AGENDA
August 17, 2026

Meetings of Standing Committees
Council Conference Room
5:45PM

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

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

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

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

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

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

Livestream #3:

www.youtube.com/@cityofmishawaka635

1. Call to Order

2. Pledge of Allegiance

3. Roll Call

4. Approval of the Minutes of the Regular Meeting of August 03, 2026

5. Petitions, Communications, Remonstrances, and Memorials

6. Report of Special Committee

7. Ordinances on First Reading

8. Resolutions

R2026-29 Fiscal Plan for Annexation of 12340 Lincolnway East

9. Ordinances on Second Reading

P.O. No. 2026-25 Annex & Rezone north 220' to C-1 General Commercial & South 310' to I-1 Light Industrial – Southside of Lincolnway E. Approx 665' East of Bittersweet Rd. – 12340 Lincolnway E. (**Assigned to Land Use Planning Committee) 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An archived version of the livestream video can be viewed on the city of Mishawaka's Facebook and YouTube pages.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

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

Download Packet:

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

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

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

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SCAN ME

REGULAR MEETING OF THE MISHAWAKA COMMON COUNCIL

August 3, 2026

Be it remembered that the Common Council of the City of Mishawaka, Indiana met in the Council Chambers of the New Mishawaka City Hall and via telephone on Monday August 3, 2026, at 6:00PM. The meeting was called to order by Council President Gregg Hixenbaugh. All were asked to stand for the Pledge of Allegiance.

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

City Clerk Debbie-Ladyga Block called roll.

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

Minutes for the Regular Meeting on July 27, 2026, were approved as received from the Clerk's Office.

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

RESOLUTION R2026-28

A RESOLUTION OF THE COMMON COUNCIL, CITY CLERK, AND MAYOR OF THE CITY OF MISHAWAKA, INDIANA, HONORING DANNY K. GANN FOR HIS ELECTION AND APPOINTMENT AS THE STATE SURGEON FOR THE VETERANS OF FOREIGN WARS (VFW) DEPARTMENT OF INDIANA
Honoring Indiana VFW State Surgeon Dan Gann VFW Post 360

Clerk Block read the resolution in its entirety.

WHEREAS, *VFW Post 360 has long been a valued Mishawaka hub for providing service and support to military veterans and their families in our community; and*

WHEREAS, *Danny K. Gann, a decorated veteran of the United States Army and long-standing member of VFW Post 360, has selflessly dedicated his time, energy, and leadership to fostering support for and providing vital resources to local veterans and their families; and*

WHEREAS, *Danny K. Gann has served with distinction in multiple VFW and community leadership roles, including Post Commander, All American Post Commander (2022-2023), All State Post Commander (2019-*

2020) & (2022-2023), District Quartermaster/All State Quartermaster (2022-2023), Vice-President/Co-Founder Mishawaka Troop Town (2019 – Present), Mishawaka Memorial Day Parade Committee (2023 – Present), Post Quartermaster/Captain All State Quartermaster (2016-2019), Orval B. Holycross Award Winner (2018-2019), Northern Indiana Volunteer Coordinator for Operation Ramp It Up (2018 – Present), President/Co-Founder STOP 22 Michiana (2017-2022); and

***WHEREAS,** Danny K. Gann's exemplary leadership and dedication to the wider veteran community have been recognized on a state level, culminating in his historic election as the State Surgeon for the VFW Department of Indiana; and*

***WHEREAS**, in this highly prestigious position, Danny K. Gann will assume the critical duties of monitoring the healthcare services, sanitary conditions, and medical standard of care across Indiana VA Medical Centers and State Veterans' Homes, ensuring our state's veterans receive the care they deserve; and*

***WHEREAS**, this notable advancement to state leadership brings distinct honor and recognition not only to Danny K. Gann and VFW Post 360, but to the City of Mishawaka.*

***NOW, THEREFORE, BE IT RESOLVED** by the Common Council, the City Clerk, and the Mayor of the City of Mishawaka that they extend their heartfelt congratulations to Danny K. Gann upon his election and appointment as the VFW State Surgeon for the Department of Indiana and hereby declare August 3, 2026, to be:*

DANNY K. GANN DAY

in the City of Mishawaka, and call upon all citizens to join in congratulating, saluting, and thanking Danny K. Gann for his commitment to the City of Mishawaka.

Debbie Ladyga-Block, Mishawaka City Clerk, proud auxiliary member of VFW Post 360, and friend of Dan Gann, spoke in favor of **RESOLUTION R2026-28**. Clerk Block thanked the Council for honoring Mr. Gann with the resolution that evening as he had done so much not just for veterans, but for the Mishawaka community and he also helped bring the Memorial Day parade back. Clerk Block personally thanked Mr. Gann and his wife for allowing him to do the things he was able to do and acknowledged the support of his good friends Stan and Linda Miles and Stan was now the Commander of the Post. Clerk Block thanked the Council once again. Mr. Hixenbaugh thanked Clerk Block.

Stan Miles, 51656 Creekside Drive Granger, IN 46530, Commander of VFW Post 360, and District Commander for the Third District of Indiana, spoke in favor of **RESOLUTION R2026-28**. Mr. Miles stated he had seen all of the hard work and a lot of the things Mr. Gann had brought him in to help him with and they made a pretty good team as Mr. Gann was one of his best friends. Mr. Miles stated Mr. Gann was not finished and as he moved up through the chairs, he would be Department Commander in three years, and he would take the values that he always had and would put them into that office as well. Mr. Miles stated this was a great thing for the City of Mishawaka, and it had been over sixty years since there had been a Department Commander from Mishawaka. Mr. Miles thanked the Council.

Mrs. Voelker stated she had no idea about all of the things Mr. Gann was involved in and he was a credit to Mishawaka and most importantly a credit to the veterans he served. Mrs. Voelker thanked Mr. Gann.

Mr. Hixenbaugh thanked Mr. Gann for everything that he did in Mishawaka. Mr. Hixenbaugh stated it was embedded in the lengthy resolution, but one of the important things that they had interacted with him on in the past several years was the Troop Town project and he along with others affiliated with the VFW and community members at large, but he in particular had been a driving force behind that. Mr. Hixenbaugh stated for them to be able to partner with the community to provide services to their homeless veteran population was one of the things that he was most proud of that they had accomplished in Mishawaka in recent memory and Mr. Gann deserved a great deal of credit for that. Mr. Hixenbaugh stated the things that he did not just in conjunction with the bigger projects, but the day-to-day work that he did at the VFW to keep it humming along but also to provide support to the veterans in their community that the resolution referenced was worthy of acknowledgement. Mr. Hixenbaugh congratulated Mr. Gann on having been selected for the position and he wanted to admit that he did not know that there was a surgeon for the state of Indiana through the VFW, but it was interesting to learn more about it and the role that he was going to play. Mr. Hixenbaugh asked Mr. Gann to let them know if there was anything the Council could do to support him in the endeavor once he moves into the role and thanked him once again for what he did on a daily basis to make Mishawaka a better community. Mr. Hixenbaugh asked Mr. Gann if he had anything he would like to say.

Dan Gann, 4309 Douthart Place Mishawaka, IN 46544, spoke in favor of **RESOLUTION R2026-28**. Mr. Gann stated he was very humbled by the resolution, and it meant a lot to serve the Mishawaka community, and it was exactly the type of community he wanted to serve. Mr. Gann stated after he was blown up in 2003 over in Iraq, he asked God why he was still there and he found the VFW and from there, he found all of the projects that needed help. Mr. Gann stated he was very humbled to be a public servant to the City of Mishawaka and St. Joseph County as well as the state of Indiana and he definitely planned on throwing a lot more into what he was doing. Mr. Gann thanked the Council once again.

Mr. Hixenbaugh thanked Clerk Block for being the proponent of putting the resolution together and bringing it to the Council's attention. Clerk Block stated it was her honor and her pleasure.

Question was called for at 6:08PM for **RESOLUTION R2026-28 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. 2026-25

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 & Rezone north 220' to C-1 General Commercial & south 310' to I-1 Light Industrial – southside of Lincolnway E. approximately 665' east of Bittersweet Rd. – 12340 Lincolnway E.

PUBLIC HEARING – NO VOTE

John Piraccini, 633 Windy Cove Court Mishawaka, IN 46544, Coldwell Banker Commercial Real Estate Group, spoke in favor of **PROPOSED ORDINANCE NO. 2026-25**. Mr. Piraccini stated they went through the Plan Commission first and initially met with Ken Prince, Derek Spier, and the rest of the staff and went over their thoughts and this was the product of what they all put together. Mr. Piraccini stated this would be a split zone where they would have commercial in the front and then industrial in the back, which was the initial intention. Mr. Piraccini stated the preliminary site plan in front of the Council was very preliminary and some of it may be adjusted with more buildings going east and west, but it was basically just the zoning and the annexation portion that they were looking for at that time. Mr. Piraccini stated this was surrounded by the city on both sides, and the utilities were out in front of the property. Mr. Piraccini stated this would be an improvement on the area as they had an old car lot before and then an old mechanic building with an old storage building in the back with a guy living in a tent in the back and things of that nature when they went through the property. Mr. Piraccini stated the original owner had passed away, and his daughters were not in possession of it, and he was representing them as well as the buyer, but it had been cleaned up considerably and they wanted to bring it into the city. Mr. Piraccini stated the group involved, Build Indiana, seemed to be doing this type of work in South Bend and Warsaw and took on some of the projects trying to meet that need of leasing industrial types of buildings. Mr. Piraccini stated they saw a decent market for that that were flex spaces from 1,600 square feet to 2,400 square feet. Mr. Piraccini stated it should be a really good project, and they received a unanimous vote and did not have any objections or remonstrance at the Plan Commission meeting. Mr. Piraccini stated Mike Rozycki was present that evening from Abonmarche Consultants if there were any real details that the Council would like to ask about. Mr. Piraccini stated with this place, they were still working through going to get the final site plan put together, but they wanted to get the process going for the annexation site.

Mrs. Hazen asked what kind of businesses would rent the space and what for. Mr. Piraccini stated it was going to be light industrial with no outside storage, so it would be C-1 in the front, but they were not sure what they were going to do with that at that point, which they had told the staff so it would likely be small businesses and they had seen more of that where, for example, someone may just have needed an overhead door and a service door or two units, so it would probably be mostly smaller industrial-based businesses.

Mrs. Voelker asked if the front would be a space for a more retail-like business. Mr. Piraccini stated at that time it was zoned C-1, so they did not have a plan for it and they just thought eventually they would either market it or develop it, but the goal was to take care of the backside of it at that point in time and since it went up against a railroad track, it was kind of a good fit for industrial.

The public hearing on the proposed ordinance was closed at 6:15PM and pursuant to Indiana law, the Council would conduct the vote on the matter at their next regularly scheduled council meeting on August 17, 2026, at 6PM in the Common Council Chambers.

PROPOSED ORDINANCE NO. 2026-26

AN ORDINANCE DECLARING AN EMERGENCY AND DETERMINING THE EXPENDITURE OF ADDITIONAL FUNDS FOR THE YEAR ENDING DECEMBER 31, 2026
Additional Appropriations: County Economic Development Income Tax: Capital Outlays: 2209-50-445-15 Training Center Improvements $500,000.00 Public Safety Local Income Tax: Capital Outlays: 2240-50-443-93 Fire Station Improvements $500,000.00 Total: $1,000,000.00

Mr. Emmons reported the Budget & Finance Committee recommended that this proposed ordinance be adopted. Upon a second by Mr. Banicki, the motion carried. The committee report passed unanimously.

Rebecca Maguire, City Controller, spoke in favor of **PROPOSED ORDINANCE NO. 2026-26**. Mrs. Maguire stated she was requesting approval for a $500,000 additional appropriation in the budget of the CEDIT fund for training center improvements and they hoped to build a training center of the 5th Street property which would assist both the fire department and the police department in their training endeavors. Mrs. Maguire stated the second item was fire station improvements coming out of the Public Safety Local Income Tax. Mrs. Maguire stated there had been mold found at fire station one and this was for removal of the HVAC system, mold remediation, and temporary housing.

Mr. Hixenbaugh stated he appreciated the leadership of the administration to bring this project forward and he thought that both of the expenditures were important of course, but he was particularly excited about the training facility and what that would do to further support their public safety services in Mishawaka.

Mr. Emmons asked with regard to the fire station improvements, she had mentioned temporary housing and if that was just housing used as a place for sleeping and eating because he saw a trailer out there in the plan but it did not seem to be that big to house 8 to 10 people. Mrs. Maguire stated her understanding was that it would be a shift of three that were going to be house in the trailer at one time. Mr. Emmons asked where the rest of them would be at. Mrs. Maguire stated she was not sure how they would be staging all of the personnel.

Mrs. Voelker asked if she knew how long the project would take. Mrs. Maguire stated she did not and she didn't want to misspeak as she did not know for sure how long it would take.

Question was called for at 6:19PM for **PROPOSED ORDINANCE NO. 2026-26 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. 5995**.

PROPOSED ORDINANCE NO. 2026-27

AN ORDINANCE DECLARING AND DETERMINING THE REDUCTION OF BUDGET APPROPRIATIONS FOR THE YEAR ENDING DECEMBER 31, 2026
Reduction of Budgeted Appropriations: County Economic Development Income Tax:
Capital Outlays: 2209-50-445-17 Park Improvements $500,000.00 Total: $500,000.00

Mrs. Voelker reported the Budget & Finance Committee recommended that this proposed ordinance be adopted. Upon a second by Mr. Banicki, the motion carried. The committee report passed unanimously.

Rebecca Maguire, City Controller, spoke in favor of **PROPOSED ORDINANCE NO. 2026-27**. Mrs. Maguire stated they rarely had a reduction, but it seemed fitting in the CEDIT fund in their previous ordinance, they added $500,000 to the budget for the training facility and park improvements, the project that had changed its scope so they were replacing $500,000 with this $500,000 so that the balance in the CEDIT fund did not change with the reduction.

Question was called for at 6:21PM for **PROPOSED ORDINANCE NO. 2026-27 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. 5996**.

NEW BUSINESS

Mr. Carroll announced that the 2nd District neighborhood meeting would take place on Thursday August 13th at 7PM at the Blair Hills pool complex. Mr. Carroll stated all Mishawaka were welcome and their guest speaker was still to be determined.

Mr. Mammolenti announced Tuesday August 4th was National Night Out with the local police and they had a couple of different locations, but the one he helped out with and had for several years was Twin Branch and they have a gathering that would offer pizza, hot dogs, Jimmy John's, prizes for kids, and prizes for adults. Mr. Mammolenti stated it would start at 5:45PM, would be held at Twin Branch Pavillion at Twin Branch Park, and all were welcome. Mr. Hixenbaugh stated if memory served, the other large event location was at Merrifield North tomorrow at roughly the same time.

ADJOURNMENT 6:23PM

<table><tr><td><u>Deborah S. Block /s/</u>
Deborah S. Block, IAMC, MMC, City Clerk</td><td><u>Gregg A. Hixenbaugh /s/</u>
Gregg A. Hixenbaugh, President</td></tr></table>

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

Deborah S. Block, IAMC, MMC
AUG 1 1 2026
City Clerk
Mishawaka, IN

RESOLUTION NO. 2026-29

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:

12340 Lincolnway East, Mishawaka, IN 46544 – South Side of Lincolnway East approximately 650'

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

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

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

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

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

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

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

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

A PART OF THE NORTHEAST AND SOUTHEAST QUARTERS OF SECTION 22, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA AND BEING MORE PARTICULARLY DESCRIBED AS:

BEGINNING AT THE NORTHWEST CORNER OF LOT "B" OF THE PLAT OF "GRANDE VISTA ESTATES – MORNINGSTAR REPLAT" AS RECORDED ON FEBRUARY 11, 2025, AS INSTRUMENT NUMBER 2025-07411 IN THE OFFICE OF THE RECORDER OF ST. JOSEPH COUNTY, INDIANA, THENCE N. 00°38'03" W. (ALL BEARINGS ASSUMED, A DISTANCE OF 60.00 FEET TO A POINT OF INTERSECTION WITH THE NORTH RIGHT-OF-WAY LINE OF GRANDE VISTAS DRIVE (60 FT. R/W); THENCE ALONG SAID NORTH LINE, N. 89°20'43" E., A DISTANCE OF 444.39 FEET MORE OR LESS TO A POINT OF INTERSECTION WITH THE EXISTING MISHAWAKA CORPORATE LIMIT LINE; THENCE S. 00°23'21" E., ALONG SAID CORPORATE LINE ALSO BEING THE WEST RIGHT-OF-WAY LINE OF FIR ROAD, A DISTANCE OF 250.15 FEET TO THE SOUTHEAST CORNER OF SAID LOT "B"; THENCE S. 89°21'23" W., ALONG THE SOUTH LINE OF SAID LOT, A DISTANCE OF 444.13 FEET TO THE SOUTHWEST CORNER OF SAID LOT "B"; THENCE ALONG THE WEST LINE OF SAID LOT FOR THE NEXT TWO (2) COURSES: N. 00°14'06" W., A DISTANCE OF 40.00 FEET AND THENCE N. 00°38'03" W., A DISTANCE OF 150.07 FEET TO THE POINT OF BEGINNING.

