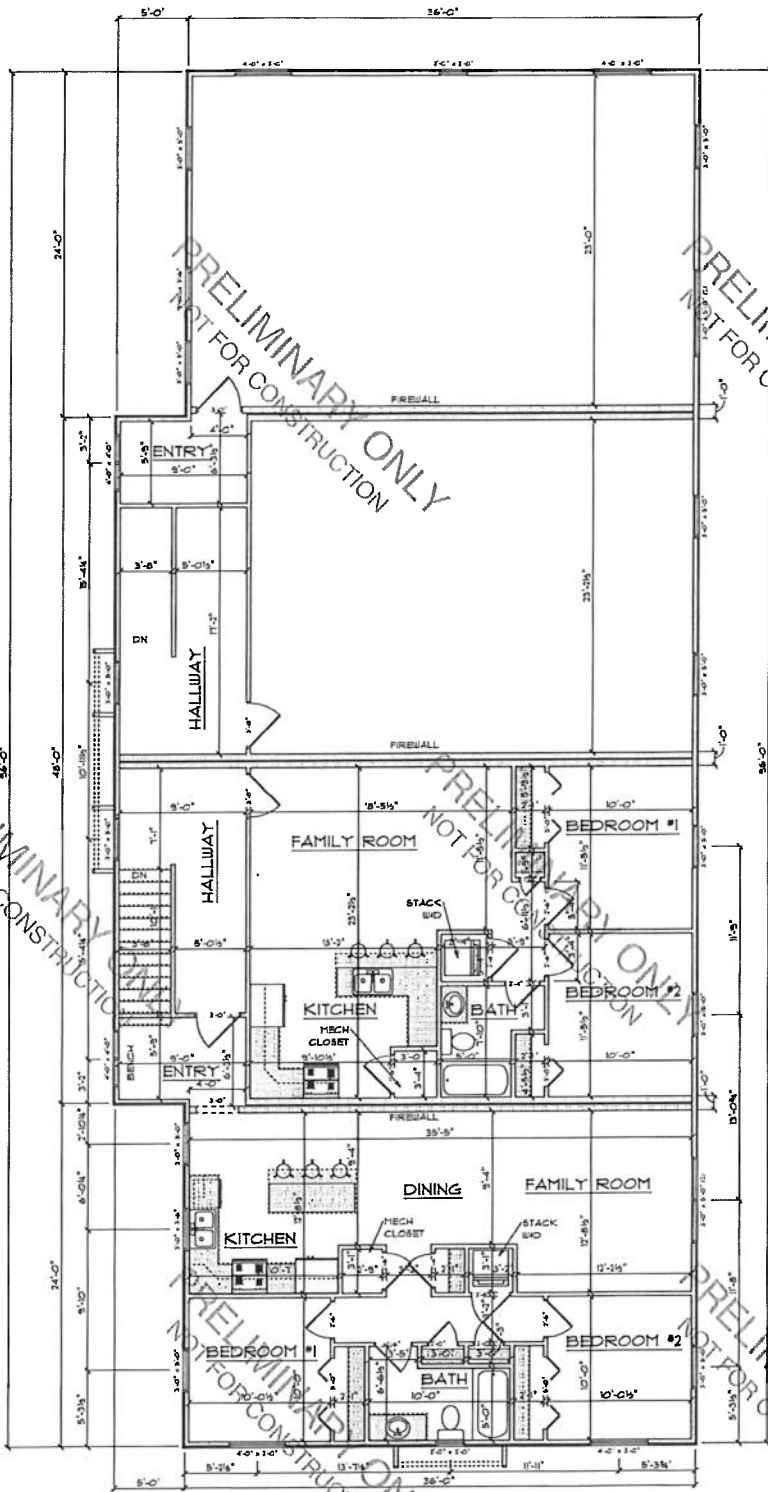
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UNIT 8  
915 SF

UNIT 7  
765 SF

UNIT 6  
765 SF

UNIT 5  
915 SF

