

AGENDA

Monday, December 7, 2015

Presentation by Assistant South Bend Fire Chief

Jim Lopez

Indiana Bicentennial Torch Relay

Meetings of Standing Committees

Council Conference Room

6:45 P.M.

REGULAR MEETING OF THE MISHAWAKA COMMON COUNCIL

COUNCIL CHAMBERS/CITY HALL

7:00 P.M.

- 1. Call to Order**
- 2. Pledge of Allegiance**
- 3. Roll Call**
- 4. Approval of the Minutes of the Previous Regular Meeting**

November 16, 2015

5. Petitions, Communications, Remonstrance and Memorials

Petition No. 2015-38 Rezone from R-1 Single to R-2 Family Residential - 128 S. Home St.

Petition No. 2015-39 Rezone from C-1 General Com to R-1 Single Family - 516 E. Mishawaka Ave.

Petition No. 2015-40 Vacation of Right of Way of a 20' x 20' area adjacent to 1217 7th St.

6. Report of Special Committee

7. Ordinances on First Reading

P.O. NO. 2015-40 Transfer Funds - Street Dept. - \$48,000.00

P.O. NO. 2015-41 Authorizing a City Purchasing Card Account

P.O. NO. 2015-42 Transfer Funds - \$50,000.00 General Fund \$60,000.00, Public Safety \$40,000.00, CREDIT \$50,000.00

8. Resolutions

R2015-40 Motor Fuel Hedging Program 2016

R2015-41 Fiscal Plan Annexation W side of Gumwood Rd & N of W Cleveland Rd S-2PUD Mixed Use

R2015-42 Fiscal Plan Annexation E of SE corner of Douglas Rd and Fir Rd C-1 Retail Uses

R2015-43 Fiscal Plan Annexation 15170 Cleveland Rd and Property adjacent to the south C-6 Office and Medical Uses

R2015 44 Tax Abatement Compliance Report Dearborn Crane

9. Ordinances on Second Reading

P.O. NO. 2015-28 Annex and Zone S-2 PUD Mixed-Use Multi-Family and Commercial - West side of Gumwood Rd North of West Cleveland Rd **VOTE ONLY** (Assigned to Land Use Planning Committee)

P.O. NO. 2015-29 Annex and Zone C-1 Retail Uses - approximately 350 Ft. East of SE corner of Douglas Rd and Fir Rd **VOTE ONLY (Assigned to Land Use Planning Committee)**

P.O. NO. 2015-32 Annex and Zone C-6 Office and Medical Office Uses - 15170 Cleveland Rd and property adjacent to the south **VOTE ONLY** (Assigned to Land Use Planning Committee)

P.O. NO. 2015-36 Transfer Funds - Central Services Dept. - \$10,000.00 (Assigned to Budget and Finance Committee)

P.O. NO. 2015-37 Additional Funds - Rainy Day - \$38,267.29 (Assigned to Budget and Finance Committee)

P.O. NO. 2015-38 Rezone from C-1 to C-10 Convenience Store, Gas Pumps NW corner Douglas Rd and Fir Rd (Assigned to Land Use Planning Committee)

P.O. NO. 2015-39 Rezone from C-4 to R-1 Single Family - 2102 N. Byrkit Ave. (Assigned to Land Use Planning Committee)

10. Privilege of the Floor – Non-Agenda Items

11. Unfinished Business

12. New Business

13. Adjournment

At this time I know of no other business to come before the Council.
Deborah S. Block, IAMC, MMC, City Clerk

REGULAR MEETING OF THE MISHAWAKA COMMON COUNCIL
November 16, 2015

Be it remembered that the Common Council of the City of Mishawaka, Indiana met in the Council Chambers of the Mishawaka City Hall on Monday, November 16, 2015, at 7:00 p.m. The meeting was called to order by Council President Woody Emmons and all were asked to stand for the Pledge of Allegiance.

Roll Call.

Present: Mr. Reisdorf, Mr. Banicki, Ms. Voelker, Mr. Roggeman, Mr. Mammolenti, Mr. Bellovich, Mr. Bilancio, Mr. Emmons. **Absent/Excused:** Mr. Compton.

Others present; Council Attorney, Mike Trippel, Mary Ellen Hazen Chief Deputy I , Linda Dotson Chief Deputy II.

The minutes from November 16, 2015 meeting were approved as received from the Clerk's Office.

Clerk Block read a letter from the Board of Zoning Appeals regarding Recommendations from their, November 10, 2015 Public Hearing.

APPEAL 2015-44 An appeal submitted by Ziker Cleaners Inc. as contingent purchaser, Requesting a Use Variance for 1240 South Byrkit Avenue to permit a dry cleaning processing plant with drop-off/pick-up counter.

The Board, with a vote of 5-0 recommended approval, subject to the following conditions;

1. No drive-thru facility to be constructed.
2. The Appellants provide exterior and interior remodel plans to the Planning Department.

Clerk Block read a letter from the City Plan Commission regarding Recommendations from there, November 10, 2015 Public Hearing.

PETITION 2015-29 A peititon submitted by Douglas Road Associates, LLC, requesting to rezone the northwest corner of Douglas Road and Fir Road from C-1 General Commercial District to C-10 Filling Station Commercial District.

The Commission, with a vote of 8-0, recommended approval

PETITION 2015-37 A request submitted by Jeffery F. Butler to rezone 2102 North Byrkit Avenue from C-4 Automobile Oriented Commercial District to R-1 Single Family Residential District.

The Commission, with a vote of 8-0, recommended approval.

Clerk Block read a letter from the US Department of Justice, (JAG) regarding a Justice Assistance Grant Award for the year 2014 to the Mishawaka Police Department in the amount of \$16,285.00 for police equipment. As part of the Grant requirements an administrative review advisory process was required prior to the awarding of the grant. They are required to advise the governing body of the City of Mishawaka along with the Mayor of this application process.

This was presented to the Board of Public Works and Safety on June 3, 2014 and approved and accepted by the Grant Advisor at the time, however it has been required that approval be granted by the Common Council. It has been signed by Police Chief Kenneth Witkowski, MPD asking for a motion to accept approval by the Mishawaka Council. Mr. Emmons asked for a motion to accept, a motion was made by Ms. Voelker and a second by Mr. Roggeman the motion carried by voice vote.

Clerk Block read a letter from the US Department of Justice, (JAG) regarding a Justice Assistance Grant Award for the year 2015 to the Mishawaka Police Department in the amount of \$13, 840.00 for Police Equipment. As part of the Grant requirements an administrative review advisory process was required prior to the awarding of this grant. Clerk Block read they were required to advise the governing body of the City of Mishawaka with this application process this was presented to the Board of Public Works on June 30, 2015 and approved and accepted by the grant advisor at the time however it is now advised that approval be granted by the Common Council. Mr. Emmons asked for a motion to accept, a motion was made by Ms. Voelker and a second by Mr. Roggeman the motion carried by voice vote.

The following proposed ordinances were given first reading, and assigned to committee, to be set for public hearing at the next regular meeting.

PROPOSED ORDINANCE N. 2015-36

**AN ORDINANCE DECLARING AN EMERGENCY AND
TRANSFERRING AND REAPPROPRIATING FUNDS
WITHIN THE BUDGET ADOPTED FOR THE
CALENDAR YEAR ENDING DECEMBER 31, 2015
Transfer Funds- Central Services Department \$10,000.00
(Assigned to Budget and Finance Committee)**

Clerk Block read **PROPOSED ORDINANCE NO. 2015-37** opening it for public hearing.

PROPOSED ORDINANCE N. 2015-37

**AN ORDINANCE DECLARING AN EMERGENCY AND
DETERMINING THE EXPENDITURE OF ADDITIONAL
FUNDS FOR THE YEAR ENDING DECEMBER 31, 2015
Additional Funds – Rainy Day - \$38,267.29
(Assigned to Budget and Finance Committee)**

Clerk Block read **PROPOSED ORDINANCE NO. 2015-38** opening it for public hearing.

PROPOSED ORDINANCE NO. 2015-38

**AN ORDINANCE AMENDING CHAPTER 137, OF THE MUNICIPAL
CODE OF THE CITY OF MISHAWAKA, INDIANA, AS FROM TIME TO**

**TIME AMENDED, COMMONLY KNOWN AS “THE ZONING ORDINANCE OF 1966”
OF THE CITY OF MISHAWAKA, INDIANA**

Rezone from C-1 to C-10 Convenience Store, Gas Pumps NW corner Douglas Road and Fir Rd
(Assigned to Land Use Planning Committee)

PROPOSED ORDINANCE NO. 2015-39

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

Rezone from C-4 to R-1 Single Family – 2102 N. Byrkit Avenue
(Assigned to Land Use Planning)

Clerk Block read **RESOLUTION NO. R2015-37** opening it for public hearing.

RESOLUTION NO. R2015-37

WHEREAS, Indiana statute permits the Common Council of a city to establish a Historic Preservation Commission; and

WHEREAS, the Mishawaka Common Council adopted Ordinance No. 3444 on November 19, 1990 creating a nine-member Historic Preservation Commission with a five member Advisory Board; and

WHEREAS, Ordinance No. 3444 provides that eight voting members of the Historic Preservation Commission shall be appointed by the Mayor subject to Common Council approval; and,

WHEREAS, subject to Council approval, the Mayor has appointed a new Advisory Board Member of the Historic Preservation Commission, Alan Grzeskowiak, whose term will run until the 31st day of December, 2018.

NOW, THEREFORE, BE IT RESOLVED by the Common Council of the City of Mishawaka that it hereby approves the Mayor’s appointment of the above Advisory Board Member of the Mishawaka Historic Preservation Commission.

PASSED by the Common Council of the City of Mishawaka, Indiana on the 16th day of November 2015 .

Dale “Woody” Emmons /s/
Presiding Officer

ATTEST:

Deborah S. Block /s/

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor of the City of Mishawaka, Indiana, on the 17th day of November, **2015** at 9:10 o'clock a.m.

Dave Wood Mayor stated he would be speaking in favor of this Resolution , for the appointment of Allen Grzeskowiak to the Historic Preservation Commission, his term would run until December 31, 2018. He stated Mr. Grzeskowiak was a Mishawaka enthusiast who has served our community in many ways including teaching, community volunteer, Bethal College Graduate and Basketball Coach.

Vote: Motion carried by unanimous roll call vote (**summary:** Yes = 8).

Yes: Mr. Bellovich, Mr. Bilancio, Mr. Banicki, Mr. Emmons, Mr. Mammolenti, Mr. Reisdorf, Mr. Roggeman, Ms. Voelker.

Clerk Block read **RESOLUTION NO. R2015-38** opening it for public hearing.

RESOLUTION NO. R2015-38

WHEREAS: the South Bend Tribune Headlines read “Knights Reign – Marian dominates in state final shutout”. The Marian Knights Boys Soccer Team won the 2015 Class 1-A State Championship with a 3-0 win over Indianapolis Ritter High School.

WHEREAS: this Marian Knights Team won the 8th Sectional, 5th Regional, 2nd Semi-State and 1st ever State Title for the Marian Boys Soccer Program. During the Sectionals, Regionals, Semi-State and State, this team gave up only 3 goals in the 7 games that they played in post season, and this team ended with a 20-2 record, making it the most wins ever for a Marian Boys Soccer Team. This team tied the school record for most goals with 95, and they tied the school record for most shut-outs by a team with 12. For the first time in the Marian Boys Soccer history, this team had two players top 20 goals for the season; and,

WHEREAS: the Marian Knights Official State Championship Roster was complete with outstanding student athletes: #7-Kevin Torres-Villa, #11-Christian Verstraete, #16-Richie Ontiveros, #19-Augie Hartnagel, #13-Carlos Torres, #2-Nate Pullin, #14-Lorenzo Martinez, #00-Michael Wuszke, #1 Michael Cataldo, #4-Max Frausto, #5-Justin Saavedra, #6-Alex Kokot, #17-Christian Juarez, #3-Oscar Tavarez, #8-Johnathan Tavarez, #9-Roberto Ontiveros, Jr., #10-Jordan Morris, #15-Alex Rodela, #18-Will Tiller, #0-De’Quarius Strowder, #20-Dennis Mammolenti, #22-Gabriel Martinez, #23-Juan Botello, #24-Adam Evans, #25-Alfredo Medina, #21-Jonathan Magallon; and,

WHEREAS: all teams are dependent upon their Coaching Staff and it is an honor to recognize this talented and dedicated group of Coaches for their time, patience, understanding and mentoring of this State Championship Team: Head Coach-Ben Householter, who has 18 years of experience as Marian’s Varsity Boys Soccer Coach, Assistant Coach-Alfredo Juarez, Assistant Coach-John Jonas, Assistant Coach-Matt Englert, Manager-Chloe Householter, Manager-Jenna Householter, Athletic Trainer-Anne Micinski, Assistant

Athletic Director-Linda Martin, Athletic Director-Reggie Glon and Principal-Mark Kirzeder; and,

NOW THEREFORE, Let it be Known and Resolved by the City of Mishawaka Common Council, Mayor and City Clerk, that November 16, 2015 is hereby proclaimed

Marian Knights Boys Soccer Team Day

in our community and we call upon all of our citizens to join us in saluting and congratulating this talented and truly remarkable group of young men and thanking them for their efforts on behalf of their school, the community and the citizens of Mishawaka.

Dale "Woody" Emmons /s/
Dale "Woody" Emmons,
President, 1st District

Mike Bellovich /s/
Mike Bellovich, 2nd District

John Reisdorf /s/
John Reisdorf, 3rd District

Kate Voelker /s/
Kate Voelker, 4th District

S. Michael Compton /s/
S. Michael Compton 5th District

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

Ron Banicki /s/
Ron Banicki, Vice President,
6th District

Matt Mammolenti /s/
Matt Mammolenti At Large

Dan Bilancio /s/
Dan Bilancio, At Large

John Roggeman /s/
John Roggeman, At Large

David A. Wood /s/
David A. Wood, Mayor

Coach Ben Householter said he appreciates all of the support the team got from the community. He said it was a really great team this year they set some high goals for themselves and met most of them. Coach Householter said they won the State Championship, they also won the Northern Indiana Conference for the second year in a row and they worked very hard to achieve all of that. He thanked everyone for the recognition for a great team.

Ms. Voelker stated she was an alum of Marion High School as are four of her children and one of her sons played soccer and this was very exciting to see the program grow and she wanted to extend her congratulations the coaches, school, and team.

Mr. Roggeman congratulated them as Champions and reminded them it was the Championship effort that got them there and they made it. He said there are times when the Championship effort is made and you don't get the medal, but it was about the effort. He also congratulated the coach for being a good mentor and thanked him and the team for bringing the Championship home to Mishawaka.

Mr. Emmons congratulated the team and the coaches for a job well done and following through the season with wins and a championship their hard work paid off.

Question was called for on **RESOLUTION NO. R2015-38** at 7:18 p.m. **Vote:** Motion carried by unanimous roll call vote (**summary:** Yes = 8). **Yes:** Mr. Bellovich, Mr. Bilancio, Mr. Banicki, Mr. Emmons, Mr. Mammolenti, Mr. Reisdorf, Mr. Roggeman, Ms. Voelker.

Clerk Block read **RESOLUTION NO. R2015-39** opening it for public hearing.

RESOLUTION NO. R2015-39

A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF MISHAWAKA, INDIANA, APPROVING A PETITION OF THE MISHAWAKA BOARD OF ZONING APPEALS FOR THE PROPERTY LOCATED AT: 1240 South Byrkit Avenue, Mishawaka, Indiana

Use Variance S-2 Zoning – 1240 S. Byrkit Avenue – Dry Cleaning Distribution Plant
with Dry Cleaning Services

(Assigned to Land Use Planning Committee)

Brad Cramer from Progressive Engineering 8640 State 15, Goshen, IN., David Ziker, Ziker Cleaners 251 East Sample Street, South Bend, here to answer any questions the Council may have. He said the building was a vacant store formerly known as Save-a-Lot and the building size was ideal for the use change, they just need to get approval from the Council.

Mr. Mammolenti asked if this would be a just a distribution center. Mr. Ziker said no it would be a processing and distribution facility, and their offices would also be located there.

Mr. Emmons asked how many people they plan to employ. Mr. Ziker said 40. Mr. Emmons asked if any of the forty would be new hires. Mr. Ziker said he would be offering to transfer the current employees to Mishawaka if they so wish to do so. Mr. Emmons asked if he anticipated any new hires. Mr. Ziker stated not at this time.

Mr. Bellovich stated these would be 40 jobs relocating in Mishawaka. Mr. Ziker stated that was correct, they were just moving their South Bend store on Sample Street to Mishawaka.

Ms. Voelker stated this would be the corporate office. Mr. Ziker said they have an office staff of 4 to 5 people he doesn't consider it a corporate office.

Mr. Roggeman asked if there would be any new construction. Mr. Ziker said there would be some modifications on the inside.

Mr. Mammolenti asked if they would be closing any other locations. Mr. Ziker said no. Mr. Mammolenti said in terms of treating the garments would they have any bulk storage. Mr. Ziker said no. Mr. Mammolenti asked about chemicals stored on site. Mr. Ziker said they do use drycleaning fluid and the process and machinery was so efficient these days where they had 60 thousand gallon storage tanks they now have just have a 55 gallon drum.

Mr. Bellovich asked if they would be parking their truck fleet on the property. Mr. Ziker said yes they are small delivery vans of which they have seven.

Mr. Emmons said just for clarification were they keeping the Sample Street Store open. Mr. Ziker said yes that was their intention, it has been there since the 30's and it is sentimental to them.

Question was called for at 7:28 p.m. on **PROPOSED ORDINANCE NO. 2015-39** **Vote:** Motion carried by unanimous roll call vote (**summary:** Yes = 8).

Yes: Mr. Bellovich, Mr. Bilancio, Mr. Banicki, Mr. Emmons, Mr. Mammolenti, Mr. Reisdorf, Mr. Roggeman, Ms. Voelker.

Clerk Block read **PROPOSED ORDINANCE NO. 2015-34** opening it for Pulic Hearing.

PROPOSED ORDINANCE NO. 2015-34

AN ORDINANCE DECLARING AN EMERGENCY AND TRANSFERRING AND REAPPROPRIATING FUNDS WITHIN THE BUDGET ADOPTED FOR THE CALENDAR YEAR ENDING DECEMBER 31, 2015 (Transfer Funds – Police Department – (\$8,000.00))

Clerk Block stated they are requesting to amend the transfer of Funds from \$8,000.00 to \$11,000.00, the Council has received that information in their packet.

Mr. Roggeman made a motion to accept the amendment with a second by Mr. Banicki the Motion carried.

Mr. Bellovich reported the Budget and Finance Committee recommended this proposed ordinance should be adopted and moved for acceptance of same upon a second by Mr. Banicki the motion carried.

Police Chief Ken Whitkoski said he was here to ask for a transfer of funds from their Salary Line into their travel and training and also the operating lines. He said the reason for the transfer, they have six hires over normal, and the cost was approximately \$1,000.00 per officer to outfit plus matinance supplies, office supplies, totaling \$8,000.00. Chief Whitkoski said every other year they send a SWAT Team to specialized training. He said in 2015 they sent 8 members of that team and that was why they had to add more money to the travel and training.

Mr. Mammolenti asked if the SWAT Training was everyother year. Chief Whitkowski said to clarifying that they do continuous training every month but every other year they try to send them to an outside National Training Seminar to get different training so they can keep up with what was going on Nationally.

Question was called for at 7:32 p.m. on **PROPOSED ORDINANCE NO. 2015-34** **Vote:** Motion carried by unanimous roll call vote (**summary:** Yes = 8). **Yes:** Mr. Bellovich,

Mr. Bilancio, Mr. Banicki, Mr. Emmons, Mr. Mammolenti, Mr. Reisdorf, Mr. Roggeman, Ms. Voelker. **THUS IT BECOMES ORDINANCE NO. 5507AA**

Clerk Block read **PROPOSED ORDINANCE NO. 2015-35** opening it for public hearing.

PROPOSED ORDINANCE NO. 2015-35

**AN ORDINANCE DECLARING AN EMERGENCY AND
TRANSFERRING AND REAPPROPRIATING FUNDS
WITHIN THE BUDGET ADOPTED FOR THE
CALENDAR YEAR ENDING DECEMBER 31, 2015
(Transfer Funds – Park and Recreation - \$197,000.00)**

Clerk Block stated the Park Department has asked for an amendment, which would change the items around but there would be no change in the amount requested.

Ms. Voelker made a motion to accept the amendment with a second by Mr. Roggeman the motion carried.

Mr. Mammolenti reported the Budget and Finance Committee recommended this proposed ordinance should be adopted and moved for acceptance of same upon a second by Mr. Reisdorf the motion carried.

Terry Zeller, Superintendent of Parks and Recreation said this was a transfer of funds, in September they came before the Council for a Transfer but they were not able to calculate the total amounts of the additional funds until now. He said they would be monitoring these costs and adjusting them in the future years as they have discussed in their budget meetings for 2016.

Question was called for at 7:35 on **PROPOSED ORDINANCE NO. 15-35** **Vote: Motion carried by unanimous roll call vote (summary: Yes = 8).**

Yes: Mr. Bellovich, Mr. Bilancio, Mr. Banicki, Mr. Emmons, Mr. Mammolenti, Mr. Reisdorf, Mr. Roggeman, Ms. Voelker. Thus it becomes ORDINANCE NO. 5508AA

NEW BUSINESS

Mr. Mammolenti reminded everyone of his Neighborhood Watch Meeting on Wednesday, November 18, at Twin Branch School 7:00 p.m. the speakers would be from the Collaboration Committee between the School City of Mishawaka and the Public.

Mr. Emmons remind everyone of his meeting the following night, Thursday, November 19, Senator John Broden would be speaking at his Neighborhood Watch Meeting 7:00 p.m. at St. Bavo School. Mr. Emmons said this would be his last meeting of the year, there would be no meeting in December.

Clerk Block stated there would be a meeting in the Oaks at Albright United Methodist Church on Mishawaka Avenue, November 18, 2015 at 5:30 the speaker would be George Obren Code

Enforcement Director being the guest speaker.

Adjournment was at 7:38 p.m.

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

Mr. Woody Emmons
Mr. Woody Emmons, President Presiding

RECEIVED
DEBORAH S. BLOCK, MMC

October 28, 2015

DEC 3 2015

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

CITY CLERK
MISHAWAKA, IN

NOV 03 2015

Pet 15-38

RE: PETITION TO REZONE

The undersigned Robert C. Leiz respectfully shows he is the owner of the following described real estate located in the City of Mishawaka, County of St. Joseph, State of Indiana, to-wit:

*Lot 10 E Mish Realty Co 1st. Tax ID# 016-1067-2772.
Parcel# 71-09-14-206-010.000-023.
128 S Home Street, Mishawaka, Indiana 46544-3135*

Petitioner owns one hundred (100%) percent of the above described parcel of land which carries a zoning classification of R-1 Single Family Residential District. Said property is being used as a two family dwelling. The dwelling was converted to a two-family dwelling in 1950 and is considered grandfathered or legal nonconforming per the Department of Community Development and Planning City of Mishawaka, Indiana.

Petitioner desires said real estate to be rezoned to R-2 Two Family Residential District. Petitioner further states that he intends to continue to use said land as a two family dwelling.

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



Robert C. Leiz

CONTACT PERSON:

Robert Leiz
128 S Home St
Mishawaka, IN 46544
574-323-4725
574-522-3698
Kristin.m.leiz@gmail.com



HOME - HOME ST.

LINCOLNWAY EAST - LINCOLNWAY EAST

HELEN

HELEN AVE

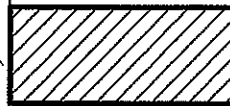
HOME

HOME ST.

ALEORD

ALEORD ST.

PETITION 15-38



THIRD - THIRD

Location Map

PETITION 15-38

128 S. Home St.

REZONING FROM R-1 SINGLE
FAMILY RESIDENTIAL TO R-2 TWO
FAMILY RESIDENTIAL

E FOURTH ST.

November 6th 2015

RECEIVED
DEBORAH S. BLOCK, MMC

DEC 02 2015

NOV 05 2015

CITY CLERK
MISHAWAKA, IN

Pet 15-39

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

RE: PETITION TO REZONE

The undersigned Mark Hughes respectfully shows they are the owner of the following described real estate located in the City of Mishawaka, County of St. Joseph, State of Indiana, to-wit:

Address: 516 East Mishawaka Avenue, Mishawaka Indiana

Legal Description: Lot 7 G W R Fowlers 1st Add

Parcel Number: 71-09-10-360-011.000-023

Tax Id: 016-2082-2771

Taxing District: 023 Mishawaka-Penn

Petitioner owns one hundred (100%) percent of the above described parcel of land which carries a zoning classification of C-1 District. Said Property is a Single Family Residence.

Petitioner desires said real estate to be rezoned to R-1 District. Petitioner further states that they intend to utilize said land for a Single Family Residence.

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

Signature(s) of Property Owner(s)



Mark Hughes

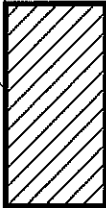
CONTACT PERSON:

Mark Hughes

516 East Mishawaka Avenue



PETITION 15-39



Location Map

PETITION 15-39

516 E. Mishawaka Ave.

REZONING FROM C-1 GENERAL
COMMERCIAL TO R-1 SINGLE
FAMILY RESIDENTIAL





November 16, 2015

To: The Honorable Members of the Common Council

City of Mishawaka, Indiana

And

Mishawaka City Planning Commission

City of Mishawaka, Indiana

RECEIVED
DEBORAH S. BLOCK, MMC NOV 17 2015

DEC 02 2015

CITY CLERK
MISHAWAKA, IN

Pet 15-40

Re: Petition for Vacation of Public Right Way

The undersigned J.D. Enterprises, Jim Dewald and Janco Engineered Products, LLC, Peter Giczewski, respectfully request the Mishawaka Common Council and the Mishawaka City Planning Commission vacate the following described public right of way located in the City of Mishawaka, St Joseph County, Indiana:

Parcel # 016-1123-485501 Address: 1217 E. 7th Street

A PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 37 NORTH, RANGE 3 EAST, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY A PART OF THE EAST 8TH STREET RIGHT-OF-WAY DESCRIBED AS FOLLOWS:

COMMENCING AT A SOUTHEAST CORNER OF LOT 1 OF THE J.D. ENTERPRISES 7TH STREET SUBDIVISION AS RECORDED UNDER INSTRUMENT NUMBER 1124132 IN OFFICE OF RECORDER OF SAID COUNTY, SAID CORNER ALSO BEING ON THE NORTH RIGHT-OF-WAY LINE OF SAID EAST 8TH STREET; THENCE SOUTH 89 DEGREES 40 MINUTES 03 SECONDS WEST ALONG A SOUTH PROPERTY LINE OF SAID LOT 1 AND SAID NORTH RIGHT-OF-WAY LINE, A DISTANCE OF 390.5 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 00 DEGREES 46 MINUTES 24 SECONDS EAST, A DISTANCE OF 20 FEET; THENCE SOUTH 89 DEGREES 40 MINUTES 03 SECONDS WEST, A DISTANCE OF 20 FEET TO AN EAST PROPERTY LINE OF SAID LOT 1; THENCE THE NEXT TWO COURSES ALONG SAID LOT 1: (1) NORTH 00 DEGREES 46 MINUTES 24 SECONDS WEST, A DISTANCE OF 20 FEET; (2) THENCE NORTH 89 DEGREES 40 MINUTES 03 SECONDS EAST, A DISTANCE OF 20 FEET TO THE POINT OF BEGINNING.

SAID DESCRIBED PARCEL CONTAINING APPROXIMATELY 400 SQUARE FEET.

Properties to the South: Quality Automotive

Properties to the North: Toolmasters, Jordan Mishawaka Transfer

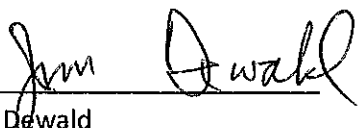
Properties to the West: Mishawaka Recycling Center

Properties to the East: Residential Single Family Houses

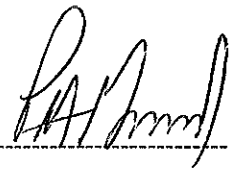
Attached Site plan

Petitioners further state they are the owners of the property immediately adjacent to the above described right of way.

Wherefore, the Petitioner(s) pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Planning commission and that after hearing, an appropriate ordinance be enacted vacated the above described right of way located in the city of Mishawaka, Indiana.