CONTAINING 3.7 ACRES MORE OR LESS.

COMMON ADDRESS: 12340 LINCOLNWAY EAST, MISHAWAKA, IN 46544 – SOUTH SIDE OF LINCOLNWAY EAST APPROXIMATELY 650' EAST OF BITTERSWEET ROAD.

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

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

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

of _________________, 2026, at ___________ o'clock __.M.

____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this ________ day of_________________ ,

2026, at _________o'clock __.M.

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

APPROVED by me this ________ day of __________________ 2026, at

__________ o'clock ___.M.

____
David A. Wood, Mayor

CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

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

August 11, 2026

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

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

Re: Fiscal Plan and Approving Resolution for proposed Ordinance to Annex and Zone property into the City of Mishawaka: 12340 Lincolnway East – 650' East of Bittersweet Road

Dear Council Members and Clerk:

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

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

Staff will present a brief summary of the plan and be prepared to respond to questions at the Common Council meeting on August 19, 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

Deborah S. Block, IAMC, MMC

AUG 1 1 2026

City Clerk
Mishawaka, IN

City of Mishawaka

Karen Fullmer & Eva Snyder
12340 Lincolnway East Annexation

Property located on the South
Side of Lincolnway East
Approximately 650' East of
Bittersweet Road

August 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

KAREN FULLMER & EVA SNYDER
12134 LINCOLNWAY EAST
ANNEXATION FISCAL PLAN

TABLE OF CONTENTS

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 534.24 FEET, FOLLOWING AN EXISTING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 528.80 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

CONTAINING 3.7 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.

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 534.24 FEET, FOLLOWING AN EXISTING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 528.80 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

CONTAINING 3.7 ACRES, MORE OR LESS.

TAB B- BASIC DATA & FISCAL ANALYSIS

BASIC DATA & FISCAL ANALYSIS

A. LOCATION AND SIZE

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

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 534.24 FEET, FOLLOWING AN EXISTING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 528.80 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

CONTAINING 3.7 ACRES, MORE OR LESS.

Annexation Area

The 3.7 acre area, which includes one parcel of property (Tax Parcel 014-1049-0995.04), is located on the south side of Lincolnway East approximately 650' east of Bittersweet Road. The annexation area is bound to the north and east with approximately 829 linear feet being incorporated into City, while the remaining adjacent properties are in unincorporated St. Joseph County. The annexation parcel is currently zoned I Industrial District within unincorporated St. Joseph County. If annexed, the parcel will be zoned to the I-1 Light Industrial District and the C-1 General Commercial District to allow for the construction of 6-8 industrial / flex space buildings within the south part of the property and commercial/retail buildings along Lincolnway East. The rear fenced-in part of the property currently includes several dilapidated buildings. The front part of the property was most recently as a used automobile sales lot. All structures and improvements will be razed with the redevelopment of the site.

Contiguity with the Existing City Limits

The property to be annexed into the City includes 3.7 acres. The external boundary of the annexation area measures 1,663 linear feet with 829 linear feet being contiguous with the current corporate boundary of the City of Mishawaka. The border of the contiguous area is 49.8% 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 with very mild relief sloping from the northwest corner to the southeast corner. The generalized 2' contours per the City's GIS show approximate elevations ranging from over 732' in the northwest corner of property to less than 730' in the southeast quadrant. The southern 360' is fenced in and includes an approximate 6,400 sq. ft. primary building and several accessory structures ranging in size from 480 sq. ft. to over 1,000 sq. ft. The northern 170' is a vacant unimproved area most recently occupied as a used automobile sales lot.

C. LAND USE/CURRENT ZONING

The proposed area to be annexed is currently zoned I Industrial District within unincorporated St. Joseph County and includes several structures as outlined above. Many automobiles and other vehicles in various states of disrepair are located within the southern fenced-in area. The northern part of the property is vacant. If the Mishawaka Common Council approves the annexation request, the southern 310' of the property will be zoned to the I-1 Light Industrial District and the northern 220' to the C-1 General Commercial District.

D. ASSESSMENT

The territory to be annexed consists of one (1) parcel of property. The Land and Improvement Valuations shown below are based upon current GIS parcel data:

Tax ID Number	Property Owner	Number of Acres*	Land & Imp. Valuation**
014-1049-0995.04	KAREN FULLMER & EVA SYNDER	3.66 ACRES	$181,700

**Acreage is per the legal description provided by Abonmarche Consultant, Inc.*
***Includes a land value of $77,500 and an improvement/structure value of $104,200.*

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 to the I-1 Light Industrial District and C-1 General Commercial District to allow the development of industrial / flex space and commercial buildings as described above. The property shall be developed in accordance with the requirements of the City of Mishawaka Zoning Ordinance. Addresses will be assigned by the City of Mishawaka Engineering Department when the property is developed.

G. DETERMINATION OF SERVICE STANDARDS AND COSTS

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

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

Given that no consequential additional expenditures are anticipated, the itemization of costs associated with providing each service is not possible relative to the annexation area. However, to document that funds have been approved and are available for the services identified, a copy of the approved year 2026 City budget has been attached to the Summary of Service Report for each applicable non-rate supported department. These budgets identify the costs for personnel, equipment, repairs, and other expenditures anticipated for the budget year. Budgets for any department are available for the review of the public upon request at City Hall.

H. TERMS AND CONDITIONS

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

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

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

Analysis:

The property to be annexed includes a southern 360' fenced-in area with an approximate 6,400 sq. ft. primary building and several accessory structures ranging in size from 480 sq. ft. to over 1,000 sq. ft. Many automobiles and vehicles are also within the fenced area. The northern 170' is a vacant unimproved area most recently occupied as a used automobile sales lot. If the annexation is approved, the contingent owner/developer is proposing to construct industrial / flex buildings in the rear part of the property and commercial buildings along Lincolnway East.

As indicated on the preliminary site plan, the contingent owner plans to construct approximately 6-8 industrial / flex space and retail/office buildings with the associated parking areas, access drives, landscaping, and other required improvements. Construction is anticipated to begin late fall 2026 and be completed by late spring 2027 for the industrial / flex space buildings. These buildings will be constructed first with the retail/office buildings along Lincolnway East to be phase two based upon market demand.

If construction occurs as anticipated, the annexation is expected to significantly increase the assessed valuations and provide positive impacts to a majority of other taxing districts. The contingent developer estimated construction costs of approximately $4.8 million for the southern part of the property to include the industrial / flex space buildings. This estimate is expected to yield an initial assessed valuation of $1,915,800, including $1.44 million for the buildings (30% of the construction costs) and $475,800 for the land valuation. The land valuation is based upon $130,000 per acre for the entire property. The proposed building and land assessments were estimated using comparable similar storage unit facilities within the city.

Although not included in this analysis since construction is not anticipated in the next four years, the future commercial development on the north 1.52 acre part of the property would result in an additional increase in assessed valuations and provide additional tax revenue if constructed. This phase is anticipated to include commercial/retail buildings with an estimated construction cost of $2.5-3 million.

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:

$181,700

Future anticipated property assessed valuation:

$1,915,800

Current Property Taxes Generated from the Property:

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

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

This calculation has been done with a scenario before annexation for other (commercial), then following annexation for other (commercial) identifying the property as now being subject to the City tax rate.

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

Prior to annexation: $3,147

Following annexation: $57,474

Political Subdivisions before Annexation:

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

- St. Joseph County (30.3%) - $953.54
- Penn Township (16.2%) - $509.81
- Penn-Harris-Madison School Corporation (44.8%) - $1,409.86
- Mishawaka-Penn-Harris Public Library (6.7%) - $210.85
- Airport Authority (2.0%) - $62.94

** 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, however, the other (commercial) cap is set at 3%. Even though the cap is set at 3%, the revenue will increase significantly due to the estimated increase in assessed valuation realized from the proposed development. Thus, the distribution of property tax revenue is anticipated to increase for all existing tax entities, except for Penn Township, based on getting a larger percentage of revenue when the City tax rate, and to a very minor extent, the South Bend Transpo rate is added to the overall rate.

Political Subdivisions following Annexation:

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

- St. Joseph County (16.0%) - $9,195.84 (+$8,242.30 per year)
- Penn Township (0.8%) - $459.79 (-$50.02 per year)
- Penn-Harris-Madison School Corporation (23.7%) -$13,621.34 (+$12,211.48 per year)
- Mishawaka-Penn-Harris Public Library (3.6%) - $2,069.06 (+$1,858.21 per year)
- Airport Authority (1.0%) - $574.74 (+$511.80 per year)
- South Bend Transpo (2.6%) - $1,494.32
- City of Mishawaka (52.3%) - $30,058.90

** 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

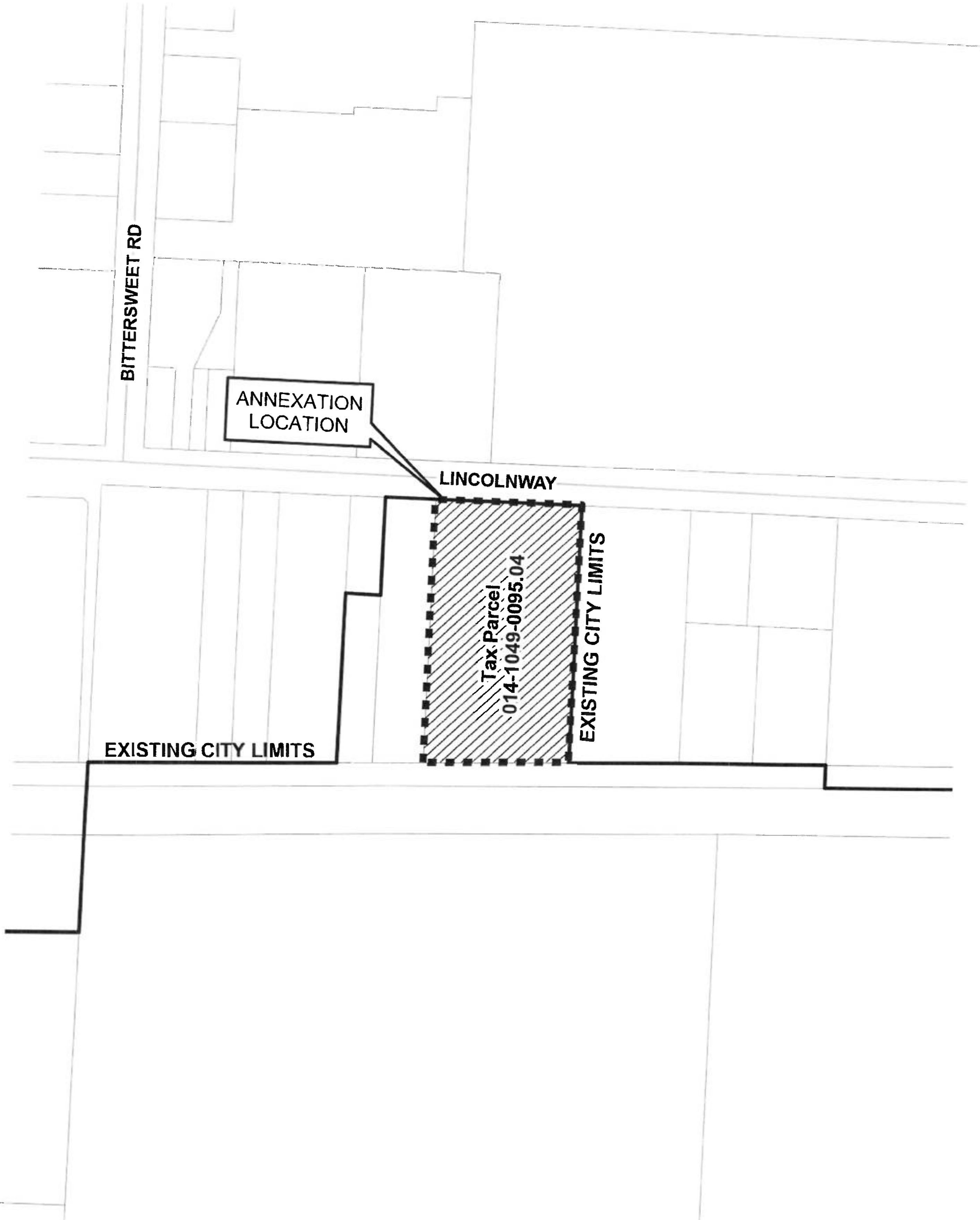
- St. Joseph County $36,783.36
- Penn Township $1,839.16
- Penn-Harris-Madison School Corporation $54,485.36
- Mishawaka-Penn-Harris Public Library $8,276.24

- Airport Authority $2,298.96
- South Bend Transpo $5,977.28
- City of Mishawaka $120,235.60

J. ASSUMED INDEBTEDNESS & COUNTY INFRASTRUCTURE REIMBURSEMENT

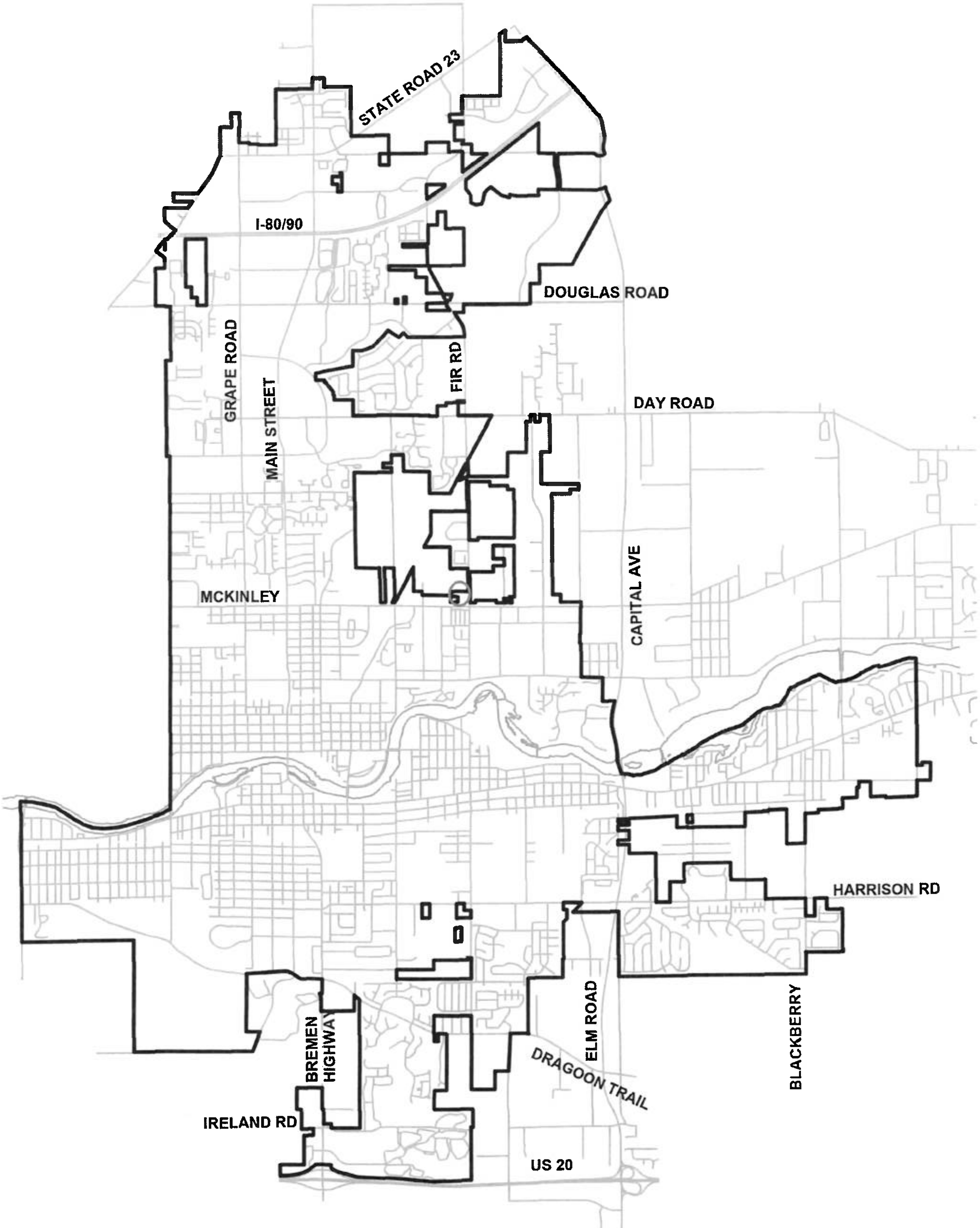
Pursuant to I.C. 36-4-3-4.2 under certain circumstances the City would be required to assume a portion of indebtedness as it would pertain to the proposed annexation area. Specifically, this would be required if the County had used property tax revenue to repay debt used to build infrastructure within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