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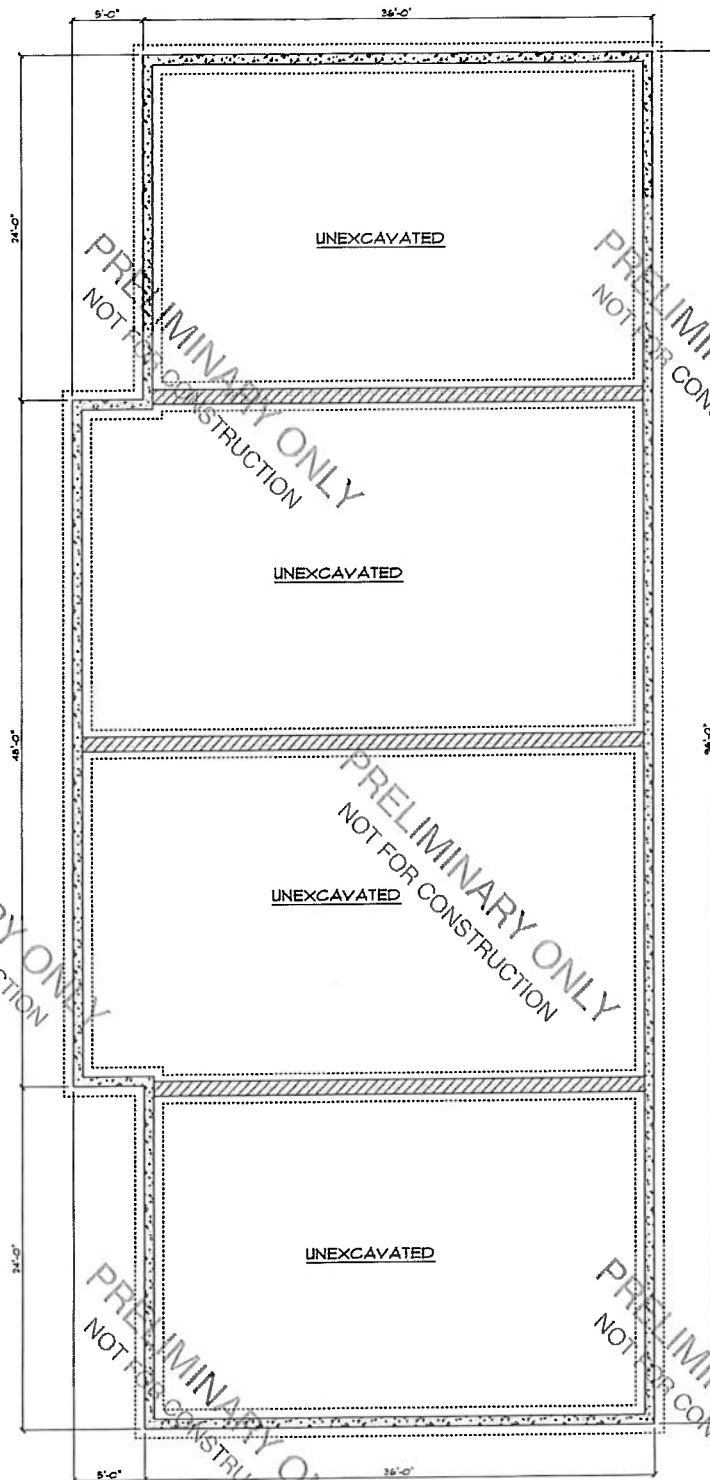
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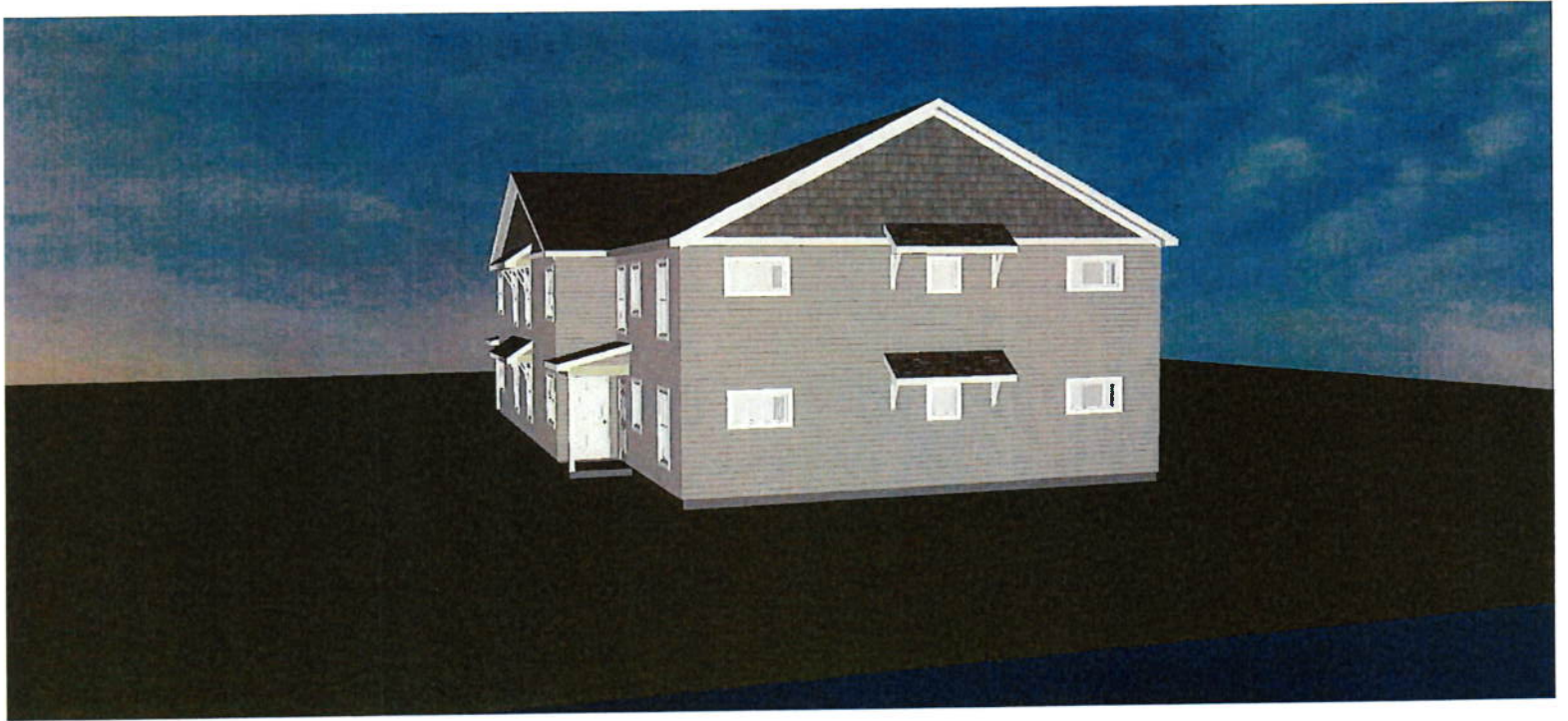