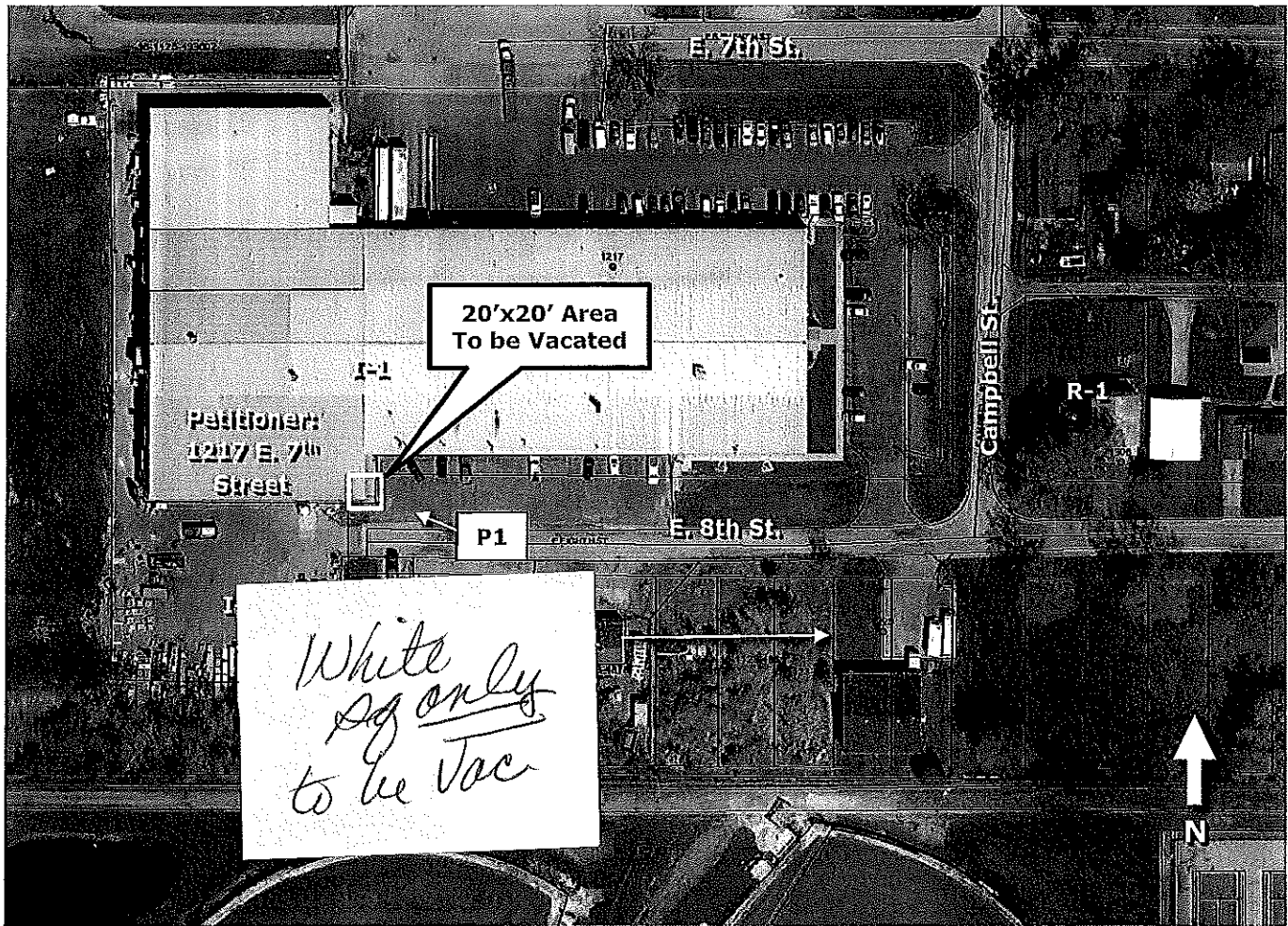


Jim Dewald
J.D. Enterprises
Lot number 1, 7th street subdivision

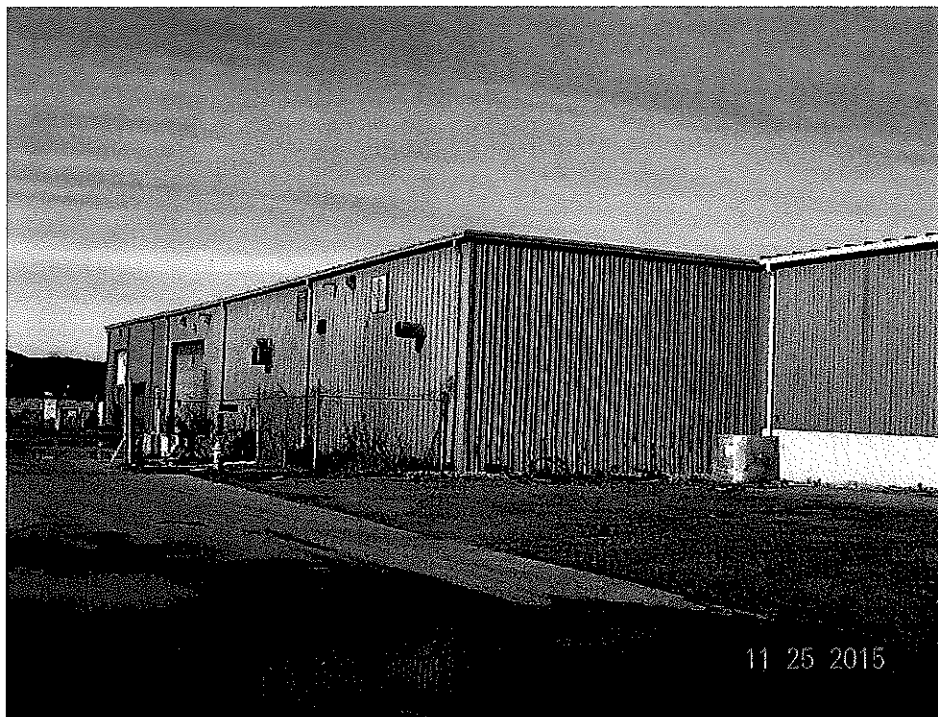


Peter Giczewski,
Janco Engineered Products, LLC

Contact person:
Peter Giczewski
920 S. Logan Street
Mishawaka, IN 46544
574-255-3169
574-256-3874



Aerial Photograph
 Part of Western Terminus of E. 8th Street Adjacent to 1217 E. 7th Street
 Area to be vacated due to Building & Fence Encroachment



P1. A view looking northwest to the 20'x20' area to be vacated.

PETITION 15-40

Location Map

PETITION 15-40

E. 8th Street West of
Campbell Street

Right-of-Way Vacation
of 20' x 20' Area Adjacent
to 1217 7th Street

NOV 30 2015

CITY CLERK
MISHAWAKA, IN

1st Reading 12-7-15
2nd Reading
Passed
Failed
Continued To

PROPOSED ORDINANCE NO. 2015-40

ORDINANCE NO. _____

AN ORDINANCE DECLARING AN EMERGENCY AND
TRANSFERRING AND REAPPROPRIATING FUNDS
WITHIN THE BUDGET ADOPTED FOR THE
CALENDAR YEAR ENDING DECEMBER 31, 2015

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

Section 1. An emergency exists which requires the transfer and reappropriation of
funds within the Motor Vehicle Highway Fund budget adopted for the fiscal year ending
December 31, 2015.

Section 2. There is hereby transferred and reappropriated the sum of \$48,000.00
as follows:

Motor Vehicle Highway Fund

From: Street Department

Personal Services

201-50-411-02 Regular Employees 48,000.00

Total \$ 48,000.00

To: Street Department

Supplies

201-50-423-03 Equip, Parts, Supplies 35,000.00

Other Services and Charges

201-50-435-01 Mish Utilities 8,000.00

201-50-435-02 NIPSCO 5,000.00

Total \$ 48,000.00

Section 3. This ordinance shall be in full force and effect from and after its
passage, signing and attestation.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana, on this

_____ day of _____, 2015 at _____ o'clock, _____.M.

Presiding Officer

ATTEST;

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED BY ME to the Mayor this _____ day of _____, 2015 at
_____ o'clock, _____ M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED BY ME this _____ day of, _____ 2015 at _____ o'clock,
_____ M.

David A. Wood, Mayor



CITY OF MISHAWAKA

STREET DEPARTMENT
Tim Ryan
Street Commissioner

DAVID A. WOOD, MAYOR

November 9, 2015

Mishawaka Common Council
City Hall
600 East Third Street
Mishawaka, IN 46544

RE: Proposed Ordinance 2015- 40

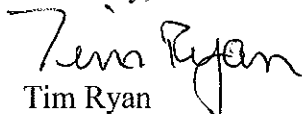
Honorable Council Members:

At this time, we find the need to request a transfer of \$48,000 from our *Personal Services/Regular Employees* line #201-50-411-02 to be distributed as follows:

FROM:	Street Department <u>Personal Services</u> 201-50-411-02	Regular Employees	\$48,000
TO:	Street Department <u>Supplies</u> 201-50-423-03	Equip. Parts/Supplies	\$35,000
	<u>Utility Service</u> 201-50-435-01	MU Charges	\$ 8,000
	201-50-435-02	NIPSCO	<u>\$ 5,000</u>
		TOTAL -	\$48,000

If you have any questions concerning this transfer, please call or visit my office.

Sincerely,


Tim Ryan
Street Commissioner

1st Reading 12-7-15
2nd Reading
Passed
Failed
Continued To

RECEIVED
DEBORAH S. BLOCK, MMC

DEC 02 2015

CITY CLERK
MISHAWAKA, IN

Proposed Ordinance No. 2015-41

ORDINANCE NO. _____

**AN ORDINANCE AUTHORIZING A CITY PURCHASING CARD ACCOUNT
AND ESTABLISHING PROCEDURES FOR THE USE OF CITY PURCHASING
CARDS**

WHEREAS, the City of Mishawaka, Indiana, has the authority, pursuant to Home Rule, to adopt an ordinance authorizing and regulating the use of purchasing cards ("P-Cards") by City officials and employees; and

WHEREAS, the Common Council finds that the use of P-Cards by City officials and employees is necessary for the efficient performance of City business; and

WHEREAS, the Indiana State Board of Accounts will not take exception to the use of P-Cards by the City provided certain criteria, outlined in the compliance manuals, are observed; and

WHEREAS, the City Attorney has issued an opinion approving the procedures set forth herein.

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

Section 1. The City is empowered to hold and maintain a P-Card account for the use of its Officials and Employees.

Section 2. The Mayor may apply for and obtain a P-Card account to be used for purchases for the City only by following the procedures set out in this chapter. Any P-Card account application shall be signed by the Mayor and the City Controller, provided that there shall be only one account open at any time. Any P-Card account shall be in the name of the City.

Section 3. All P-Cards issued on the City P-Card account shall be applied for, held, maintained, and monitored by the City Controller, upon the approval of the Mayor.

Section 4. The City Controller shall be responsible for maintaining written guidelines regarding the use of said P-Cards that are not inconsistent with this chapter.

Section 5. Only the Mayor or the City Controller may permit a City Officer or other employee to use a P-Card issued on the City P-Card account.

Section 6. The Mayor shall provide the City Controller with the name of the issuer of the P-Card, the P-Card account number and the expiration date of any P-Card issued on the account.

Section 7. Whenever it is no longer necessary or prudent for any City Officer or other employee to use a P-Card in the performance of official City business, or immediately upon demand by the Mayor or the City Controller, such City Officer or other employee shall return the P-Card to the City Controller.

Section 8. Charges shall only be made on the P-Card to purchase items or services which are authorized and budgeted for in the budget of the City.

Section 9. After each P-Card use, the City Officer or other employee who uses the P-Card shall submit to the City Controller, proper, detailed documentation evidencing such use.

Section 10. Within 72 hours of the purchase, the City Officer or other employee using the P-Card shall provide a copy of the itemized receipt and shall inform the City Controller in writing of the following:

- (a) The Name of the user and the date of use;
- (b) The purpose of the purchase;
- (c) The budget line item from which the purchase is to be paid;
- (d) An itemized list of all charges incurred and whether those are paid from different budget line items.

Section 11. All P-Card billing statements shall be sent by the issuer to the City Controller and the charges on the cards shall be paid by the City Controller from the appropriate budget line items pursuant to the claim procedures of the City.

Section 12. All claims for payment must be properly itemized and documented. Improperly itemized or documented charges, as well as all interest, carrying charges, and/or penalties shall be the personal responsibility of the City Officer or other employee using the P-Card.

Section 13. The City Controller shall ensure that a proper accounting system or log is maintained on all City P-Card usage. This system or log shall include, at a minimum, the dates of P-Card use, the identity of the users, the amounts and account numbers charged, and the dates of P-Card issuance and return. City P-Cards shall not be used to bypass the City's accounting system.

Section 14. The City Controller shall pay all charges incurred on the P-Card account promptly so that no interest, carrying charges or penalties will be incurred due to late payments. Any City Officer or other employee who causes interest, carrying charges and/or penalties to be added to the P-Card account by a failure to timely provide the required information to the City Controller shall be personally liable for the interest or carrying charge.

Section 15. The City is authorized to pay any annual fee, associated with any P-Card account opened in the name of the City pursuant to this Ordinance.

Section 16. City P-Cards shall be used for City business only. No P-Card issued to the City shall be used by any person for a private purchase.

Section 17. PENALTY. The penalty for violation of this chapter shall be a fine of not less than one hundred dollars (\$100), nor more than two thousand five hundred dollars (\$2,500) for a first violation of this Chapter, and not less than one hundred dollars (\$100), nor more than seven thousand five hundred dollars (\$7,500) for a second or subsequent violation of this chapter and each violation shall constitute a separate violation. Any person found to be in violation of this chapter shall be required to compensate the City for any and all costs, including interest, carrying charges, and/or penalties incurred due to the violation of this chapter. In addition, any City Officer, Director, department head or other employee found to be in violation of this chapter shall be subject to disciplinary action, up to and including termination of employment.

Section 18. EFFECTIVE DATE. This Ordinance shall be in full force and effect from and after its passage, approval, and publication according to law.

ORDAINED THIS _____ DAY OF _____, 2015.

President
Mishawaka City Common Council

ATTEST:

Deborah S. Block, City Clerk

Presented to the Mayor by me this _____ day of _____, 2015.

Deborah S. Block, City Clerk

Approved by me this _____ day of _____, 2015.

Mayor, David A. Wood



CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

DEPARTMENT OF FINANCE
Rebecca S. Miller, Controller
Misti D. Horvath, Deputy Controller

Date: December 2, 2015
To: Honorable Members of the Common Council
From: Rebecca Miller
Re: **Procurement card ordinance**

As you may or may not know, the City has one credit card that is kept in our office. It is most commonly used for purchases from online vendors and for reserving hotel rooms. We follow a credit card policy and the State Board of Accounts audits our usage.

As you can imagine, only having one card makes it difficult to satisfy the purchasing and travel needs of our employees. Due to the need for more flexibility with continued control, I am requesting the passage of this ordinance so I may apply for the State of Illinois P-Card program. This program is endorsed by IACT over the State of Indiana's program. Our office has researched both programs thoroughly and agrees with IACT that the online control, flexibility, and convenience of this P-Card program along with their rebates make the State of Illinois program the best choice for the City.

I've attached the power point presentation and Larry Meteiver's counsel opinion.

Some benefits of a purchasing card vs. a credit card:

1. Turn access on and off 24/7.
2. May be set up to be used at specific stores.
3. Fraud insurance.
4. No fees.
5. Cards may be issued to an individual or department.
6. Different individuals may have different limits.

Please contact me with any questions.

c: David A. Wood, Mayor



CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

DEPARTMENT OF LAW

DEPARTMENT OF LAW INTEROFFICE MEMORANDUM

TO: Rebecca Miller
Mishawaka City Controller
FROM: Lawrence J. Meteiver
City Attorney
DATE: December 2, 2015
RE: Procurement Card Policy

The Indiana State Board of Accounts will not take exception to the use of Procurement Cards ("P-Cards") by the City provided the following criteria are observed:

1. The City Common Council must authorize the use of P-Cards through an Ordinance, which has been approved in the minutes.
2. Issuance and use should be handled by an official or employee designated by the Common Council. The City Controller will be the responsible official.
3. The purposes for which the P-Card may be used must be specifically stated in the ordinance. The approved use is only for City purchases which have been budgeted and for which an unexpended appropriation exists.
4. When the purpose for which the P-Card has been issued has been accomplished, the card should be returned to the custody of the responsible person. The City Controller should maintain records of all cards which have been issued.
5. The designated responsible official or employee should maintain an accounting system or log which would include the names of individuals requesting usage of the P-Cards, their position, estimated amounts to be charged, fund and account numbers to be charged, date the P-Card is issued and returned.
6. P-Cards should not be used to bypass the accounting system. One reason that purchase orders are issued is to provide the City Controller with the means to encumber and track appropriations to provide the township board and other officials with timely and accurate accounting information and monitoring of the accounting system. An audit trail must exist for all transaction.
7. Payment should not be made on the basis of a statement or a credit card slip only. Procedures for payments should be no different than for any other claim. Supporting documents such as paid bills and receipts must be available. Additionally, any interest or penalty incurred

due to late filing or furnishing of documentation by an officer or employee should be the responsibility of that officer or employee.

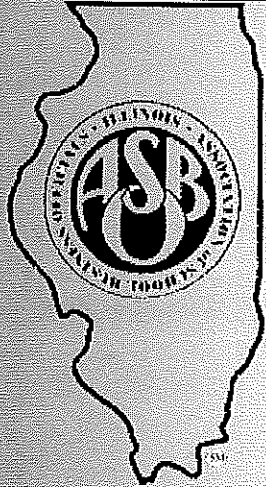
8. If properly authorized, an annual fee may be paid.
9. The P-Card may not be used to obtain cash.
10. Transactions are accessible in accordance with the Public Records Laws.
11. P-Card Agreements should not contain references to debt.
12. P-Card bills must be paid by a City check. Automatic withdrawals are not approved.
13. Any rewards or bonuses available for the use of P-Cards are City property.

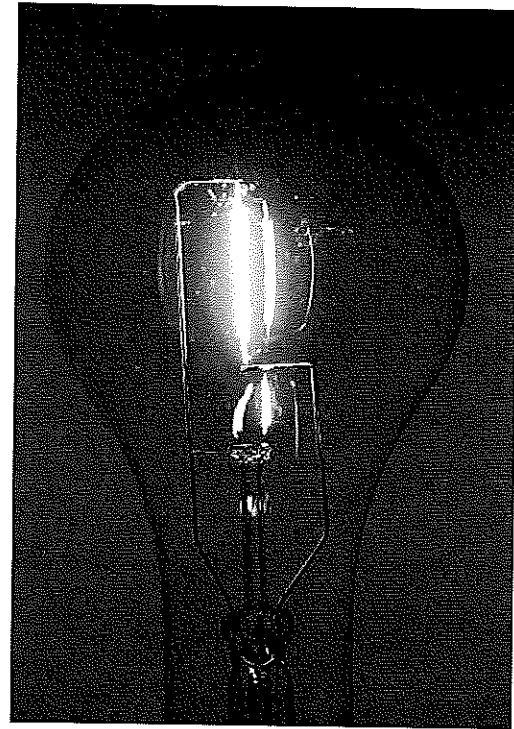
cc: David A. Wood, Mayor
Geoffrey D. Spiess, Corporation Counsel

p-CARD

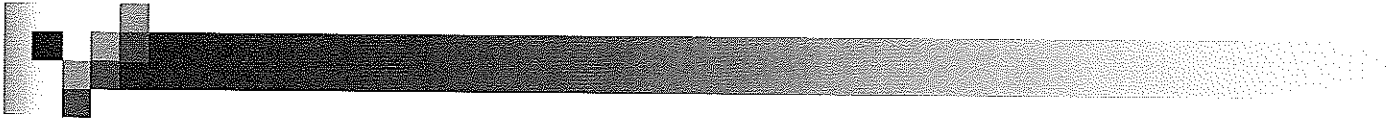
Information about the IACF p-Card Program

January 2015

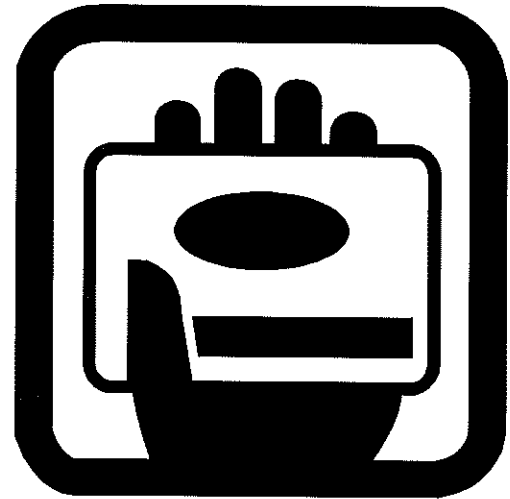




Are you ready to start a p-
Card program?

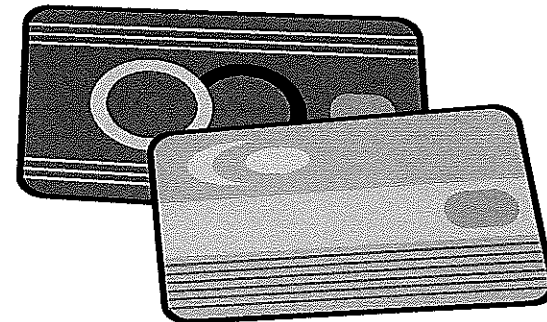


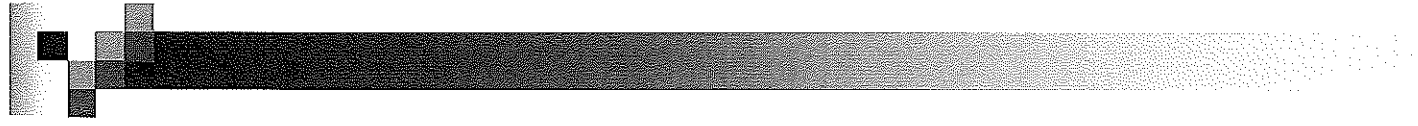
What is a p-Card?



What are Procurement Cards?

- They look and operate similar to credit cards.
- They **do not** carry a revolving line of credit.
- Usage and authorization parameters can be reviewed and managed via the internet by district administration.

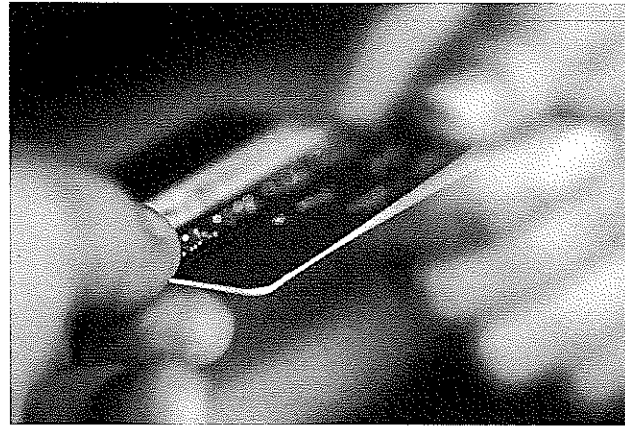




How is the IACT p-Card program different from other Bank Cards?

Costs:

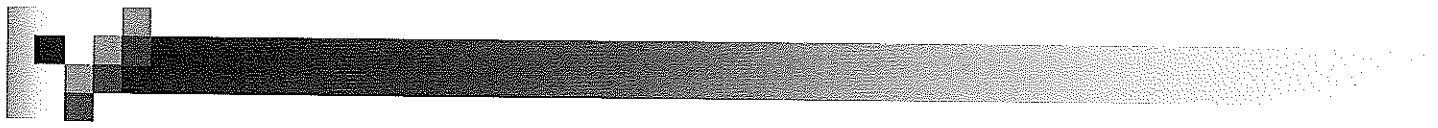
- ✓ No set up fees
- ✓ No annual card fee
- ✓ No monthly billing fee
- ✓ No online access fee
- ✓ No card cancellation fee
- ✓ No fee to issue initial or replacement cards



p-Cards Create Internal Controls

- Customized Cards
- Individual Monthly Bill
- 24/7 Card Use Monitoring
- Individual Spend Limits
- Fraud Insurance (\$250,000 per transaction)





Features of this Partnership that make it unique and Best Practice!!

- Easy application
- No minimum spend
- No maximum number of cards
- Flexibility:
 - cut off date 5th or 20th
 - grace period: 7,14,21,27 days
- Based on Municipality Audits
- Support

Only 3 Possible costs to participating municipalities

- Late fee
- ATM Charge – IF cash advance option is selected
- Interest owed on any cash advance



Three Options:

- Individual Name
- Department
- Ghost Card

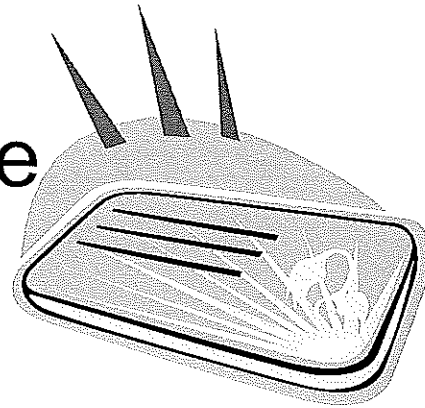


Specific card use parameters can be established for each card

- Transaction limits per charge

- Monthly limits

- Preferred Supplier Restriction



Advantages of an Association Sponsored Program

- Single Contract
- Creates a user group/support network
- Negotiation clout
- Due diligence costs eliminated
- No Costs
- No Fees
- No Charges
- **Rebates**





p-Card Benefits

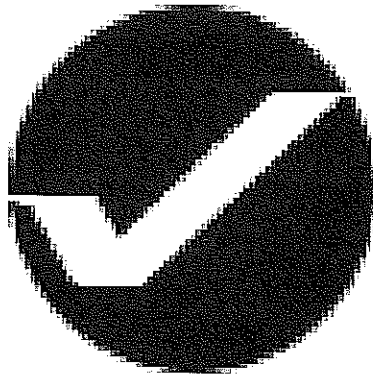
Online Program Management

Online Information Service

- Submit one monthly payment vs. multiple payments to multiple vendors
- Reduction in paperwork
- Fraud prevention and protection through the Bank and MasterCard
- Detailed reporting available 24 x 7
- Easy online administration and dedicated customer support
- Control on spending limits and accepted vendors



Billing and Payment



- Monthly Billing Statements - Online
 - ☐ Consolidated Billing Statement
 - ☐ Individual Reports
- Payment Methods
 - ☐ Automated Clearing House
 - ☐ Check



How can the IACT p-Card help in my business office?

What are the Experts Saying?

“The average cost of processing a purchase order manually is between \$75 - \$200.”

“Automating procurement reduces that cost to between \$10 - \$40... The Return-On-Investment (ROI) is amazing.”
Deloitte Consulting



Cost of Issuing A Purchase Order

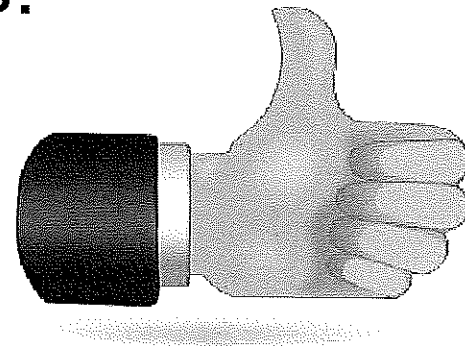
The average cost to issue a purchase order is \$100

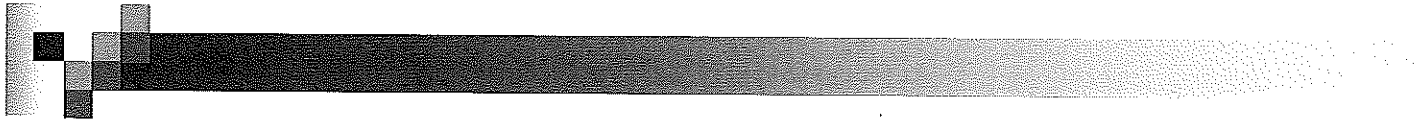
- Finding the appropriate material
- Contacting the vendor
- Ordering the material
- Reconciling the invoice
- Receiving the material
- Acknowledge the receipt
- Transfer information to accounting/purchasing for reconciliation



Some basic operations “rules of thumb”

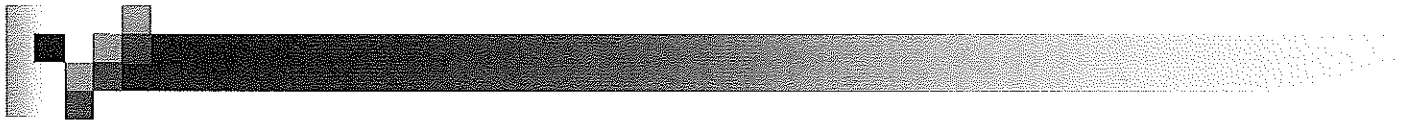
- 70 -75% of budget funds employee salaries and benefits.
- 58 – 60% of non payroll checks are written each month for less then \$500.
- 80% of non payroll expenditures are made by 20% of the employees.



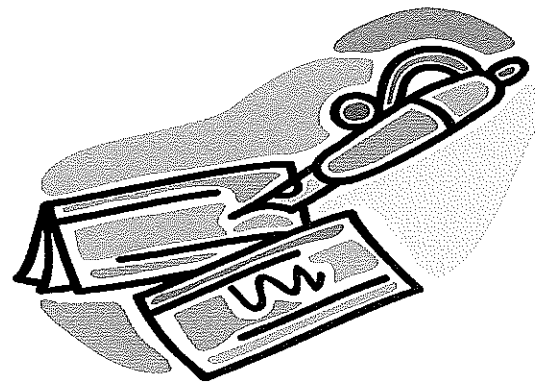


You will be surprised how many small checks (less then \$500) you write each month AND the fact that these same suppliers already accept Master Card as a form of payment.





What is really happening is
many costly SMALL
TRANSACTIONS are
consolidated into ONE
TRANSACTION EVERY
MONTH.



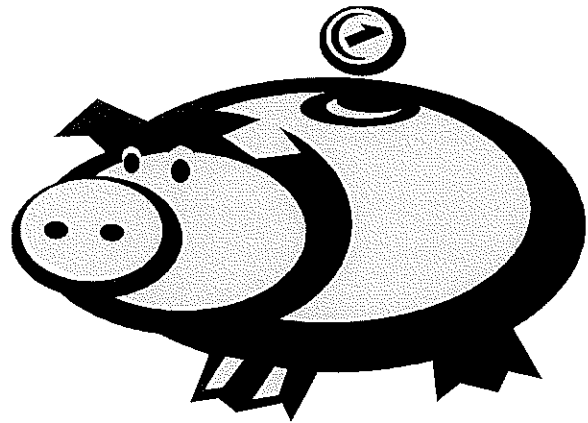
Where Are the Savings?