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

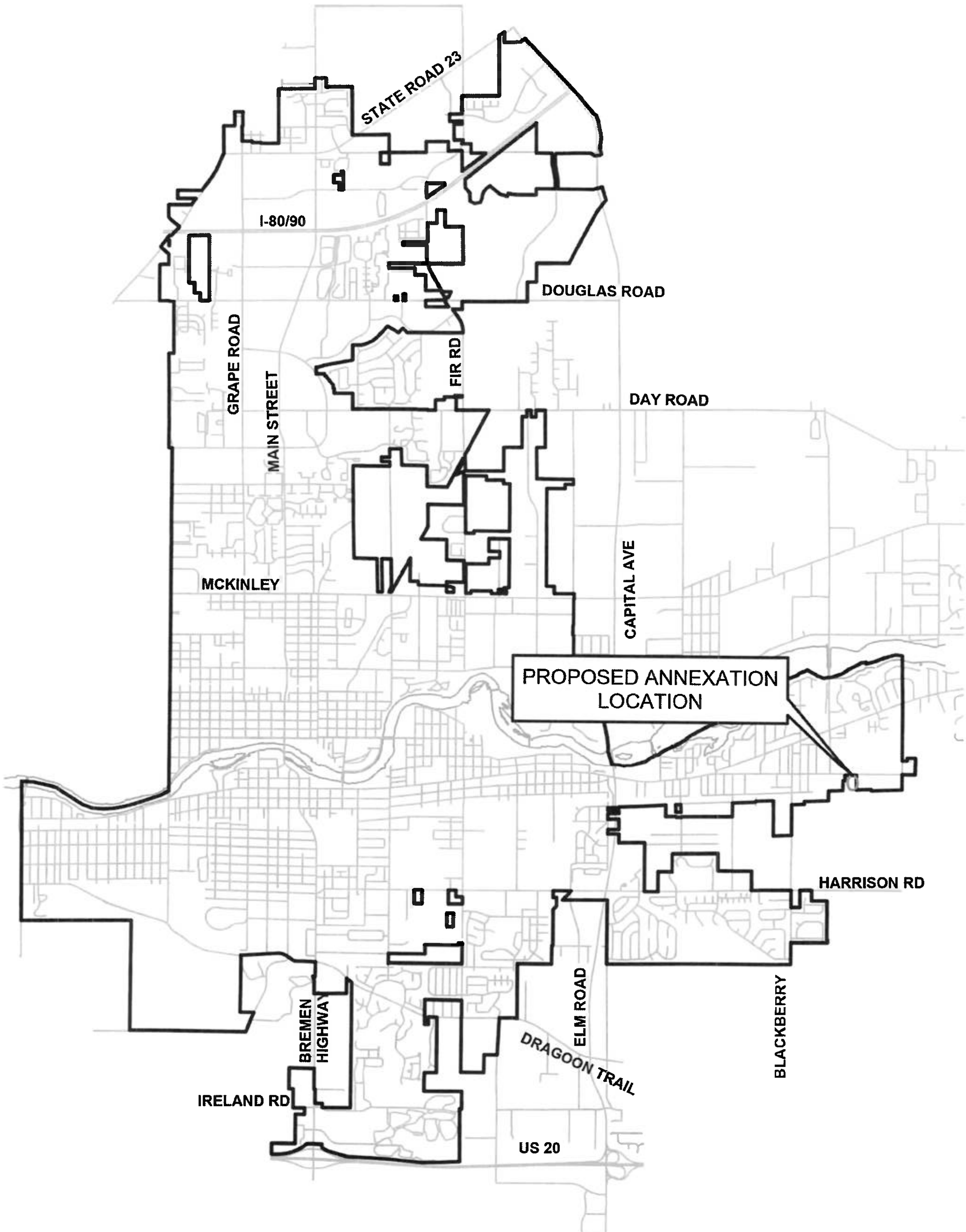


LOCATION MAP

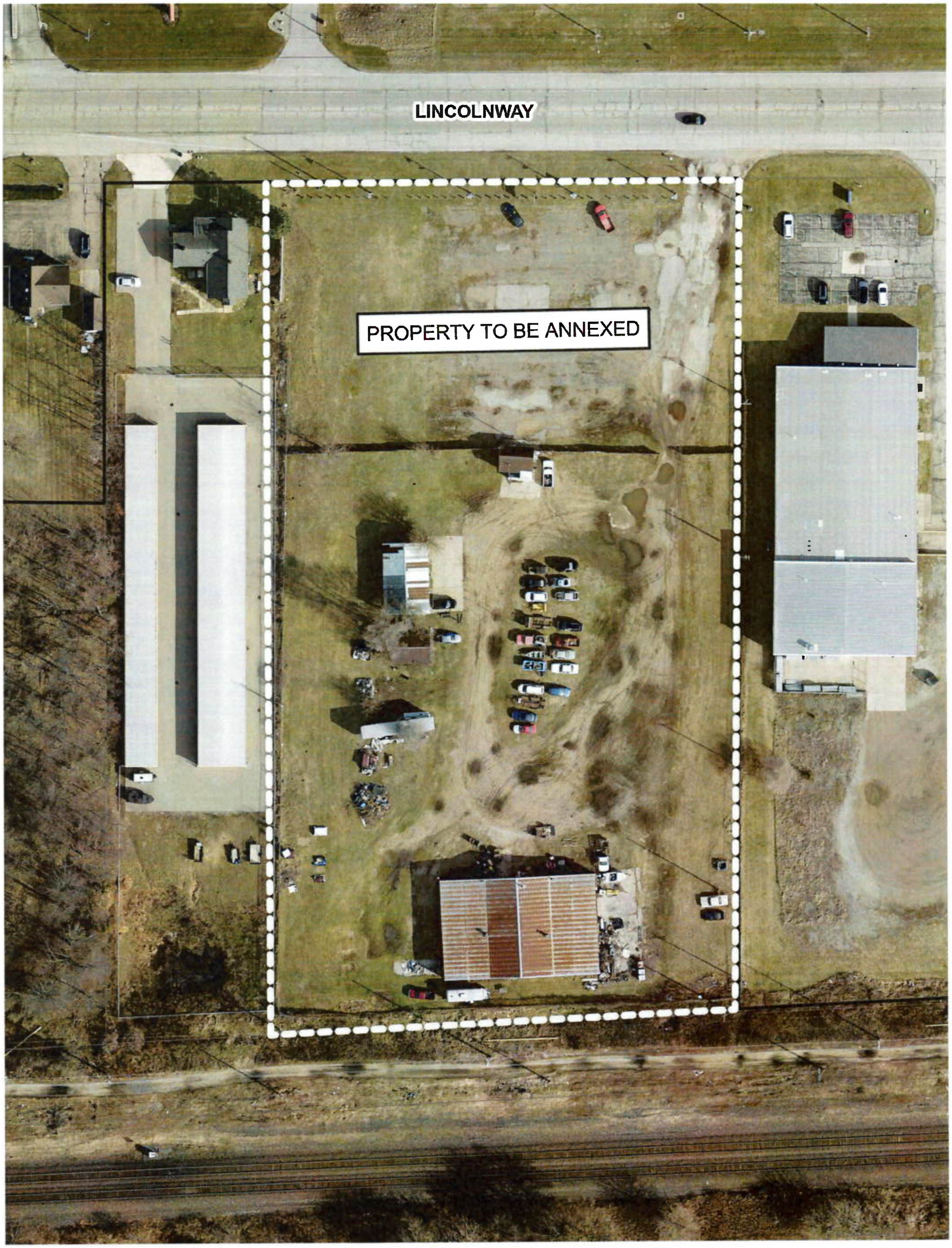
MAP OF EXISTING CITY LIMITS



MAP OF PROPOSED CITY LIMITS



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED

PHOTOGRAPHS OF PROPERTY TO BE ANNEXED

Looking southerly toward the property from the northeast corner.

Looking southwesterly from east property line within property toward rear fence-in area.

Looking westerly toward the former used car lot on the property from the northeast corner.

Looking westerly from within rear fenced-in area toward accessory structures.

Looking southerly within rear fenced-in area toward primary structure.

Looking southerly from Lincolnway East toward the property.

Pet 26-15
Received
JUN 2 4 2026
Planning and
Community Development

June 24, 2026

TO THE:
Honorable Members of the Common
City of Mishawaka, Indiana
And
Mishawka City Plan Commission
City of Mishawaka, Indiana

RE:
Petition for Annexation and Zoning Classification

The undersigned Karen Fullmer & Eva Snyder, as represented by John A. Piraccini respectfully show they are the owners of the following described real estate located in the County of St. Joseph, State of Indiana, to-wit:

A 3.79+- acre parcel located on the South side of
Lincolnway East, 650'East of Bittersweet Road
in St. Joseph County, Indiana
Parcel aka 12340 Lincolnway East Mishawaka, In 46544
-see attached legal description labeled annexation-

Petitioners own One Hundred (100%) percent of the above-described parcel of land which is in unincorporated St. Joseph County, Indiana and that the petitioners desire the same to be annexed to the City of Mishawaka, Indiana.

Petitioners desire to designate a zoning classification of C-1 Commercial for the approximate north 220' X 300' tract, designated as North part in exhibit A.

Petitioners desire to designate a zoning classification of I-1 Light Industrial for the approximate south 310' X 300' tract, designated as South part in exhibit A.

Petitioners further state they intend to utilize said land for commercial uses on the north portion of the property and industrial uses on the southern portion of the property. The southern portion will be developed first with the north portion developed at a future date. The south portion of the property will have approximately 6 buildings and will several units in each serving a variety of uses in each subunit. The buildings and development is marketed as flex space.

Accompanying the petition is a drawing, to scale, showing the above-described parcel of real estate, showing the size of the proposed building and slo the location of the proposed building structures.

Petitions further show this proposed annexation to be in the best interest of the City of Mishawaka, Indiana and of the territory sought to be annexed which is urban in character and is an economic and social part of the City of Mishawaka.

Wherefore, petitioners pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted annexing the above-described parcel of real estate to the City of Mishawaka with a C-1 and I-1 zoning classification.

John A. Piraccini
Representative of owners Karen Fullmer & Eva Snyder

Contact Person:

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Annexation Legal Description

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 534.24 FEET, FOLLOWING AN EXISING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 528.80 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

Rezoning to C-1 (North Portion)

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

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Rezoning to I-1 (South Portion)

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

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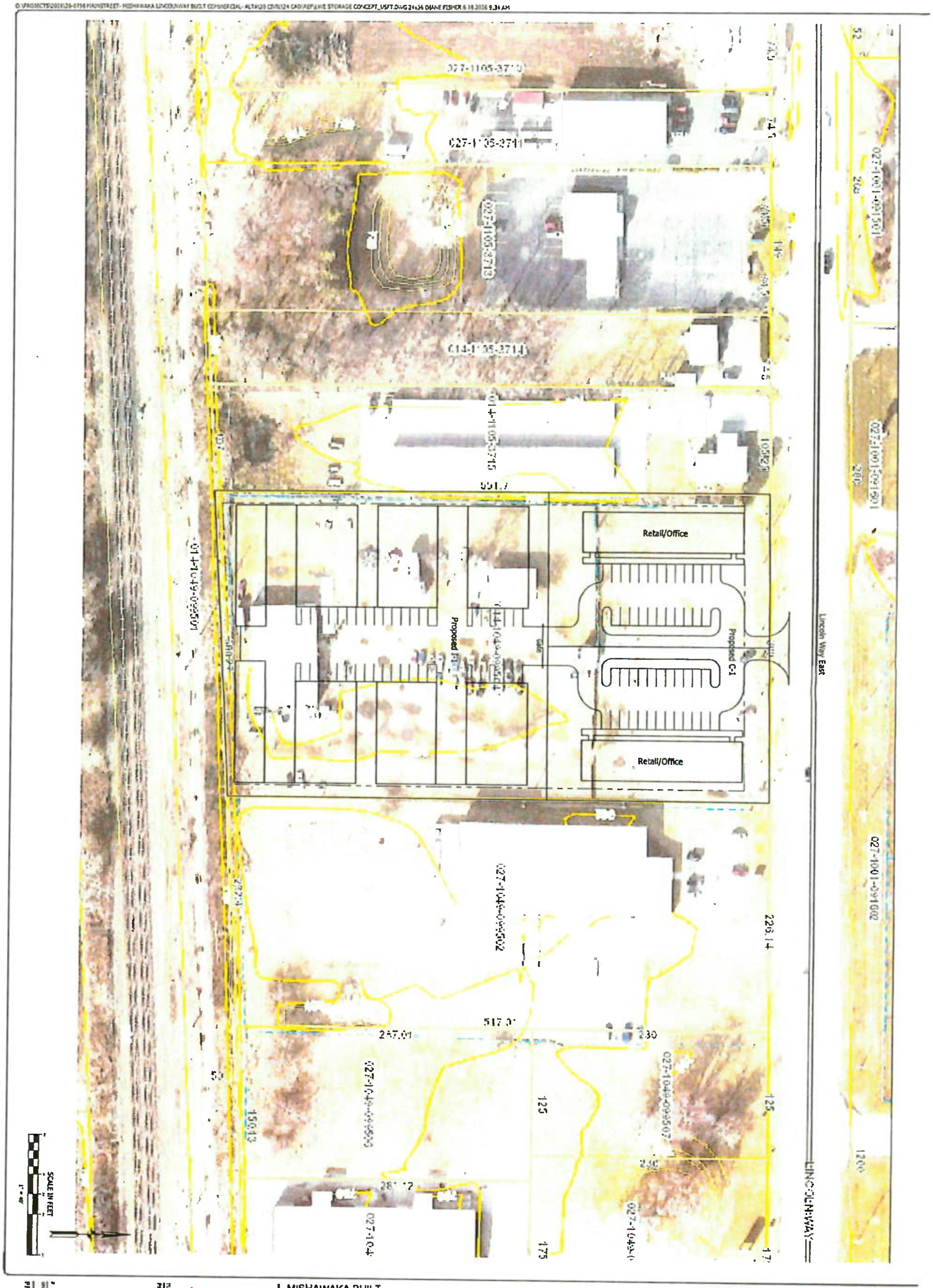

PROJECT NO: 26-0798

SCHEMATIC DESIGN

FOR INFORMATIONAL USE ONLY

MISHAWAKA BUILT

ANNEXATION / REZONING GENERAL CONCEPT PLAN

12340 LINCOLN WAY EAST, MISHAWAKA, INDIANA 46544

Received
JUN 24 2026
Planning and Community Development

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A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

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CONTAINING 3.7 ACRES, MORE OR LESS.

TAB C- SUMMARY OF SERVICES

SUMMARY OF SERVICES

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

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

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

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

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

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

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

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

Mishawaka has a full-time Fire Department, with four stations. The Department maintains a Class 2 fire rating with the Insurance Services Office (ISO) rating improving from a Class 3 rating in November 2019. The City nearly received a Class 1 rating of which there were only five in the State of Indiana. In February 2024 during the last reevaluation, the City nearly achieved a Class 1 rating, being only 2.33 points away. The lower the rating, the lower a resident's homeowner's insurance will be. Additionally, the department's response time is excellent, and fire trucks arrive within three to seven minutes on average to a call.

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

The City's EMS Department is a centralized system that responded to approximately 11,000 calls in 2025. The City, with its population of approximately 51,000, responds to about 50% more calls than the County ambulance service does, with its population of over 120,000 residents spread over a much larger area. The business of "saving lives" has a very narrow window of four to six minutes, so the quicker an ambulance can respond, the more likely a life will be saved.

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

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

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

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

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

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

SANITARY SEWER, TRANSPORTATION, AND DRAINAGE

Existing Sanitary Sewer Infrastructure

The City has an existing 12" sanitary sewer gravity main located on the north side of Lincolnway East. This development will be allowed one connection to the City 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 Lincolnway East, which is a state highway maintained by the Indiana Department of Transportation (INDOT). Lincolnway East has a thru lane in each direction with paved asphalt shoulders. It appears the proposed drive approach location differs from the existing location and will need to be reviewed and approved by INDOT LaPorte District.

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 I-1 Light Industrial District and therefore is not eligible for this program.

ENGINEERING

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

ELECTRIC SERVICE

Services and Rates

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

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

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

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

Personnel

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

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

Description of Services

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

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

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

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

Costs Associated with Services

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

FIRE PROTECTION/EMS

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

Staffing and Response Times

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

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

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

Fire Stations

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

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

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

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

EMERGENCY MEDICAL SERVICES

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

PARKS AND RECREATION OPPORTUNITIES

Parks and Recreation

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

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

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

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

Staff and Equipment

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

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

Costs Associated With Services

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

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

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

PARK AND RECREATION

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

PARK AND RECREATION NON-REVERTING

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

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

POLICE AND CRIME PREVENTION

The City of Mishawaka's Police Department provides residents with professional public protection and safety, helping keep the city's crime rate low. The officers are among the area's most well-trained, receiving the best training, using top-of-the-line equipment and offering personal service to Mishawaka residents.

Staffing

Currently there are a total of 11 full-time civilians within the Mishawaka Police Department and 99 sworn officers. Currently, the MPD is commanded by 1 Chief of Police, 1 Uniform Division Chief and 1 Investigative Division Chief. The Department has 40 officers on the Day Shift and 36 on the Night Shift, making for a total of 76 officers in the Uniform Division, plus 2 Captains; 1 Captain for each shift. In 2024, the Uniform Division went to 12-hour days.

There are also 8 officers assigned to the Investigative Division supervised by 1 Captain. There are 7 officers assigned to special duty (special crimes, traffic, school resource, training)

All police officers in the State are required to successfully complete the basic program at the Indiana Law Enforcement Academy within the first year of employment. This is a 15-week program. Current ILEA standards require each Officer to complete 24 hours of service training per year. The Mishawaka Police Department averages 65 hours of training, compared with minimums of 24+ statewide.