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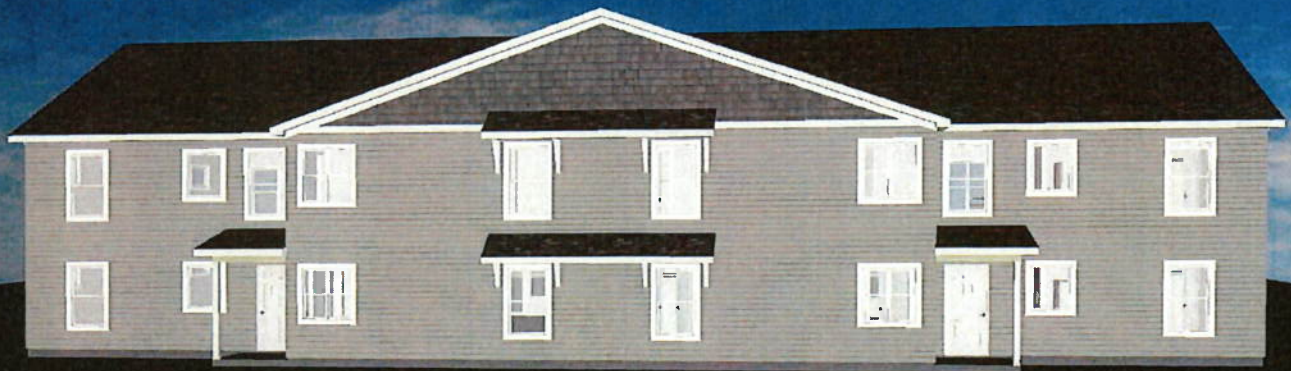
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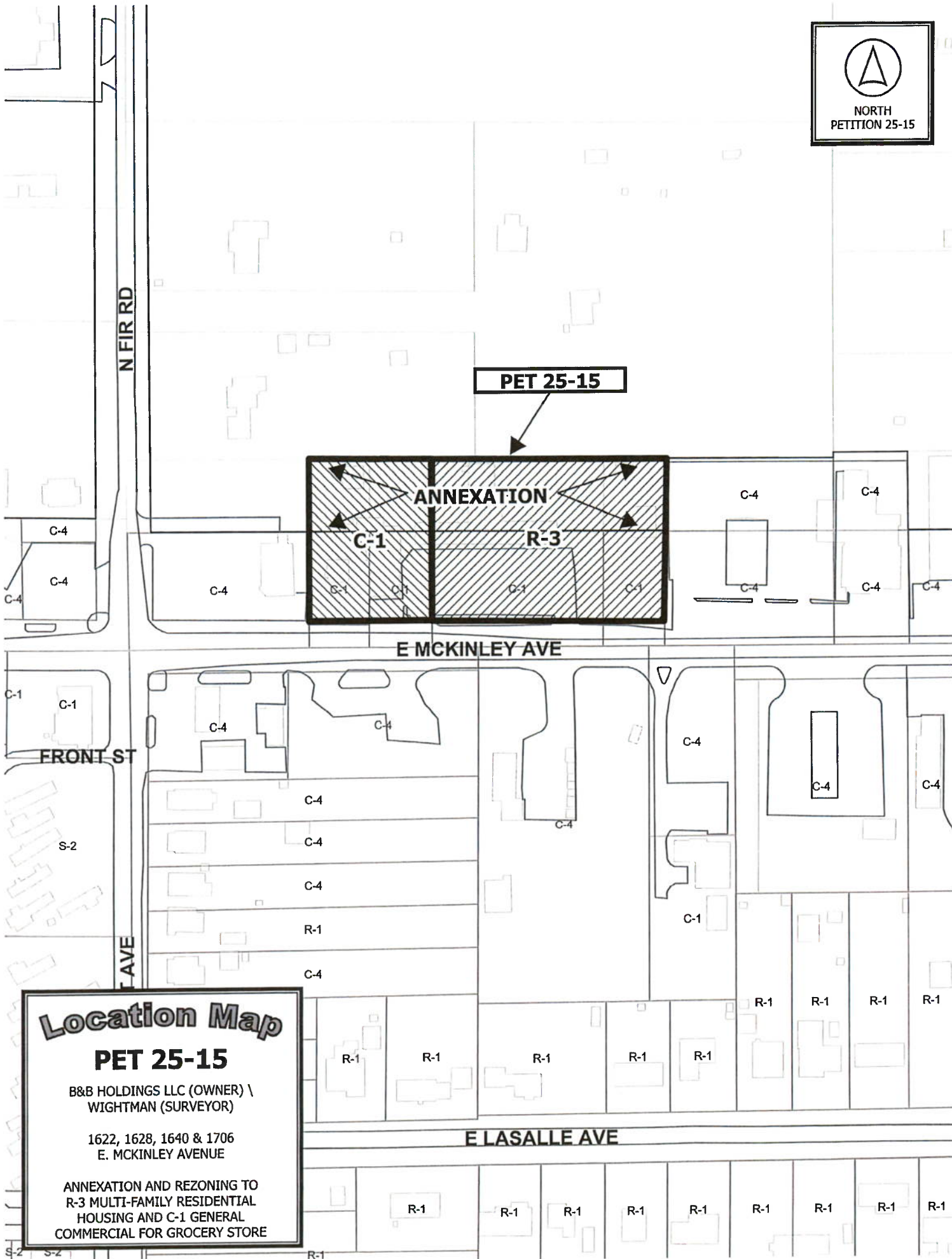
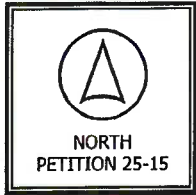
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NOT FOR CONSTRUCTION











**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