- Telephone costs and time
- Postage
- Time
- Monthly bank reconciliation
- Cost of checks, envelops, POs, other supplies
- other



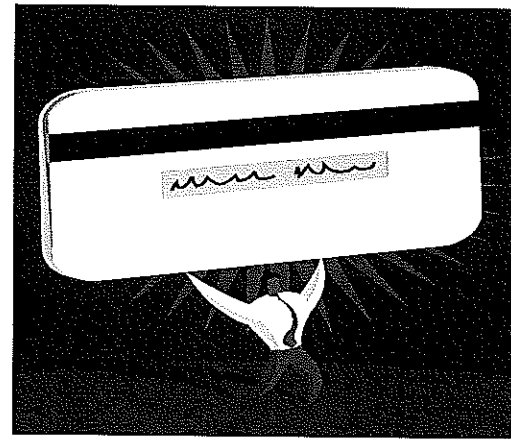
BUT there are more potential savings

- Some companies may (if asked) pay for shipping, if you use a p-Card.
- Some companies may (if asked) provide an early payment discount (1% - 5%)



p-Cards Should Not/Will Not

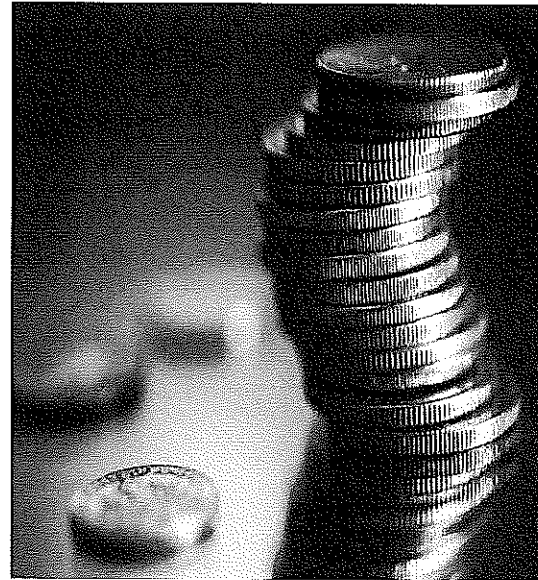
- Eliminate **all** of the Purchase Orders a municipality uses – whether paper or electronic!
- A p-Card should **ENHANCE** not replace your current purchasing options



The Bottom Line

Here is a state of the art best practice
for accounts payable processing

- Program is free
- Provides comprehensive reports
- Generates integrated transaction data
- Has simplified program administration
- Implementation support
- Technical support
- Cardholder support
- Ongoing education
- User Group Seminars
- Rebates

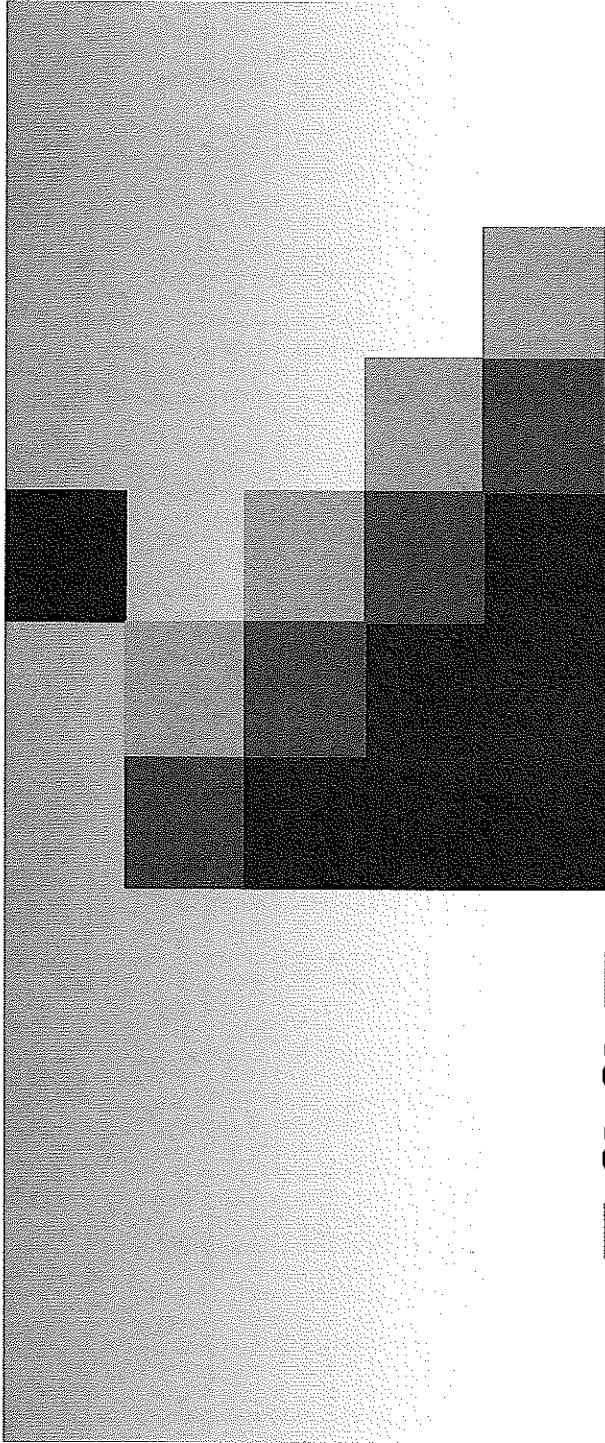




p-Card Website

p-CARD

■ www.illinois-pcard.com



p-CARD

Holly Wallace
815.753.9083 (tel)
815.753.9367 (fax)
hwallace@iasbo.org

DEC 03 2015

CITY CLERK
MISHAWAKA, IN

1st Reading
2nd Reading
Passed
Failed
Continued To

PROPOSED ORDINANCE NO. 2015-42

ORDINANCE NO. _____

AN ORDINANCE DECLARING AN EMERGENCY AND
TRANSFERRING AND REAPPROPRIATING FUNDS
WITHIN THE BUDGET ADOPTED FOR THE
CALENDAR YEAR ENDING DECEMBER 31, 2015

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

Section 1. An emergency exists which requires the transfer and reappropriation of funds within the General, Public Safety LOIT, and CEDIT Fund budgets adopted for the fiscal year ending December 31, 2015.

Section 2. There is hereby transferred and reappropriated the sum of \$150,000.00 in the following budgets:

General

From: General

Other Services and Charges

101-02-435-01	MU Charges	\$15,000.00
101-02-435-02	NIPSCO	\$20,000.00
101-02-436-01	Repairs and Maintenance	<u>\$25,000.00</u>
	Total	\$60,000.00

To: General

Other Services and Charges

101-02-439-15	Election Expense	\$60,000.00
	Total	\$60,000.00

Public Safety LOIT

From: Public Safety

Other Services and Charges

211-50-436-90	Service Contracts	<u>\$40,000.00</u>
	Total	\$40,000.00

To: Public Safety

Capital Outlays

211-50-444-05	Clinic Improvements	<u>\$40,000.00</u>
	Total	\$40,000.00

CEDIT

From: CEDIT

Other Services and Charges

430-50-436-01	Repairs and Maintenance	<u>\$50,000.00</u>
---------------	-------------------------	--------------------

Total \$50,000.00

To: CREDIT

Capital Outlays

430-50-449-01

Clinic Improvements

\$50,000.00

Total

\$50,000.00

Section 3. This ordinance shall be in full force and effect from and after its passage, signing and attestation.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka,

Indiana, on this _____ day of _____, 2015 at _____ o'clock, _____.M.

Presiding Officer

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED BY ME to the Mayor this _____ day of _____, 2015
at _____ o'clock, _____.M.

Deborah S. Block, IAMC MMC, City Clerk

APPROVED BY ME this _____ day of _____, 2015
at _____ o'clock, _____.M.

David A. Wood, Mayor



CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

DEPARTMENT OF FINANCE
Rebecca S. Miller, Controller
Misti D. Horvath, Deputy Controller

Date: December 3, 2015
To: Honorable Members of the Common Council
From: Rebecca Miller
Re: Transfer

Monday will be first reading for a transfer on two items.

Election expense was not put in the 2015 budget. This transfer is to cover the estimated bill of \$57,000. The bill from the county is to arrive after December 15th.

Our clinic construction went over budget. Payments to Brown and Brown topped \$357,000 whereas our engineering estimate was closer to \$200,000. The transfer is to cover our overages in the two city budget lines that fund the clinic. Utility also pays for a portion of the clinic.

Please contact me with any questions.

c: David A. Wood, Mayor

NOV 25 2015

RESOLUTION NO. 2015-40CITY CLERK
MISHAWAKA, IN

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF
MISHAWAKA, INDIANA, AUTHORIZING THE PARTICIPATION OF
SAID CITY IN THE MOTOR FUEL BUDGETING PROGRAM OF THE
INDIANA BOND BANK FOR THE 2016 BUDGET YEAR, THE
EXECUTION OF THE QUALIFIED ENTITY REIMBURSEMENT
AGREEMENT IN CONNECTION THEREWITH AND OTHER
RELATED MATTERS**

WHEREAS, the City of Mishawaka, Indiana (the "City") owns and operates a fleet of motor vehicles which motor vehicles are essential to the ability of the City to serve and provide municipal services to the inhabitants of the City, thereby ensuring the safety and well-being of said inhabitants; and

WHEREAS, the Common Council of the City (the "Council"), acting as the legislative body and fiscal body of the City, finds that the availability of motor vehicle fuel, which includes both gasoline and diesel motor fuel (collectively, "Motor Fuel"), is therefore critical to the City in providing such services; and

WHEREAS, the market-driven volatility of Motor Fuel presents a substantial risk to the Motor Fuel budget of the City, which may require the appropriation of additional funds for the purchase of Motor Fuel should prices increase beyond the amount of funds which have been appropriated for such purpose; and

WHEREAS, current market conditions limit the ability of the City to secure Motor Fuel with qualified suppliers of Motor Fuel in a manner which minimizes the adverse impacts of the volatile Motor Fuel market on the budget for the City; and

WHEREAS, the City has been advised by representatives of the Indiana Bond Bank (the "Bond Bank"), including Crowe Horwath LLP and Maverick Energy Consulting, that the Bond Bank has established and continued a motor fuel budgeting program (the "Program") pursuant to which "qualified entities", as defined in Indiana Code 5-1.5-1-8, may participate for the purpose of managing and mitigating the volatility of Motor Fuel prices in order to achieve budget stability; and

WHEREAS, the Council finds that the City participated in the Program for its budget years 2009 through 2015 and is eligible to participate in the Program for its 2016 budget year; and

WHEREAS, the City's Board of Public Works and Safety (the "Board") has considered the matter of the City's participation in the Program for the 2016 budget year and has adopted a resolution recommending to the Council that the City participate in the Program for the 2016 budget year; and

WHEREAS, the Council, having considered the information presented to it, including the recommendation of the Board, finds that (i) participation in the Program will allow the City to manage and mitigate the volatility of Motor Fuel prices in order to achieve stability in the City's Motor Fuel budget for the 2016 budget year, (ii) participation in the Program will enhance the City's ability to continue to operate its motor vehicle fleet in an economical manner to assure the continued provision of municipal services to the inhabitants of the City, and (iii) the City is authorized to participate in the Program pursuant to Indiana Code 5-1.5, 36-1-4 and 36-9-6; and

WHEREAS, the Bond Bank has caused to be prepared a Qualified Entity Reimbursement Agreement in connection with the Program, attached hereto as Exhibit A and incorporated herein by reference (the "Agreement"), for execution by and between the City and the Bond Bank; and

WHEREAS, the Bond Bank intends to enter into agreements substantially the same as the Agreement with other qualified entities in connection with the Program; and

WHEREAS, the Agreement has been reviewed by the Council, which has had an opportunity to obtain independent advice and counsel with respect thereto, and has also had the opportunity to review the Agreement with the Bond Bank and seek explanation of the provisions thereof from the Bond Bank; and

WHEREAS, the Agreement sets forth the obligations of the City with respect to its participation in the Program during the term of the Agreement; and

WHEREAS, based upon the foregoing, the Council finds and determines that the City should participate in the Program for the 2016 budget year, that the Agreement should be approved and that any other actions necessary to be taken to assure the City's participation in the Program for the 2016 budget year should be approved;

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

Section 1. The findings and determinations set forth in the preambles to this Resolution are hereby made findings and determinations of the City.

Section 2. The City is hereby authorized to enter into the Program with the Bond Bank for the purpose of managing and mitigating the volatility of Motor Fuel prices in order to achieve budget stability for the 2016 budget year.

Section 3. The Agreement, in the form attached hereto as Exhibit A, is hereby approved by the Council so that the City may participate in the Program. The Mayor of the City is hereby authorized and directed to execute and deliver, and the Controller of the City is hereby authorized and directed to attest, the Agreement, and to approve any such changes in form or substance thereto which are consistent with the terms of this Resolution, such changes to be conclusively evidenced by its execution. The Mayor, Clerk and Controller of the City, and any officer of the Board, are hereby further authorized and directed to take such other actions or deliver such other certificates as are necessary or desirable in connection with the City's

participation in the Program and the other documents needed for the City's participation in the Program as they deem necessary or desirable in connection therewith.

Section 4. The obligations of the City under the Agreement shall be payable from and shall not exceed the amount appropriated by the City for Motor Fuel for the 2016 budget year. The Controller is hereby authorized and directed to make any payments necessary to the Bond Bank pursuant to the terms of the Agreement from funds budgeted by the City for Motor Fuel for the 2016 budget year.

Section 5. All resolutions and parts of resolutions in conflict herewith are hereby repealed.

Section 6. This Resolution shall be in full force and effect upon its passage by the Council and approval by the Mayor of the City as required by law.

Passed this ____ day of _____, 2015.

COMMON COUNCIL, CITY OF
MISHAWAKA, INDIANA

Presiding Officer

Attest:

Deborah S. Block, Clerk

Presented by me to the Mayor of the City of Mishawaka, Indiana, on the ____ day of _____, 2015 at the hour of ____ : ____ m.

Deborah S. Block, Clerk

This resolution approved and signed by me, the Mayor of the City of Mishawaka, Indiana, on the ____ day of _____, 2015 at the hour of ____ : ____ m.

David A. Wood, Mayor

EXHIBIT A

Form of Qualified Entity Reimbursement Agreement

QUALIFIED ENTITY REIMBURSEMENT AGREEMENT

This QUALIFIED ENTITY REIMBURSEMENT AGREEMENT, dated as of the 1st day of December, 2015 (this "Agreement"), between the INDIANA BOND BANK, a body corporate and politic ("Bond Bank"), created and existing pursuant to the provisions of Indiana Code 5-1.5, as amended (the "Act"), having its principal place of business in the City of Indianapolis, Indiana, and CITY OF MISHAWAKA, INDIANA, a political subdivision of the State of Indiana ("Qualified Entity");

WITNESSETH:

WHEREAS, pursuant to the Act, the Board of Directors of the Bond Bank has adopted a resolution (the "Bond Bank Resolution") establishing a motor fuel budgeting program (the "Fuel Budgeting Program, Series 2016 A") and authorizing the Bond Bank (i) to enter into certain transactions with the Qualified Entity for the purpose of hedging the price associated with the purchase of gasoline and/or diesel motor fuel (such gasoline and diesel motor fuel hereinafter referred to as "Motor Fuel") for use by the Qualified Entity, and (ii) to enter into one or more commodity index swap agreements with one or more commodity index swap counterparties that will allow the Qualified Entity to manage and mitigate the volatility of Motor Fuel prices in order to achieve budget stability for such Qualified Entity; and

WHEREAS, pursuant to Resolution No. _____, adopted on _____, 2015 (the "Qualified Entity Resolution") by the Common Council for the City of Mishawaka, Indiana, acting as the fiscal body for the Qualified Entity, the Qualified Entity is authorized to enter into this Agreement for the purpose of allowing the Bond Bank to (i) solicit and select creditworthy swap counterparties, (ii) negotiate and manage one or more commodity index swap agreements, and (iii) to fund all or a portion of the costs and expenses associated with any such swap agreements and the Fuel Budgeting Program, Series 2016 A, in accordance with this Agreement; and

WHEREAS, pursuant to Resolution No. _____, adopted on _____, 2015 by the Board of Public Works and Safety for the City of Mishawaka, Indiana, acting pursuant to Indiana Code 36-9-6, as amended, as the purchasing agent for the Qualified Entity with respect to Motor Fuel, the Qualified Entity is authorized to pay to the Bond Bank all or a portion of the funds budgeted for Motor Fuel by the Qualified Entity for the purpose of (i) reimbursing the Bond Bank for amounts advanced by the Bond Bank from the Reserve Account (as defined in the Bond Bank Resolution) necessary to make payments due by the Bond Bank, if any, with respect to a commodity index swap agreement, and (ii) to pay any and all expenses associated with or incurred by the Bond Bank in connection with the Fuel Budgeting Program, Series 2016 A, allocable to the Qualified Entity; and

WHEREAS, pursuant to the Bond Bank Resolution and in reliance, in part, on the adoption of the Qualified Entity Resolution and the execution and delivery of this Agreement by the Qualified Entity, the Bond Bank has entered into a commodity index swap agreement in the form of the Master Agreement, including the Schedule thereto and the Credit Support Annex thereto, each dated as of December 19, 2013 (collectively, the "ISDA Agreement"), and the Confirmations entered into thereunder each dated December ____, 2015 (the "Confirmations" and, together with the ISDA Agreement, the "Swap Agreement"), with Bank of Montreal (the "Swap Counterparty");

NOW, THEREFORE, in consideration of the premises and the mutual covenants contained herein THE BOND BANK AND THE QUALIFIED ENTITY AGREE AS FOLLOWS:

1. Representations and Warranties.

(a) The Qualified Entity makes the following representations and warranties to the Bond Bank:

(i) The Qualified Entity has been duly organized and is validly existing under and pursuant to State law.

(ii) Under State law: (A) the Qualified Entity has full legal right, power and authority (I) to enter into, execute, deliver and perform its obligations under this Agreement, (II) to adopt and perform its obligations under the Qualified Entity Resolution and (III) to carry out and consummate the transactions contemplated by this Agreement and the Qualified Entity Resolution; and (B) the Qualified Entity has complied with and will be in compliance in all respects with the terms of State law in connection with the adoption of the Qualified Entity Resolution and the entering into of this Agreement.

(iii) By all necessary official action, the Qualified Entity has duly approved and adopted the Qualified Entity Resolution, authorized the execution and delivery of this Agreement. This Agreement, when executed and delivered by the parties hereto and the consideration therefor is received by the Qualified Entity, will constitute the legal, valid and binding obligation of the Qualified Entity, enforceable in accordance with its terms, except that its enforceability may be limited by laws relating to bankruptcy, reorganization or other similar laws affecting the rights of creditors, by the exercise of judicial discretion in accordance with general principles of equity and by matters of public policy.

(iv) The execution and delivery of this Agreement and the consummation of the transactions contemplated hereby do not and will not conflict with or result in the creation or imposition of any liens, charges or encumbrances of any nature upon any of the property or assets of the Qualified Entity under: (A) any law, regulation, order or decree to which the Qualified Entity is subject; or (B) any agreement or instrument to which the Qualified Entity is a party or by which the Qualified Entity is bound (other than this).

(v) The Qualified Entity is a "qualified entity," within the meaning of Indiana Code 5-1.5-1-8, as amended.

(vi) The Qualified Entity is not in breach of or in default under any applicable constitutional provision, law or administrative regulation of the State or the United States, or any applicable judgment or decree of any court, regulatory body or other public body or any loan agreement, indenture, bond, note, resolution, agreement or other instrument (collectively, "Laws and Agreements") to which the Qualified Entity is a party or to which the Qualified Entity or any of its property or assets is otherwise subject, and no event has occurred and is continuing, which, with the passage of time or the giving of notice, or both, would

constitute a default or event of default under any such instrument. The execution and delivery of this Agreement and the Qualified Entity's compliance with the provisions hereof will not conflict with or constitute a breach of or default under any Laws and Agreements.

(vii) The Qualified Entity will take such action as may be reasonably requested to facilitate the timely consummation of the transactions contemplated by this Agreement.

(viii) The Qualified Entity hereby covenants that it has taken all proceedings required by law to enable it to appropriate and transfer funds to the Bond Bank as provided in Section 2 hereof.

(ix) Except as disclosed in writing to the Bond Bank, there is no action, suit, proceeding, inquiry or investigation of any nature at law or in equity, before or by any court, governmental agency, public board or body pending or, to the knowledge of the Qualified Entity, threatened, seeking to restrain or enjoin the performance of any of the covenants contained in this Agreement or in any way questioning or affecting (A) the transactions contemplated by this Agreement, (B) the right or authority of the Qualified Entity to carry out the terms and provisions of this Agreement, or (C) the power of the Qualified Entity to perform its obligations under this Agreement. Neither the existence of the Qualified Entity nor the right of the officials of the Qualified Entity to their offices nor the titles of the officers of the Qualified Entity to their respective offices are being contested, and no authority or proceeding in connection with or relating to the execution and delivery of this Agreement has been repealed, revoked or rescinded.

(x) The Qualified Entity hereby covenants that it has duly, regularly and properly adopted or will adopt a budget for 2016 setting forth estimated revenues to be received and estimated expenditures for the fiscal year, including funds appropriated for the purchase of Motor Fuel to be used by the Qualified Entity; has complied with or will comply with all statutory and regulatory requirements with respect to the adoption of such budget; and will levy *ad valorem* property taxes in accordance with all statutory and regulatory requirements.

(b) The Bond Bank makes the following representations and warranties:

(i) The Bond Bank is a separate body corporate and politic, constituting an instrumentality of the State, and duly organized and validly existing as such under the Act.

(ii) The Bond Bank has all necessary power and authority under the Act to enter into this Agreement and to consummate the transactions contemplated hereby and by proper corporate action has duly authorized the execution and delivery of this Agreement.

(iii) The execution and delivery of this Agreement and the consummation of the transactions contemplated hereby do not and will not conflict with or result in a breach of, and do not and will not constitute a default under, or result in the creation or imposition of any liens, charges or encumbrances of any nature upon any of the property or assets of the Bond Bank under: (A) any law, regulation, order or decree to which the Bond Bank is subject; or (B) any agreement or instrument to which the Bond Bank is a party or by which the Bond Bank is bound.

2. Execution of Swap Agreement; Advancements; Reimbursement by Qualified Entity.

(a) The Bond Bank hereby agrees to enter into the Swap Agreement with the Swap Counterparty for the purpose of hedging the price associated with the purchase of Motor Fuel for use by the Qualified Entity, and to advance payments owed by the Bond Bank to the Swap Counterparty, if any, with respect to the Swap Agreement from the Reserve Account.

(b) Subject to Section 9, the Qualified Entity hereby agrees to appropriate and pay funds to the Bond Bank: (i) to reimburse the Bond Bank for amounts advanced by the Bond Bank from the Reserve Account necessary to make payments due by the Bond Bank to the Swap Counterparty, if any, with respect to the Swap Agreement, which are allocable to the Qualified Entity; (ii) to pay any and all expenses associated with or incurred by Bond Bank in connection with the Fuel Budgeting Program, Series 2016 A, allocable to the Qualified Entity, including, but not limited to, the Swap Agreement, other agreements contemplated under this Agreement, and future agreements, amendments to this Agreement or the agreements contemplated herein, or transactions made pursuant to and consistent with this Agreement; and (iii) paying any other transaction or related costs contemplated hereunder, which are allocable to the Qualified Entity.

(c) Within five (5) business days following a Scheduled Payment Date (as defined in the Swap Agreement), the Bond Bank or its agent shall: (i) confirm and calculate any amounts owed under the Swap Agreement pursuant to this Agreement (A) by the Qualified Entity to the Bond Bank or (B) to the Qualified Entity by the Bond Bank; and (ii) prepare and send any bills or payments to the Qualified Entity for such purpose. In the event the Bond Bank receives payments from the Swap Counterparty on a Scheduled Payment Date, the Bond Bank shall be entitled to retain any interest earned on such payments to cover administrative expenses of the Fuel Budgeting Program, Series 2016 A, prior to disbursing such funds to the Qualified Entity as provided herein.

(d) Any payments to be sent to the Qualified Entity shall be wired in immediately available funds to the account of the City identified below:

Key Bank
ABA # 041001039
Attention: Rebecca Miller – Fuel Hedging
Account # 1009681005521

(e) Upon receipt of a bill stating the amounts owed by the Qualified Entity under this Agreement, the Qualified Entity hereby agrees to pay to the Bond Bank or its agent any amounts due as stated in the bill within fifteen (15) business days following the receipt of such bill. In the event the Bond Bank does not receive payment from the Qualified Entity within fifteen (15) business days following the Qualified Entity's receipt of a bill stating the amounts due, the amount due shall accrue interest from the due date at a rate of eight percent (8.00%) per annum until payment is received by the Bond Bank. In the event that payment is received, such payment shall be used in the following order of priority: (i) to pay any accrued interest; and then (ii) to pay the principal of any amounts owed.

(f) The Qualified Entity agrees that the portion of the Swap Agreement allocated to the Qualified Entity, for which the Qualified Entity will be responsible pursuant to this Agreement, is set forth in Exhibit A attached hereto, commencing on the effective date of the Swap Agreement, as set forth in the Confirmation, and ending on December 31, 2016. The Qualified Entity approves the ISDA Agreement, attached as Exhibit B hereto. The Qualified Entity authorizes the Bond Bank to enter into the Confirmation on or after the date of the execution of this Agreement, so long as: (i) the Confirmation includes both (A) the sale of a floor (put) and (B) the purchase of a cap (call), the combination of which is commonly referred to as a "costless collar"; and (ii) (A) the floor price is no higher than \$____, with respect to gasoline, and \$____, with respect to diesel, and (B) the cap price is no higher than \$____, with respect to gasoline, and \$____, with respect to diesel. Upon the execution and delivery of the Confirmation by the Bond Bank and the Swap Counterparty, the Confirmation shall be attached to the ISDA Agreement, as part of the Swap Agreement, which is attached as Exhibit B hereto. The Bond Bank and the Qualified Entity agree that any amounts due by the Qualified Entity under the Swap Agreement pursuant to this Agreement will not exceed the current amount appropriated for Motor Fuel for use by the Qualified Entity.

(g) The terms and conditions for disbursement from the Reserve Account to the Swap Counterparty shall be set forth in the Swap Agreement, attached as Exhibit B hereto, and otherwise as may be entered into by the Bond Bank from time to time pursuant hereto.

(h) For the purposes provided in this Section, the Bond Bank's agent shall be The Bank of New York Mellon Trust Company, N.A., until the Bond Bank provides the Qualified Entity notice otherwise.

3. Withholding of Funds Owed to the Qualified Entity. In the event the Qualified Entity fails to remit payment to the Bond Bank within thirty (30) days after payment is due as provided in Section 2(e) hereof, the Bond Bank shall be entitled to exercise the following rights:

(a) If the Qualified Entity would otherwise be entitled to an allocable portion of amounts owed by the Swap Counterparty under the Swap Agreement pursuant to this Agreement, the Bond Bank shall be entitled to retain and apply such amounts against amounts owed by the Qualified Entity. Any amounts retained under this Section shall be used in the following order of priority: (i) to pay any accrued interest on amounts owed; then (ii) to pay the principal of any amounts owed.

(b) Pursuant to Indiana Code 5-1.5-8-5, to the extent that any department or agency of the State, including the treasurer of state, is the custodian of money payable to the Qualified Entity (other than for goods or services provided by the Qualified Entity), the Bond Bank may provide written notice to the department or agency head that the Qualified Entity is in default on the payment of any amounts owed arising from this Agreement, and the department or agency shall withhold the payment of that money from that Qualified Entity and pay over the money to the Bond Bank for the purpose of paying any amounts owed to the Swap Counterparty pursuant to the Swap Agreement entered into by the Bond Bank on behalf of the Qualified Entity. Any amounts obtained under this Section shall be used in the following order of priority: (i) to pay any accrued interest on amounts owed; then (ii) to pay the principal of any amounts owed.

4. Term of Agreement; Renewal. The term of this Agreement shall commence on January 1, 2016, and, subject to Section 5 hereof, shall remain in full force and effect up to and including December 31, 2016. This Agreement may be extended beyond December 31, 2016, only if and when duly authorized and approved by the Qualified Entity and the Bond Bank, in writing, with the amended terms set forth therein.

5. Termination.

(a) In the event this Agreement is not extended beyond December 31, 2016, and any amount then remains owed and unpaid by one party to the other under this Agreement, this Agreement shall remain in full force and effect until all such amounts have been paid.

(b) In the event the Qualified Entity fails to remit payment to the Bond Bank within thirty (30) days after payment is due as provided in Section 2(e) hereof, the Bond Bank shall be entitled to terminate this agreement in its sole discretion. If the Bond Bank exercises its right to terminate this Agreement, the Bond Bank shall immediately terminate the notional amount of Motor Fuel allocable to the Qualified Entity in the Swap Agreement.

(i) If any termination payment is owed by the Bond Bank to the Swap Counterparty in connection with the termination of the Swap Agreement pursuant to this Section, such amounts shall be immediately due by the Qualified Entity and shall accrue interest at the rate of eight percent (8.00%) per annum from the date of such termination until paid. The Bond Bank shall send the Qualified Entity written notice of the termination payment stating that such termination payment: (A) is due within ten (10) business days following receipt of such notice; (B) shall accrue interest at the rate of eight percent (8.00%) per annum from the date of such termination until repaid; and (C) is in addition to any other amounts owed to the Bond Bank by the Qualified Entity pursuant to this Agreement.

(ii) If any termination payment is received by the Bond Bank from the Swap Counterparty in connection with the termination of the Swap Agreement pursuant to this Section, the Bond Bank shall be entitled to retain and apply such amounts against amounts owed by the Qualified Entity. Any amounts retained under this Section shall be used in the following order of priority: (A) to pay any accrued interest on amounts owed; then (B) to pay the principal of any amounts owed. In the event that there are excess moneys after making the payment of interest and principal amounts due, the Bond Bank shall be entitled to retain all such excess moneys.

6. Verification of Qualified Entity Budget. Simultaneously with the execution of this Agreement, the Qualified Entity shall furnish to the Bond Bank any documentation as requested by the Bond Bank, as to, among other things, the funding and maintenance amounts budgeted for the purchase of Motor Fuel to be used by the Qualified Entity.

7. Pledge and Assignment of Payments. The Qualified Entity and the Bond Bank agree that this Agreement and any payments to be made hereunder may be pledged or assigned by the Bond Bank.

8. Annual Financial Information and Reports. The Qualified Entity agrees to furnish to the Bond Bank, so long as this Agreement or the Swap Agreement entered into by the Bond Bank on behalf of the Qualified Entity pursuant to this Agreement remains in effect, annual financial reports, audit reports and such other financial information as is reasonably requested by the Bond Bank.

9. Severability. If any provision of this Agreement shall for any reason be held to be invalid or unenforceable, the invalidity or unenforceability of such provision shall not affect any of the remaining provisions of this Agreement and this Agreement shall be construed and in force as if such invalid or unenforceable provision had not been contained herein.

10. Indemnification. To the extent permitted by law, the Qualified Entity releases the Bond Bank from, agrees that the Bond Bank shall not be liable for, and to the extent permitted by law agrees to indemnify and hold the Bond Bank harmless from, any liability for, or expense resulting from (including, but not limited to, reasonable attorneys' fees and expenses), or any loss or damage that may be occasioned by, any cause whatsoever pertaining to the execution and delivery of the Swap Agreement entered into by the Bond Bank on behalf of the Qualified Entity, or the actions taken or to be taken by the Bond Bank under this Agreement, except for the willful misconduct of the Bond Bank or the Trustee.