Equipment

The Police Department has a take-home patrol car program. Currently, there are 108 take-home vehicles. Each car contains standard first aid equipment for immediate response. Each officer is also well equipped with standard equipment such as side-arms, shotguns, Tasers. and body armor. All officers have been provided with digital cameras for recording accident and crime scenes. In addition, patrol cars are equipped with video cameras to record events on patrol. The City provides for the continual maintenance, repair, and replacement of equipment. Standard equipment items such as cars and firearms are on a set replacement schedule for both reliability and performance.

Several years ago the City purchased a radar trailer, which detects a motorist's speed and flashes it on a screen, for $9,000. This equipment assists in controlling speed by making motorists aware of their current rate of travel. This equipment can also specifically be used in the annexation area.

The Community Relations Unit

The CRU is commanded by 1 officer. The Unit serves as a specialized enforcement unit that handles neighborhood complaints, provides patrol support for the Uniform Division, investigative support to the Detective Bureau, Traffic Unit, and SCU.

The officer handles various public relationship events such as Community Outreach Programs, Neighborhood Watch meetings, National Night Out, department tours for civic entities, and Pill Drop take back initiatives, etc.

Also, the officer oversees and supervises the Citizens in Alliance with Police (CAPs) program and all School City of Mishawaka crossing guards.

The Unit is responsible for assisting Mishawaka Code Enforcement, Mishawaka Zoning, and Mishawaka Engineering to address quality of life issues that affect our neighborhoods. identifying vacant structures within the city to deter scrapping, trespassing, and property loss to ensure a quality of life that our citizens deserve and expect.

Community Relations also takes a leadership role of enforcement of Nuisance Properties in partnership with the City of Mishawaka City Attorney's office and Corporate Council.

Street Crimes Unit

The Street Crimes Unit was implemented in July of 2009. There are 4 officers assigned to the Unit. The goal of this Unit is to concentrate efforts in high crime areas of the city and work in conjunction with the Police Department's Investigative Division to identify criminals and solve crimes. So far, the SCU has worked very hard at their mission and has proven to be quite a success. Because of their determination and self-motivation, the Unit has taken several criminals, weapons and drugs off the streets and has seen crime decrease in the high crime neighborhoods

The SCU's adaptability in various criminal situations has fostered strong relationships with multiple agencies. Joint investigations with entities such as the South Bend Police Department's Strategic Focus Unit, ATF Task Force, DEA Task Force, FBI Task Force, US Marshal Task Force, St. Joseph County Warrants Division, Elkhart County Homicide Unit, Elkhart ICE Unit, Marshal County Narcotic Unit, ISP Narcotics Division, ISP Highway Interdiction Division, Homeland Security, Michigan SWET Drug Task Force and the US Postal Inspectors Office and others have proven instrumental. This collaboration has led to notable successes, including significant drug seizures, firearm recoveries, and the dismantling of drug trafficking organizations in the Mishawaka area. As a direct result of SCU's unique ability to be associated with this type of Task Force, SCU has been involved with seizures involving the following amounts in 2023:

One K9 Officer is assigned to the SCU. K9 Bailey has been a crucial member of this team. SCU is an adaptive unit that focuses on vice crimes such as guns, narcotics, and violent suspects. A large part of SCU versatility is with the partnerships of other agencies. The SCU continues to work with entities such as the South Bend Police Department's Strategic Focus Unit, ATF Task Force, DEA Task Force, FBI Task Force, US Marshal Task Force, St. Joseph County Warrants Division, Elkhart County Homicide Unit, Elkhart ICE Unit, Marshal County Narcotic Unit, ISP Narcotics Division, ISP Highway Interdiction Division, Homeland Security, Michigan SWET Drug Task Force and the US Postal Inspectors Office and others have proven instrumental.

This collaboration has led to notable successes, including significant drug seizures, firearm recoveries, and the dismantling of drug trafficking organizations in the Mishawaka area.

The success of the SCU's efforts not only reinforces law enforcement capabilities but also underscores our collective commitment to a safer Mishawaka. We commend the SCU for their dedication and impactful contributions to our community's well-being.

Riverwalk Beat

A "Riverwalk beat" was implemented in 2015 and determined to very successful. Several methods of patrol have been utilized, including the Kawasaki mule, bicycles and motorcycle. The extra patrols have minimized reported vandalism that was seen in previous years. The renovation of Central Park has brought an increase of visitors to both the park and Riverwalk. The MPD continues its patrol efforts in the parks enhanced with the installation of a video camera surveillance system throughout the Riverwalk, Beutter and Central Park. Several emergency call boxes will also be installed, thus enhancing the safety of all Riverwalk users.

CAPS Program

The Citizens in Alliance with Police (CAPS) Program has much success in patrolling the Riverwalk and City parks and has expanded to two teams of volunteers that can be seen on the weekends.

Response Time and Crime Statistics

On average, the Mishawaka Police Department responds to critical incidents within three to five minutes. This is comparable to three to seven minutes in South Bend. South Bend has a modestly larger coverage area. Response times for the county were not available; however, with the St. Joseph County Police Department's much larger coverage area per officer, it is anticipated that the response time within the City of Mishawaka is significantly lower than in the county.

These events are not uncommon; as the uniform officer is normally the first to arrive on scene during an emergency call situation. They are the face of the Department. Promoting a positive working relationship within the community helps to keep peace and harmony in our neighborhoods.

The Uniform Division was tasked with covering over 42,798 calls for service in 2025. That number also reflects reporting on 1,954 vehicle crashes.

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

ICJI Traffic Enforcement Grant – 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.

CITATIONS & WARNINGS	UTT	WARNING	TOTAL
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
CONTACT TOTAL:	**1,896**	**1,637**	**3,533**

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

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

MOTOR VEHICLE HIGHWAY

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

MOTOR VEHICLE HIGHWAY - RESTRICTED

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

LOCAL ROAD AND STREET

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

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

WASTE DISPOSAL

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:

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

Costs Associated with Services

Mishawaka Utilities Wastewater Division is predominately supported through revenue generated by the rates charged to customers. The Wastewater Treatment Plant Upgrade and Expansion was completed in June of 2008. The City financed $41.9 million for the plant improvements through a low interest State Revolving Fund Program loan, which saved considerable interest expense throughout the twenty-year life of the loan. The expansion serves the dual purpose of providing capacity for continued growth in the community and cut annual combined sewer overflow (CSO) volume in-half.

Servicing the Proposed Annexation Area

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

WATER SERVICE

Water Utilities

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

Serving the Proposed Annexation Area

Currently there is a 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.

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 534.24 FEET, FOLLOWING AN EXISTING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 528.80 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

CONTAINING 3.7 ACRES, MORE OR LESS.

TAB D- APPENDICES

RESOLUTION NO. 2026-29

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:

12340 Lincolnway East, Mishawaka, IN 46544 – South Side of Lincolnway East approximately 650'

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

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

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

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

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

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

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

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

A PART OF THE NORTHEAST AND SOUTHEAST QUARTERS OF SECTION 22, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA AND BEING MORE PARTICULARLY DESCRIBED AS:

BEGINNING AT THE NORTHWEST CORNER OF LOT "B" OF THE PLAT OF "GRANDE VISTA ESTATES – MORNINGSTAR REPLAT" AS RECORDED ON FEBRUARY 11, 2025, AS INSTRUMENT NUMBER 2025-07411 IN THE OFFICE OF THE RECORDER OF ST. JOSEPH COUNTY, INDIANA, THENCE N. 00°38'03" W. (ALL BEARINGS ASSUMED, A DISTANCE OF 60.00 FEET TO A POINT OF INTERSECTION WITH THE NORTH RIGHT-OF-WAY LINE OF GRANDE VISTAS DRIVE (60 FT. R/W); THENCE ALONG SAID NORTH LINE, N. 89°20'43" E., A DISTANCE OF 444.39 FEET MORE OR LESS TO A POINT OF INTERSECTION WITH THE EXISTING MISHAWAKA CORPORATE LIMIT LINE; THENCE S. 00°23'21" E., ALONG SAID CORPORATE LINE ALSO BEING THE WEST RIGHT-OF-WAY LINE OF FIR ROAD, A DISTANCE OF 250.15 FEET TO THE SOUTHEAST CORNER OF SAID LOT "B"; THENCE S. 89°21'23" W., ALONG THE SOUTH LINE OF SAID LOT, A DISTANCE OF 444.13 FEET TO THE SOUTHWEST CORNER OF SAID LOT "B"; THENCE ALONG THE WEST LINE OF SAID LOT FOR THE NEXT TWO (2) COURSES: N. 00°14'06" W., A DISTANCE OF 40.00 FEET AND THENCE N. 00°38'03" W., A DISTANCE OF 150.07 FEET TO THE POINT OF BEGINNING.

CONTAINING 3.7 ACRES MORE OR LESS.

COMMON ADDRESS: 12340 LINCOLNWAY EAST, MISHAWAKA, IN 46544 – SOUTH SIDE OF LINCOLNWAY EAST APPROXIMATELY 650' EAST OF BITTERSWEET ROAD.

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

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

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

of ________________, 2026, at ___________ o'clock __.M.

____
Presiding Officer

ATTEST:

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

PRESENTED by me to the Mayor this ________ day of ____________________, ________________

2026, at _________o'clock __.M.

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

APPROVED by me this ________ day of __________________ 2026, at

__________ o'clock ___.M.

____
David A. Wood, Mayor

Appendix "B"
Annexation Ordinance

PETITION #26-15

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:

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 534.24 FEET, FOLLOWING AN EXISING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 528.80 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

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.

Section 2. WHEREAS, the Plan Commission of the City of Mishawaka, Indiana, has recommended the classification 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:

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:

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 314.24 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 220.00 FEET FOLLOWING AN EXISING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 220.00 FEET; THENCE NORTH 89 DEGREES 36 MINUTES 27 SECONDS WEST 300 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

Property located at 12340 Lincolnway E and being the northern portion of the property shall hereafter be within and a part of that District known as C-1 General Commercial District designated in "The Zoning Ordinance of 1966" as amended.

AND

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

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 314.24 FEET FOLLOWING AN EXISING FENCE ROW; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 308.8 FEET, MORE OF LESS, TO THE POINT OF BEGINNING.

Property located at 12340 Lincolnway E and being the southern portion of the property shall hereafter be within and a part of that District known as I-1 Light Industrial District designated in "The Zoning Ordinance of 1966" as amended.

Section 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 for the subject property as industrial and commercial. The proposed uses are consistent with the goals and objectives of the plan and the existing adjacent land uses.*
2. *Current conditions and the character of current structures and uses in each district – The subject parcel is located on Lincolnway East, being a heavily travelled road serving as a major transportation corridor connecting St. Joseph and Elkhart Counties. Land uses along this section of the corridor are predominantly industrial and commercial. Adjacent land uses include a bank and aluminum extruded product manufacturer to the north, an electrical contractor to the east, property owned by an electric company and railroad to the south, and a mini-storage facility to the west.*
3. *The most desirable use for which the land in each district is adapted –Because of the property's location along a highly travelled section of a primarily industrial and commercial corridor, the most desirable use for the property is an industrial or commercial use.*
4. *The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area. The proposed industrial / flex space buildings and additional commercial use will be compatible with the adjacent existing industrial and commercial zoned and occupied properties.*
5. *Responsible development and growth – The redevelopment of the property for the proposed uses is responsible development and growth given the location of the property being adjacent to industrial and commercial uses and along a highly travelled 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"

2. 1.

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

Notice is hereby given that the Tax Duplicate: Notice is hereby given that the Tax Duplicates for the Taxing Units of St. Joseph County, for the year 2025 payable 2026, are now in the hands of the St. Joseph County Auditor, who is ready to receive the Taxes charged thereon.
The following table shows the rate of taxatior The following table shows the rate of taxation on each $100.00 of Taxable Real Estate, Personal Property and Mobile Homes. The first installment will be delinquent after May 11, 2026.
Second installment will be delinquent after N Second installment will be delinquent after November 10, 2026. John H Murphy, Auditor of St. Joseph County.

Fund	Fund Name	71 018 New Carlisle	71 022 Mishawaka - Phm School	71 023 Mishawaka-Penn	71 025 Portage Township	71 026 South Bend - Portage	71 027 Union Township	71 028 Lakeville	71 029 Warren Township	71 030 Osceola	71 031 Penn Township	71 032 Penn Township - Mishawaka Schools	71 033 South Bend - Penn	71 034 Liberty Township	71 035 North Liberty	71 036 Mishawaka - Harris	71 037 South Bend Warren
61	County Rainy Day																
101	County General	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207	0.4207
124	Cumulative Reassessment	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187
180	Debt Service	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057
181	2022 GO Highway Bond																
182	2025 GO Highway Bond DS	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062
702	Highway																
706	LR & S																
720	Major Moves SPC																
790	Cumulative Bridge	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095	0.0095
792	Major Cumulative Bridge	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333
801	Health	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232
1301	Park & Recreation	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232	0.0232
1380	2025 GO Parks Bond DS	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043	0.0043
2391	Cumulative Capital Development	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333	0.0333
711	Total COUNTY	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781	0.5781
50	Twp Road & Infrastructure																
61	Township Rainy Day																
101	Township General Fund	0.0391	0.0101	0.0101	0.0209	0.0209	0.0663	0.0663	0.0285	0.0101	0.0101	0.0101	0.0101	0.0467	0.0467	0.0066	0.0285
180	TOWNSHIP DEBT SERVICE				0.0589	0.0589				0.0430	0.0430	0.0430					
601	Twp Community Bldg																
840	Twp Poor Relief/Twp Assistance	0.0028	0.0202	0.0202	0.0480	0.0480	0.0032	0.0032	0.0019	0.0202	0.0202	0.0202	0.0202	0.0146	0.0146	0.0010	0.0019
1090	Township Cumulative Vehicle																
1111	Twp Fire																
1181	Twp Fire Bldg Debt Fund						0.0704		0.1557								
1182	Twp Fire Equipment Debt						0.0276	0.0276	0.0277								
1187	Twp Emerg Fire Loan						0.1672	0.1672									
1190	Twp Cum Fire																
1312	Twp Recreation																
2120	Township Cemetery	0.0133															
8604	Twp Fire Territory General						0.2663	0.2663		0.2025	0.2025	0.2025		0.2575	0.2575		
8692	Twp Fire Terrority Equip Repla						0.0331	0.0331		0.0333	0.0333	0.0333		0.0333	0.0333		
8704	Specl Fire Territory General				0.7063				0.7063								
8792	Specl Fire Terr Equip Replace				0.0333				0.0333								
712	Total TOWNSHIP	0.0552	0.0303	0.0303	0.8674	0.1278	0.6341	0.5637	0.9534	0.3091	0.3091	0.3091	0.0303	0.3521	0.3521	0.0076	0.0304
61	City/Town Rainy Day																
101	City General	0.7511	1.6661	1.6661		2.1267		0.5090		0.1636			2.1267		0.9311	1.6661	2.1267
180	City Debt Service	0.0625													0.1448		
181	City/Town Debt Payment																
341	City Fire Pension																
342	City Police Pension																
706	City/Town LR & S																
708	City MVH	0.2300						0.1958		0.0380					0.1445		
720	City/Town Major Moves Spc																
1109	Municipal Emerg Medical Svcs																
1301	City Park & Rec		0.1695	0.1695		0.4991							0.4991			0.1695	0.4991
1303	City/Town Park														0.0235		
1380	Park Bond					0.0262							0.0262				0.0262
2120	City Cemetary	0.0425															
2379	City/Town CCI																
2391	City Cum Cap Development	0.0500	0.0500	0.0500		0.0282		0.0421		0.0333			0.0282		0.0500	0.0500	0.0282
6290	City Cum Sewer																
8604	City Town Fire Territory Gen																
8692	City Town Fire Terr Eqp Replac																
713	Total CITY/TOWN	1.1361	1.8856	1.8856	0.0000	2.6802	0.0000	0.7469	0.0000	0.2349	0.0000	0.0000	2.6802	0.0000	1.2939	1.8856	2.6802
22	Referendum-Exempt Operating			0.2434	0.3087	0.3087			0.3087			0.2434					0.3087
61	School Rainy Day																
180	School Debt Service	0.1077	0.3824	0.5740	0.0840	0.0840	0.5575	0.5575	0.0840	0.3824	0.3824	0.5740	0.3824	0.3405	0.3405	0.3824	0.0840
181	School Debt Payment				0.1299	0.1299			0.1299					0.0592	0.0592		0.1299
287	Referendum Debt-Exempt Capital	0.2991		0.0869	0.0373	0.0373			0.0373			0.0869					0.0373
3101	Education																
3300	Operations	0.6341	0.4717	0.3588	0.6175	0.6175	0.4625	0.4625	0.6175	0.4717	0.4717	0.3588	0.4717	0.4784	0.4784	0.4717	0.6175
714	Total SCHOOL	1.0409	0.8541	1.2631	1.1774	1.1774	1.0200	1.0200	1.1774	0.8541	0.8541	1.2631	0.8541	0.8781	0.8781	0.8541	1.1774
61	Rainy Day																
101	Library General	0.2446	0.1120	0.1120	0.2310	0.2310	0.2310	0.2310	0.2310	0.1120	0.1120	0.1120	0.1120	0.2310	0.2310	0.1120	0.2310
180	Library Debt Service	0.0215	0.0163	0.0163	0.0177	0.0177	0.0177	0.0177	0.0177	0.0163	0.0163	0.0163	0.0163	0.0177	0.0177	0.0163	0.0177
2011	Library LIRF																
715	Total LIBRARY	0.2661	0.1283	0.1283	0.2487	0.2487	0.2487	0.2487	0.2487	0.1283	0.1283	0.1283	0.1283	0.2487	0.2487	0.1283	0.2487
180	Special Debt Service																
8001	So Bend Transpo		0.0943	0.0943		0.0943							0.0943			0.0943	0.0943
8090	So Bend Transpo Spec Tran Cum																
8101	Airport Authority General	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250	0.0250
8180	Airport Sp Airport Debt																
8190	Airport Authority Cum Bldg	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130	0.0130
8210	Sp Solid Waste Ma																
8604	Special Fire Protect Terr Gen	0.4709															
8692	Spec Fire Protect Terr-Equip	0.0333															
716	Total SPECIAL UNIT	0.5422	0.1323	0.1323	0.0380	0.1323	0.0380	0.0380	0.0380	0.0380	0.0380	0.0380	0.1323	0.0380	0.0380	0.1323	0.1323
	Total Tax Rates (Less Conservancy)	3.6186	3.6087	4.0177	2.9096	4.9445	2.5189	3.1954	2.9956	2.1425	1.9076	2.3166	4.4033	2.0950	3.3889	3.5860	4.8471