11. Counterparts. This Agreement may be executed in one or more counterparts, any of which shall be regarded for all purposes as an original and all of which constitute but one and the same instrument. The Bond Bank and the Qualified Entity each agree that they will execute any and all documents or other instruments, and take such other actions as may be necessary to give effect to the terms of this Agreement.

12. Waiver. No waiver by either the Bond Bank or the Qualified Entity of any term or condition of this Agreement shall be deemed or construed as a waiver of any other terms or conditions, nor shall a waiver of any breach be deemed to constitute a waiver of any subsequent breach, whether of the same or of a different section, subsection, paragraph, clause, phrase or other provision of this Agreement.

13. Entire Agreement. This Agreement, together with the Qualified Entity Resolution, merges and supersedes all prior negotiations, representations and agreements between the Bond Bank and the Qualified Entity relating to the subject matter hereof and constitutes the entire agreement between the Bond Bank and the Qualified Entity in respect hereof and thereof.

14. Governing Law. This Agreement and the rights and obligations of the parties hereunder shall be governed by and construed and enforced in accordance with the laws of the State of Indiana.

IN WITNESS WHEREOF, the Bond Bank and the Qualified Entity have caused this Agreement to be executed in their respective names, by their duly authorized officers, under the authority of resolutions adopted by each prior to the date hereof, all as of the day and year first above written.

INDIANA BOND BANK

By: _____
Kelly Mitchell, Chairperson Ex Officio

Attest:

Lisa Cottingham, Executive Director

CITY OF MISHAWAKA, INDIANA

By: _____
David A. Wood, Mayor

Attest:

Rebecca Miller, Controller

EXHIBIT A

**PORTION OF THE SWAP AGREEMENT ALLOCATED TO
THE QUALIFIED ENTITY**

(City of Mishawaka)

<u>Month</u>	<u>Gasoline (in gallons)</u>	<u>Diesel (in gallons)</u>
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

TOTAL:

TOTAL:

EXHIBIT B
SWAP AGREEMENT



CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

DEPARTMENT OF FINANCE
Rebecca S. Miller, Controller
Misti D. Horvath, Deputy Controller

Date: November 25, 2015
To: Honorable Members of the Common Council
From: Rebecca Miller
Re: Indiana Bond Bank Fuel Hedging Program

At the December 7th Council meeting there is a resolution recommending the continued participation in the Motor Fuel Budgeting Program of the Indiana Bond Bank for the year 2016.

In 2015, with the market dipping lower this year we have made payments totaling \$14,686.27 YTD. While payments are higher than last year our Gasoline/Fuel account line has benefited from the lower prices as we are only at 50% used YTD.

Below is a marketing commentary on behalf of the IBB from John Righeimer of Maverick Energy:

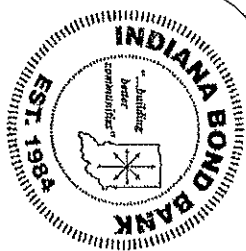
Overall, we continue to maintain our bearish bias near-term acknowledging that downside from here is likely limited and that 2016 and 2017 will be fundamentally different as supply and demand inevitably tighten moving forward, but timing is everything in hedging and we think somewhere between now and middle of December will likely represent the 'sweet spot' for forward ownership opportunities. After January 1st the odds of still lower price action begins to drop off precipitously in our view as reductions in production, both from drilling and accelerating well depletion rates finally make their mark on the production side of the supply/demand equation. Remember, this is a supply driven price collapse and thus it'll be changes in supply that ultimately signal a turn in the underlying fundamentals and more bullish future prospects for energy prices. The IBB hedge for 2016 looks to be opportunistic in securing lower price protection than in previous years.

Please contact me with any questions.

RECEIVED
DEBORAH S. BLOCK, MMC

NOV 25 2015

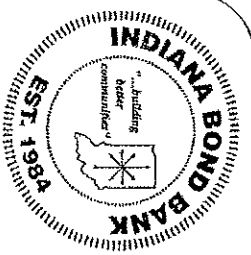
CITY CLERK
MISHAWAKA, IN



MAVERICK ENERGY



INDIANA BOND BANK FUEL BUDGETING PROGRAM



Fuel Budgeting Program

- Budgeting tool to guard against rising fuel prices (budget insurance)
- Allows smaller entities to pool their fuel budgeting needs to create an effective hedge size (42,000 gallons)
- Share program costs for cost efficiency
- Experience of IBB Staff/Professionals
- Indiana Bond Bank (IBB) Posts Collateral



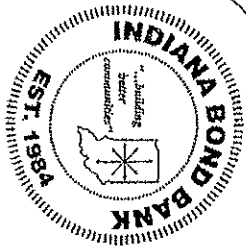
How the Fuel Budgeting Program Works

- ▶ QE (Qualified Entity) continues to purchase fuel from local provider
- ▶ Cannot be fixed price contract
- ▶ QE completes short application
- ▶ QE adopts legal paperwork
- ▶ QE determines how much to hedge
- ▶ Maximum of 80% annual consumption



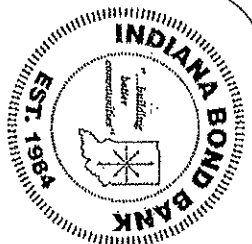
How the Fuel Budgeting Program Works

- ▶ Collar
 - ▶ Floor and Ceiling
 - ▶ NYMEX (New York Mercantile Exchange) fuel pricing
- ▶ Administrative Fee
- ▶ 2016 program fee
 - ▶ Less than 3.5 cents per gallon.
 - ▶ Entities will be notified of the fee in early December (IBB goal: reduce monthly fee again)



2015 Fuel Budgeting Program

- ▶ 8 Participants
- ▶ 5 School Corporations
- ▶ 3 Cities
- ▶ Gasoline (RBOB) Collar \$1.5605 - \$2.0752
- ▶ Diesel (HO) Collar \$1.7901 - \$2.3180



Example of Monthly Settlement

INDIANA BOND BANK
Fuel Budgeting Program
Example---Gasoline (RBOB)

Assumed Floor (1):	\$2.52	\$2.52	\$2.52
Assumed Cap (2):	\$3.00	\$3.00	\$3.00
Assumed NYMEX Price/gal	\$2.49	\$2.80	\$3.18

	Example 1	Example 2	Example 3
	Price As Compared to Hedge		
	Lower	Within	Higher
Monthly Consumption--gallons (As in entity application)	3,000	3,000	3,000
Percentage Hedged (Determined by entity; max 80%)	65.00%	65.00%	65.00%
Monthly Hedge--Gallons	1,950	1,950	1,950
NYMEX Daily Average Price	\$2.49	\$2.80	\$3.18
NYMEX vs. Floor/Cap	(\$0.03)	-	\$0.18
Monthly Hedge--Gallons	1,950	1,950	1,950
Distribution (Payment)	\$ (58.50)	-	\$ 351.00
Monthly Admin Fee (3) (Assumed \$.037/gallon hedged)	\$ (72.00)	\$ (72.00)	\$ (72.00)
Total Participant Cash Flow	\$ (130.50)	\$ (72.00)	\$ 279.00



Questions



Ron Mangus

317.233.0091

rmangus@inbondbank.com

Matt Zimmerman

317.233.0090

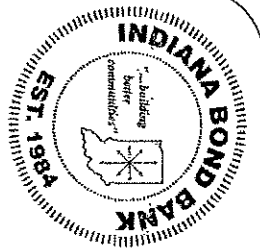
mzimmerman@inbondbank.com

John Righheimer

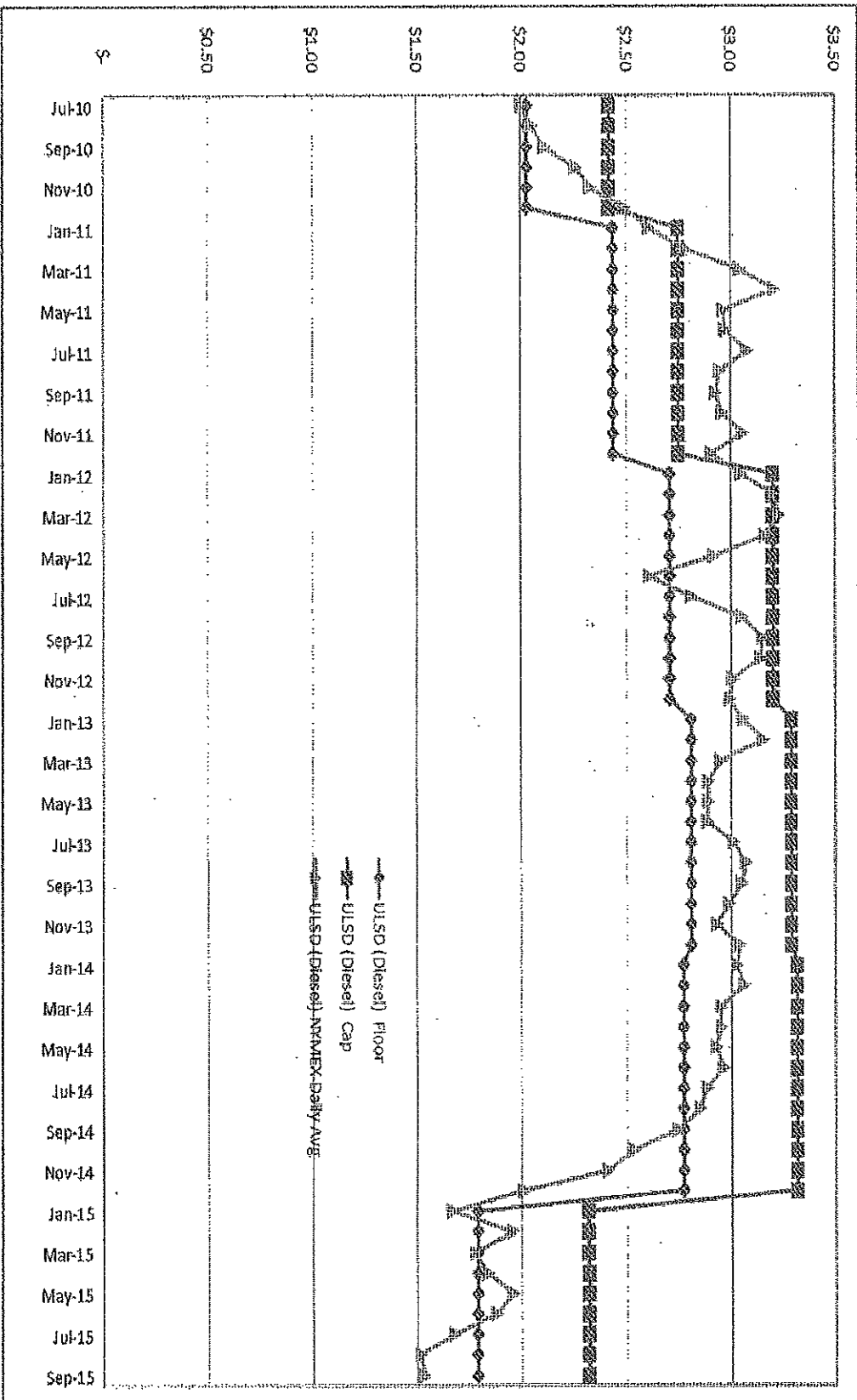
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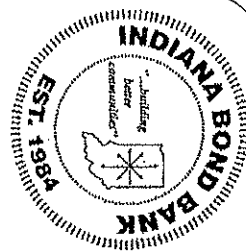
rrighheimer@maverickec.com

www.in.gov/bond

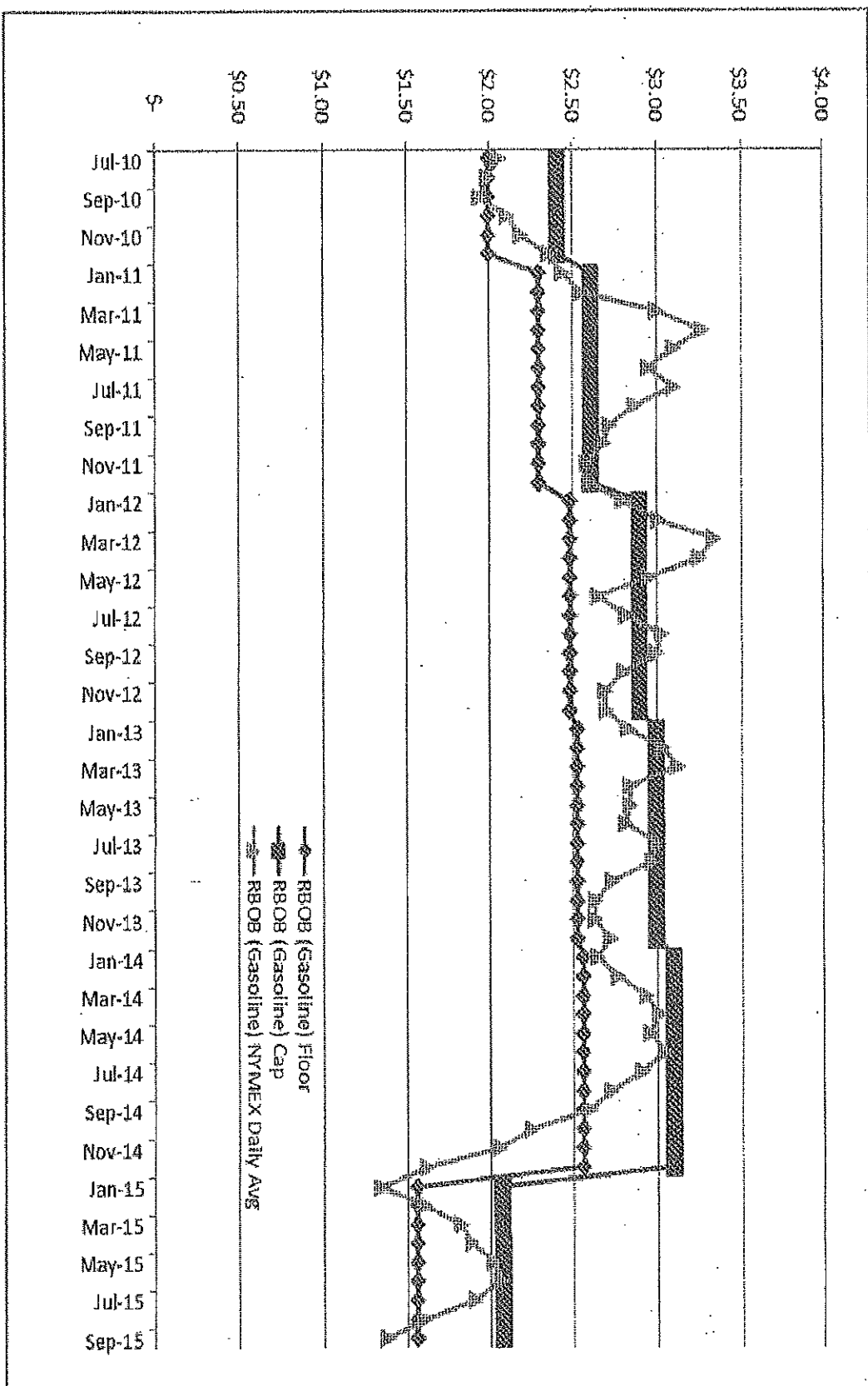


Diesel (HO) Graph





Gasoline (RBOB) Graph



DEC 03 2015

RESOLUTION NO. 2015-41

CITY CLERK
MISHAWAKA, IN

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 PROPERTIES LOCATED AT:

Northwest of Gumwood Road and State Road 23 (Cleveland Road) more commonly known as the City North Well Field.

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 City Planning 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 City Planning 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:

Commencing at the Southeast corner of said East Half (1/2) of the Southeast Quarter (1/4); thence North 0 degrees 00 minutes 00 seconds East (bearing assumed) along the East line of said East Half (1/2), a distance of 1319.98 feet; thence north 89 degrees 45 minutes 20 seconds West, a distance of 541.47 feet; thence North 89 degrees 47 minutes 45 seconds West, a distance of 521.96 feet to the place of beginning also being the Northeast corner of Lot Numbered Five (5) in the Unrecorded Plat of Bauer and Geissler's Plat; thence South 0 degrees 01 minutes 21 seconds West along the East line of said Lot Numbered Five (5), a distance of 661.27 feet; thence North 89 degrees 59 minutes 13 seconds West, a distance of 256.57 feet to the West line of said Lot 5; thence North 0 degrees 06 minutes 03 seconds East along said West line, a distance of 662.37 feet to the Northwest corner of said Lot Numbered Five (5); thence South 89 degrees 44 minutes 26 seconds East along the North line of said Lot Numbered Five (5), a distance of 255.67 feet to the place of beginning. Also containing:

A parcel of land being a part of the East half of the Southwest Quarter of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East half; thence North 0-00'-00" East (bearing assumed) along the East line of said East half, a measured distance of 1319.96 to an iron pipe found in place; thence North 89-45'-20" West along the North

line of Proposed Lots 1 and 2 and its projection on the Bauer and Geissler's Plat (unrecorded), a measured distance of 541.47 feet to an iron pipe found in place also being the Northwest corner of said Lot 2 being the point of beginning for this description; thence South 0-01'-50" West along the West line of said Lot 2, a measured distance of 659.24 feet to an iron found in place also being the South line of the North half of Lot 3 in said Plat; thence North 89-56'-58" West along said South line, a measured distance of 261.08 feet to an iron found in place also being the West line of said Lot 3; thence North 89-59'-13" West along the South line of the North half of Lot 4 in said Plat, a measured distance of 260.79 feet to an iron found in place also being the West line of said Lot 4; thence North 0-01'-21" East along said West line, a measured distance of 661.27 feet to an iron found in place also being the Northwest corner of said Lot 4; thence North 89-41'-02" West along the North line of Lot 5 in said Plat, a measured distance of 255.63 to an iron pipe found in place on the West line of East half of the Southeast Quarter of said Section 21, also being the East line of Countryside Estates Section 2 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 30, Page C-2; thence North 0-06'-03" East along said East line of Countryside Estates Section 2 and also along the East line of Countryside Estates Section 1 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 29, Page C this also includes the East line of Hamilton Street as shown on said Plat, a measured distance of 993.70 feet to an iron pipe found in place marking the Northwest corner of Lot 12 in said Bauer and Geissler's Plat (unrecorded); thence South 89-37'-54" East along the North line of said Lot 12, a measured distance of 255.12 feet to an iron pipe set also being the Northeast corner of said Lot 12; thence South 0-04'-15" West along the East line of said Lot 12, a measured distance of 331.56 feet to an iron pipe set also being the Southeast corner of said Lot 12; thence South 89-38'-54" East along the North line of Lot 9 on said Plat, a measured distance of 260.76 feet to an iron pipe found in place also being the Northeast corner of said Lot 9; thence South 0-04'-56" West along the East line of said Lot 9, a measured distance of 330.62 feet to an iron pipe set also being the North line of the South half of Lot 8 on said Plat; thence South 89-43'-24" East along said North line a measure distance of 260.87 feet to an iron pipe found in place also being the East line of said Lot 8; thence South 0-01'-56" West along said East line, a measured distance of 330.29 feet to the place of beginning containing 21.66 acres more or less. Subject to any easements, covenants, or restrictions of record.

Section II. Following the review of documents prepared by the Department of City Planning 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 _____, 2015, at _____ o'clock ____M.

Presiding Officer

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____
2015, at _____ o'clock ____ .M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____ 2015, at
_____ o'clock ____ .M.

David A. Wood, Mayor



City of Mishawaka

*City North Well Field
Annexation*

*Property located Northwest
of Cleveland Road &
Gumwood Road*

December 2015

Prepared by:
City of Mishawaka
Department of Building, City Planning &
Community Development
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Mishawaka, IN
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David A. Wood, Mayor



Mishawaka City Council

Dale Emmons
Mike Bellovich
John Reisdorf
Kate Voelker
Michael Compton
Ron Banicki
Dan Bilancio
Matt Mammolenti
John J. Roggeman

1st District
2nd District
3rd District
4th District
5th District
6th District
At Large
At Large
At Large

**CITY NORTH WELL FIELD – NW OF CLEVELAND & GUMWOOD ROADS
ANNEXATION FISCAL PLAN**

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Annexation Fiscal Plan

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TAB A- CITY OF MISHAWAKA **ANNEXATION POLICY**

CITY OF MISHAWAKA ANNEXATION POLICY

GENERAL POLICY

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

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

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

IMPACT OF ST. JOSEPH COUNTY GROWTH

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

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

This point has also been included to identify the reciprocal concern of the City relative to the sprawling growth within unincorporated St. Joseph County. Currently, the taxpayers within the City of Mishawaka pay City taxes to sustain infrastructure and a desired level of urban services. Furthermore, the taxpayers of the City of Mishawaka also pay county taxes that are used in part to provide similar services to county residents. Cities are wholly responsible for these services within their respective jurisdictional areas. These services include, but are not limited to, road maintenance, police patrols, and emergency medical services. These are services subsidized by general county tax dollars that the City of Mishawaka contributes to but does not receive the corresponding reciprocal benefit. The taxpayers of the county do not pay taxes that directly or indirectly support these services within the City. Based on the current division of general county funds, this equates to the City of Mishawaka financially subsidizing the sprawling growth of the county. Accordingly, the City of Mishawaka continues to seek a more equitable distribution of existing general county tax revenues. Furthermore, based on this existing inequity, it is an important objective of the City to work with county officials to ensure that there are not future increases in spending to address the problems associated with sprawling unincorporated development. The City also recognizes the need to develop fair cost-sharing practices to provide for regional services that does not adversely impact the residents of the City, while still providing for the needed/desired services in the unincorporated county.

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

STATUTORY LIMITATIONS

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

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

IMPLEMENTATION OF POLICY

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

Annexation law significantly limits the ability of municipalities to annex property without the consent of the majority of property owners. Therefore, the City has deemed it necessary to review adjacent unincorporated properties that have not requested annexation at the time a voluntary annexation is proposed. Although this may ultimately necessitate the annexation of

property without the consent of a minority of the adjacent property owners, this policy provides for a means to expand the City boundary in a compact and contiguous manner that would otherwise not be possible based on statutory requirements.

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

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

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

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

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

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

SUMMARY

- It is the policy of the City of Mishawaka to encourage the growth of the City boundary in a compact and contiguous manner concurrently with the extension of infrastructure and services.
- It is the policy of the City of Mishawaka that the annexation be undertaken only at a time when the City determines that both infrastructure and urban services can be provided for unincorporated area adjacent to the City.

- To address existing sprawl and inequitable distribution of general county tax dollars, it is the policy of the City of Mishawaka that the residents and property owners of a particular problem area caused by sprawling development should be the party wholly responsible for the costs of desired/needed infrastructure or services- not the taxpayers of the City of Mishawaka.
- The stringent statutory requirements of annexation have necessitated the creation of a policy of the City of Mishawaka to evaluate the geographic boundary of each proposed voluntary annexation relative to the surrounding unincorporated properties to promote the efficient delivery of services and remove chaotic boundary configurations.

Annexation Fiscal Plan

A parcel of land being a part of the East Half (1/2) of the Southeast Quarter (1/4) of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

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

BASIC DATA & FISCAL ANALYSIS

A. LOCATION AND SIZE

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

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Commencing at the Southeast corner of said East Half (1/2) of the Southeast Quarter (1/4); thence North 0 degrees 00 minutes 00 seconds East (bearing assumed) along the East line of said East Half (1/2), a distance of 1319.98 feet; thence north 89 degrees 45 minutes 20 seconds West, a distance of 541.47 feet; thence North 89 degrees 47 minutes 45 seconds West, a distance of 521.96 feet to the place of beginning also being the Northeast corner of Lot Numbered Five (5) in the Unrecorded Plat of Bauer and Geissler's Plat; thence South 0 degrees 01 minutes 21 seconds West along the East line of said Lot Numbered Five (5), a distance of 661.27 feet; thence North 89 degrees 59 minutes 13 seconds West, a distance of 256.57 feet to the West line of said Lot 5; thence North 0 degrees 06 minutes 03 seconds East along said West line, a distance of 662.37 feet to the Northwest corner of said Lot Numbered Five (5); thence South 89 degrees 44 minutes 26 seconds East along the North line of said Lot Numbered Five (5), a distance of 255.67 feet to the place of beginning. Also containing:

A parcel of land being a part of the East half of the Southwest Quarter of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East half; thence North 0-00'-00" East (bearing assumed) along the East line of said East half, a measured distance of 1319.96 to an iron pipe found in place; thence North 89-45'-20" West along the North line of Proposed Lots 1 and 2 and its projection on the Bauer and Geissler's Plat (unrecorded), a measured distance of 541.47 feet to an iron pipe found in place also being the Northwest corner of said Lot 2 being the point of beginning for this description; thence South 0-01'-50" West along the West line of said Lot 2, a measured distance of 659.24 feet to an iron found in place also being the South line of the North half of Lot 3 in said Plat; thence North 89-56'-58" West along said South line, a measured distance of 261.08 feet to an iron found in place also being the West line of said Lot 3; thence North 89-59'-13" West along the South line of the North half of Lot 4 in said Plat, a measured distance of 260.79 feet to an iron found in place also being the West line of said Lot 4; thence North 0-01'-21" East along said West line, a measured distance of 661.27 feet to an iron found in place also being the Northwest corner of said Lot 4; thence North 89-41'-02" West along the North line of Lot 5 in said Plat, a measured distance of 255.63 to an iron pipe found in place on the West line of East half of the Southeast Quarter of said Section 21, also being the East line of Countryside Estates Section 2 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 30, Page C-2; thence North 0-06'-03" East along said East line of Countryside Estates Section 2 and also along the East line of Countryside Estates Section 1 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 29, Page C this also includes the East line of Hamilton Street as shown on said Plat, a measured distance of 993.70 feet to an iron pipe found in place marking the Northwest corner of Lot 12 in said Bauer and Geissler's Plat (unrecorded); thence South 89-37'-54" East along the North line of said Lot 12, a measured distance of 255.12 feet to an iron pipe set also being the Northeast corner of said Lot 12; thence South 0-04'-15" West along the East line of said Lot 12, a measured distance of 331.56 feet to an iron pipe set also being the Southeast corner of said Lot 12; thence South 89-38'-54" East along the North line

of Lot 9 on said Plat, a measured distance of 260.76 feet to an iron pipe found in place also being the Northeast corner of said Lot 9; thence South 0-04'-56" West along the East line of said Lot 9, a measured distance of 330.62 feet to an iron pipe set also being the North line of the South half of Lot 8 on said Plat; thence South 89-43'-24" East along said North line a measure distance of 260.87 feet to an iron pipe found in place also being the East line of said Lot 8; thence South 0-01'-56" West along said East line, a measured distance of 330.29 feet to the place of beginning containing 21.66 acres more or less. Subject to any easements, covenants, or restrictions of record.

Annexation Area

The property to be annexed is located to the northwest of Gumwood Road and State Road 23/Cleveland Road commonly known as the city north well field. The property is bounded by property incorporated into the City to the east and south. The property is currently zoned "R" Residential within unincorporated St. Joseph County. If annexed, the Petitioner desires to zone the property to S-2 Planned Unit Development and proposes to continue to use the property as a well field. Potential future uses could include a mix of uses consisting of commercial, multi-family residential, assisted living and nursing homes. A similar range of uses are permitted in the adjacent Grandview PUD located immediately adjacent to the east.

Contiguity with the Existing City Limits

The land to be annexed into the City is approximately 23.5 acres total. The perimeter of the annexation area measures approximately 4,863 linear feet. A total of 2,952 linear feet is contiguous with the corporate boundary of the City of Mishawaka. The border of the contiguous area is 60.7% of the total perimeter area. This is in excess of the 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 area is characterized as being relatively flat with minimal to no relief across the site. The property is currently used as the north well field for the City of Mishawaka. Onsite improvements include four separate buildings with an approximate 1,700 square feet of total space, and an access drive.

C. LAND USE/CURRENT ZONING

The proposed area to be annexed is currently zoned R Residential within unincorporated St. Joseph County. The property consists of open, naturally vegetated land and is currently used as the north well field for the City of Mishawaka. If the Mishawaka Common Council approves the annexation request, the area will be rezoned to S-2 Planned Unit Development with no immediate plans for development.

D. ASSESSMENT

The territory to be annexed consists of seven separate parcels. The Land and Imp. Valuations are shown below based upon current GIS parcel data:

Tax ID Number	Property Owner	Number of Acres	Land & Imp. Valuation ¹
002-2017-037011	Mishawaka Municipal Water Utility	1.94	\$0

002-2017-037015	Mishawaka Municipal Water Utility	3.89	\$0
002-2017-037013	Mishawaka Municipal Water Utility	3.87	\$0
002-2017-037019	Mishawaka Municipal Water Utility	1.98	\$0
002-2017-037020	Mishawaka Municipal Water Utility	3.91	\$0
002-2017-037004	Mishawaka Municipal Water Utility	3.94	\$0
002-2017-037003	Mishawaka Municipal Water Utility	3.99	\$0

¹ The Land and Improvement Value is \$0 due to the property being government owned, and therefore tax-exempt.

E. CURRENT TAX RATE

The City's tax rate 2015 payable 2015 was \$1.8750 per \$100 of assessed valuation. For property owners in Clay Township, in which this proposed annexation is located, the total taxes will be \$4.3556 per \$100 of assessed valuation. Property owners in this area currently pay \$2.6983 per \$100 of assessed valuation. These rates are based on the best information available at the time this plan was prepared. Actual tax rates may vary.

Tax District	Existing Tax Rate	Tax Rate after Annexation
Clay Township	2.6983	4.3556

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

2015	\$1.8750
2014	\$2.0062
2013	\$1.9086
2012	\$1.8186
2011	\$1.7362
2010	\$1.6741
2009	\$1.6557
2008	\$1.5283
2007	\$1.3326
2006	\$1.3899
2005	\$1.3382
2004	\$1.3313
2003	\$1.2476
2002	\$1.8627
2001	\$5.5007 ¹
2000	\$5.2417

¹ Change in Tax Code

F. NEW ADDRESSES

If the proposed annexation is approved, the property will be zoned S-2 Planned Unit Development. Although there are no immediate plans for development, the property will be developed in accordance with the requirements of the City of Mishawaka Zoning Ordinance and to the conditions/uses as approved in rezoning petition #15-26. Addresses would be assigned by the City of Mishawaka Engineering Department as the property is developed.

G. DETERMINATION OF SERVICE STANDARDS AND COSTS

Each proposed annexation area of 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 B. 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 is the responsibility of the property owner/future developer to bear any expense required to connect to existing City services. Given the location of the proposed annexation area, adjacent to the existing city limits, and, considering the size of the area, 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 2015 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, the size of the area, and the presence of existing infrastructure, no capital expenditures are required to serve the proposed annexation area. Basic services, not otherwise specified, will be provided to the annexation area within one year of the effective date of the annexation as required by law. However, it is anticipated that the majority of basic services will be available immediately or at least in a timely manner.

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

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

Analysis:

The property proposed to be annexed is currently owned and operated by Mishawaka Utilities Water Division and has a current assessed value of \$0. As such, the annexation will have no impact on property tax revenue associated with annexation. In that annexation may lead to redevelopment once will field operations cease, there may in fact be positive impacts to other taxing units when the property is redeveloped if there is an assessed valuation increase.

The current political subdivisions and their associated tax rate were determined by the geography of the property and the attached "Tax Rate Chart for the year 2014 payable 2015". (See Tab "D"/ Appendix "C".) This chart is provided by the St. Joseph County Auditor's Office.

Current Property Assessed Valuation:

\$0

Current Property Taxes being Generated from the Property:

The current property taxes that are being generated from the property were determined utilizing the State of Indiana Department of Local Government Finance Gateway website calculator located at <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 homesteaded, residential, 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, then following annexation identifying the property as now being subject to the City tax rate.

The maximum tax value for the property is as follows:

Prior to annexation- \$0

Following annexation- \$0

Political Subdivisions:

- St. Joseph County
- Clay Township
- South Bend Community School Corporation
- St. Joseph County Public Library
- South Bend Transpo
- Airport Authority

The current tax rate of all of these entities combined is 2.6983.

The tax rate will increase to 4.3556 upon annexation to the City.

Four Year Projection:

Given that no current property tax revenue is being generated from the property, unless there is a change in use or development of the property there will be no impact on other political subdivisions over the four years following annexation.

J. ASSUMED INDEBTEDNESS & COUNTY INFRASTRUCTURE REIMBURSEMENT

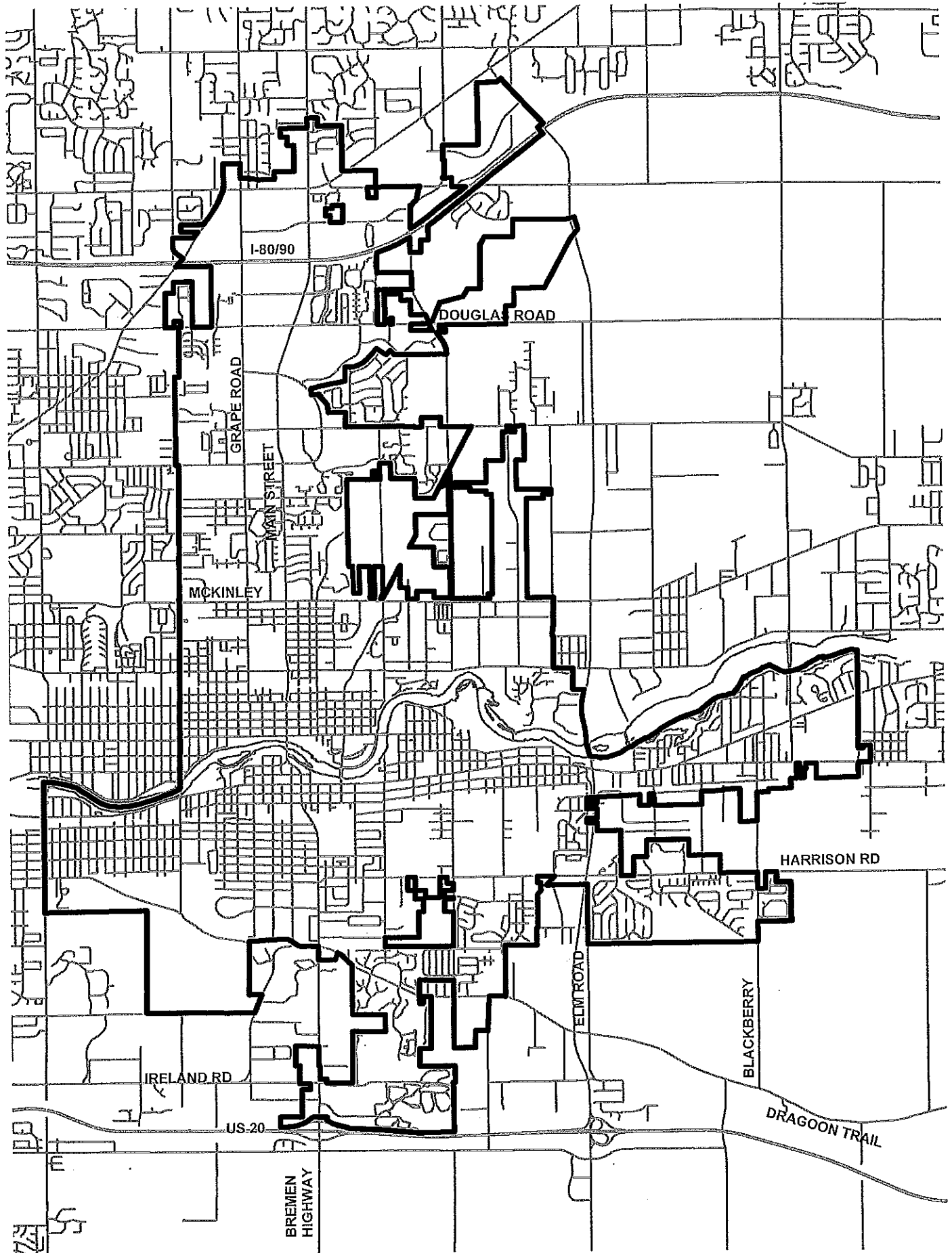
Pursuant to I.C. 36-4-3-4.2 under certain circumstances the City would be required to assume a portion of indebtedness as it would pertain to the proposed annexation area. Specifically, this would be required if the County had used property tax revenue to repay debt used to build infrastructure within 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 with the proposed annexation, nor is there any income tax revenue being generated from the area.

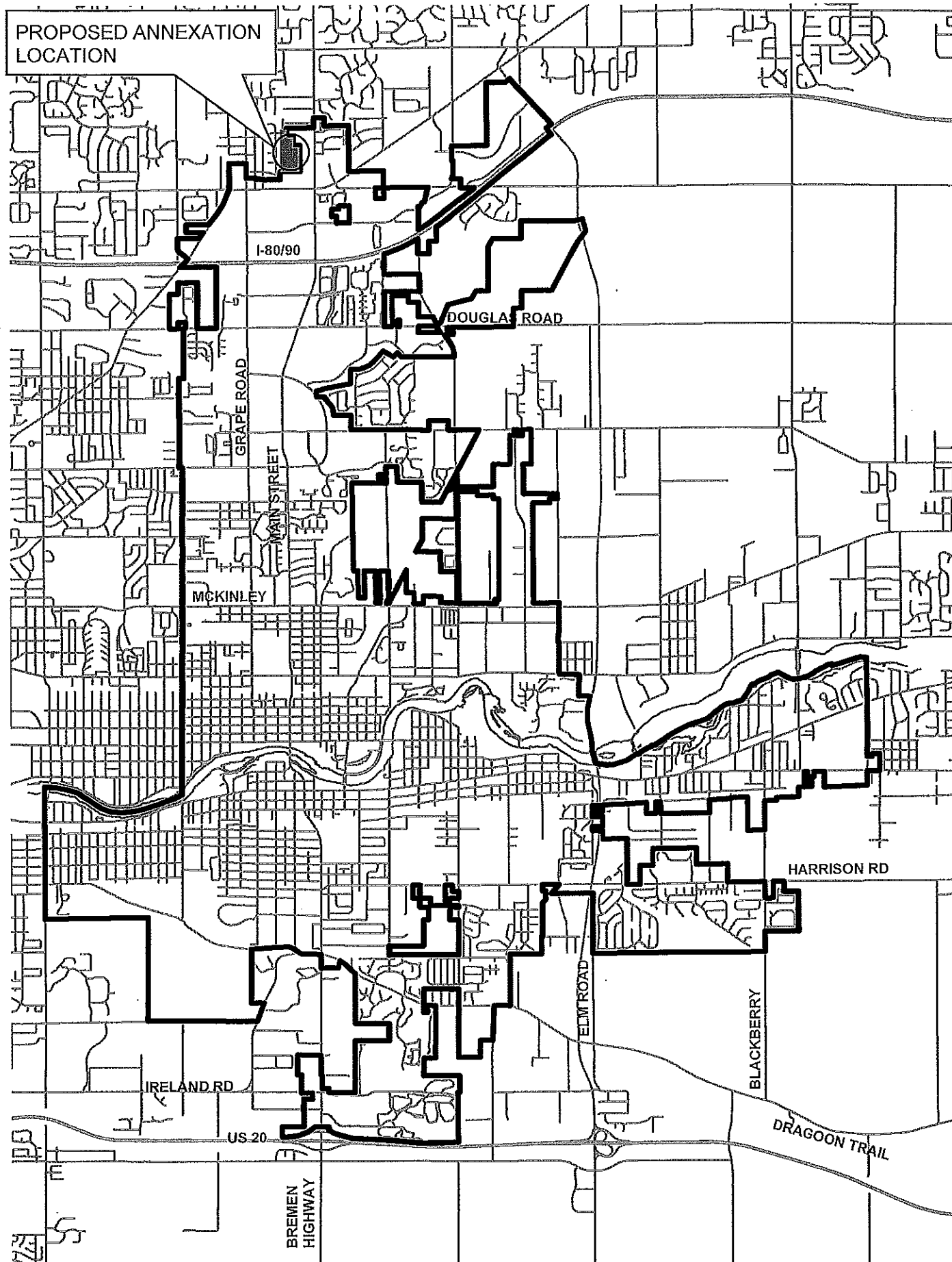


LOCATION MAP

MAP OF EXISTING CITY LIMITS



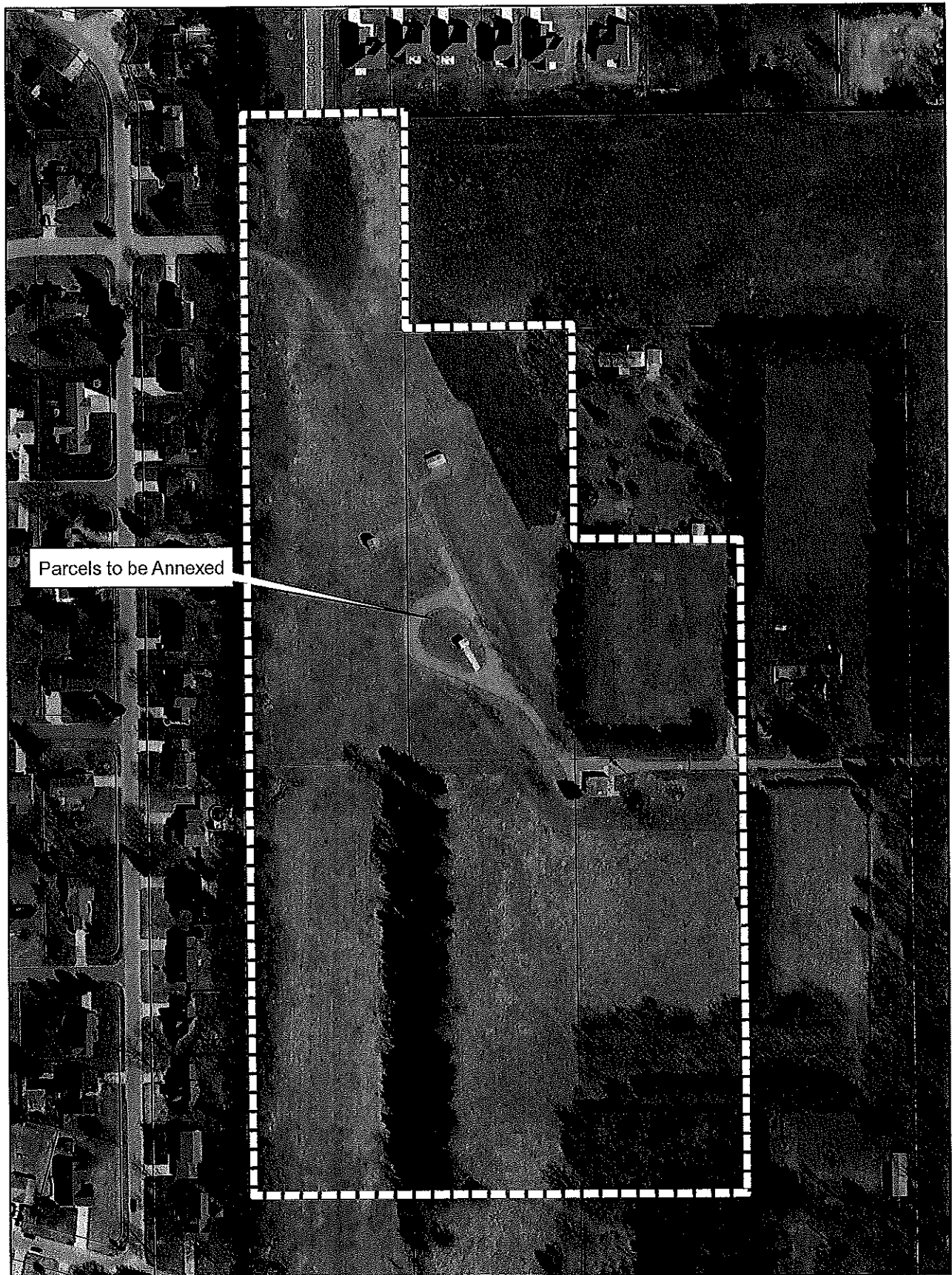
MAP OF PROPOSED CITY LIMITS



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



PROPOSED ANNEXATION PHOTOS



View from Gumwood Road looking west toward the existing well field property to be annexed.



CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

DEPARTMENT OF LAW

September 23, 2015

Mr. Kenneth B. Prince, ASLA, AICP, City Planner
City of Mishawaka
600 E. Third Street
Mishawaka, Indiana 46544

RE: Gumwood Wellfield
Petition for Annexation and Zoning Classification

Dear Mr. Prince:

On behalf of the Mishawaka Utilities, I am submitting for review and processing the attached petition for annexation of the Gumwood Wellfield. The real estate is located in Clay Township and is identified by the following tax identification numbers:

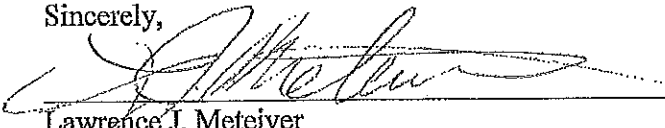
002-2017-037003
002-2017-037004
002-2017-037011
002-2017-037013
002-2017-037015
002-2017-037017
002-2017-037020

On the date that the Gumwood Wellfield was acquired by the Mishawaka Utilities, the property was not contiguous to the Mishawaka City limits and could not be annexed into the City. As a result of the annexation of property located between the Gumwood Wellfield and the Mishawaka City limits, the property is now contiguous to the City of Mishawaka and can be annexed into the City.

In addition, to make the Gumwood Wellfield zoning compatible with the surrounding current and planned uses, the Mishawaka Utilities is requesting a zoning of "S-2" Planned Unit Development District.

If you have any questions or require additional information, please do not hesitate to contact me at (574) 258-1615.

Sincerely,


Lawrence J. Meteiver

Geoffrey D. Spiess
Corporation Counsel
600 East Third Street
Mishawaka, Indiana 46544
(574) 258-1702
fax: (574) 254-0197

Lawrence J. Meteiver
City Attorney
600 East Third Street
Mishawaka, Indiana 46544
(574) 258-1615
fax: (574) 254-0197

David V. Bent
Deputy City Attorney
320 West Fourth Street
Mishawaka, Indiana 46544
(574) 255-3680
fax: (574) 255-3969

Robert C. Beutter
Deputy City Attorney
4100 Edison Lakes Parkway
Mishawaka, Indiana 46545
(574) 243-4100
fax: (574) 232-9789

Annexation Fiscal Plan

A parcel of land being a part of the East Half (1/2) of the Southeast Quarter (1/4) of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East Half (1/2) of the Southeast Quarter (1/4); thence North 0 degrees 00 minutes 00 seconds East (bearing assumed) along the East line of said East Half (1/2), a distance of 1319.98 feet; thence north 89 degrees 45 minutes 20 seconds West, a distance of 541.47 feet; thence North 89 degrees 47 minutes 45 seconds West, a distance of 521.96 feet to the place of beginning also being the Northeast corner of Lot Numbered Five (5) in the Unrecorded Plat of Bauer and Geissler's Plat; thence South 0 degrees 01 minutes 21 seconds West along the East line of said Lot Numbered Five (5), a distance of 661.27 feet; thence North 89 degrees 59 minutes 13 seconds West, a distance of 256.57 feet to the West line of said Lot 5; thence North 0 degrees 06 minutes 03 seconds East along said West line, a distance of 662.37 feet to the Northwest corner of said Lot Numbered Five (5); thence South 89 degrees 44 minutes 26 seconds East along the North line of said Lot Numbered Five (5), a distance of 255.67 feet to the place of beginning. Also containing:

A parcel of land being a part of the East half of the Southwest Quarter of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East half; thence North 0-00'-00" East (bearing assumed) along the East line of said East half, a measured distance of 1319.96 to an iron pipe found in place; thence North 89-45'-20" West along the North line of Proposed Lots 1 and 2 and its projection on the Bauer and Geissler's Plat (unrecorded), a measured distance of 541.47 feet to an iron pipe found in place also being the Northwest corner of said Lot 2 being the point of beginning for this description; thence South 0-01'-50" West along the West line of said Lot 2, a measured distance of 659.24 feet to an iron found in place also being the South line of the North half of Lot 3 in said Plat; thence North 89-56'-58" West along said South line, a measured distance of 261.08 feet to an iron found in place also being the West line of said Lot 3; thence North 89-59'-13" West along the South line of the North half of Lot 4 in said Plat, a measured distance of 260.79 feet to an iron found in place also being the West line of said Lot 4; thence North 0-01'-21" East along said West line, a measured distance of 661.27 feet to an iron found in place also being the Northwest corner of said Lot 4; thence North 89-41'-02" West along the North line of Lot 5 in said Plat, a measured distance of 255.63 to an iron pipe found in place on the West line of East half of the Southeast Quarter of said Section 21, also being the East line of Countryside Estates Section 2 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 30, Page C-2; thence North 0-06'-03" East along said East line of Countryside Estates Section 2 and also along the East line of Countryside Estates Section 1 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 29, Page C this also includes the East line of Hamilton Street as shown on said Plat, a measured distance of 993.70 feet to an iron pipe found in place marking the Northwest corner of Lot 12 in said Bauer and Geissler's Plat (unrecorded); thence South 89-37'-54" East along the North line of said Lot 12, a measured distance of 255.12 feet to an iron pipe set also being the Northeast corner of said Lot 12; thence South 0-04'-15" West along the East line of said Lot 12, a measured distance of 331.56 feet to an iron pipe set

also being the Southeast corner of said Lot 12; thence South 89-38'-54" East along the North line of Lot 9 on said Plat, a measured distance of 260.76 feet to an iron pipe found in place also being the Northeast corner of said Lot 9; thence South 0-04'-56" West along the East line of said Lot 9, a measured distance of 330.62 feet to an iron pipe set also being the North line of the South half of Lot 8 on said Plat; thence South 89-43'-24" East along said North line a measure distance of 260.87 feet to an iron pipe found in place also being the East line of said Lot 8; thence South 0-01'-56" West along said East line, a measured distance of 330.29 feet to the place of beginning containing 21.66 acres more or less. Subject to any easements, covenants, or restrictions of record.

TAB C- SUMMARY OF SERVICES

SUMMARY OF SERVICES

The City of Mishawaka, known as the Princess City, was incorporated in 1833 with only a few hundred residents. Now, with an estimated population of nearly 50,000 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 \$40 million expansion of the wastewater treatment plant was completed in June 2008.

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.

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.

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 3 fire rating with the Insurance Services Office. 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 minutes to a call for 90 percent of the city.

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. 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 responds to approximately 4,000 calls per year. The City, with its population of nearly 50,000, responds to about the same number of calls as the County ambulance service does, with its population of over 100,000 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 27 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, and 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 \$13.77. For senior citizens, the rate is \$11.22. The rates include the cost of recycling, 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 10 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 Sewer Infrastructure

The City has an existing 12" gravity sanitary sewer main within Gumwood Road and at each of the manhole structures within Gumwood an 8" gravity sanitary main is stubbed and capped to the west right-of-way line. In addition, the Great Lakes Capital Development, who owns land between this proposed annexation and Gumwood Road, has provided a master plan including utilities to accommodate the existing well field located within the proposed annexation parcel. These 8" sanitary sewer stubs are available for extension and intended for the parcel to utilize as the sanitary connection throughout the development of the Great Lakes Capital Parcel and the proposed annexation parcel. Additional easements would need to be established through the Final Site Plan process. Any sewer extension will discharge into an existing sanitary sewer system that is publicly maintained and ultimately discharges to the City of Mishawaka's Waste Water Treatment Plant.

Existing Road/Transportation Infrastructure

This parcel currently accesses Gumwood Road, opposite of Florence Avenue. A City widening project recently improved Gumwood Road from the North City Limits south to SR 23, which included two northbound and two southbound travel lanes, multiple protected left-turn lanes and right-turn deceleration lanes, and a traffic signal located at Heritage Square Drive and Gumwood Road. Therefore, the location of the new access point on Gumwood Road offers much flexibility and will coordinate with the Great Lakes Capital Development's master plan to establish a corridor acceptable to both entities. In addition, any on-site access road improvements will remain privately maintained. Once the site plan is developed and reviewed in relation to adjacent parcels, the appropriate method of access will be determined, which may require additional easements to be dedicated.

Existing Storm Sewer/Drainage Infrastructure

Regarding any new development or redevelopment within the annexation area, sites are required to retain the stormwater generated by the development on site at the rate of the 100-year return storm frequency. 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 typically is due to factors of site size, soil type, and design preference.

In determining the required volume for stormwater storage, the development is divided into areas of pervious surface types; i.e. green space, and impervious hard surfaces, such as rooftops and pavement. The calculation takes into consideration the extensiveness of the development. The greater the quantity of hard surface, the more stormwater runoff that is generated, the greater the volume required to be managed on site. However, the management of stormwater for this site specifically will be unique due to its location in a zero time of travel for a Municipal Well Field. The option for this extreme proximity is storage with slow release to piped system that will transport stormwater at a controlled rate out of the limited time of travel area. At that time methods can be through a drywell or series of drywells that are interconnected with perforated pipe and aggregate box or discharged to a basin or series of basins, or any combination thereof. Specifically, the developer is required to bear all costs associated with stormwater management. All land disturbing activities will require full compliance with the City's Erosion Control Ordinance.

Planned Capital Expenditures, Staff and Rates

If annexed, the City of Mishawaka Engineering, Street Department, and Sewer Department will be responsible for maintenance of public streets, storm sewers, or sanitary sewer systems within any dedicated City right-of-way. Any streets constructed within this parcel will remain privately

maintained by the site owner and/or a Commercial Owners Association if established. The City Departments do not require any additional funds than what is currently allocated within the present City budget. For general information, the repair and maintenance of sanitary sewers is supported by rates paid by its users. Otherwise, as a general percentage of City expenditures, approximately 15 cents of every dollar of the City budget is allocated for street and storm sewer expenditures.

Personal Service Programs

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

Specifically, the Sewer Lateral Insurance Program covers each single-family residential homeowner on the public sewer system within the City of Mishawaka. For a \$1.50 monthly fee (included on homeowner's 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 will remain a Municipal Well Field, and therefore may not eligible for this program.

CITY OF MISHAWAKA
2015 BUDGET

ENGINEERING DEPARTMENT
101-13

2015
Budget

1. PERSONAL SERVICES

Salaries and Wages

411-01	Director of Engineering	72,701.00	
411-02	Assistant Director	60,117.00	
	Project Coordinator	36,447.00	
	Project Manager	50,735.00	
	Traffic Manager	49,436.00	
	Office Manager	<u>31,809.00</u>	
			301,245.00

Other Personal Services

411-65	PE Certification	<u>5,000.00</u>	
			<u>5,000.00</u>
			306,245.00

2 SUPPLIES

Office Supplies

421-90	General Supplies	<u>4,000.00</u>	
			4,000.00

3 OTHER SERVICES AND CHARGES

Professional Services

431-06	Consulting	5,000.00	
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Communication and Transportation

432-03	Travel and Training	1,750.00	
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Repairs and Maintenance

436-01	Equipment Repair	3,000.00	
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Other Services and Charges

439-03	Subscriptions, Dues, etc.	<u>500.00</u>	
			<u>10,250.00</u>
			<u>320,495.00</u>

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

Description of Services

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

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

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

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

Costs Associated with Services

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

FIRE PROTECTION/EMS

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

Staffing and Response Times

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

In accordance with the firefighter's union Collective Bargaining Agreement and the City of Mishawaka, minimum staffing of 29 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 responds to calls within three minutes for 90 percent of 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 a minimum of eleven (11) firefighters manning one Seagrave pumper truck, one aerial truck, a 105' Sutphen aerial/pumper combination), one heavy-duty K.M.E. rescue truck and one A.L.S. Paramedic ambulance unit.

Station No. 2, located at 2332 N. Main St., is staffed by six (6) firefighters at all times, manning one Pierce pumper truck, and one A.L.S. Paramedic ambulance unit.

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

Station No. 4, located at 3000 Harrison Road, is staffed by 5 firefighters manning one Sutphen pumper truck, and one Battalion Chief Vehicle.

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

For the year 2014 out of 6,353 runs 5,115 or roughly 80% were medical in nature. The Mishawaka Fire Department restructured going to a three platoon system. 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. This and the availability of paramedics on some engine companies have decreased the time in which it takes to start lifesaving interventions if needed. Engine 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 31 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 volunteer departments utilize mutual aid agreements in the event of the need for an aerial device.

The City maintains an eighteen (18) 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 (minimum training). Generally speaking, while employed with an ambulance service, employees have an opportunity to advance their skills. Training is offered at three additional levels. Advanced EMT, (IV therapy, cardiac monitoring), EMT-Intermediate, (addition of advanced airway skills and the administration of certain medications), 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 2014 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 3 fire rating with the Insurance Services Office. The lower the number in the rating, the lower a homeowner's insurance policy could be. Thus, properties that are annexed into the city could see a reduction in property insurance.

During the last audit in November of 2012 Mishawaka's rating improved from 72.25% out of a maximum of 100% in 2003 to 78.65% out of 100% in 2012.

We are currently only 1.35% away from a Class two (2) designation of which there are only two (2) in the State of Indiana.

We are waiting for improvements as a result of the ongoing Public Safety Answering Point mergers and some other internal improvements to occur before we asked to be reevaluated by the I.S.O.

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. Mishawaka's fire insurance rating is the same as the City of South Bend.

Future Plans

Additional personnel will become necessary in the future as the City grows. This increase is due in part to the increased role the department plays as the first responder unit for medical and accident calls. 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.

The next Station slated for major improvements is Station #2 located at 2332 North Main Street. Planning and funding are being researched now.

Plans are also underway to place a fourth A.L.S. Paramedic ambulance in service as future growth of the department allows.

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 are not needed 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 2014 the Fire Prevention Bureau performed 1,923 fire inspections of new and existing buildings in Mishawaka.

In 2014 the City's Building Department began assisting the fire department in business inspections throughout the City.

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, car seat installations and 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 2015 budget has been included for reference.

CITY OF MISHAWAKA
2015 BUDGET

FIRE/EMS DEPARTMENT
101-19

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-01	Fire Chief	67,736.00	
411-02	Assistant Chief		
	2 @ 62439	124,878.00	
	Chief Fire Prevention	58,754.00	
	Battalion Chief		
	4 @ 61051	244,204.00	
	Captains 15 @ 58056	870,840.00	
	Shift Supervisors 2 @ 56494	112,988.00	
	Lieutenants		
	13 @ 56445	733,785.00	
	Fire Inspectors		
	2 @ 55940	111,880.00	
	Paramedics 2 @ 55940	111,880.00	
	Driver Operator		
	30 @ 54869	1,646,070.00	
	Master Firefighters		
	25 @ 54139	1,353,475.00	
	1st Class Firefighter		
	16 @ 52139	834,224.00	
			6,270,714.00
	Specialty Pay	160,327.00	
	<u>Civilian</u>		
	Executive Secretary	32,084.00	
			192,411.00

Other Personal Services

411-60	Overtime	600,000.00	
411-66	Uniform Allowance 113 @ 1250	141,250.00	
411-67	Pension Equalization	<u>26,800.00</u>	
			768,050.00

Employee Benefits

413-01	Social Security	28,000.00	
413-02	Medicare	105,000.00	
413-03	PERF-14.2%	63,000.00	
413-05	Health Insurance	2,032,162.00	
413-06	Life/Disability Insurance	12,000.00	
413-09	77 Pension 22.7%	<u>1,291,000.00</u>	
			<u>3,531,162.00</u>

10,762,337.00

CITY OF MISHAWAKA
2015 BUDGET

FIRE/EMS DEPARTMENT
101-19

2015
Budget

2 SUPPLIES

Office Supplies

421-90 Office Supplies 6,000.00

Operating Supplies

422-01 Operating Supplies 275,000.00

Other Supplies

429-10 Public Education
Training/ Seminar
Supplies/Refreshments 6,000.00

287,000.00

3 OTHER SERVICES AND CHARGES

Repairs and Maintenance

436-01 Building/ Equipment Repair 97,500.00

436-91 Laundry Maintenance 3,000.00

Other Services and Charges

439-03 Subscriptions, Dues, etc. 3,000.00

103,500.00

11,152,837.00

PARKS AND RECREATION OPPORTUNITIES

Parks and Recreation

Mishawaka offers 27 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, including a very popular softball program. 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 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, Program Coordinator, and Secretary. There are 4 Park Divisions (Recreation/Special Events, Golf, Aquatics/Ice Rink, and Landscape). 3 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 2015 budget has been included for reference.