Property Tax Property Tax 02/11/2026 03.54 PM by KGREGORI

1. Penn Township Tax Rates - Prior to Annexation

2. Mishawaka - PHM School Tax Rates - Post Annexation

St. Joseph County
Submitted to the State on Friday, February 17, 2017
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year: 2023
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: Y

Basic Debt Information

Debt Name: St. Joseph County Redevelopment District, Special Taxing District Bonds of 2016
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number: 79062M
Is this debt exempt from the property tax caps? Y

Code Cite

Code Cite Under Which Debt is Authorized: I.C. 36-7-14 & I.C. 36-7-25
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? Y
Applicable Issuer: St. Joseph County Redevelopment District
Current Debt Limit: $28,513,058.00
Current Debt Capacity (after issuance of this debt): $15,333,058.00

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s): Tri-County News and South Bend Tribune
Date of Public Hearing: 7/1/2016
Date of Final Approval/Lease Execution:
Date of Appropriation Resolution: 7/12/2016
Date of Debt Sale: 11/21/2016
Date of Debt Closing: 11/30/2016

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Provide funds to finance various improvements in or serving the NewCarlisle EconomicDevelopmentArea
Total Project Cost: $9,197,753.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

									Credit	
8/1/2017			$196,716	$196,716						$8,730,000
2/1/2018			$146,925	$146,925		$343,641				$8,730,000
8/1/2018			$146,925	$146,925						$8,730,000
2/1/2019	$565,000	3.00	$146,925	$711,925		$858,850				$8,165,000
8/1/2019			$138,450	$138,450						$8,165,000
2/1/2020	$490,000	3.00	$138,450	$628,450		$766,900				$7,675,000
8/1/2020			$131,100	$131,100						$7,675,000
2/1/2021	$505,000	3.00	$131,100	$636,100		$767,200				$7,170,000
8/1/2021			$123,525	$123,525						$7,170,000
2/1/2022	$520,000	3.00	$123,525	$643,525		$767,050				$6,650,000
8/1/2022			$115,725	$115,725						$6,650,000
2/1/2023	$535,000	3.00	$115,725	$650,725		$766,450				$6,115,000
8/1/2023			$107,700	$107,700						$6,115,000
2/1/2024	$550,000	3.00	$107,700	$657,700		$765,400				$5,565,000
8/1/2024			$99,450	$99,450						$5,565,000
2/1/2025	$565,000	3.00	$99,450	$664,450		$763,900				$5,000,000
8/1/2025			$90,975	$90,975						$5,000,000
2/1/2026	$585,000	3.00	$90,975	$675,975		$766,950				$4,415,000
8/1/2026			$82,200	$82,200						$4,415,000
2/1/2027	$600,000	3.00	$82,200	$682,200		$764,400				$3,815,000
8/1/2027			$73,200	$73,200						$3,815,000
2/1/2028	$620,000	3.00	$73,200	$693,200		$766,400				$3,195,000
8/1/2028			$63,900	$63,900						$3,195,000
2/1/2029	$265,000	4.00	$63,900	$328,900		$392,800				$2,930,000
8/1/2029			$58,600	$58,600						$2,930,000
2/1/2030	$275,000	4.00	$58,600	$333,600		$392,200				$2,655,000
8/1/2030			$53,100	$53,100						$2,655,000
2/1/2031	$290,000	4.00	$53,100	$343,100		$396,200				$2,365,000
8/1/2031			$47,300	$47,300						$2,365,000
2/1/2032	$300,000	4.00	$47,300	$347,300		$394,600				$2,065,000
8/1/2032			$41,300	$41,300						$2,065,000
2/1/2033	$310,000	4.00	$41,300	$351,300		$392,600				$1,755,000
8/1/2033			$35,100	$35,100						$1,755,000
2/1/2034	$325,000	4.00	$35,100	$360,100		$395,200				$1,430,000
8/1/2034			$28,600	$28,600						$1,430,000
2/1/2035	$335,000	4.00	$28,600	$363,600		$392,200				$1,095,000
8/1/2035			$21,900	$21,900						$1,095,000
2/1/2036	$350,000	4.00	$21,900	$371,900		$393,800				$745,000
8/1/2036			$14,900	$14,900						$745,000
2/1/2037	$365,000	4.00	$14,900	$379,900		$394,800				$380,000

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

Notes

St. Joseph County
Submitted to the State on Thursday, April 12, 2018
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year: 2021
Date of last payment or bond expiration: 7/1/2025 12:00:00 AM
New (post 1989): Y
Newer (post 2005): Y
Refinanced bond: N

Basic Debt Information

Debt Name: 2017 General Obligation (Guaranteed Energy Savings) Bonds
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number:
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized:
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? Y
Applicable Issuer: Saint Joseph County
Current Debt Limit: $54,674,687.00
Current Debt Capacity (after issuance of this debt): $44,174,687.00

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing: 8/8/2017
Date of Final Approval/Lease Execution: 8/15/2017
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 10/12/2017

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Capital improvements to County facilities for energy savings
Total Project Cost: $10,574,935.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

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

Notes

2017 GO Energy Savings Bond. Closed 10/12/17. Gateway debt unlocked and information updated on 4/12/18.

St. Joseph County
Submitted to the State on Wednesday, November 15, 2017
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year: 2020
Date of last payment or bond expiration: 12/31/2028 12:00:00 AM
New (post 1989): Y
Newer (post 2005): Y
Refinanced bond: Y

Basic Debt Information

Debt Name: 2017 PSAP US Bank Technology Lease Amendment
Debt Status: Outstanding
Type of Indebtedness: Lease
Base CUSIP Number:
Is this debt exempt from the property tax caps? Y

Code Cite

Code Cite Under Which Debt is Authorized:
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 11/14/2017
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 11/14/2017

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Technology Improvements at County 911 Center
Total Project Cost: $2,500,000.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

11/16/2027	$140,017	2.46	$1,730			$283,494		$141,747		$0
5/16/2027	$138,327	2.46	$3,420					$141,747		$140,017
11/16/2026	$136,659	2.46	$5,098			$283,494		$141,747		$278,344
5/16/2026	$134,990	2.46	$6,757					$141,747		$415,003
11/16/2025	$133,352	2.46	$8,395			$283,494		$141,747		$549,993
5/16/2025	$131,734	2.46	$10,013					$141,747		$683,345
11/16/2024	$130,135	2.46	$11,612			$283,494		$141,747		$815,079
5/16/2024	$128,556	2.46	$13,191					$141,747		$945,214
11/16/2023	$126,996	2.46	$14,751			$283,494		$141,747		$1,073,770
5/16/2023	$125,454	2.46	$16,293					$141,747		$1,200,766
11/16/2022	$123,932	2.46	$17,815			$283,494		$141,747		$1,326,220
5/16/2022	$122,428	2.46	$19,319					$141,747		$1,450,152
11/16/2021	$120,942	2.46	$20,805			$283,494		$141,747		$1,572,580
5/16/2021	$119,474	2.46	$22,273					$141,747		$1,693,522
11/16/2020	$118,024	2.46	$23,723			$283,494		$141,747		$1,812,996
5/16/2020	$116,592	2.46	$25,155					$141,747		$1,931,020
11/16/2019	$115,177	2.46	$26,570			$283,494		$141,747		$2,047,612
5/16/2019	$113,779	2.46	$27,968					$141,747		$2,162,789
11/16/2018	$112,398	2.46	$29,348			$283,494		$141,747		$2,276,568
5/16/2018	$111,034	2.46	$30,713					$141,747		$2,388,966
Total	**$2,500,000**		**$334,949**			**$2,834,940**		**$2,834,940**		

Notes

2017 PSAP Technology Lease Amendment in the amount of $2,500,000 with U.S. Bank. Approved by Commissioners on 11/14/17.

St. Joseph County
Submitted to the State on Monday, January 22, 2018
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year: 2020
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: Y

Basic Debt Information

Debt Name: 2015 Taxable Economic Development Revenue Bonds (General Sheet Metal)
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number:
Is this debt exempt from the property tax caps? Y

Code Cite

Code Cite Under Which Debt is Authorized:
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination: 1/7/2015
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 5/1/2015
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 5/27/2015

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: General Sheet Metal Expenditures
Total Project Cost: $3,300,000.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

8/1/2030	$165,000	3.00	$2,475	$167,475	$0	$332,350				$0
2/1/2030	$160,000	3.00	$4,875	$164,875	$0					$165,000
8/1/2029	$160,000	3.00	$7,275	$167,275	$0	$336,950				$325,000
2/1/2029	$160,000	3.00	$9,675	$169,675	$0					$485,000
8/1/2028	$155,000	3.00	$12,000	$167,000	$0	$336,325				$645,000
2/1/2028	$155,000	3.00	$14,325	$169,325	$0					$800,000
8/1/2027	$150,000	3.00	$16,575	$166,575	$0	$335,400				$955,000
2/1/2027	$150,000	3.00	$18,825	$168,825	$0					$1,105,000
8/1/2026	$145,000	3.00	$21,000	$166,000	$0	$334,175				$1,255,000
2/1/2026	$145,000	3.00	$23,175	$168,175	$0					$1,400,000
8/1/2025	$140,000	3.00	$25,275	$165,275	$0	$332,650				$1,545,000
2/1/2025	$140,000	3.00	$27,375	$167,375	$0					$1,685,000
8/1/2024	$135,000	3.00	$29,400	$164,400	$0	$330,825				$1,825,000
2/1/2024	$135,000	3.00	$31,425	$166,425	$0					$1,960,000
8/1/2023	$135,000	3.00	$33,450	$168,450	$0	$323,700				$2,095,000
2/1/2023	$120,000	3.00	$35,250	$155,250	$0					$2,230,000
8/1/2022	$115,000	3.00	$36,975	$151,975	$0	$300,600				$2,350,000
2/1/2022	$110,000	3.00	$38,625	$148,625	$0					$2,465,000
8/1/2021	$110,000	3.00	$40,275	$150,275	$0	$302,200				$2,575,000
2/1/2021	$110,000	3.00	$41,925	$151,925	$0					$2,685,000
8/1/2020	$105,000	3.00	$43,500	$148,500	$0	$298,575				$2,795,000
2/1/2020	$105,000	3.00	$45,075	$150,075	$0					$2,900,000
8/1/2019	$105,000	3.00	$46,650	$151,650	$0	$299,800				$3,005,000
2/1/2019	$100,000	3.00	$48,150	$148,150	$0					$3,110,000
8/1/2018	$90,000	3.00	$49,500	$139,500	$0	$189,000				$3,210,000
2/1/2018		3.00	$49,500	$49,500	$49,500					$3,300,000
8/1/2017		3.00	$49,500	$49,500	$49,500	$99,000				$3,300,000
2/1/2017		3.00	$49,500	$49,500	$49,500					$3,300,000
8/1/2016		3.00	$49,500	$49,500	$49,500	$116,600				$3,300,000
2/1/2016		3.00	$67,100	$67,100	$67,100					$3,300,000
Total	**$3,300,000**		**$968,150**	**$4,268,150**	**$265,100**	**$4,268,150**				

Notes

Debt Schedule No. 15 2015 Taxable Economic Development Revenue Bonds (General Sheet Metal).

St. Joseph County
Submitted to the State on Thursday, October 24, 2019
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year: 2023
Date of last payment or bond expiration: 6/30/2032 12:00:00 AM
New (post 1989): Y
Newer (post 2005): Y
Refinanced bond: N

Basic Debt Information

Debt Name: St. Joseph County Redevelopment District Special Taxing District Bonds of 2019 (SS Double Tracking)
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number: 79062M
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized: 36-7-14 and 36-7-25
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? Y
Applicable Issuer: St. Joseph County Redevelopment District
Current Debt Limit: $33,579,426.00
Current Debt Capacity (after issuance of this debt): $16,039,426.00

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 8/13/2019
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 10/17/2019

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Finance a portion of County's share of the South Shore Double Tracking Project
Total Project Cost: $9,508,859.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

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

Notes

Debt Schedule No. 32 - 2019 Redevelopment South Shore Double Tracking Bond. County Share. Closing on October 17, 2019. Financial advisor - Cender & Company. Bond Counsel - Barnes & Thornburg and Thorne Grodknik.

St. Joseph County
Submitted to the State on Thursday, October 24, 2019
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year: 2020
Date of last payment or bond expiration: 12/31/2037 12:00:00 AM
New (post 1989): Y
Newer (post 2005): Y
Refinanced bond: Y

Basic Debt Information

Debt Name: 2019 U.S. Bank Police Radio Lease
Debt Status: Outstanding
Type of Indebtedness: Lease
Base CUSIP Number:
Is this debt exempt from the property tax caps? Y

Code Cite

Code Cite Under Which Debt is Authorized:
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 7/2/2019
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 8/15/2019

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Purchase of radios for the police department
Total Project Cost: $1,760,003.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

2/15/2020	$115,840	2.49	$21,947	$137,787				$137,787		$1,644,163
8/15/2020	$117,285	2.49	$20,502	$137,787		$275,574		$137,787		$1,526,878
2/15/2021	$118,747	2.49	$19,040	$137,787				$137,787		$1,408,131
8/15/2021	$120,228	2.49	$17,559	$137,787		$275,574		$137,787		$1,287,903
2/15/2022	$121,727	2.49	$16,060	$137,787				$137,787		$1,166,176
8/15/2022	$123,245	2.49	$14,542	$137,787		$275,574		$137,787		$1,042,931
2/15/2023	$124,782	2.49	$13,005	$137,787				$137,787		$918,149
8/15/2023	$126,338	2.49	$11,449	$137,787		$275,574		$137,787		$791,811
2/15/2024	$127,914	2.49	$9,874	$137,787				$137,787		$663,897
8/15/2024	$129,509	2.49	$8,279	$137,787		$275,574		$137,787		$534,388
2/15/2025	$131,124	2.49	$6,664	$137,787				$137,787		$403,264
8/15/2025	$132,759	2.49	$5,029	$137,787		$275,574		$137,787		$270,505
2/15/2026	$134,414	2.49	$3,373	$137,787				$137,787		$136,091
8/15/2026	$136,091	2.49	$1,699	$137,794		$275,581		$137,794		$0
Total	**$1,760,003**		**$169,022**	**$1,929,025**		**$1,929,025**		**$1,929,025**		

Notes

Debt Schedule No. 30. U.S. Bank Capital Lease for police radios. seven years. 14 semi-annual payments.

St. Joseph County
Submitted to the State on Thursday, February 17, 2022
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year: 2024
Date of last payment or bond expiration: 12/31/2027 12:00:00 AM
New (post 1989): Y
Newer (post 2005): Y
Refinanced bond: N

Basic Debt Information

Debt Name: 2021 Ducomb Center U.S. Bank Equipment Lease
Debt Status: Outstanding
Type of Indebtedness: Lease
Base CUSIP Number:
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized:
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 11/9/2021
Date of Appropriation Resolution: 10/12/2021
Date of Debt Sale:
Date of Debt Closing: 11/12/2021

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

Allocation Area from which the TIF Revenues will be generated:
Name of Lessor (Building Corporation/Hold Corporation): U.S. Bank Leasing
Does this debt refinance or refund any previously outstanding debt? No

Purpose/Cost

Purpose of Debt: Ducomb Center vehicles, technology, vests, radios, and equipment
Total Project Cost: $196,272.53

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

8/15/2026	$20,331	1.75	$178	$20,509				$20,509		$0
2/15/2026	$20,155	1.75	$354	$20,509				$20,509		$20,331
8/15/2025	$19,980	1.75	$529	$20,509				$20,509		$40,486
2/15/2025	$19,806	1.75	$703	$20,509				$20,509		$60,466
8/15/2024	$19,635	1.75	$874	$20,509				$20,509		$80,272
2/15/2024	$19,464	1.75	$1,045	$20,509				$20,509		$99,907
8/15/2023	$19,295	1.75	$1,214	$20,509				$20,509		$119,371
2/15/2023	$19,128	1.75	$1,381	$20,509				$20,509		$138,666
8/15/2022	$18,962	1.75	$1,547	$20,509				$20,509		$157,794
2/15/2022	$19,517	1.75	$992	$20,509				$20,509		$176,756
Total	**$196,273**		**$8,817**	**$205,090**				**$205,090**		

Notes

Debt Schedule No. 78

St. Joseph County
Submitted to the State on Wednesday, December 21, 2022
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year:
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: N

Basic Debt Information

Debt Name: St. Joseph County General Obligation Series 2022
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number: 790603
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized: 36-2-6-18
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? Y
Applicable Issuer: St. Joseph County
Current Debt Limit: $71,186,724.00
Current Debt Capacity (after issuance of this debt): $65,386,724.00

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s): South Bend Tribune, Mishawaka Enterprise, Indianapolis Business Journal
Date of Public Hearing: 11/9/2022
Date of Final Approval/Lease Execution: 11/10/2022
Date of Appropriation Resolution: 11/10/2022
Date of Debt Sale: 12/14/2022
Date of Debt Closing: 12/21/2022

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Renovation of North Liberty and Woodland Highway Garages
Total Project Cost: $5,927,782.15

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

Date Bids Received: 12/14/2022
Date Construction Started:
Estimated Date of Substantial Completion:

Amortization Schedule

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

12/30/2025	$1,015,000	4.00	$20,300	$1,035,300	$0	$2,070,500				
6/30/2025	$995,000	4.00	$40,200	$1,035,200	$0					
12/30/2024	$980,000	4.00	$59,800	$1,039,800	$0	$2,078,800				
6/30/2024	$960,000	4.00	$79,000	$1,039,000	$0					
12/30/2023	$940,000	4.00	$97,800	$1,037,800	$0	$2,069,600				
6/30/2023	$910,000	4.00	$121,800	$1,031,800	$0					
Total	**$5,800,000**		**$418,900**	**$6,218,900**	**$0**	**$6,218,900**				

Notes
2022 General Obligation(Highway)Bonds
Closing on December 21, 2022

St. Joseph County
Submitted to the State on Friday, July 28, 2023
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year: 2029
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: Y

Basic Debt Information

Debt Name: 2023 Information Technology Lease - Network Solutions
Debt Status: Outstanding
Type of Indebtedness: Lease
Base CUSIP Number:
Is this debt exempt from the property tax caps? Y

Code Cite

Code Cite Under Which Debt is Authorized:
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination: 7/25/2023
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 7/25/2023
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 7/31/2023

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Technology Lease for Infrastructure
Total Project Cost: $1,054,382.47

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

2/5/2028	$197,146	6.96	$13,731	$210,876				$210,876		$0
2/5/2027	$184,309	6.96	$26,568	$210,876				$210,876		$197,146
2/5/2026	$172,308	6.96	$38,569	$210,876				$210,876		$381,454
2/5/2025	$161,088	6.96	$49,788	$210,876				$210,876		$553,762
2/5/2024	$175,562	6.96	$35,315	$210,876				$210,876		$714,850
7/10/2023	$163,971	0.00	$0	$163,971				$163,971		$890,412
Total	**$1,054,384**		**$163,971**	**$1,218,351**				**$1,218,351**		

Notes

2023 IT Lease - Network Solutions No. 97

St. Joseph County
Submitted to the State on Saturday, January 20, 2024
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year:
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: Y

Basic Debt Information

Debt Name: 2023 JP Morgan IPG Equipment Lease
Debt Status: Outstanding
Type of Indebtedness: Lease
Base CUSIP Number:
Is this debt exempt from the property tax caps? Y

Code Cite

Code Cite Under Which Debt is Authorized:
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination: 11/27/2023
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 12/19/2023
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 12/19/2023

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Equipment for the county Highway Department
Total Project Cost: $1,016,267.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

8/15/2028	$110,003	4.30	$2,363	$112,366		$224,732		$112,366		$0
2/15/2028	$107,689	4.30	$4,677	$112,366		$0		$112,366		$110,003
8/15/2027	$105,424	4.30	$6,942	$112,366		$224,732		$112,366		$217,692
2/15/2027	$103,207	4.30	$9,159	$112,366		$0		$112,366		$323,116
8/15/2026	$101,036	4.30	$11,330	$112,366		$224,732		$112,366		$426,323
2/15/2026	$98,911	4.30	$13,455	$112,366		$0		$112,366		$527,359
8/15/2025	$96,830	4.30	$15,536	$112,366		$224,732		$112,366		$626,270
2/15/2025	$94,794	4.30	$17,572	$112,366		$0		$112,366		$723,100
8/15/2024	$92,800	4.30	$19,566	$112,366		$224,732		$112,366		$817,894
2/15/2024	$105,573	4.30	$6,793	$112,366		$0	$1,500	$112,366		$910,694
Total	**$1,016,267**		**$107,393**	**$1,123,660**		**$1,123,660**	**$1,500**	**$1,123,660**		

Notes

2023 JP Morgan IPG Highway Equipment lease. Lease closed 12/19/23. Escrow account set up 12/19/23. Debt#98. US Bank account no. 221360000. Debt service paid by LIT Fund 1112. County Fund 0033 for lease proceeds.

St. Joseph County
Submitted to the State on Thursday, March 28, 2024
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year:
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: N

Basic Debt Information

Debt Name: Taxable Economic Development Tax Increment Revenue Bonds, Series 2024 (Honeysuckle Solar)
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number:
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized: 36-7-11.9
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 3/1/2024
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 3/26/2024

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Financing of a solar-powered electric generating facility.
Total Project Cost: $50,000,000.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

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

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

Notes
Project Honeysuckle

St. Joseph County
Submitted to the State on Tuesday, April 2, 2024
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year:
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: Y

Basic Debt Information

Debt Name: Lease Rental Revenue Bonds, Series 2024A
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number: 79062D
Is this debt exempt from the property tax caps? Y

Code Cite

Code Cite Under Which Debt is Authorized: 36-7-14, et seq.
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 12/13/2023
Date of Appropriation Resolution:
Date of Debt Sale: 3/12/2024
Date of Debt Closing: 3/26/2024

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

Allocation Area from which the TIF Revenues will be generated: New Carlisle EDA #3 Allocation Area
Name of Lessor (Building Corporation/Hold Corporation):
Does this debt refinance or refund any previously outstanding debt? No

Purpose/Cost

Purpose of Debt: Finance certain road improvements and related infrastructure costs.
Total Project Cost: $11,686,722.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

									Credit	
8/1/2024	$0	0.00	$173,611	$173,611						$10,000,000
2/1/2025	$0	0.00	$250,000	$250,000		$423,611	$2,000	$426,000		$10,000,000
8/1/2025	$0	0.00	$250,000	$250,000						$10,000,000
2/1/2026	$0	0.00	$250,000	$250,000		$500,000	$2,000	$503,000		$10,000,000
8/1/2026	$0	0.00	$250,000	$250,000						$10,000,000
2/1/2027	$0	0.00	$250,000	$250,000		$500,000	$2,000	$503,000		$10,000,000
8/1/2027	$0	0.00	$250,000	$250,000						$10,000,000
2/1/2028	$0	0.00	$250,000	$250,000		$500,000	$2,000	$503,000		$10,000,000
8/1/2028	$0	0.00	$250,000	$250,000						$10,000,000
2/1/2029	$0	0.00	$250,000	$250,000		$500,000	$2,000	$503,000		$10,000,000
8/1/2029	$0	0.00	$250,000	$250,000						$10,000,000
2/1/2030	$0	0.00	$250,000	$250,000		$500,000	$2,000	$503,000		$10,000,000
8/1/2030	$0	0.00	$250,000	$250,000						$10,000,000
2/1/2031	$0	0.00	$250,000	$250,000		$500,000	$2,000	$503,000		$10,000,000
8/1/2031	$0	0.00	$250,000	$250,000						$10,000,000
2/1/2032	$0	0.00	$250,000	$250,000		$500,000	$2,000	$503,000		$10,000,000
8/1/2032	$0	0.00	$250,000	$250,000						$10,000,000
2/1/2033	$0	0.00	$250,000	$250,000		$500,000	$2,000	$503,000		$10,000,000
8/1/2033	$0	0.00	$250,000	$250,000						$10,000,000
2/1/2034	$275,000	5.00	$250,000	$525,000		$775,000	$2,000	$778,000		$9,725,000
8/1/2034	$1,290,000	5.00	$243,125	$1,533,125						$8,435,000
2/1/2035	$1,320,000	5.00	$210,875	$1,530,875		$3,064,000	$2,000	$3,067,000		$7,115,000
8/1/2035	$1,355,000	5.00	$177,875	$1,532,875						$5,760,000
2/1/2036	$1,385,000	5.00	$144,000	$1,529,000		$3,061,875	$2,000	$3,064,000		$4,375,000
8/1/2036	$1,420,000	5.00	$109,375	$1,529,375						$2,955,000
2/1/2037	$1,460,000	5.00	$73,875	$1,533,875		$3,063,250	$2,000	$3,066,000		$1,495,000
8/1/2037	$1,495,000	5.00	$37,375	$1,532,375		$1,532,375		$1,533,000		$0
Total	**$10,000,000**		**$5,920,111**	**$15,920,111**		**$15,920,111**	**$26,000**	**$15,958,000**		

Notes
2024 GM-Samsung Bond

St. Joseph County
Submitted to the State on Tuesday, April 2, 2024
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year:
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: N

Basic Debt Information

Debt Name: Taxable Lease Rental Revenue Bonds, Series 2024B
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number: 79062D
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized: 36-7-14, et seq.
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 12/13/2023
Date of Appropriation Resolution:
Date of Debt Sale: 3/12/2024
Date of Debt Closing: 3/26/2024

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

Allocation Area from which the TIF Revenues will be generated: New Carlisle EDA #3 Allocation Area
Name of Lessor (Building Corporation/Hold Corporation):
Does this debt refinance or refund any previously outstanding debt? No

Purpose/Cost

Purpose of Debt: Finance certain road improvements and related infrastructure costs.
Total Project Cost: $40,000,000.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

									Credit	
8/1/2024	$0	0.00	$726,947	$726,947						$40,000,000
2/1/2025	$0	0.00	$1,046,804	$1,046,804		$1,773,751	$2,000	$1,776,000		$40,000,000
8/1/2025	$0	0.00	$1,046,804	$1,046,804						$40,000,000
2/1/2026	$0	0.00	$1,046,804	$1,046,804		$2,093,608	$2,000	$2,096,000		$40,000,000
8/1/2026	$870,000	0.05	$1,046,804	$1,916,804						$39,130,000
2/1/2027	$890,000	0.05	$1,024,980	$1,914,980		$3,831,784	$2,000	$3,834,000		$38,240,000
8/1/2027	$915,000	0.05	$1,003,353	$1,918,353						$37,325,000
2/1/2028	$935,000	0.05	$981,027	$1,916,027		$3,834,380	$2,000	$3,837,000		$36,390,000
8/1/2028	$960,000	0.05	$958,386	$1,918,386						$35,430,000
2/1/2029	$980,000	0.05	$934,995	$1,914,995		$3,833,381	$2,000	$3,836,000		$34,450,000
8/1/2029	$1,005,000	0.05	$911,118	$1,916,118						$33,445,000
2/1/2030	$1,030,000	0.05	$886,480	$1,916,480		$3,832,598	$2,000	$3,835,000		$32,415,000
8/1/2030	$1,055,000	0.05	$861,086	$1,916,086						$31,360,000
2/1/2031	$1,085,000	0.05	$834,969	$1,919,969		$3,836,055	$2,000	$3,839,000		$30,275,000
8/1/2031	$1,110,000	0.05	$807,893	$1,917,893						$29,165,000
2/1/2032	$1,135,000	0.05	$780,082	$1,915,082		$3,832,975	$2,000	$3,835,000		$28,030,000
8/1/2032	$1,165,000	0.05	$751,520	$1,916,520						$26,865,000
2/1/2033	$1,195,000	0.05	$722,086	$1,917,086		$3,833,605	$2,000	$3,836,000		$25,670,000
8/1/2033	$1,225,000	0.05	$691,715	$1,916,715						$24,445,000
2/1/2034	$980,000	0.05	$660,581	$1,640,581		$3,557,296	$2,000	$3,560,000		$23,465,000
8/1/2034	$0	0.00	$635,479	$635,479						$23,465,000
2/1/2035	$0	0.00	$635,479	$635,479		$1,270,958	$2,000	$1,273,000		$23,465,000
8/1/2035	$0	0.00	$635,479	$635,479						$23,465,000
2/1/2036	$0	0.00	$635,479	$635,479		$1,270,958	$2,000	$1,273,000		$23,465,000
8/1/2036	$0	0.00	$635,479	$635,479						$23,465,000
2/1/2037	$0	0.00	$635,479	$635,479		$1,270,958	$2,000	$1,273,000		$23,465,000
8/1/2037	$0	0.00	$635,479	$635,479						$23,465,000
2/1/2038	$1,530,000	0.05	$635,479	$2,165,479		$2,800,958	$2,000	$2,803,000		$21,935,000
8/1/2038	$1,570,000	0.05	$594,911	$2,164,911						$20,365,000
2/1/2039	$1,615,000	0.05	$553,282	$2,168,282		$4,333,193	$2,000	$4,336,000		$18,750,000
8/1/2039	$1,655,000	0.05	$510,138	$2,165,138						$17,095,000
2/1/2040	$1,700,000	0.05	$465,924	$2,165,924		$4,331,062	$2,000	$4,334,000		$15,395,000
8/1/2040	$1,750,000	0.05	$419,591	$2,169,591						$13,645,000
2/1/2041	$1,795,000	0.05	$371,894	$2,166,894		$4,336,485	$2,000	$4,339,000		$11,850,000
8/1/2041	$1,845,000	0.05	$322,972	$2,167,972						$10,005,000
2/1/2042	$1,895,000	0.05	$272,686	$2,167,686		$4,335,658	$2,000	$4,338,000		$8,110,000
8/1/2042	$1,945,000	0.05	$221,038	$2,166,038						$6,165,000
2/1/2043	$2,000,000	0.05	$168,027	$2,168,027		$4,334,065	$2,000	$4,337,000		$4,165,000
8/1/2043	$2,055,000	0.05	$113,517	$2,168,517						$2,110,000
2/1/2044	$2,110,000	0.05	$57,508	$2,167,508		$4,336,025	$2,000	$4,339,000		$0

Total	**$40,000,000**		**$26,879,754**	**$66,879,754**		**$66,879,753**	**$40,000**	**$66,929,000**		

Notes

2024 GM-Samsung Bond

St. Joseph County
Submitted to the State on Thursday, December 19, 2024
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year:
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: Y

Basic Debt Information

Debt Name: Redevelopment District Taxable Special Taxing District Bonds of 2024
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number:
Is this debt exempt from the property tax caps? Y

Code Cite

Code Cite Under Which Debt is Authorized: 36-7-14 and 36-7-25
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? Y
Applicable Issuer: St. Joseph County Redevelopment District
Current Debt Limit: $30,772,162.00
Current Debt Capacity (after issuance of this debt): $25,772,162.00

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 9/10/2024
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 12/19/2024

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

Allocation Area from which the TIF Revenues will be generated: New Carlisle Economic Development Areas #1-5
Name of Lessor (Building Corporation/Hold Corporation):
Does this debt refinance or refund any previously outstanding debt? No

Purpose/Cost

Purpose of Debt: Finance certain road improvements and utility infrastructure costs.
Total Project Cost: $5,000,000.00

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

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

Notes

Debt Schedule No. 104 - First Merchants Bank

St. Joseph County
Submitted to the State on Tuesday, March 25, 2025
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year:
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: N

Basic Debt Information

Debt Name: St. Joseph County General Obligation Bonds, Series 2025
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number: 790603
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized: 36-2-6-18
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? Y
Applicable Issuer: St. Joseph County
Current Debt Limit: $15,515,000.00
Current Debt Capacity (after issuance of this debt): $8,115,000.00

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution:
Date of Appropriation Resolution:
Date of Debt Sale: 3/11/2025
Date of Debt Closing: 3/25/2025

Petition / Remonstrance

Was this debt subject to petition/remonstrance? Yes
Was a remonstrance conducted? Yes
Votes in favor debt:
Votes against debt: 0
Was this debt subject to referendum? No
Votes in favor debt:
Votes against debt:

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Finance a satellite highway garage on Alexander Drive.
Total Project Cost: $7,750,827.65