CITY OF MISHAWAKA
2015 BUDGET

PARK AND RECREATION
204-50

2015
Budget

1. PERSONAL SERVICES

Salaries and Wages

411-01	Department Head	62,898.00	
411-02	Regular Employees	489,350.00	
	Group 1: 14 @18.70*2088	546,639.00	1,098,887.00

	Reimburse CS Assts. 1.25	61,818.00	
	Reimburse MVH director 5%	2,944.00	64,762.00

411-03	Temporary/Summer Help	377,000.00	<u>377,000.00</u>
			1,540,649.00

Other Services Personal

411-60	Overtime	66,000.00	
411-62	Night Bonus	5,000.00	
411-63	Longevity	18,225.00	
411-64	FTO	15,000.00	104,225.00

Employee Benefits

413-01	Social Security	100,000.00	
413-02	Medicare	24,000.00	
413-03	PERF 14.2%	175,000.00	
413-04	Unemployment	5,000.00	
413-05	Employee Insurance Benefits	310,000.00	
413-06	Life Insurance	1,500.00	<u>615,500.00</u>
			2,260,374.00

2 SUPPLIES

Office Supplies

421-90	Office Supplies	8,000.00	
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Operating Supplies

422-02	Gas, Oil, Parts, etc.	55,000.00	
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Other Supplies

429-09	Merrifield Complex Supplies	50,000.00	
429-14	Maintenance Supplies	80,000.00	
429-15	Program Supplies	26,200.00	
429-18	Athletic Event Supplies	20,000.00	
429-20	Golf Course Supplies	30,000.00	
429-21	Concessions	60,000.00	
			329,200.00

CITY OF MISHAWAKA
2015 BUDGET

PARK AND RECREATION
204-50

2015
Budget

3. OTHER SERVICES AND CHARGES

Professional Services

431-09 Health Screenings/Vaccines 8,000.00

Communication and Transportation

432-02 Postage and Freight 2,000.00

432-03 Travel and Training 3,000.00

432-04 Telephone/Pager 7,000.00

Printing and Advertising

433-01 Printing/Newsletter etc. 7,500.00

Insurance

434-90 Insurance Premiums/Deductibles 110,000.00

Utility Services

435-01 MU/AEP Charges 285,000.00

435-02 NIPSCO 50,000.00

Repairs and Maintenance

436-01 Equipment/Facility Repair 30,000.00

436-90 Service Contracts 70,000.00

Rentals

437-05 Uniforms/Port-o-lets 11,500.00

Other Services and Charges

439-03 Subscription, Dues, etc. 1,400.00

439-09 Miscellaneous/Charges 1,000.00

439-18 Instructor Fees 25,000.00

439-19 Official/Referee Fees 5,000.00

439-21 Recreation Event/Entertainment 28,000.00

439-93 Sales Tax 25,000.00

669,400.00

3,258,974.00

CITY OF MISHAWAKA
2015 BUDGET

PARK AND RECREATION NON-REVERTING
214-50

2015
Budget

4 CAPITAL OUTLAYS

Improvements Other than Buildings

443-98	Eberhart Roof	60,000.00
443-94	Softball Field/Diamond Improve.	10,000.00
443-99	Merrifield Improvements	10,000.00

Buildings

442-05	Wilson Building Improvements	40,000.00
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Machinery and Equipment

444-12	Golf Course Mowers	<u>46,000.00</u>
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166,000.00

POLICE AND CRIME PREVENTION

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

Staffing

There are currently a total of 7 full time civilians within the Mishawaka Police Department, and are budgeted for 105 sworn officers. The Department has 23 officers on the day shift, 24 on the afternoon shift, and 22 on midnights, making for a total of 69 officers in the Uniform Division.

Because of a State Mandate, effective on January 1, 2015, the four dispatch centers in St. Joseph County (including the Mishawaka Public Safety Dispatch Center) were required to consolidate into two Dispatch Centers. The former Mishawaka Police Dispatchers are now employed by St. Joseph County; hence the reduction in civilian employees for the MPD.

There are also 10 officers in the Investigative Division and 6 officers assigned to special duty (special crimes, domestic violence, school resource, etc.)

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 64 hours of training, compared with minimums of 24+ statewide.

Equipment

The Police Department has a take-home patrol car program. Currently, there are 103 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, 22 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 Police Department has two School Resource officers available with School City of Mishawaka. One officer is assigned to Mishawaka High School, and the other officer is assigned to John Young Middle School. The cost of these officers is shared with School City.

Personal Services

The Community Relations Unit

The Community Relations Officers handle various public relationship events such as Neighborhood Watch meetings, MPD tours for boy scouts and schools, reading to kids, bike safety rodeos, and participating in Tri-Ad Senior Citizens Organization. The unit is partnered with Nixle.com (a California-based Internet messaging-service provider). This provider

offers a standardized, secure, and certified communication platform for local police departments, municipalities, and their agencies to communicate important, neighborhood-level information to the residents of their communities. This has been a great success with improving how we get crime information and other important information out to the public. The unit also handles neighborhood complaints, such as drug houses, speeding, neighbor disputes, and other "quality of life" issues.

One (1) Community Relations Officer is assigned to patrol the City parks over the summer. The main concentration is in the downtown parks, which has shown an increase in vandalism. Since the park officer has started patrolling the parks, we have seen a drop in criminal activity.

Street Crimes Unit

The Street Crimes Unit was implemented in July of 2009. 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.

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.

Mishawaka crime rates in general continue to remain low for cities of comparable sizes. Serious crimes such as robberies, burglaries, larceny/thefts, auto thefts and arsons have dropped from 2013 to 2014. There was a slight increase in rapes and assaults between 2013 and 2014. Overall there was a 10% decrease in crime in 2014. Mishawaka had 0 homicides in 2014. In 2013 there were 0 homicides as well. The Mishawaka Police Department responded to 41,525 calls for service in 2014 with the Dispatch Center receiving 69,348 calls. The MPD had 29,550 - 911 calls in the Dispatch Center in 2014.

For general information purposes, a copy of the year 2015 budget has been included for reference. The budget itemizes the costs of providing services for the entire city.

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.

CITY OF MISHAWAKA
2015 BUDGET

POLICE DEPARTMENT
101-20

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-01	Police Chief	68,171.00	
411-02	Assistant Chief		
	3 @ 62872	188,616.00	
	Captains		
	7 @ 57483	402,381.00	
	Lieutenants		
	12 @ 56376	676,512.00	
	Sergeants		
	20 @ 55304	1,106,080.00	
	1st Patrol Officer		
	57 @ 54574	3,110,718.00	
	2nd Patrol Officer		
	7 @ 52574	<u>368,018.00</u>	5,920,496.00
	<u>Civilians</u>		
	Executive Secretary	32,084.00	
	Administrative Secretary	31,809.00	
	Secretary 2 @ 31374	62,748.00	
	Parking Personnel	31,374.00	
	Property Manager	35,367.00	
	Services Administrator	<u>36,555.00</u>	229,937.00
	Crossing Guards 20 @ 7103	142,060.00	
	Summer School @ 20.00 day per guard	2,000.00	
411-03	Substitute Crossing Guard	4,000.00	
	Temporary Help/Part-time	<u>15,000.00</u>	163,060.00

Other Personal Services

411-60	Overtime/ Court-time Officer	471,228.00	
411-66	Uniform Allowance		
	1 @ 500, 105 @ 2050	215,750.00	
	Equipment Allowance 106 @ 271.43	<u>28,772.00</u>	715,750.00

Employee Benefits

413-01	Social Security	26,000.00	
413-02	Medicare	102,000.00	
413-03	PERF 14.2%	35,000.00	
413-05	Health Insurance	2,000,000.00	
413-06	Life Insurance	6,250.00	
413-10	77 Pension 21.7%	<u>1,277,000.00</u>	
			<u>3,446,250.00</u>
			10,475,493.00

CITY OF MISHAWAKA
2015 BUDGET

POLICE DEPARTMENT
101-20

2015
Budget

2 SUPPLIES

Operating Supplies

422-01 Operating Supplies 71,500.00

Other Supplies

429-11 Seminars/ Community Relations 1,000.00

72,500.00

3 OTHER SERVICES AND CHARGES

Communication and Transportation

432-03 Travel and Training 2,000.00

Printing and Advertising

433-01 Printing 1,800.00

Repairs and Maintenance

436-01 Building Repair/ Maintenance
Service Contracts 80,000.00

Other Services and Charges

439-03 Subscriptions, Dues, etc. 3,000.00

439-11 Special Expense 13,000.00

439-12 Canine Expenses 3,000.00

439-16 Crime Stoppers Program 5,000.00

107,800.00

10,655,793.00

STREET DEPARTMENT

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

Staffing

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

Equipment

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

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

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

Services

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

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

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

Costs Associated with Services

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

For general information purposes, a copy of the year 2015 budget has been included for reference.

CITY OF MISHAWAKA
2015 BUDGET

CENTRAL SERVICES DEPARTMENT
101-22

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-02 Assistant 4 @ 49454	197,816.00	
Fleet Maintenance Technician		
6 @ 19.71*2088	246,927.00	
Group 1: 4 @ 18.70*2088	156,182.00	
PT maintenance 1040 hrs @ 11.00	11,440.00	
Reimburse MVH Director 5%	<u>2,944.00</u>	
		615,309.00

Other Services Personal

411-60 Overtime	15,000.00	
411-62 Night Bonus .60/.55 per hour	5,000.00	
411-63 Longevity	<u>6,000.00</u>	
		<u>26,000.00</u>
		641,309.00

2 SUPPLIES

Office Supplies

421-90 Office Supplies	2,000.00	
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Operating Supplies

422-02 Gas, Oil, etc.	1,100,000.00	
422-05 Equipment/ Vehicle/Maint Supplies	100,000.00	

Other Supplies

429-08 Uniform/ Supplies	<u>4,000.00</u>	
		1,206,000.00

3 OTHER SERVICES AND CHARGES

Professional Services

431-09 Health Screenings/ Vaccines	1,000.00	
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Communication and Transportation

432-03 Travel and Training	1,500.00	
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Repairs and Maintenance

436-01 Building Repair / Equipment/Maint	60,000.00	
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Rentals

437-05 Uniforms	5,000.00	
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Other Services and Charges

439-09 Miscellaneous Charges	<u>2,000.00</u>	
		69,500.00
		<u>1,916,809.00</u>

CITY OF MISHAWAKA
2015 BUDGET

MOTOR VEHICLE HIGHWAY
201-50

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-01	Street Commissioner	58,864.00	
411-02	Office Manager	31,809.00	
	Secretary	31,374.00	
	Group 1: 32 @ 18.70*2088	1,249,459.00	
	CS reimburse 1.55 for assts.	76,654.00	
			1,448,160.00

Other Services Personal

411-60	Overtime	81,500.00	
411-62	Night Bonus .60/.55 per hr	8,000.00	
411-63	Longevity	21,000.00	
411-64	FTO (Flexible Time Off) Plan	<u>8,000.00</u>	118,500.00

Employee Benefits

413-01	Social Security	93,000.00	
413-02	Medicare	22,000.00	
413-03	PERF 14.2%	212,000.00	
413-04	Unemployment	5,000.00	
413-05	Employee Ins Benefits	470,000.00	
413-06	Life Insurance	2,000.00	<u>804,000.00</u>
			2,370,660.00

2 SUPPLIES

Office Supplies

421-90	Office Supplies	1,500.00	
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Operating Supplies

422-02	Gas, Oil, etc.	200,000.00	
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Repair and Maintenance Supplies

423-03	Equipment/ Parts, Supplies	160,000.00	
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Other Supplies

429-08	Uniform Supplies	8,000.00	
429-13	Traffic Supplies	36,000.00	
			405,500.00

CITY OF MISHAWAKA
2015 BUDGET

MOTOR VEHICLE HIGHWAY
201-50

2015
Budget

3 OTHER SERVICE AND CHARGES

Professional Services

431-04	Snow Removal	5,000.00
431-09	Health Screenings/ Vaccines	6,000.00

Communication and Transportation

432-03	Travel and Training	5,000.00
432-04	Telephone/ Paging	10,000.00

Printing and Advertising

433-02	Publications	600.00
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Insurance

434-90	Insurance Premiums/Deductibles	150,000.00
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Utility Service

435-01	MU Charges	110,000.00
435-02	NIPSCO	57,000.00

Repairs and Maintenance

436-01	Building/ Equipment Repair	200,000.00
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Rentals

437-05	Uniforms	8,000.00
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Other Services and Charges

439-09	Miscellaneous Charges	3,000.00
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554,600.00

3,330,760.00

CITY OF MISHAWAKA
2015 BUDGET

LOCAL ROAD AND STREET
202-50

2015
Budget

4 CAPITAL OUTLAYS

Improvements other than Buildings

442-01 Street Repair/Summer Program

500,000.00

500,000.00

WASTE DISPOSAL AND RECYCLING SERVICES

Waste Disposal and Recycling Services

Trash pick-up in the City of Mishawaka is inexpensive and efficient. The monthly fee for single family trash pickup is \$13.77. 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 \$11.22 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 vary widely and usually require private dumpsters. These uses are required to contract for services through private trash contractors. Given that portion of the proposed annexation is an industrial facility, waste disposal will be the responsibility of the property owner with no involvement from the City.

Leaf pick-up and Fifth Street recycling center

The leaf pick-up and Christmas tree pick-up programs are done through the City's street department. The Fifth Street recycling center is run by the Solid Waste Management District. It is open to all residents and non-residents for disposal of hazardous materials, such as paint and household chemicals. Tires, magazines, and cardboard/office paper also are collected there for recycling.

WASTEWATER

Services

Services are provided by the Mishawaka Wastewater Division 24-hours a day. 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 thirty remote sewage lift stations are continuously monitored by radio telemetry.

Facilities

Mishawaka's wastewater treatment plant is a Class IV facility that was recently expanded 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. The dechlorinated effluent is aerated to add dissolved oxygen.

For the year 2014 an average flow of 9.69 MGD was treated. The average cBOD removal was 98% and the average suspended solids removal was 98%.

Staff

Twenty six people staff the wastewater utility. There are 5 managers/supervisors, 4 chemists, 9 operators, 6 maintenance technicians, 1 biosolids technician, and 1 pretreatment 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.

Planned Capital Improvements for 2015 and Beyond

A \$42 million upgrade was completed in mid 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. Construction began in November 2005 and was substantially complete in June 2008.

The capital improvements increased the wastewater treatment plant's capacity from 12 MGD to 20 MGD. The hydraulic peak capacity increased from 24 MGD to 42 MGD. The scope of the wastewater treatment plant improvements include the following elements:

- Parallel 60-inch interceptor sewer from CSO 009 to treatment plant
- Influent Pump Station Expansion
- Additional Fine Screen
- New Grit Separation and Washing Equipment
- New Scum Concentrating Equipment
- Addition of Two New Grit Removal Tanks
- Addition of Two New Primary Clarifiers
- Addition of Two New Aeration Tanks
- Addition of Two New Final Clarifiers
- Addition of Chlorine Contact Tank
- Conversion From Gaseous Chlorine and Sulfur Dioxide to Liquid Sodium Hypochlorite and Sodium Bisulfite Disinfection
- Rehabilitation of Ferrous Chloride Storage and Feed System
- Addition of two WAS Gravity Belt Thickener

- Addition of a second belt filter press for biosolids dewatering
- New Anaerobic Digester and Rehabilitation of Existing Digesters Including New Covers
- Modifications to the Plant Electrical Feed
- Installation of a high efficiency turbo aeration blower
- New Process Air Blower Equipment
- Administration Building Modifications
- Expansion of Maintenance Facilities
- Site Landscaping

Future capital improvements are focused on the Combined Sewer Overflow Long Term Control Plan and 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 and in-line storage in selected areas.

Statistical Information

Mishawaka's wastewater treatment plant exhibits outstanding performance. For the year 2014 the average removals and effluent concentrations were as follows:

	Percent Removal	Effluent Concentration mg/l
CBOD	98%	<2.0
Total Suspended Solids	98%	<2.6
Phosphorus	82%	0.56
Ammonia Nitrogen	95%	<0.8

During 2014 there were no exceedances of NPDES permit effluent limitations.

Costs Associated with Services

Mishawaka Utilities Wastewater Division is predominately supported through revenue generated by the rates charged to customers. 2005 was the first full year of construction of the Wastewater Treatment Plant Upgrade and Expansion. The project 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 will save 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 will cut annual combined sewer overflow (CSO) volume in-half. Because a portion of the expanded capacity will serve growth in the Northwest TIF area, TIF funding has been pledged to the Wastewater Division to assist in funding debt service payments. An annual TIF distribution of \$3.36 million reduces the rate increases necessary to fund the expansion's bond payments.

Residents of St. Joseph County who have access to city sanitary sewer pay the same sewer rate provided to residents of the city. However, Wastewater Utility customers whose premises are served by the utility and are located within the City limits shall receive a credit applied towards their monthly sewer bill in recognition of the portion of the principal and interest on Wastewater Utility bonds paid by the City from TIF revenues. 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 24 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

An existing twelve (12) inch distribution main is located in the proposed area. It runs North and South. At the northern point of the annexation area it ties in at Lucas Drive in the Gumwood Crossing Development. The southern part of this water main ties into a 16" water main that runs east and west tying in at Gumwood Road and Florence Avenue. Currently our Gumwood Well Field is located on property that is part of the Annexation Fiscal Plan.

The costs associated with the extension of water service to the individual property, including tap fees, are paid by developers/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 the house 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 twenty-nine (29) employees in the Water Division consisting of twenty (20) union employees and nine (9) salaried personnel. An additional administrative staff of four (4) people and an office staff of twenty-three (23) carries out all billing and clerical work for both the electric and water divisions.

The Water Division has twenty-seven (27) vehicles and eight (8) 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.

Services to Residents -- (Cont.)

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

Costs Associated with Services

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

Annexation Fiscal Plan

A parcel of land being a part of the East Half (1/2) of the Southeast Quarter (1/4) of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East Half (1/2) of the Southeast Quarter (1/4); thence North 0 degrees 00 minutes 00 seconds East (bearing assumed) along the East line of said East Half (1/2), a distance of 1319.98 feet; thence north 89 degrees 45 minutes 20 seconds West, a distance of 541.47 feet; thence North 89 degrees 47 minutes 45 seconds West, a distance of 521.96 feet to the place of beginning also being the Northeast corner of Lot Numbered Five (5) in the Unrecorded Plat of Bauer and Geissler's Plat; thence South 0 degrees 01 minutes 21 seconds West along the East line of said Lot Numbered Five (5), a distance of 661.27 feet; thence North 89 degrees 59 minutes 13 seconds West, a distance of 256.57 feet to the West line of said Lot 5; thence North 0 degrees 06 minutes 03 seconds East along said West line, a distance of 662.37 feet to the Northwest corner of said Lot Numbered Five (5); thence South 89 degrees 44 minutes 26 seconds East along the North line of said Lot Numbered Five (5), a distance of 255.67 feet to the place of beginning. Also containing:

A parcel of land being a part of the East half of the Southwest Quarter of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East half; thence North 0-00'-00" East (bearing assumed) along the East line of said East half, a measured distance of 1319.96 to an iron pipe found in place; thence North 89-45'-20" West along the North line of Proposed Lots 1 and 2 and its projection on the Bauer and Geissler's Plat (unrecorded), a measured distance of 541.47 feet to an iron pipe found in place also being the Northwest corner of said Lot 2 being the point of beginning for this description; thence South 0-01'-50" West along the West line of said Lot 2, a measured distance of 659.24 feet to an iron found in place also being the South line of the North half of Lot 3 in said Plat; thence North 89-56'-58" West along said South line, a measured distance of 261.08 feet to an iron found in place also being the West line of said Lot 3; thence North 89-59'-13" West along the South line of the North half of Lot 4 in said Plat, a measured distance of 260.79 feet to an iron found in place also being the West line of said Lot 4; thence North 0-01'-21" East along said West line, a measured distance of 661.27 feet to an iron found in place also being the Northwest corner of said Lot 4; thence North 89-41'-02" West along the North line of Lot 5 in said Plat, a measured distance of 255.63 to an iron pipe found in place on the West line of East half of the Southeast Quarter of said Section 21, also being the East line of Countryside Estates Section 2 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 30, Page C-2; thence North 0-06'-03" East along said East line of Countryside Estates Section 2 and also along the East line of Countryside Estates Section 1 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 29, Page C this also includes the East line of Hamilton Street as shown on said Plat, a measured distance of 993.70 feet to an iron pipe found in place marking the Northwest corner of Lot 12 in said Bauer and Geissler's Plat (unrecorded); thence South 89-37'-54" East along the North line of said Lot 12, a measured distance of 255.12 feet to an iron pipe set also being the Northeast corner of said Lot 12; thence South 0-04'-15" West along the East line of said Lot 12, a measured distance of 331.56 feet to an iron pipe set

also being the Southeast corner of said Lot 12; thence South 89-38'-54" East along the North line of Lot 9 on said Plat, a measured distance of 260.76 feet to an iron pipe found in place also being the Northeast corner of said Lot 9; thence South 0-04'-56" West along the East line of said Lot 9, a measured distance of 330.62 feet to an iron pipe set also being the North line of the South half of Lot 8 on said Plat; thence South 89-43'-24" East along said North line a measure distance of 260.87 feet to an iron pipe found in place also being the East line of said Lot 8; thence South 0-01'-56" West along said East line, a measured distance of 330.29 feet to the place of beginning containing 21.66 acres more or less. Subject to any easements, covenants, or restrictions of record.

TAB D - APPENDICES

RESOLUTION NO. 2015-41

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 PROPERTIES LOCATED AT:

Northwest of Gumwood Road and State Road 23 (Cleveland Road) more commonly known as the City North Well Field.

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 City Planning 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 City Planning 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:

Commencing at the Southeast corner of said East Half (1/2) of the Southeast Quarter (1/4); thence North 0 degrees 00 minutes 00 seconds East (bearing assumed) along the East line of said East Half (1/2), a distance of 1319.98 feet; thence north 89 degrees 45 minutes 20 seconds West, a distance of 541.47 feet; thence North 89 degrees 47 minutes 45 seconds West, a distance of 521.96 feet to the place of beginning also being the Northeast corner of Lot Numbered Five (5) in the Unrecorded Plat of Bauer and Geissler's Plat; thence South 0 degrees 01 minutes 21 seconds West along the East line of said Lot Numbered Five (5), a distance of 661.27 feet; thence North 89 degrees 59 minutes 13 seconds West, a distance of 256.57 feet to the West line of said Lot 5; thence North 0 degrees 06 minutes 03 seconds East along said West line, a distance of 662.37 feet to the Northwest corner of said Lot Numbered Five (5); thence South 89 degrees 44 minutes 26 seconds East along the North line of said Lot Numbered Five (5), a distance of 255.67 feet to the place of beginning. Also containing:

A parcel of land being a part of the East half of the Southwest Quarter of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East half; thence North 0-00'-00" East (bearing assumed) along the East line of said East half, a measured distance of 1319.96 to an iron pipe found in place; thence North 89-45'-20" West along the North

line of Proposed Lots 1 and 2 and its projection on the Bauer and Geissler's Plat (unrecorded), a measured distance of 541.47 feet to an iron pipe found in place also being the Northwest corner of said Lot 2 being the point of beginning for this description; thence South 0-01'-50" West along the West line of said Lot 2, a measured distance of 659.24 feet to an iron found in place also being the South line of the North half of Lot 3 in said Plat; thence North 89-56'-58" West along said South line, a measured distance of 261.08 feet to an iron found in place also being the West line of said Lot 3; thence North 89-59'-13" West along the South line of the North half of Lot 4 in said Plat, a measured distance of 260.79 feet to an iron found in place also being the West line of said Lot 4; thence North 0-01'-21" East along said West line, a measured distance of 661.27 feet to an iron found in place also being the Northwest corner of said Lot 4; thence North 89-41'-02" West along the North line of Lot 5 in said Plat, a measured distance of 255.63 to an iron pipe found in place on the West line of East half of the Southeast Quarter of said Section 21, also being the East line of Countryside Estates Section 2 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 30, Page C-2; thence North 0-06'-03" East along said East line of Countryside Estates Section 2 and also along the East line of Countryside Estates Section 1 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 29, Page C this also includes the East line of Hamilton Street as shown on said Plat, a measured distance of 993.70 feet to an iron pipe found in place marking the Northwest corner of Lot 12 in said Bauer and Geissler's Plat (unrecorded); thence South 89-37'-54" East along the North line of said Lot 12, a measured distance of 255.12 feet to an iron pipe set also being the Northeast corner of said Lot 12; thence South 0-04'-15" West along the East line of said Lot 12, a measured distance of 331.56 feet to an iron pipe set also being the Southeast corner of said Lot 12; thence South 89-38'-54" East along the North line of Lot 9 on said Plat, a measured distance of 260.76 feet to an iron pipe found in place also being the Northeast corner of said Lot 9; thence South 0-04'-56" West along the East line of said Lot 9, a measured distance of 330.62 feet to an iron pipe set also being the North line of the South half of Lot 8 on said Plat; thence South 89-43'-24" East along said North line a measure distance of 260.87 feet to an iron pipe found in place also being the East line of said Lot 8; thence South 0-01'-56" West along said East line, a measured distance of 330.29 feet to the place of beginning containing 21.66 acres more or less. Subject to any easements, covenants, or restrictions of record.

Section II. Following the review of documents prepared by the Department of City Planning 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 _____, 2015, at _____ o'clock ____M.

Presiding Officer

ATTEST:

Deborah S. Block, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____
2015, at _____ o'clock ____M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____ 2015, at
_____ o'clock ____M.

David A. Wood, Mayor

PETITION #15-26

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. _____

ORDINANCE NO. _____

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

WHEREAS, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and the zoning as hereinafter set forth, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

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

Section 1. The following described real estate be and the same is hereby annexed to and declared to be a part of the City of Mishawaka, Indiana:

A parcel of land being a part of the East Half (1/2) of the Southeast Quarter (1/4) of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East Half (1/2) of the Southeast Quarter (1/4); thence North 0 degrees 00 minutes 00 seconds East (bearing assumed) along the East line of said East Half (1/2), a distance of 1319.98 feet; thence north 89 degrees 45 minutes 20 seconds West, a distance of 541.47 feet; thence North 89 degrees 47 minutes 45 seconds West, a distance of 521.96 feet to the place of beginning also being the Northeast corner of Lot Numbered Five (5) in the Unrecorded Plat of Bauer and Geissler's Plat; thence South 0 degrees 01 minutes 21 seconds West along the East line of said Lot Numbered Five (5), a distance of 661.27 feet; thence North 89 degrees 59 minutes 13 seconds West, a distance of 256.57 feet to the West line of said Lot 5; thence North 0 degrees 06 minutes 03 seconds East along said West line, a distance of 662.37 feet to the Northwest corner of said Lot Numbered Five (5); thence South 89 degrees 44 minutes 26 seconds East along the North line of said Lot Numbered Five (5), a distance of 255.67 feet to the place of beginning. Also containing:

A parcel of land being a part of the East half of the Southwest Quarter of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Proposed Ordinance No. _____

Ordinance No. _____

Commencing at the Southeast corner of said East half; thence North 0-00'-00" East (bearing assumed) along the East line of said East half, a measured distance of 1319.96 to an iron pipe found in place; thence North 89-45'-20" West along the North line of Proposed Lots 1 and 2 and its projection on the Bauer and Geissler's Plat (unrecorded), a measured distance of 541.47 feet to an iron pipe found in place also being the Northwest corner of said Lot 2 being the point of beginning for this description; thence South 0-01'-50" West along the West line of said Lot 2, a measured distance of 659.24 feet to an iron found in place also being the South line of the North half of Lot 3 in said Plat; thence North 89-56'-58" West along said South line, a measured distance of 261.08 feet to an iron found in place also being the West line of said Lot 3; thence North 89-59'-13" West along the South line of the North half of Lot 4 in said Plat, a measured distance of 260.79 feet to an iron found in place also being the West line of said Lot 4; thence North 0-01'-21" East along said West line, a measured distance of 661.27 feet to an iron found in place also being the Northwest corner of said Lot 4; thence North 89-41'-02" West along the North line of Lot 5 in said Plat, a measured distance of 255.63 to an iron pipe found in place on the West line of East half of the Southeast Quarter of said Section 21, also being the East line of Countryside Estates Section 2 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 30, Page C-2; thence North 0-06'-03" East along said East line of Countryside Estates Section 2 and also along the East line of Countryside Estates Section 1 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 29, Page C this also includes the East line of Hamilton Street as shown on said Plat, a measured distance of 993.70 feet to an iron pipe found in place marking the Northwest corner of Lot 12 in said Bauer and Geissler's Plat (unrecorded); thence South 89-37'-54" East along the North line of said Lot 12, a measured distance of 255.12 feet to an iron pipe set also being the Northeast corner of said Lot 12; thence South 0-04'-15" West along the East line of said Lot 12, a measured distance of 331.56 feet to an iron pipe set also being the Southeast corner of said Lot 12; thence South 89-38'-54" East along the North line of Lot 9 on said Plat, a measured distance of 260.76 feet to an iron pipe found in place also being the Northeast corner of said Lot 9; thence South 0-04'-56" West along the East line of said Lot 9, a measured distance of 330.62 feet to an iron pipe set also being the North line of the South half of Lot 8 on said Plat; thence South 89-43'-24" East along said North line a measure distance of 260.87 feet to an iron pipe found in place also being the East line of said Lot 8; thence South 0-01'-56" West along said East line, a measured distance of 330.29 feet to the place of beginning containing 21.66 acres more or less. Subject to any easements, covenants, or restrictions of record.

The above described real estate shall hereafter be annexed into and within the City of Mishawaka, Indiana, and a part of that district designated in the Zoning Ordinance of the City of Mishawaka, Indiana, and shall carry a classification for zoning of S-2 Planned Unit Development to allow for the existing well field and future redevelopment uses that include commercial, multi-family residential, assisted living and nursing homes. This approval is subject to the conditions in attached Exhibit "A".

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

1. Existing Conditions - The subject parcel is located northwest of Gumwood Road and S.R. 23, both heavily traveled corridors. The site is located immediately across the street from existing similar multi-residential and

Proposed Ordinance No. _____

Ordinance No. _____

commercial developments, and is separated by the Grandview Planned Unit Development, of which this parcel over time will serve as a likely extension of it.

2. Character of Buildings in Area - The character of many of the buildings located along Gumwood Road and S.R. 23 are commercial. The buildings north and west of the proposed site are predominantly residential, making the proposed transitional multi-family residential uses on the north side of the PUD property appropriate.
3. The most desirable/highest and best use - Because of the parcels' location and the significant commercial development along the Main Street/Gumwood Road corridor, combined with the surrounding single family residential subdivisions, makes the most desirable use for the property a mix of commercial and transitional office and residential uses. Although there are adjacent single family residential properties to the north and west, the lack of any current internal road connection combined with required presence of City utilities, rather than the adjacent septic and well systems associated with the existing residential developments, warrants a higher more intense uses than single family residential.
4. Conservation of property values - The proposed zoning will not be injurious to property values in the surrounding area, because the proposed/required blend of uses transitions the proposed uses from higher to lower intensities where the development is adjacent to existing neighborhoods. Furthermore, if approved, the adjacent residential parcels would be protected by the series of conditions placed on the planned unit development. These conditions include among other significant restrictions as requiring substantial screening and landscape "green" buffer yards between uses.
5. Comprehensive Plan - Although this specific property was not guided in the Mishawaka 2000 plan, the petition is reasonably consistent with the goals, objectives and policies of the Comprehensive Plan. The Plan, created in 1990, guided general commercial uses along the Main Street (Gumwood Road extended) Corridor. The continued change and expansion of the commercial areas of the City are proportionate to the substantial residential growth that occurred in an almost uncontrolled manner in the unincorporated County from the time of adoption of the Mishawaka 2000 Comprehensive Plan in the early 1990's.

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day of _____, 2015, at _____ o'clock ____M.

Presiding Officer

Proposed Ordinance No. _____

Ordinance No. _____

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____,
2015, at _____ o'clock _____ M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2015, at
_____ o'clock _____ M.

David A. Wood, Mayor

57

Tab Rate Chart for the year 2014 payable 2015

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000
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[illegible]

APPENDIX "D" - INDEBTEDNESS OF ST. JOSEPH COUNTY

INDIANA Gateway for government units

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Fiscal Health Indicators

The Fiscal Health Indicators provide easy access to data that help assess the financial resiliency of local governments across the state.

Type in the name of a local government unit:

St. Joseph County, IN

2010 Census Population: 266,931

[Excel](#)

Debt

Local governments may enter into debt for the purposes of funding capital projects such as the construction of facilities. This debt will often be payable over several years and will require the payment of interest on the amount of debt outstanding. Governments may use a wide variety of revenue sources for repayment of outstanding debt, including property taxes, local income taxes or utility fees. Multiple revenue sources may be dedicated to the repayment of an individual debt, with the revenues often identified as "primary" or "secondary". More information is available in [Fiscal Health Indicators: Debts \(downloads/Debt.pdf\)](#) and the companion excel file [Debt data \(downloads/Debt for Download.xlsx\)](#).

\$43,467,811

Amount of Outstanding Debt as of July 1, 2015

\$163

Outstanding Debt Per Capita

\$0.55*Outstanding Debt per \$100 Net Assessed Value*

Amount Outstanding as of July 1, 2015	2010 Population	Outstanding Debt per Capita	2014 Certified Net AV	Outstanding Debt per \$100 NAV
\$43,467,811	266,931	\$163	\$7,514,198,242	\$0.55

Debt Name (Bond ID)	Primary Repayment Source	Secondary Repayment Source(s)	Amount Outstanding as of July 1, 2015	Year of Last Scheduled Payment
IN-TEK TIF REDEVELOPMENT - 2165	TIF		\$610,000	2017
JAIL BUILDING CORPORATION - 2516	Property Tax		\$12,125,000	2018
BITTERSWEET BRIDGE - 2527	Property Tax		\$1,570,230	2016
AM GENERAL - 2572	TIF		\$9,302,527	2018
MOTOROLA - 2655	CEDIT		\$2,190,974	2017
Mental Health Revenue Refunding Bonds, Series 2012 (Limited Tax) - 5965	Other Revenue		\$3,274,425	2021
Economic Development Income Tax Revenue Bonds of 2014 - 8867	CEDIT		\$11,841,004	2034
St. Joseph County, Indiana, Limited Tax Bridge Refunding Bonds of 2014 - 8992	Property Tax		\$2,553,651	2018

Pensions

Many local governments provide employees with a pension plan to assist with retirement. These pension plans often include a contribution by the local government on behalf of the employees. While some local governments may choose to operate their own pension plans either for all employees or just for select pools of employees, many local governments will also operate pension plans through the Indiana Public Retirement System (INPRS). INPRS administers several different pension plans used by local governments. More information is available in [Fiscal Health Indicators: Pension Plans \(downloads/Pension Plans.pdf\)](#) and the companion excel file [Pension Plans \(downloads/Pension Plans for Download.xlsx\)](#).

110

2014 Retiree(s) With Locally Operated Pension Plan(s)

\$1,930,633

2014 Contributions to Locally Operated Pension Plan(s)

Pension Plan Name	Plan Type	2013 Employer Contribution	2013 Retirees	2014 Employer Contribution	2014 Retirees
St. Joseph County Police Benefit Plan	Defined Benefit	\$0	12	\$0	12
St. Joseph County Police Benefit Plan	Defined Benefit	\$54,012	0	\$54,012	0
St. Joseph County Police Retirement Plan	Defined Benefit	\$1,578,206	98	\$1,578,206	98

Post Employment Benefits

A local government may offer post-employment benefits to retirees. These benefits may include medical, prescription drug, dental, vision, hearing, life insurance, long-term care benefits, and long-term disability benefits (not covered under a pension plan) that are provided after employment ends. Indiana Code 36-1-8-17.5 requires that local governments report prior year retiree benefits by March 1 of each year. In order to meet this reporting requirement, local governments may choose to contract for an actuarial study or may choose to estimate the required information. More information is available in [Fiscal Health Indicators: Retiree Benefits \(downloads/Retiree Benefits Data.pdf\)](#) and the companion excel file [Retiree Benefits \(downloads/Retiree Benefits for Download.xlsx\)](#).

This unit does provide post employment benefits. This unit has not had an actuarial study

prepared. The information displayed here is estimated by the unit.

184

2014 Retiree(s) Receiving Post Retirement Benefits

\$1,661,897

2014 Post Retirement Benefits Paid

Net Assessed Value & Exempt Properties

A key value in determining property tax rates is the amount of net assessed value for the unit (as certified to the Department of Local Government Finance by the county auditor). Certified net assessed value is the sum of the assessed values of real estate and personal property after the removal of any applicable deductions or exemptions and after removing the assessed value which is being directed to TIF districts. The certified net assessed value (CNAV) is commonly referred to as the property tax base for the local government.

Deductions reduce the gross assessed value by a certain amount or percentage. Exemptions typically will make the entire assessed value of the parcel or record exempt from taxation, essentially taking the parcel or record out of the property tax base for a local government. In certain instances, though, it is also possible to have partial exemptions, which exempt just a portion of the parcel or record from taxation. More information is available in these two documents: [Fiscal Health Indicators: Net Assessed Value \(NAV\) \(downloads/NAV Change.pdf\)](#) and [Fiscal Health Indicators: Government Acreage as Percent of Total Acres \(downloads/Exempt AV.pdf\)](#), as well as these companion excel files [Net Assessed Value \(NAV\) \(downloads/NAV Change for Download.xlsx\)](#) and [Government Acreage as Percent of Total Acres \(downloads/Govt as Percent of Total Acres for Download.xlsx\)](#).

\$7,514,198,242

2014 Certified Net Assessed Value

\$1,342,119,635

2014 Exempt Assessed Value

17.9 %

2014 Exempt Assessed Value as Percent of Certified Net Assessed Value

	2013	2014	Percent Change
Certified Net Assessed Value	\$7,671,151,787	\$7,514,198,242	-2.0 %
Exempt Assessed Value	\$1,333,521,797	\$1,342,119,635	0.6 %

	2013	2014	Change
Exempt Assessed Value as Percent of Certified Net Assessed Value	17.4 %	17.9 %	0.5 %

214,883

Total Acreage

7,069

Government Acreage

3.3 %

Government Acreage as Percent of Total Acreage

	2013	2014	Percent Change
Total Acreage	215,193	214,883	-0.1 %
Government Acreage	7,095	7,069	-0.4 %
	2013	2014	Change
Government Acreage as Percent of Total Acreage	3.3 %	3.3 %	0.0 %

Property Tax Caps

Local governments that collect property taxes may be impacted by the application of property tax caps. Property tax caps limit the amount of an individual tax bill to a percent of the gross assessed value. For owner-occupied homestead properties, the tax bill cannot exceed 1% of the gross assessed value of the property. For other residential properties, long term care facilities and agricultural land, the tax bill cannot exceed 2% of the gross assessed value. The tax bills on all other real property and all personal property are restricted to 3% of the gross assessed value. In addition, there is an additional property tax cap known as the Over 65 property tax cap. The Over 65 property tax cap is dependent on the age and income of the taxpayer and changes in the tax bill from year to year. When a tax bill reaches the applicable property tax cap, any additional tax liability above the property tax cap is credited to the taxpayer and is no longer due by the taxpayer. This credit results in a loss to local governments as the full property tax levy is unable to be collected. More information is available in [Fiscal Health Indicators: Property Tax Cap \(downloads/Property Tax Cap.pdf\)](#) and the companion excel file [Property Tax Cap \(downloads/Property Tax Cap as Percent of Levy for Download.xlsx\)](#).

\$53,035,210*Certified Levy***\$7,191,331***Property Tax Cap***13.6 %***Property Tax Cap as a Percent of the Total Levy*

	2013	2014	Percent Change
Certified Levy	\$51,634,523	\$53,035,210	2.7 %
Property Tax Cap	\$6,994,563	\$7,191,331	2.8 %
	2013	2014	Change
Property Tax Cap as a Percent of the Total Levy	13.6 %	13.6 %	0.0 %

Tax Increment Financing (TIF)

Counties, cities, and towns can establish tax increment finance (TIF) districts through a redevelopment commission or authority. TIF districts allow the redevelopment commission or authority to receive tax revenues from growth in assessed value within the TIF district and then use those revenues for projects within the TIF district. These projects typically are designed to encourage further development and growth within the TIF district or surrounding area. More information is available in [Fiscal Health Indicators: Tax Increment Finance \(downloads/TIF Data.pdf\)](#) and the companion excel file [Tax Increment Finance \(downloads/TIF Data for Download.xlsx\)](#).

\$1,483,910,379*Certified Incremental TIF Assessed Value***19.8 %***Incremental TIF as Percent of Certified AV***\$0***Certified Passthrough TIF AV*

64

0.0 %*Passthrough TIF as Percent of Certified AV*

	2013	2014	Percent Change
Certified Net Assessed Value	\$7,671,151,787	\$7,514,198,242	-2.0 %
Certified Incremental TIF Assessed Value	\$1,488,058,479	\$1,483,910,379	-0.3 %
Certified Passthrough TIF AV	\$0	\$0	0.0 %
	2013	2014	Change
Incremental TIF as Percent of Certified AV	19.4 %	19.8 %	0.4 %
Passthrough TIF as Percent of Certified AV	0.0 %	0.0 %	0.0 %

TIF Name (TIF ID)	2013 Parcel Count	2013 Base AV	2013 Inc. AV	2014 Parcel Count	2014 Base AV	2014 Inc. AV
Wyatt Economic Development Area Allocation Area #1 - T71401	25	\$6,735,347	\$1,309,938	26	\$6,793,269	\$4,914,154
St Joseph County Economic Development District Allocation Area #2 - T71402	193	\$43,837,482	\$36,663,879	201	\$48,581,746	\$46,121,383

AM General Allocation Area #3 - T71403	248	\$47,565,590	\$48,172,285	250	\$47,232,856	\$93,455,413
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Local Option Income Taxes

Counties have the ability to impose local income taxes on their residents or employees working within the county as a way to generate additional revenue for local governments or to provide for property tax credits for taxpayers. At this time, all 92 counties impose at least one of the available local option income tax (LOIT) options. More information is available in [Fiscal Health Indicators: Local Income Taxes \(downloads/Income Tax Data.pdf\)](#) and the companion excel file [Local Income Taxes \(downloads/Income Tax Data for Download.xlsx\)](#).

\$23,504,344

2014 Total

\$88

2014 Total Per Capita

	2013	2014	Percent Change
Total	\$21,599,055	\$23,504,344	8.8 %
	2013	2014	Change
Total Per Capita	\$81	\$88	\$7

	2013	2014	Percent Change
Total	\$21,599,055	\$23,504,344	8.8 %
County Option Income Tax (COIT)	\$8,460,192	\$9,314,201	10.1 %
COIT Public Safety	\$4,138,448	\$4,531,577	9.5 %
County Economic Development Income Tax (CEDIT)	\$9,000,415	\$9,658,566	7.3 %
County Adjusted Gross Income Tax (CAGIT)	\$0	\$0	0.0 %

CAGIT Property Tax Replacement Credit (PTRC)	\$0	\$0	0.0 %
CAGIT Public Safety	\$0	\$0	0.0 %
Levy Freeze	\$0	\$0	0.0 %
Special Legislation	\$0	\$0	0.0 %

Annual Financial Reports: General Fund

The annual financial results of a local government provide key insights on the fiscal health of the local government. By reviewing items such as fund balances and trends in spending and revenues, interested parties can gain an understanding of how the government has been performing from a financial perspective and where concerns may exist in the future.

At regular intervals, local governments are required to submit financial results to the State of Indiana. Non-school political subdivisions will submit an Annual Financial Report to the State Board of Accounts after the conclusion of a year. Schools submit semi-annual financial results to the Indiana Department of Education. This data forms the basis for the indicators included in this section. Please note that Indiana local governments primarily report on a cash basis for accounting. This may impact the interpretation of fund balances and other financial data.

As each unit will have their own set of funds and methods for reporting activities within these funds, the Department has provided standardization for the purposes of Fiscal Health Indicators. To do so, the Department first assigned each fund to the specific categories of General, Rainy Day, Debt Service, Dedicated, Restricted and Enterprise. More information is available in [Fiscal Health Indicators: Financial Data \(downloads/AFR Data.pdf\)](#) and the companion excel file [Financial Data \(downloads/AFR Data for Download.xlsx\)](#).

16.5 %

General Fund Balance as Pct. of Revenues

-6.3 %

General Fund Deficit or Surplus as Pct. of Revenue

\$222.91

General Fund Revenues Per Capita

	2013	2014	Percent Change
General Fund Balance	\$7,876,229	\$9,829,891	24.8 %

General Fund Deficit or Surplus	(\$1,259,238)	(\$3,751,052)	197.9 %
General Fund Revenues	\$58,807,916	\$59,501,953	1.2 %
	2013	2014	Change
Balance as Pct. of Revenues	13.4 %	16.5 %	3.1 %
Deficit or Surplus as Pct. of Revenues	-2.1 %	-6.3 %	-4.2 %
Per Capita Revenues	\$220.31	\$222.91	\$2.60

General Fund Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$58,807,916	100.0%	\$59,501,953	100.0%
Taxes and Intergovernmental	\$41,289,355	70.2 %	\$40,021,712	67.3 %
Licenses and Permits	\$77,967	0.1 %	\$79,108	0.1 %
Charges for Services	\$7,193,555	12.2 %	\$7,073,976	11.9 %
Fines, Forfeitures, and Fees	\$1,283,936	2.2 %	\$1,236,260	2.1 %
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$8,963,103	15.2 %	\$11,090,897	18.6 %

15.5 %

General Fund Balance as Pct. of Expenditures

\$236.96

General Fund Expenitures Per Capita

	2013	2014	Percent Change
General Fund Balance	\$7,876,229	\$9,829,891	24.8 %
General Fund Expenditures	\$60,067,154	\$63,253,005	5.3 %
	2013	2014	Change
Balance as Pct. of Expenditures	13.1 %	15.5 %	2.4 %

Per Capita Expenditures	\$225.03	\$236.96	\$11.93	
General Fund Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$60,067,154	100.0%	\$63,253,005	100.0%
Personal Services	\$39,392,058	65.6 %	\$38,929,456	61.6 %
Supplies	\$2,531,109	4.2 %	\$2,225,998	3.5 %
Services and Charges	\$18,043,457	30.0 %	\$22,088,938	34.9 %
Debt Service - Principal and Interest	N/A	N/A	N/A	N/A
Capital Outlays	\$100,530	0.2 %	\$8,614	0.0 %
Other Disbursements	N/A	N/A	N/A	N/A
Operations	N/A	N/A	N/A	N/A

Annual Financial Reports: All Funds

-6.4 %

Deficit or Surplus as Pct. of Revenue

\$430.16

Expenditures Per Capita

	2013	2014	Percent Change
Revenues	\$104,115,677	\$107,903,908	3.6 %
Expenditures	\$102,539,318	\$114,823,848	12.0 %
Deficit or Surplus	\$1,576,360	(\$6,919,940)	-539.0 %
	2013	2014	Change
Deficit or Surplus as Pct. of Revenue	1.5 %	-6.4 %	-7.9 %
Expenditures Per Capita	\$384.14	\$430.16	\$46.02

Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$104,115,677	100.0%	\$107,903,908	100.0%
Taxes and Intergovernmental	\$75,649,220	72.7 %	\$75,678,893	70.1 %
Licenses and Permits	\$77,967	0.1 %	\$79,108	0.1 %
Charges for Services	\$12,137,972	11.7 %	\$12,125,312	11.2 %
Fines, Forfeitures, and Fees	\$1,459,154	1.4 %	\$1,775,919	1.7 %
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$14,791,364	14.2 %	\$18,244,677	16.9 %

Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$102,539,318	100.0%	\$114,823,848	100.0%
Personal Services	\$56,536,339	55.1 %	\$58,007,709	50.5 %
Supplies	\$4,152,397	4.1 %	\$4,580,182	4.0 %
Services and Charges	\$30,450,307	29.7 %	\$41,268,287	35.9 %
Debt Service - Principal and Interest	N/A	N/A	N/A	N/A
Capital Outlays	\$10,757,225	10.5 %	\$9,373,350	8.2 %
Other Disbursements	\$643,050	0.6 %	\$1,594,320	1.4 %
Operations	N/A	N/A	N/A	N/A

Fund Name - Number	2013 Ending Cash Balance	2014 Ending Cash Balance
General Fund		
County General - 1000	\$7,876,229	\$9,829,891
Rainy Day Fund		

County Rainy Day Fund - 1186	\$6,288,978	\$6,288,978
Dedicated Funds		
JJC Detention Trust - 0004	\$1,810	\$2,073
Jail Commissary - 0005	\$144,903	\$135,135
Portage Manor Resident Trust-County Home - 0007	\$0	\$6,882
Adult Probation Fee Cashbook - 0011	\$27,382	\$22,452
Adult Probation Administrative Fee Cashbook - 0012	\$7,605	\$0
Adult Probation Administrative Fees - 0012	\$0	\$7,716
JJC Equipment Cashbook - 0016	\$2,477	\$0
JJC Equipment Reimbursement - 0016	\$0	\$2,767
JJC Restitution - 0017	\$0	\$36,288
JJC Restitution Cashbook - 0017	\$23,326	\$0
JJC Probation User Fee Cashbook - 0018	\$35,445	\$0
JJC Probation User Fees - 0018	\$0	\$39,364
Accident Reports Sheriff - 1101	\$31,769	\$43,643
Public Housing Authority - 1103	\$28,180	\$28,180
Clerks' Record Perpetuation - 1119	\$220,071	\$90,227
Community Based Corrections - 1122	\$224,803	\$210,234
Community Transition Program - 1123	\$22,475	\$22,475
Animal License Fee (Dog Tax) - 1129	\$28,341	\$35,366
County Disclosure Fees - 1131	\$0	\$405,590
Cumulative Bridge - 1135	\$1,152,320	\$1,358,813
Cum Capital Devlpmt Fund - 1138	\$2,628,024	\$2,395,057

County Drug Free Fund - 1148	\$74,552	\$118,234
Local Emergency Planning Fund - 1152	\$17,739	\$4,313
St Joseph Co. Em.Tel.Sys.Fund - 1153	\$1,752,779	\$308,455
Enhanced Access Fee - 1154	\$432,484	\$471,904
Firearms Training & Police Ed. - 1156	\$151,308	\$165,246
General Drain Impr - 1158	\$63,630	(\$66,420)
County Health - 1159	\$267,214	(\$499,646)
SJC Ident. Security Protection - 1160	\$19,012	\$5,503
Excess Levy Fund - 1167	\$72,519	\$84,095
Local Roads & Streets - 1169	\$1,861,451	\$1,542,077
Major Cumulative Bridge - 1171	\$1,604,950	\$671,848
Local Major Moves Const. Fund - 1172	\$1,340,263	\$1,059,713
County Highway - 1176	\$1,220,349	\$2,203,590
Park & Recr Capital - 1178	\$65,465	\$87,688
Park & Recr Non Reverting - 1179	\$76,988	\$231,722
Plat Book Maint. Fund - 1181	\$196,970	\$228,161
2006 Reassessment Fund - 1187	\$0	\$0
2017 Cum Reassessment - 1188	\$1,569,825	\$1,627,493
Recorder Perpetuation - 1189	\$1,027,174	\$1,035,286
Co Police Pension Trust - 1193	\$68,470	\$243,818
Surveyor Corner Fund - 1202	\$21,055	\$44,153
Special Vehicle Inspection - 1208	\$9,577	\$11,144
GAL/CASA Program - 1213	\$220,157	\$359,249
H.A.V.A. 102 Funds - 1215	\$790,242	\$790,242

Co Elected Ofcls Training Fund - 1217	\$43,314	\$55,442
Park & Recreation Fund - 1219	\$192,330	\$204,580
Statewide 9-1-1 Fund - 1222	\$2,647,271	\$4,405,239
Adult Probation Fees - 2000	\$287,029	\$289,790
Juvenile Probation Fees - 2050	\$359,525	\$195,385
Problem Solving Court Fee - 2501	\$1,621,302	\$1,703,616
Drainage Maintenance - 2700	\$1,368,128	\$1,660,622
Park & Recr Gift & Grant - 4100	\$158,568	\$144,317
Wyatt Economic Dev Area #1 - 4300	\$6,092,660	\$6,440,078
County Poor Relief Bond - 4604	\$198,165	\$198,165
D.R.C.B. Fee Fund - 4900	\$26,562	\$28,050
Alt. Dispute Resolution Fund - 4901	\$9,304	\$7,656
Co Sheriff Cef - 4903	\$129,832	\$157,397
Sex/Violent Offender Fee - 4904	\$19,734	\$25,412
Sex/Violent Off. Add. Fee - 4905	\$5	\$5
Ptg Manor Farm Operation - 4906	\$24,902	\$25,204
Commissioner's Cert. Sale - 4907	\$0	\$0
County Owned Tax Sale - 4908	\$1,568,759	\$1,210,807
Drug Testing Fees - 4909	\$119,680	\$125,244
Adult Drug Testing Fees - 4910	\$12,844	\$4,554
Community Development - 4911	\$14,565	\$14,565
Federal D.E.A./Sheriff - 4912	\$0	\$137,297
Sheriff D.E.A. Fund - 4913	\$3,518	\$3,900
Pros D.E.A. Fund - 4914	\$14,209	\$14,209

Federal D.E.A./Prosecutor - 4915	\$130,377	\$0
Healthwin - 4916	\$329,399	\$428,739
Public Defenders Fees - 4919	\$310,512	\$327,205
Co. Emergency Command Ctr. Fund - 4920	\$317,926	\$317,926
County Building Fund - 4921	\$0	\$0
Comm. Corrections Bldg. Fund - 4922	\$391,430	\$391,430
Local Hwy. User Tax Projects - 4923	\$899,530	\$310,590
Adult Pro. Admin. Fee - 4925	\$216,064	\$218,437
CEDIT/PSAP Construction Fund - 4933	\$0	(\$559,900)
County C.O.I.T. Dist. Fund - 7400	\$4,791,293	\$1,064,145
Prosecutor P.C.A. 93.563 - 8099	\$22,714	\$36,345
Federal Grant Fund - 8100	(\$393)	\$4,372
S.T.O.P. ARRA Special Victims - 8102	\$0	\$0
Fam. Justice Cntr. Grant - 8104	\$0	\$0
Protective Order Project - 8105	\$0	\$0
S.T.O.P. Violence Against Women - 8106	(\$40,986)	(\$76,327)
2011 E.M.P.G. Competitive Grt. - 8107	(\$3,631)	(\$3,631)
Take Ten Project - 8108	\$0	\$0
Medical Reserve Corps/Health - 8110	\$0	\$7,840
Health S.T.D. - 8111	(\$3,223)	\$0
Health Bioterrorism Grant - 8113	\$3,736	(\$217)
Fatal Alcohol Crash Team - 8115	\$0	\$0
Protective Order Project/SJC - 8116	(\$1,633)	(\$21,797)
Victims of Crime Act - Assist. - 8117	\$0	\$0

R.E.P.P. Regional Grant - 8118	\$0	\$0
RACES Communication Equip Grt - 8119	\$0	\$0
Emergency Mgmt Performance Grt - 8120	\$0	\$0
County Clerk A.R.R.A. Fund - 8894	\$3,303	\$3,303
93.563 Title IV-D Incentive - 8895	\$385,750	\$497,955
Title IV-D Pros. Incentive - 8897	\$244,184	\$187,539
Title IV-D Clerk Incentive - 8899	\$909,995	\$994,460
Sex Offender Grant-Comm.Corr. - 9100	\$0	\$0
Health Local Hlth Services Grt - 9101	\$99,271	\$83,180
Drug Free Comm. Council Grant - 9102	\$12,355	\$6,360
Health H.U.D. Grant - 9103	(\$18,136)	(\$15,076)
2012 Problem Solving Grant - 9104	\$3,811	\$2,287
Family Court Grant - 9105	\$385	\$0
Data Share Initiative Grant - 9107	\$30	\$1,030
Adult Protective Services Gmt - 9108	(\$43,108)	(\$62,097)
Influenza Immunization Grant - 9109	(\$36,065)	(\$47,238)
Health Trust Fund - 9111	\$264,803	\$277,602
Juvenile Detention Alternative - 9112	\$0	(\$22,381)
DV/PO Court Grant - 9113	\$48,947	\$31,180
Community Based Corrections - 9114	\$481,276	\$532,477
Community Transition Program - 9115	\$55,272	\$52,003
County Sales Disclos. Fee-old - 9701	\$379,780	\$0
Small Town Survey - 9702	\$0	\$0

Debt Service Funds

Redv Bnd 2001Refin Bond 2010 - 4401	\$3,978,318	\$782,918
County Bonds & Interest - 4600	\$1,425,993	\$1,596,196
Enterprise Funds		
Restricted Funds		
Treasurer After Settlement Collections - 0001	\$7,873,958	\$9,615,625
Sheriff's Inmate Trust and Unclaimed - 0002	\$184,302	\$0
Sheriff's Inmate Trust & Unclaimed - 0002	\$0	\$169,369
Clerk Trust Main Office - 0006	\$7,576,272	\$0
Clerk Trust/Investment - 0006	\$0	\$1,005,433
Portage Manor Resident Trust - 0007	\$17,939	\$0
Sheriff's Cashbook (Civil Collections) - 0008	\$1,356	\$0
Sheriff's Cashbook-Records & Civil Collections - 0008	\$0	\$1,356
Clerk Small Claims Cashbook - 0010	\$244,207	\$74,930
Clerk Support Cashbook - 0013	\$190,672	\$64,724
Clerk Odyssey Cashbook - 0014	\$1,496,454	\$2,885,749
Clerk Mishawaka Cashbook - 0015	\$244,144	\$157,882
Clerk Main Office Cashbook - 0019	\$0	\$5,859,251
Tax Sale Clearing - 1108	\$2,153	\$2,153
City/Town Court Cost - 1116	\$124,753	\$188,856
Surplus Tax - 1201	\$519,718	\$423,216
Tax Sale Redemption - 1204	\$60,189	\$64,300
Tax Sale Surplus - 1205	\$5,503,634	\$2,347,859

Ineligible Deductions Fund - 1216	\$1,554,513	\$474,972
Ineligible Deduction - 7/1/13 - 1300	\$0	\$1,329,544
Portage Manor Fund - 4019	\$2,819,106	\$2,457,185
St Joe Co Group Ins - 4700	\$10,171,119	\$8,052,618
St Joe Co Liability Reserve - 4702	\$420,150	\$389,769
Recorder's Escrow Fund - 4917	\$78,153	\$82,022
Misc.State Monies Trust Fund - 4924	\$1,112	\$1,112
Payroll - 5100	\$0	\$3,493
Mich St Withholding - 5250	\$5,627	\$5,820
Federal Withholding - 5353	\$0	\$0
Fica - 5354	\$0	\$0
Perf - 5357	\$100	\$1
Ind Gross Withholding - 5361	\$155,408	\$155,979
Settlement - 6000	\$0	\$0
Public Safety L.O.I.T. - 6005	\$4,287,139	\$4,430,056
County Wheel Tax - 6020	\$378	\$378
C.V.E.T. Fund - 6023	\$0	\$0
Excise Surtax Fund - 6024	\$0	\$0
Sewage Liens Collections - 6042	\$8	\$40
HEA 1001-08ST Homestead Credit - 6103	\$22,344	\$0
Fines & Forfeitures - 7101	\$137,477	\$126,194
Special Death Benefit Fees - 7104	\$1,340	\$1,655
State Sales Disclosure Fees - 7105	\$2,750	\$2,800
Coroner Trng. & Cont. Ed. Fees - 7106	\$2,448	\$3,888

Adult/Juv. Interstate Compact - 7107	\$4,116	\$6,116
Mortgage Recording Fee-State - 7108	\$1,380	\$1,283
Inheritance Tax - 7202	\$527,385	\$74,239
Education Plate Fee Distr - 7301	\$0	\$0
Riverboat Revenue Sharing - 7303	\$0	\$0
Convention Exhibition Center - 7304	\$2,400,769	\$3,311,648
C.E.D.I.T. Fund - 7312	\$9,391,663	\$8,409,039
C.O.I.T. Fund (H.S.C.) - 7313	\$6,567,597	\$4,431,800
C.O.I.T. Fund (P.T.R.C.) - 7315	\$1,476,367	\$0

Enterprises

Many local governments will operate enterprises, which are business-like entities through which the local government provides services while charging a fee for this service. Some examples of enterprises include water and wastewater utilities, parking garages and trash collection. The deficit or surplus is calculated by subtracting total expenditures for the identified enterprise from the total enterprise revenues for the identified year. A negative result indicates that the enterprise's spending exceeded its revenues for the year. By then dividing this result by the total revenues, it is possible to compare the deficit or surplus across enterprises. When an enterprise has a surplus (revenues exceeded expenditures), the result of this calculation will show the percentage of revenues which exceeded the expenditures in the included funds. For enterprises with a deficit (expenditures exceeded revenues), the result indicates the percentage of additional revenue that would have been needed in order for the enterprise's revenues to fully fund its annual expenditures. Enterprises may issue long-term debt which typically will be repaid through revenue derived through the charges for the enterprise's service. A debt ratio calculates the amount by which an enterprise's charges for services revenue exceed the annual debt payments. Higher debt ratios provide an indication that the debt may have sufficient revenue streams for repayment. Lower debt ratios could indicate a situation in which an enterprise must increase the charged fees in order to fund the payment of debt. More information is available in [Enterprises \(downloads/Enterprises.pdf\)](#) and the companion excel file [Enterprises \(downloads/Enterprise for Download.xlsx\)](#).