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

12/30/2032	$645,000	4.00	$12,900	$657,900		$1,313,400				$0
6/30/2032	$630,000	4.00	$25,500	$655,500						$645,000
12/30/2031	$610,000	4.00	$37,700	$647,700		$1,292,300				$1,275,000
6/30/2031	$595,000	4.00	$49,600	$644,600						$1,885,000
12/30/2030	$585,000	4.00	$61,300	$646,300		$1,289,000				$2,480,000
6/30/2030	$570,000	4.00	$72,700	$642,700						$3,065,000
12/30/2029	$555,000	4.00	$83,800	$638,800		$1,273,400				$3,635,000
6/30/2029	$540,000	4.00	$94,600	$634,600						$4,190,000
12/30/2028	$530,000	4.00	$105,200	$635,200		$1,265,700				$4,730,000
6/30/2028	$515,000	4.00	$115,500	$630,500						$5,260,000
12/30/2027	$505,000	4.00	$125,600	$630,600		$1,256,000				$5,775,000
6/30/2027	$490,000	4.00	$135,400	$625,400						$6,280,000
12/30/2026	$480,000	4.00	$145,000	$625,000		$1,149,111				$6,770,000
6/30/2026	$150,000	4.00	$374,111	$524,111						$7,250,000
Total	**$7,400,000**		**$1,438,911**	**$8,838,911**		**$8,838,911**				

Notes
2025 General Obligation (Highway Garage) Bond
Debt Schedule No. 108

St. Joseph County
Submitted to the State on Thursday, June 26, 2025
Report printed on Monday, November 17, 2025
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year:
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: N

Basic Debt Information

Debt Name: St. Joseph County, Indiana Park District Bonds, Series 2025
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number: 79062
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized: 36-10-1-2
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? Y
Applicable Issuer: St. Joseph County Park District
Current Debt Limit: $91,126,702.00
Current Debt Capacity (after issuance of this debt): $84,676,702.00

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution: 5/20/2025
Date of Appropriation Resolution: 5/20/2025
Date of Debt Sale: 6/25/2025
Date of Debt Closing: 7/9/2025

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

Purpose of Debt: Pay for the costs associated with park improvements and equipment
Total Project Cost: $6,783,800.70

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

6/30/2043	$275,000	5.00	$6,875	$281,875		$565,500				$0
12/30/2042	$270,000	5.00	$13,625	$283,625						$275,000
6/30/2042	$265,000	5.00	$20,250	$285,250		$566,875				$545,000
12/30/2041	$255,000	5.00	$26,625	$281,625						$810,000
6/30/2041	$250,000	5.00	$32,875	$282,875		$566,875				$1,065,000
12/30/2040	$245,000	5.00	$39,000	$284,000						$1,315,000
6/30/2040	$240,000	5.00	$45,000	$285,000		$570,875				$1,560,000
12/30/2039	$235,000	5.00	$50,875	$285,875						$1,800,000
6/30/2039	$225,000	5.00	$56,500	$281,500		$563,500				$2,035,000
12/30/2038	$220,000	5.00	$62,000	$282,000						$2,260,000
6/30/2038	$215,000	5.00	$67,375	$282,375		$565,000				$2,480,000
12/30/2037	$210,000	5.00	$72,625	$282,625						$2,695,000
6/30/2037	$205,000	5.00	$77,750	$282,750		$565,500				$2,905,000
12/30/2036	$200,000	5.00	$82,750	$282,750						$3,110,000
6/30/2036	$195,000	5.00	$87,625	$282,625		$565,000				$3,310,000
12/30/2035	$190,000	5.00	$92,375	$282,375						$3,505,000
6/30/2035	$185,000	5.00	$97,000	$282,000		$568,625				$3,695,000
12/30/2034	$185,000	5.00	$101,625	$286,625						$3,880,000
6/30/2034	$180,000	5.00	$106,125	$286,125		$571,625				$4,065,000
12/30/2033	$175,000	5.00	$110,500	$285,500						$4,245,000
6/30/2033	$170,000	5.00	$114,750	$284,750		$568,625				$4,420,000
12/30/2032	$165,000	5.00	$118,875	$283,875						$4,590,000
6/30/2032	$160,000	5.00	$122,875	$282,875		$564,625				$4,755,000
12/30/2031	$155,000	5.00	$126,750	$281,750						$4,915,000
6/30/2031	$155,000	5.00	$130,625	$285,625		$570,000				$5,070,000
12/30/2030	$150,000	5.00	$134,375	$284,375						$5,225,000
6/30/2030	$145,000	5.00	$138,000	$283,000		$569,625				$5,375,000
12/30/2029	$145,000	5.00	$141,625	$286,625						$5,520,000
6/30/2029	$140,000	5.00	$145,125	$285,125		$568,625				$5,665,000
12/30/2028	$135,000	5.00	$148,500	$283,500						$5,805,000
6/30/2028	$130,000	5.00	$151,750	$281,750		$566,750				$5,940,000
12/30/2027	$130,000	5.00	$155,000	$285,000						$6,070,000
6/30/2027	$125,000	5.00	$158,125	$283,125		$569,375				$6,200,000
12/30/2026	$125,000	5.00	$161,250	$286,250						$6,325,000
6/30/2026			$314,438	$314,438		$314,438				$6,450,000
Total	**$6,450,000**		**$3,511,438**	**$9,961,438**		**$9,961,438**				

Notes
Debt Schedule No. 109
Largest expenditure - new park at Anderson Road location.

Penn Township, St. Joseph County
Submitted to the State on Monday, February 2, 2026
Report printed on Wednesday, February 18, 2026
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Debt Verification

Initial Year: 2028
Date of last payment or bond expiration:
New (post 1989):
Newer (post 2005):
Refinanced bond: N

Basic Debt Information

Debt Name: Penn Township General Obligation Series 2019
Debt Status: Outstanding
Type of Indebtedness: Bond
Base CUSIP Number: 707678
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized:
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? Y
Applicable Issuer: Penn Township
Current Debt Limit: $5,146,901.00
Current Debt Capacity (after issuance of this debt): $1,046,901.00

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution:
Date of Appropriation Resolution: 10/7/2019
Date of Debt Sale: 10/22/2019
Date of Debt Closing: 11/7/2019

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

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

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

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

Notes

Penn Township, St. Joseph County
Submitted to the State on Tuesday, February 8, 2022
Report printed on Wednesday, February 18, 2026
Note: Data contained in Gateway Debt Management is self-reported by local government officials and/or their designees. Debt Reports may not have been audited for accuracy or completeness by the Department of Local Government Finance. The Department is not responsible for any errors or omissions in this data.

Debt Verification

Initial Year: 2025
Date of last payment or bond expiration: 7/1/2029 12:00:00 AM
New (post 1989): Y
Newer (post 2005): Y
Refinanced bond: N

Basic Debt Information

Debt Name: Republic First National Corporation Sutphen Pumper/Tanker 2021
Debt Status: Outstanding
Type of Indebtedness: Lease
Base CUSIP Number:
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized:
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution:
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 1/1/2028

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

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

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

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

Notes

Penn Township, St. Joseph County
Submitted to the State on Monday, February 2, 2026
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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: Republic First National Pierce Pumper
Debt Status: Outstanding
Type of Indebtedness: Lease
Base CUSIP Number:
Is this debt exempt from the property tax caps? N

Code Cite

Code Cite Under Which Debt is Authorized:
Code cite can typically be found in the bond resolution or ordinance.

Debt Limitation

Is this debt subject to the issuer's debt limit? N
Applicable Issuer:
Current Debt Limit:
Current Debt Capacity (after issuance of this debt):

Date Information

Date of Preliminary Determination:
Date of Publication of Preliminary Determination:
Newspaper(s):
Date of Public Hearing:
Date of Final Approval/Lease Execution:
Date of Appropriation Resolution:
Date of Debt Sale:
Date of Debt Closing: 1/1/2030

Petition / Remonstrance

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

Debt Rating

Type of Rating	Insurance	Agency	Rating

Security on the Debt - Source of Repayment

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

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

Purpose/Cost

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

Sources

Sources of Funds	Amount

Uses

Uses of Funds	Amount

Dates

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

Amortization Schedule

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

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

Notes

Deborah S. Block, IAMC, MMC

JUL 15 2026

City Clerk
Mishawaka, IN

PETITION #26-15

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2026-25

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:

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 534.24 FEET, FOLLOWING AN EXISING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 528.80 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

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.

Section 2. WHEREAS, the Plan Commission of the City of Mishawaka, Indiana, has recommended the classification of the zoning as herein set forth of the real estate hereinafter described.

Proposed Ordinance No. 2026-25

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:

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 314.24 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 220.00 FEET FOLLOWING AN EXISING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 220.00 FEET; THENCE NORTH 89 DEGREES 36 MINUTES 27 SECONDS WEST 300 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

Property located at 12340 Lincolnway E and being the northern portion of the property shall hereafter be within and a part of that District known as C-1 General Commercial District designated in "The Zoning Ordinance of 1966" as amended.

AND

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

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 314.24 FEET FOLLOWING AN EXISING FENCE ROW; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 308.8 FEET, MORE OF LESS, TO THE POINT OF BEGINNING.

Property located at 12340 Lincolnway E and being the southern portion of the property shall hereafter be within and a part of that District known as I-1 Light Industrial District designated in "The Zoning Ordinance of 1966" as amended.

Proposed Ordinance No. 2026-25

Ordinance No. __________

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 for the subject property as industrial and commercial. The proposed uses are consistent with the goals and objectives of the plan and the existing adjacent land uses.*
2. *Current conditions and the character of current structures and uses in each district – The subject parcel is located on Lincolnway East, being a heavily travelled road serving as a major transportation corridor connecting St. Joseph and Elkhart Counties. Land uses along this section of the corridor are predominantly industrial and commercial. Adjacent land uses include a bank and aluminum extruded product manufacturer to the north, an electrical contractor to the east, property owned by an electric company and railroad to the south, and a mini-storage facility to the west.*
3. *The most desirable use for which the land in each district is adapted –Because of the property's location along a highly travelled section of a primarily industrial and commercial corridor, the most desirable use for the property is an industrial or commercial use.*
4. *The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area. The proposed industrial / flex space buildings and additional commercial use will be compatible with the adjacent existing industrial and commercial zoned and occupied properties.*
5. *Responsible development and growth – The redevelopment of the property for the proposed uses is responsible development and growth given the location of the property being adjacent to industrial and commercial uses and along a highly travelled 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.

Proposed Ordinance No. ______________

Ordinance No. __________

____
David A. Wood, Mayor

STAFF REPORT

Location:	12340 Lincolnway East – South Side of LWE approximately 650' East of Bittersweet Road		Date: July 14, 2026
Petition:	26-15	Annexation, Establish Zoning, and Preliminary Site Plan for a Proposed Industrial Use (South 310') and Commercial Use (North 220')	Prepared By: DJS

GENERAL INFORMATION

Applicants:	Karen Fullmer & Eva Snyder / John A. Piraccini / Abonmarche Consultants
Status:	Property Owner / Representative / Surveyor & Engineer
Request:	To annex, establish zoning, and approve a preliminary site plan to allow for 6 to 8 industrial / flex space buildings on the south part of the property and commercial/retail buildings on the north part of the property
Existing Zoning:	I Industrial District (Unincorporated St. Joseph County)
Proposed Zoning:	I-1 Light Industrial District & C-1 General Commercial District
Lot Size:	+/-3.66 acres
Applicable Regulations:	Section 137-300 thru 137-303 / C-1 General Commercia District, Section 137-585 thru 137-587 / I-1 Light Industrial 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:	S-2 Planned Unit Development (Industrial & Commercial parts of Mixed-Use Bercado PUD / Patrick Metals & 1st Source Bank)
	South:	Indiana Michigan Electric Company & Norfolk Southern Railroad (Unincorporated)
	East:	I-1 Light Industrial (Electrical Contractor / Kendall Electric)
	West:	I Industrial District (Unincorporated St. Joseph County / Jolly Roger's Mini-Storage Facility)
Thoroughfare:	Lincolnway East	
Council District:	3	
School District:	Penn-Harris-Madison	
Township:	Penn	
Public Utilities:	All utilities are available and will be connected to/throughout the site at the developer's expense	
Comprehensive Plan:	Industrial & General Commercial	

ANALYSIS

Proposal:
The applicant is proposing to annex, establish zoning, and approve a preliminary site plan to allow for the construction of 6 to 8 industrial/flex space buildings and commercial/retail buildings.

The +/-3.66 acre area, which includes one parcel of property (Tax#014-1049-0995.04), is located on the south side of Lincolnway East approximately 650' east of Bittersweet Road. The southern 360' is fenced in and includes an approximate 6,400 sq. ft. primary building and several accessory structures ranging in size from 480 sq. ft. to over 1,000 sq. ft. The northern 170' is a vacant unimproved area most recently occupied as a used automobile sales lot. All structures and improvements will be razed with the redevelopment of the property.

The adjacent Lincolnway East right-of-way and property to the north were annexed into the City of Mishawaka in 1976 and zoned to the Planned Unit Development District for residential use. Portions of this PUD, known as the Bercado PUD, were amended in subsequent years to permit various commercial and industrial uses. The adjacent property to the east was annexed in 1986 and zoned I-1 Light Industrial for an electrical contractor business.

As referenced in the petition and indicated on the preliminary site plan, the development is proposed to include approximately 6 to 8 industrial / flex space buildings within the southern 310' of the property to be zoned to the I-1 Light Industrial District. Specific uses / tenants are to be determined subject to the I-1 District permitted uses. The northern 220' of the property is being zoned to the C-1 General Commercial District for speculative commercial use. This portion of the property is anticipated to be developed after the construction of the industrial / flex space buildings.

An access drive is proposed along Lincolnway East in the center of the property. This drive shall provide common access to both the industrial uses in the rear part of the property and the commercial uses along Lincolnway East. Since Lincolnway East is a state controlled right-of-way, a commercial drive permit is required from INDOT. If separate ownership is desired for the industrial and commercial zoned areas, a subdivision plat is required and shall include an ingress/egress easement to encumber the shared access drive.

The industrial and commercial zoned areas shall respectively comply with the required I-1 Light Industrial District and C-1 General Commercial District height, area, and development regulations. The need for developmental variances will be reviewed prior to the applicant submitting final site plans for each phase of the development.

If the proposed rezoning and annexation request is approved, a detailed final site plan must be submitted for each phase of the development to address all the applicable zoning (height, area, and development regulations), utility (sanitary sewer, water, storm water drainage, electric, gas, etc.), grading, erosion control, and any other required improvements. The C-1 General Commercial portion of the property is subject to the commercial landscaping and screening regulations. As previously referenced, a subdivision plat may also be required if separate ownership between the industrial and commercial uses is desired and/or to dedicate any required easements.

Annexation:
The adjacent Lincolnway East right-of-way and property to the north, and the property to the east were respectively annexed into the City in 1976 and 1986 and zoned for residential and industrial use. Permitted uses for the property to the north were later amended to allow commercial and industrial uses. Properties to the west and south are in unincorporated St. Jospeh County.

Per Indiana State annexation laws, a parcel is required to share one-eighth, or 12.5%, of its boundary with the existing City boundary in order to be annexed. With the previous annexations referenced above, approximately 828.8 feet, or 49.8%, of the total 1,663.31 feet of the perimeter of the property will be contiguous with the existing city limits. This exceeds the required 12.5% contiguity.

Location/Context:
The site is located on the south side of Lincolnway East approximately 650' east of Bittersweet Road, and is bordered to the north by a bank and an aluminum extruded product manufacturer both in the city, to the east by an electrical contractor in the city; to the south by property owned by an electric company and a railroad in unincorporated St. Joseph County, and to the west by a mini-storage facility in unincorporated St. Joseph County.

Zoning Change:
Staff feels that the proposed zoning of the property to the I-1 Light Industrial District and C-1 General Commercial District is appropriate given the existing adjacent industrial and commercial zoned and occupied properties. Furthermore, the proposed uses conform with the preferred and recommended uses identified in the comprehensive plan.

Transportation/Roads:
According to the latest available traffic counts, there were 15,138 annual average daily trips (AADT) (2026) along Lincolnway East east of Bittersweet Road and 14,494 AADT along Lincolnway East immediately adjacent to the property. The counts at these locations have remained relatively consistent over the last 20 years, ranging from a low of just over 12,000 AADT to a peak of almost 16,000 AADT. With Lincolnway East serving as the one of the principal arterial roadways connecting Mishawaka and South Bend to downtown Elkhart, traffic volumes are anticipated to remain constant or increase in future years.

The 2050 Transportation Plan, prepared by the Michiana Area Council of Government (MACOG) with input from INDOT and City staff, does not include any major transportation infrastructure improvements (added travel lanes, auxiliary (center turn) lanes, intersection improvements, etc.) along the Lincolnway East corridor. The long range plan is updated on a four-year cycle with the next amendment for the 2055 Transportation to occur next year.

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

RECOMMENDATION

Staff recommends approval of Petition 26-15 to annex, establish zoning, and approve a preliminary site plan for property on the south side of Lincolnway East approximately 650' east of Bittersweet Road (12340 Lincolnway East). The approval will zone the south 310' of the property to the I-1 Light Industrial District for 6 to 8 industrial / flex space buildings and the north 220' of the property to the C-1 General Commercial District for commercial/retail buildings.

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 for the subject property as industrial and commercial. The proposed uses are consistent with the goals and objectives of the plan and the existing adjacent land uses.
2. Current conditions and the character of current structures and uses in each district – The subject parcel is located on Lincolnway East, being a heavily travelled road serving as a major transportation corridor connecting St. Joseph and Elkhart Counties. Land uses along this section of the corridor are predominantly industrial and commercial. Adjacent land uses include a bank and aluminum extruded product manufacturer to the north, an electrical contractor to the east, property owned by an electric company and railroad to the south, and a mini-storage facility to the west.
3. The most desirable use for which the land in each district is adapted –Because of the property's location along a highly travelled section of a primarily industrial and commercial corridor, the most desirable use for the property is an industrial or commercial use.

4. The conservation of property values throughout the jurisdiction – The proposed zoning should not be injurious to property values in the surrounding area. The proposed industrial / flex space buildings and additional commercial use will be compatible with the adjacent existing industrial and commercial zoned and occupied properties.
5. Responsible development and growth – The redevelopment of the property for the proposed uses is responsible development and growth given the location of the property being adjacent to industrial and commercial uses and along a highly travelled corridor.

ATTACHMENTS

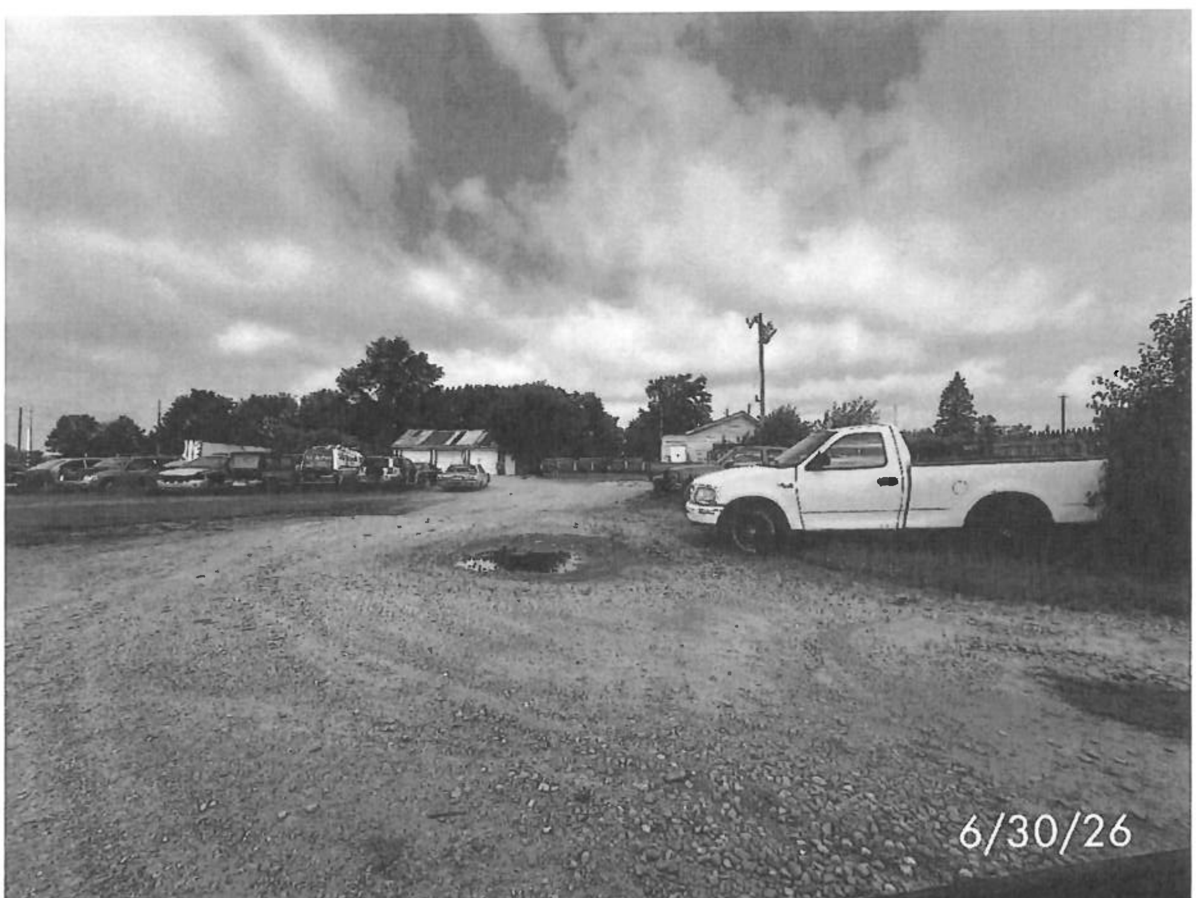
Aerial Photograph, Photographs of Site Area, Zoning & Annexation Petition, Preliminary Site Plan, Location Map

Aerial Photograph – 12340 Lincolnway East
Proposed Industrial / Flex Space & Commercial Buildings

P1. Looking southerly toward the property from the northeast corner.

P2. Looking southwesterly from east property line within property toward rear fenced in area.

P3. Looking westerly toward the former used car lot on the property from the northeast corner.



P4. Looking westerly from within rear fenced-in area toward accessory structures.

P5. Looking southerly within rear fenced-in area toward primary structure.

P6. Looking southerly from Lincolnway East toward the property.

Pet 26-15

Received

JUN 2 4 2026

Planning and
Community Development

June 24, 2026

TO THE:
Honorable Members of the Common
City of Mishawaka, Indiana
And
Mishawka City Plan Commission
City of Mishawaka, Indiana

RE:
Petition for Annexation and Zoning Classification

The undersigned Karen Fullmer & Eva Snyder, as represented by John A. Piraccini respectfully show they are the owners of the following described real estate located in the County of St. Joseph, State of Indiana, to-wit:

A 3.79+- acre parcel located on the South side of
Lincolnway East, 650'East of Bittersweet Road
in St. Joseph County, Indiana
Parcel aka 12340 Lincolnway East Mishawaka, In 46544
-see attached legal description labeled annexation-

Petitioners own One Hundred (100%) percent of the above-described parcel of land which is in unincorporated St. Joseph County, Indiana and that the petitioners desire the same to be annexed to the City of Mishawaka, Indiana.

Petitioners desire to designate a zoning classification of C-1 Commercial for the approximate north 220' X 300' tract, designated as North part in exhibit A.

Petitioners desire to designate a zoning classification of I-1 Light Industrial for the approximate south 310' X 300' tract, designated as South part in exhibit A.

Petitioners further state they intend to utilize said land for commercial uses on the north portion of the property and industrial uses on the southern portion of the property. The southern portion will be developed first with the north portion developed at a future date. The south portion of the property will have approximately 6 buildings and will several units in each serving a variety of uses in each subunit. The buildings and development is marketed as flex space.

Accompanying the petition is a drawing, to scale, showing the above-described parcel of real estate, showing the size of the proposed building and slo the location of the proposed building structures.

Petitions further show this proposed annexation to be in the best interest of the City of Mishawaka, Indiana and of the territory sought to be annexed which is urban in character and is an economic and social part of the City of Mishawaka.

Wherefore, petitioners pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted annexing the above-described parcel of real estate to the City of Mishawaka with a C-1 and I-1 zoning classification.

John A. Piraccini
Representative of owners Karen Fullmer & Eva Snyder

Contact Person:

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574-393-9804

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Coldwell Banker
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South Bend, In 46635
574-243-9522
Johnpiraccini7@gmail.com

Annexation Legal Description

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 534.24 FEET, FOLLOWING AN EXISING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 528.80 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

Rezoning to C-1 (North Portion)

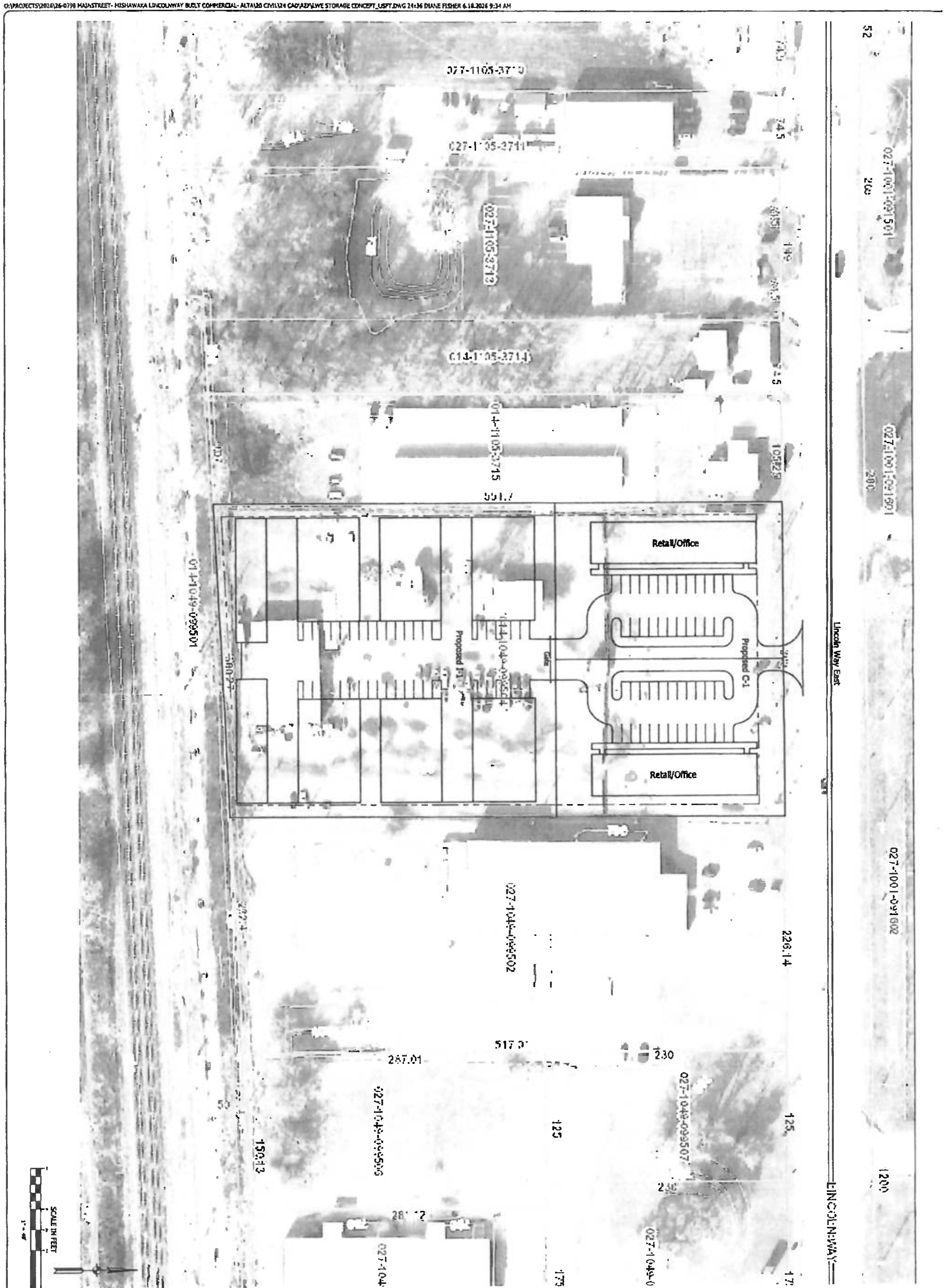
A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 314.24 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 220.00 FEET FOLLOWING AN EXISING FENCE ROW TO THE SOUTH RIGHT-OF-WAY LINE OF A HIGHWAY KNOWN AS LINCOLNWAY EAST; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 220.00 FEET; THENCE NORTH 89 DEGREES 36 MINUTES 27 SECONDS WEST 300 FEET, MORE OR LESS, TO THE POINT OF BEGINNING

Rezoning to I-1 (South Portion)

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 4 EAST, IN PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, MORE PARTICULARLY AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE NORTHERLY RIGHT-OF-WAY LINE OF THE INDIANA-MICHIGAN ELECTRIC CO. AND THE EAST LINE OF SAID SECTION 18; THENCE SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 1640.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 08 MINUTES 30 SECONDS WEST 300.27 FEET TO A WOOD CORNER POST; THENCE NORTH 00 DEGREES 33 MINUTES 42 SECONDS EAST 314.24 FEET FOLLOWING AN EXISING FENCE ROW; THENCE SOUTH 89 DEGREES 36 MINUTES 27 SECONDS EAST 300.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 42 SECONDS WEST 308.8 FEET, MORE OF LESS, TO THE POINT OF BEGINNING.



MISHAWAKA BUILT

ANNEXATION / REZONING
GENERAL CONCEPT PLAN

12340 LINCOLN WAY EAST, MISHAWAKA, INDIANA 46544

SCHEMATIC DESIGN

FOR INFORMATIONAL USE ONLY

PROJECT NO: 26-0788

Received
JUN 24 2026
Planning and Community Development

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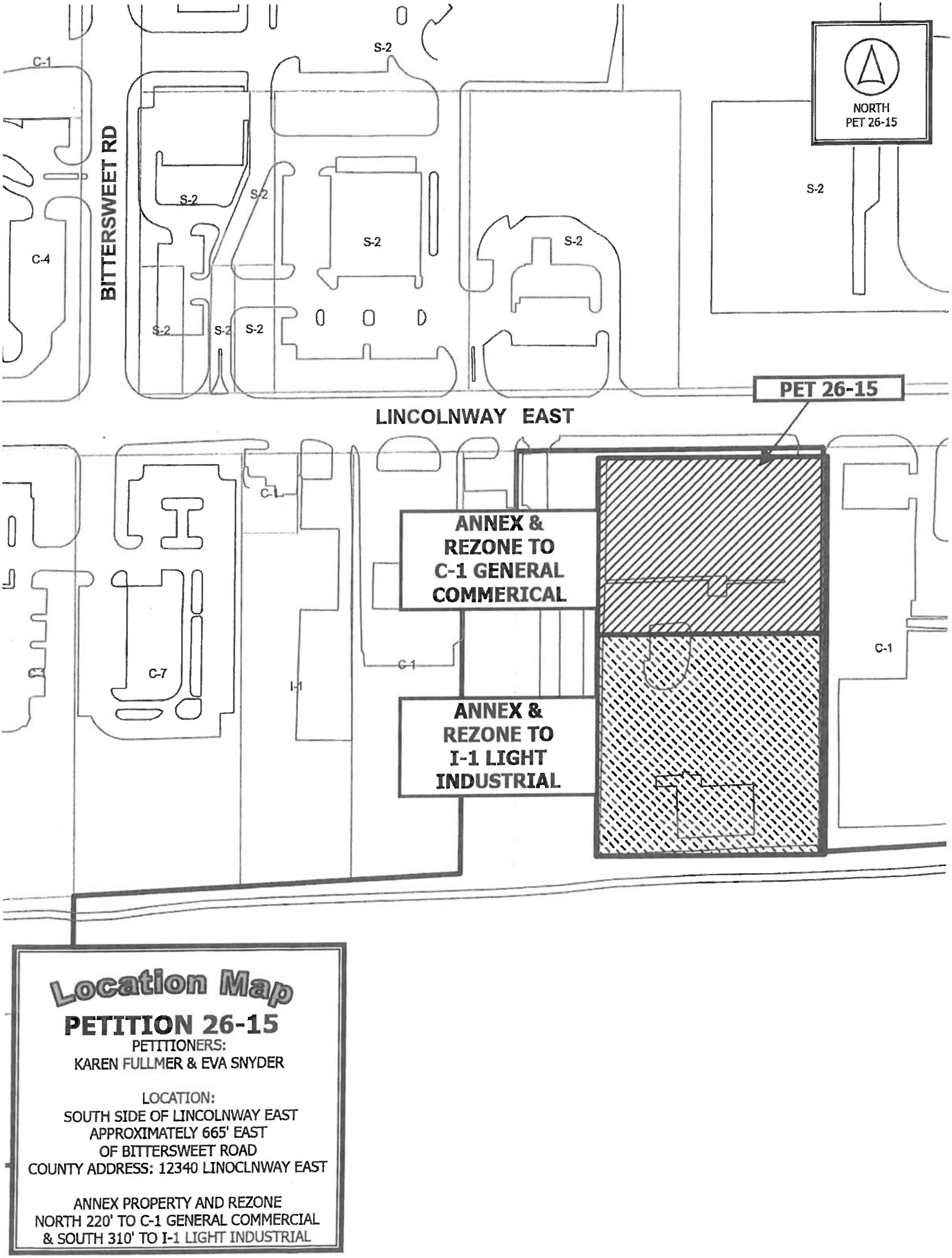
Surve
Enginee
Architec



NORTH
PET 26-15
BITTERSWEET RD
C-1
C-4
S-2
LINCOLNWAY EAST
PET 26-15
ANNEX & REZONE TO C-1 GENERAL COMMERICAL
ANNEX & REZONE TO I-1 LIGHT INDUSTRIAL
C-7
I-1
C-1
Location Map
PETITION 26-15
PETITIONERS:
KAREN FULLMER & EVA SNYDER
LOCATION:
SOUTH SIDE OF LINCOLNWAY EAST
APPROXIMATELY 665' EAST
OF BITTERSWEET ROAD
COUNTY ADDRESS: 12340 LINOCLNWAY EAST
ANNEX PROPERTY AND REZONE
NORTH 220' TO C-1 GENERAL COMMERCIAL
& SOUTH 310' TO I-1 LIGHT INDUSTRIAL