Enterprise Name	2013 Deficit or Surplus to Revenue Ratio	2014 Deficit or Surplus to Revenue Ratio	Change
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Enterprise Name	2013 Debt to Charge for Services Ratio	2014 Debt to Charge for Services Ratio	Change
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Demographics

Demographics are provided by the U.S. Census Bureau from the American Community Survey.

\$56,861

Median Household Income

17.6

Poverty Rate

2.40

Average Household Size

Population by Age, 2013	Population	Pct. of Total
Total	266,694	100%
Preschool (0 to 4)	17,570	6.6 %
School Age (5 to 17)	47,477	17.8 %
College Age (18 to 24)	30,285	11.4 %
Young Adult (25 to 44)	66,055	24.8 %
Adult (45 to 64)	69,094	25.9 %
Older Adult (65 plus)	36,213	13.6 %

Educational Attainment, 2013	Population	Pct. of Total
Total Population 25 and Older	171,362	100%
High School Graduate (incl. equiv.)	55,182	32.2 %
Associate Degree	13,086	7.6 %
Bachelor's Degree	27,560	16.1 %
Graduate or Professional Degree	17,917	10.5 %

Households, 2013	Households	Pct. of Total
Total Households	101,947	100%
Family Households	65,452	64.2 %
Non-family Households	36,495	35.8 %
Living Alone	30,314	29.7 %

Resident Occupations, 2013	Population	Pct. of Total
Employed civilian pop. 16 years and over	135,277	100%
Management, professional, and related	41,185	30.4 %
Service	21,501	15.9 %
Sales and office	30,760	22.7 %
Farming, fishing, and forestry	228	0.2 %
Construction, extraction, and maintenance	8,299	6.1 %
Production, transportation, and material moving	18,413	13.6 %

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 [Contact Officials \(/public/Contacts_List.aspx\)](/public/Contacts_List.aspx)

[\(http://ifionline.org/\)](http://ifionline.org/)

Indiana Gateway for Government Units is the collection platform for local units of government to submit required data to the State of Indiana, as well as a public access tool for citizens. It represents a unique partnership between the State of Indiana and the [Indiana Business Research Center \(http://www.ibrc.indiana.edu\)](http://www.ibrc.indiana.edu) at IU's Kelley School of Business, with initial support from the Lilly Endowment and sustainable support from the State of Indiana.

Participating state agencies currently include the [Department of Local Government Finance \(http://www.in.gov/dlgr\)](http://www.in.gov/dlgr), the [State Board of Accounts \(http://www.in.gov/sboa\)](http://www.in.gov/sboa), and the [Indiana Education Employment Relations Board \(http://www.in.gov/ieerb/\)](http://www.in.gov/ieerb/).



APPENDIX "D" - INDEBTEDNESS OF CLAY TOWNSHIP

INDIANA Gateway for government units


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Fiscal Health Indicators

The Fiscal Health Indicators provide easy access to data that help assess the financial resiliency of local governments across the state.

Type in the name of a local government unit:

Clay township, St. Joseph County

2010 Census Population: 32,550

[Excel](#)

Debt

Local governments may enter into debt for the purposes of funding capital projects such as the construction of facilities. This debt will often be payable over several years and will require the payment of interest on the amount of debt outstanding. Governments may use a wide variety of revenue sources for repayment of outstanding debt, including property taxes, local income taxes or utility fees. Multiple revenue sources may be dedicated to the repayment of an individual debt, with the revenues often identified as "primary" or "secondary". More information is available in [Fiscal Health Indicators: Debts \(downloads/Debt.pdf\)](#) and the companion excel file [Debt data \(downloads/Debt for Download.xlsx\)](#).

\$1,086,059

Amount of Outstanding Debt as of July 1, 2015

\$33

Outstanding Debt Per Capita

\$0.09*Outstanding Debt per \$100 Net Assessed Value*

Amount Outstanding as of July 1, 2015	2010 Population	Outstanding Debt per Capita	2014 Certified Net AV	Outstanding Debt per \$100 NAV
\$1,086,059	32,550	\$33	\$1,117,240,048	\$0.09

Debt Name (Bond ID)	Primary Repayment Source	Secondary Repayment Source(s)	Amount Outstanding as of July 1, 2015	Year of Last Scheduled Payment
E-One Engines Lease - 9169	Property Tax		\$1,086,059	2018

Pensions

Many local governments provide employees with a pension plan to assist with retirement. These pension plans often include a contribution by the local government on behalf of the employees. While some local governments may choose to operate their own pension plans either for all employees or just for select pools of employees, many local governments will also operate pension plans through the Indiana Public Retirement System (INPRS). INPRS administers several different pension plans used by local governments. More information is available in [Fiscal Health Indicators: Pension Plans \(downloads/Pension Plans.pdf\)](#) and the companion excel file [Pension Plans \(downloads/Pension Plans for Download.xlsx\)](#).

N/A*2014 Retiree(s) With Locally Operated Pension Plan(s)***N/A***2014 Contributions to Locally Operated Pension Plan(s)*

Pension Plan Name	Plan Type	2013 Employer Contribution	2013 Retirees	2014 Employer Contribution	2014 Retirees
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Post Employment Benefits

A local government may offer post-employment benefits to retirees. These benefits may include medical, prescription drug, dental, vision, hearing, life insurance, long-term care benefits, and long-term disability benefits (not covered under a pension plan) that are provided after employment ends. Indiana Code 36-1-8-17.5 requires that local governments report prior year retiree benefits by March 1 of each year. In order to meet this reporting requirement, local governments may choose to contract for an actuarial study or may choose to estimate the required information. More information is available in [Fiscal Health Indicators: Retiree Benefits \(downloads/Retiree Benefits Data.pdf\)](#) and the companion excel file [Retiree Benefits \(downloads/Retiree Benefits for Download.xlsx\)](#).

This unit does provide post employment benefits. This unit has not had an actuarial study prepared. The information displayed here is estimated by the unit.

N/A

2014 Retiree(s) Receiving Post Retirement Benefits

N/A

2014 Post Retirement Benefits Paid

Net Assessed Value & Exempt Properties

A key value in determining property tax rates is the amount of net assessed value for the unit (as certified to the Department of Local Government Finance by the county auditor). Certified net assessed value is the sum of the assessed values of real estate and personal property after the removal of any applicable deductions or exemptions and after removing the assessed value which is being directed to TIF districts. The certified net assessed value (CNAV) is commonly referred to as the property tax base for the local government.

Deductions reduce the gross assessed value by a certain amount or percentage. Exemptions typically will make the entire assessed value of the parcel or record exempt from taxation, essentially taking the parcel or record out of the property tax base for a local government. In certain instances, though, it is also possible to have partial exemptions, which exempt just a portion of the parcel or record from taxation. More information is available in these two documents: [Fiscal Health Indicators: Net Assessed Value \(NAV\) \(downloads/NAV Change.pdf\)](#) and [Fiscal Health Indicators: Government Acreage as Percent of Total Acres \(downloads/Exempt AV.pdf\)](#), as well as these companion excel files [Net Assessed Value \(NAV\) \(downloads/NAV Change for Download.xlsx\)](#) and [Government Acreage as Percent of Total Acres \(downloads/Govt as Percent of Total Acres for Download.xlsx\)](#).

\$1,117,240,048

2014 Certified Net Assessed Value

\$266,113,399

2014 Exempt Assessed Value

23.8 %*2014 Exempt Assessed Value as Percent of Certified Net Assessed Value*

	2013	2014	Percent Change
Certified Net Assessed Value	\$1,112,150,751	\$1,117,240,048	0.5 %
Exempt Assessed Value	\$264,910,375	\$266,113,399	0.5 %
	2013	2014	Change
Exempt Assessed Value as Percent of Certified Net Assessed Value	23.8 %	23.8 %	0.0 %

3,333*Total Acreage***283***Government Acreage***8.5 %***Government Acreage as Percent of Total Acreage*

	2013	2014	Percent Change
Total Acreage	3,328	3,333	0.2 %
Government Acreage	283	283	0.0 %
	2013	2014	Change
Government Acreage as Percent of Total Acreage	8.5 %	8.5 %	0.0 %

Property Tax Caps

Local governments that collect property taxes may be impacted by the application of property tax caps. Property tax caps limit the amount of an individual tax bill to a percent of the gross assessed value. For owner-occupied homestead properties, the tax bill cannot exceed 1% of the gross assessed value of the property. For other residential properties, long term care facilities and agricultural land, the tax bill cannot exceed 2% of the gross assessed value. The tax bills on all other real property and all personal property are restricted to 3% of the gross assessed value. In

addition, there is an additional property tax cap known as the Over 65 property tax cap. The Over 65 property tax cap is dependent on the age and income of the taxpayer and changes in the tax bill from year to year. When a tax bill reaches the applicable property tax cap, any additional tax liability above the property tax cap is credited to the taxpayer and is no longer due by the taxpayer. This credit results in a loss to local governments as the full property tax levy is unable to be collected. More information is available in [Fiscal Health Indicators: Property Tax Cap \(downloads/Property Tax Cap.pdf\)](#) and the companion excel file [Property Tax Cap \(downloads/Property Tax Cap as Percent of Levy for Download.xlsx\)](#).

\$7,068,805

Certified Levy

\$54,027

Property Tax Cap

0.8 %

Property Tax Cap as a Percent of the Total Levy

	2013	2014	Percent Change
Certified Levy	\$6,359,770	\$7,068,805	11.1 %
Property Tax Cap	\$34,433	\$54,027	56.9 %
	2013	2014	Change
Property Tax Cap as a Percent of the Total Levy	0.5 %	0.8 %	0.2 %

Tax Increment Financing (TIF)

Counties, cities, and towns can establish tax increment finance (TIF) districts through a redevelopment commission or authority. TIF districts allow the redevelopment commission or authority to receive tax revenues from growth in assessed value within the TIF district and then use those revenues for projects within the TIF district. These projects typically are designed to encourage further development and growth within the TIF district or surrounding area. More information is available in [Fiscal Health Indicators: Tax Increment Finance \(downloads/TIF Data.pdf\)](#) and the companion excel file [Tax Increment Finance \(downloads/TIF Data for Download.xlsx\)](#).

\$345,558,403

Certified Incremental TIF Assessed Value

30.9 %*Incremental TIF as Percent of Certified AV***\$0***Certified Passthrough TIF AV***0.0 %***Passthrough TIF as Percent of Certified AV*

	2013	2014	Percent Change
Certified Net Assessed Value	\$1,112,150,751	\$1,117,240,048	0.5 %
Certified Incremental TIF Assessed Value	\$356,133,801	\$345,558,403	-3.0 %
Certified Passthrough TIF AV	\$0	\$0	0.0 %
	2013	2014	Change
Incremental TIF as Percent of Certified AV	32.0 %	30.9 %	-1.1 %
Passthrough TIF as Percent of Certified AV	0.0 %	0.0 %	0.0 %

TIF Name (TIF ID)	2013 Parcel Count	2013 Base AV	2013 Inc. AV	2014 Parcel Count	2014 Base AV	2014 Inc. AV
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Local Option Income Taxes

Counties have the ability to impose local income taxes on their residents or employees working within the county as a way to generate additional revenue for local governments or to provide for property tax credits for taxpayers. At this time, all 92 counties impose at least one of the available local option income tax (LOIT) options. More information is available in [Fiscal Health Indicators: Local Income Taxes \(downloads/Income Tax Data.pdf\)](#) and the companion excel file [Local Income Taxes \(downloads/Income Tax Data for Download.xlsx\)](#).

\$367,604*2014 Total*

\$11*2014 Total Per Capita*

	2013	2014	Percent Change
Total	\$347,339	\$367,604	5.8 %
	2013	2014	Change
Total Per Capita	\$11	\$11	\$1

	2013	2014	Percent Change
Total	\$347,339	\$367,604	5.8 %
County Option Income Tax (COIT)	\$347,339	\$367,604	5.8 %
COIT Public Safety	\$0	\$0	0.0 %
County Economic Development Income Tax (CEDIT)	\$0	\$0	0.0 %
County Adjusted Gross Income Tax (CAGIT)	\$0	\$0	0.0 %
CAGIT Property Tax Replacement Credit (PTRC)	\$0	\$0	0.0 %
CAGIT Public Safety	\$0	\$0	0.0 %
Levy Freeze	\$0	\$0	0.0 %
Special Legislation	\$0	\$0	0.0 %

Annual Financial Reports: General Fund

The annual financial results of a local government provide key insights on the fiscal health of the local government. By reviewing items such as fund balances and trends in spending and revenues, interested parties can gain an understanding of how the government has been performing from a financial perspective and where concerns may exist in the future.

At regular intervals, local governments are required to submit financial results to the State of Indiana. Non-school political subdivisions will submit an Annual Financial Report to the State Board of Accounts after the conclusion of a year. Schools submit semi-annual financial results to

the Indiana Department of Education. This data forms the basis for the indicators included in this section. Please note that Indiana local governments primarily report on a cash basis for accounting. This may impact the interpretation of fund balances and other financial data.

As each unit will have their own set of funds and methods for reporting activities within these funds, the Department has provided standardization for the purposes of Fiscal Health Indicators. To do so, the Department first assigned each fund to the specific categories of General, Rainy Day, Debt Service, Dedicated, Restricted and Enterprise. More information is available in [Fiscal Health Indicators: Financial Data \(downloads/AFR Data.pdf\)](#) and the companion excel file [Financial Data \(downloads/AFR Data for Download.xlsx\)](#).

77.4 %

General Fund Balance as Pct. of Revenues

-7.9 %

General Fund Deficit or Surplus as Pct. of Revenue

\$6.67

General Fund Revenues Per Capita

	2013	2014	Percent Change
General Fund Balance	\$185,350	\$168,159	-9.3 %
General Fund Deficit or Surplus	(\$169,717)	(\$17,191)	-89.9 %
General Fund Revenues	\$85,635	\$217,222	153.7 %
	2013	2014	Change
Balance as Pct. of Revenues	216.4 %	77.4 %	-139.0 %
Deficit or Surplus as Pct. of Revenues	-198.2 %	-7.9 %	190.3 %
Per Capita Revenues	\$2.63	\$6.67	\$4.04

General Fund Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$85,635	100.0%	\$217,222	100.0%
Taxes and Intergovernmental	\$75,092	87.7 %	\$203,791	93.8 %
Licenses and Permits	N/A	N/A	N/A	N/A
Charges for Services	\$9,272	10.8 %	\$12,500	5.8 %

Fines, Forfeitures, and Fees	N/A	N/A	N/A	N/A
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$1,272	1.5 %	\$931	0.4 %

71.7 %

General Fund Balance as Pct. of Expenditures

\$7.20

General Fund Expenitures Per Capita

	2013	2014	Percent Change
General Fund Balance	\$185,350	\$168,159	-9.3 %
General Fund Expenditures	\$255,352	\$234,412	-8.2 %
	2013	2014	Change
Balance as Pct. of Expenditures	72.6 %	71.7 %	-0.9 %
Per Capita Expenditures	\$7.84	\$7.20	(\$0.64)

General Fund Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$255,352	100.0%	\$234,412	100.0%
Personal Services	\$177,267	69.4 %	\$175,686	75.0 %
Supplies	\$15,331	6.0 %	\$18,582	7.9 %
Services and Charges	\$62,204	24.4 %	\$37,709	16.1 %
Debt Service - Principal and Interest	N/A	N/A	N/A	N/A
Capital Outlays	\$550	0.2 %	\$2,435	1.0 %
Other Disbursements	N/A	N/A	N/A	N/A
Operations	N/A	N/A	N/A	N/A

Annual Financial Reports: All Funds

4.9 %

Deficit or Surplus as Pct. of Revenue

\$272.77

Expenditures Per Capita

	2013	2014	Percent Change
Revenues	\$8,644,307	\$9,336,180	8.0 %
Expenditures	\$9,013,224	\$8,878,739	-1.5 %
Deficit or Surplus	(\$368,917)	\$457,441	-224.0 %
	2013	2014	Change
Deficit or Surplus as Pct. of Revenue	-4.3 %	4.9 %	9.2 %
Expenditures Per Capita	\$276.90	\$272.77	(\$4.13)

Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$8,644,307	100.0%	\$9,336,180	100.0%
Taxes and Intergovernmental	\$7,221,846	83.5 %	\$7,989,630	85.6 %
Licenses and Permits	N/A	N/A	N/A	N/A
Charges for Services	\$1,214,451	14.1 %	\$1,280,338	13.7 %
Fines, Forfeitures, and Fees	N/A	N/A	N/A	N/A
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$208,010	2.4 %	\$66,212	0.7 %

Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$9,013,224	100.0%	\$8,878,739	100.0%
Personal Services	\$6,546,716	72.6 %	\$6,668,390	75.1 %

Supplies	\$570,869	6.3 %	\$504,426	5.7 %
Services and Charges	\$673,154	7.5 %	\$738,396	8.3 %
Debt Service - Principal and Interest	N/A	N/A	N/A	N/A
Capital Outlays	\$1,190,158	13.2 %	\$921,527	10.4 %
Other Disbursements	N/A	N/A	N/A	N/A
Operations	N/A	N/A	N/A	N/A

Fund Name - Number	2013 Ending Cash Balance	2014 Ending Cash Balance
General Fund		
TOWNSHIP FUND - 0101	\$185,350	\$168,159
Rainy Day Fund		
RAINY DAY FUND - 0061	\$375,656	\$0
RAINY DAY FUND - 0061	\$375,656	\$0
RAINY DAY FUND - 0061	\$0	\$0
RAINY DAY FUND - 0061	\$0	\$0
RAINY DAY FUND - 0061	\$375,656	\$375,656
RAINY DAY FUND - 0061	\$375,656	\$375,656
RAINY DAY FUND - 0061	\$0	\$375,656
RAINY DAY FUND - 0061	\$0	\$375,656
Dedicated Funds		
RAINY DAY FUND - 0061	\$375,656	\$0
RAINY DAY FUND - 0061	\$375,656	\$0
RAINY DAY FUND - 0061	\$0	\$0
RAINY DAY FUND - 0061	\$0	\$0

RAINY DAY FUND - 0061	\$375,656	\$375,656
RAINY DAY FUND - 0061	\$375,656	\$375,656
RAINY DAY FUND - 0061	\$0	\$375,656
RAINY DAY FUND - 0061	\$0	\$375,656
DOG FUND - 0202	\$300	\$300
DONATION FUND - 0401	\$0	\$41,357
TERRITORY DONATIONS - 0401	\$38,079	\$0
POOR RELIEF - 0840	\$165,687	\$255,088
EMS/AMBULANCE BILLING - 4142	\$1,364,910	\$1,520,498
FIRE FIGHTING FUND - 8604	\$1,673,007	\$0
FIRE PROTECTION TERRITORY - 8604	\$0	\$1,847,797
EQUIPMENT REPLACEMENT FUND - 8691	\$1,237,643	\$1,289,217

Debt Service Funds**Enterprise Funds****Restricted Funds**

PAYROLL DEDUCTIONS - 9999	\$0	\$0
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Enterprises

Many local governments will operate enterprises, which are business-like entities through which the local government provides services while charging a fee for this service. Some examples of enterprises include water and wastewater utilities, parking garages and trash collection. The deficit or surplus is calculated by subtracting total expenditures for the identified enterprise from the total enterprise revenues for the identified year. A negative result indicates that the enterprise's spending exceeded its revenues for the year. By then dividing this result by the total revenues, it is possible to compare the deficit or surplus across enterprises. When an enterprise has a surplus (revenues exceeded expenditures), the result of this calculation will show the percentage of revenues which exceeded the expenditures in the included funds. For enterprises with a deficit

(expenditures exceeded revenues), the result indicates the percentage of additional revenue that would have been needed in order for the enterprise's revenues to fully fund its annual expenditures. Enterprises may issue long-term debt which typically will be repaid through revenue derived through the charges for the enterprise's service. A debt ratio calculates the amount by which an enterprise's charges for services revenue exceed the annual debt payments. Higher debt ratios provide an indication that the debt may have sufficient revenue streams for repayment. Lower debt ratios could indicate a situation in which an enterprise must increase the charged fees in order to fund the payment of debt. More information is available in [Enterprises \(downloads/Enterprises.pdf\)](#) and the companion excel file [Enterprises \(downloads/Enterprise for Download.xlsx\)](#).

Enterprise Name	2013 Deficit or Surplus to Revenue Ratio	2014 Deficit or Surplus to Revenue Ratio	Change
Enterprise Name	2013 Debt to Charge for Services Ratio	2014 Debt to Charge for Services Ratio	Change

Demographics

Demographics are provided by the U.S. Census Bureau from the American Community Survey.

\$65,194

Median Household Income

14.8

Poverty Rate

2.30

Average Household Size

Population by Age, 2013	Population	Pct. of Total
Total	32,994	100%
Preschool (0 to 4)	1,627	4.9 %
School Age (5 to 17)	4,411	13.4 %
College Age (18 to 24)	7,199	21.8 %
Young Adult (25 to 44)	6,899	20.9 %
Adult (45 to 64)	7,724	23.4 %

Older Adult (65 plus)	5,134	15.6 %
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Educational Attainment, 2013	Population	Pct. of Total
Total Population 25 and Older	19,757	100%
High School Graduate (incl. equiv.)	5,311	26.9 %
Associate Degree	1,429	7.2 %
Bachelor's Degree	4,173	21.1 %
Graduate or Professional Degree	3,333	16.9 %

Households, 2013	Households	Pct. of Total
Total Households	11,643	100%
Family Households	7,346	63.1 %
Non-family Households	4,297	36.9 %
Living Alone	3,450	29.6 %

Resident Occupations, 2013	Population	Pct. of Total
Employed civilian pop. 16 years and over	15,965	100%
Management, professional, and related	6,058	37.9 %
Service	2,612	16.4 %
Sales and office	3,632	22.7 %
Farming, fishing, and forestry	40	0.3 %
Construction, extraction, and maintenance	763	4.8 %
Production, transportation, and material moving	1,576	9.9 %

[About Gateway \(/public/aboutGateway.aspx\)](/public/aboutGateway.aspx) •
 [Contact Us \(/public/contact.aspx\)](/public/contact.aspx) •
 [Contact Officials \(/public/Contacts_List.aspx\)](/public/Contacts_List.aspx)

[\(http://ifionline.org/\)](http://ifionline.org/)

Indiana Gateway for Government Units is the collection platform for local units of government to submit required data to the State of Indiana, as well as a public access tool for citizens. It represents a unique partnership between the State of Indiana and the Indiana Business Research Center (<http://www.ibrc.indiana.edu>) at IU's Kelley School of Business, with initial support from the Lilly Endowment and sustainable support from the State of Indiana.

Participating state agencies currently include the Department of Local Government Finance (<http://www.in.gov/dlqf>), the State Board of Accounts (<http://www.in.gov/sboa>), and the Indiana Education Employment Relations Board (<http://www.in.gov/ieerb/>).



DEC 03 2015

CITY CLERK
MISHAWAKA, IN**RESOLUTION NO. 2015-42****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:**

15022 Douglas Road southeast of the Douglas Road and Fir Road intersection.

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 City Planning 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 City Planning 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 QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

Section II. Following the review of documents prepared by the Department of City Planning 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 _____, 2015, at _____ o'clock ____M.

Presiding Officer

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____
2015, at _____ o'clock ____M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____ 2015, at
_____ o'clock ____M.

David A. Wood, Mayor



City of Mishawaka

*SEC Investments, LLC
15022 Douglas Road
Annexation*

*Property located Southeast
of Fir Road & Douglas Road*

December 2015

**Prepared by:
City of Mishawaka
Department of Building, City Planning &
Community Development
600 E. Third Street
Mishawaka, IN
46544-2241**

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

David A. Wood, Mayor



Mishawaka City Council

Dale Emmons
Mike Bellovich
John Reisdorf
Kate Voelker
Michael Compton
Ron Banicki
Dan Bilancio
Matt Mammolenti
John J. Roggeman

1st District
2nd District
3rd District
4th District
5th District
6th District
At Large
At Large
At Large

**SEC INVESTMENTS 15022 DOUGLAS ROAD
ANNEXATION FISCAL PLAN**

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Annexation Fiscal Plan

A PART OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

TAB A- CITY OF MISHAWAKA **ANNEXATION POLICY**

CITY OF MISHAWAKA ANNEXATION POLICY

GENERAL POLICY

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

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

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

IMPACT OF ST. JOSEPH COUNTY GROWTH

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

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

This point has also been included to identify the reciprocal concern of the City relative to the sprawling growth within unincorporated St. Joseph County. Currently, the taxpayers within the City of Mishawaka pay City taxes to sustain infrastructure and a desired level of urban services. Furthermore, the taxpayers of the City of Mishawaka also pay county taxes that are used in part to provide similar services to county residents. Cities are wholly responsible for these services within their respective jurisdictional areas. These services include, but are not limited to, road maintenance, police patrols, and emergency medical services. These are services subsidized by general county tax dollars that the City of Mishawaka contributes to but does not receive the corresponding reciprocal benefit. The taxpayers of the county do not pay taxes that directly or indirectly support these services within the City. Based on the current division of general county funds, this equates to the City of Mishawaka financially subsidizing the sprawling growth of the county. Accordingly, the City of Mishawaka continues to seek a more equitable distribution of existing general county tax revenues. Furthermore, based on this existing inequity, it is an important objective of the City to work with county officials to ensure that there are not future increases in spending to address the problems associated with sprawling unincorporated development. The City also recognizes the need to develop fair cost-sharing practices to provide for regional services that does not adversely impact the residents of the City, while still providing for the needed/desired services in the unincorporated county.

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

STATUTORY LIMITATIONS

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

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

IMPLEMENTATION OF POLICY

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

Annexation law significantly limits the ability of municipalities to annex property without the consent of the majority of property owners. Therefore, the City has deemed it necessary to review adjacent unincorporated properties that have not requested annexation at the time a voluntary annexation is proposed. Although this may ultimately necessitate the annexation of

property without the consent of a minority of the adjacent property owners, this policy provides for a means to expand the City boundary in a compact and contiguous manner that would otherwise not be possible based on statutory requirements.

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

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

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

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

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

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

SUMMARY

- It is the policy of the City of Mishawaka to encourage the growth of the City boundary in a compact and contiguous manner concurrently with the extension of infrastructure and services.
- It is the policy of the City of Mishawaka that the annexation be undertaken only at a time when the City determines that both infrastructure and urban services can be provided for unincorporated area adjacent to the City.

- To address existing sprawl and inequitable distribution of general county tax dollars, it is the policy of the City of Mishawaka that the residents and property owners of a particular problem area caused by sprawling development should be the party wholly responsible for the costs of desired/needed infrastructure or services- not the taxpayers of the City of Mishawaka.
- The stringent statutory requirements of annexation have necessitated the creation of a policy of the City of Mishawaka to evaluate the geographic boundary of each proposed voluntary annexation relative to the surrounding unincorporated properties to promote the efficient delivery of services and remove chaotic boundary configurations.

Annexation Fiscal Plan

A PART OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

TAB B- BASIC DATA & FISCAL ANALYSIS

BASIC DATA & FISCAL ANALYSIS

A. LOCATION AND SIZE

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

A PART OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

Annexation Area

The property to be annexed is located at 15022 Douglas Road near the Douglas Road and Fir Road intersection. The property is bounded by property incorporated into the City to the north, west and south. The property is currently zoned "R" Residential within unincorporated St. Joseph County. If annexed, the Petitioner desires to zone the property to C-1 General Commercial.

Contiguity with the Existing City Limits

The land to be annexed into the City is approximately 0.58 acres. The perimeter of the annexation area measures approximately 670 linear feet. A total of 555 linear feet is contiguous with the corporate boundary of the City of Mishawaka. The border of the contiguous area is 82.8% of the total perimeter area. This is in excess of the 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 area is characterized as being relatively flat with minimal to no relief across the site. The property is currently used as a single family residence. Onsite improvements include a single family detached house, several accessory structures, and an access drive.

C. LAND USE/CURRENT ZONING

The proposed area to be annexed is currently zoned R Residential within unincorporated St. Joseph County. The property consists of a single family detached house and is currently occupied as a residence. If the Mishawaka Common Council approves the annexation request, the area will be rezoned to C-1 General Commercial with no immediate plans for development.

D. ASSESSMENT

The territory to be annexed consists of one parcel. The Land and Imp. Valuations are shown below based upon current GIS parcel data:

Tax ID Number	Property Owner	Number of Acres	Land & Imp. Valuation
014-1078-204901	SEC Investments, LLC	0.58	\$116,600

E. CURRENT TAX RATE

The City's tax rate 2015 payable 2015 was \$1.8750 per \$100 of assessed valuation. For property owners in Penn Township, in which this proposed annexation is located, the total taxes will be \$3.9774 per \$100 of assessed valuation. Property owners in this area currently pay \$2.3301 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	2.3301	3.9774

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

2015	\$1.8750
2014	\$2.0062
2013	\$1.9086
2012	\$1.8186
2011	\$1.7362
2010	\$1.6741
2009	\$1.6557
2008	\$1.5283
2007	\$1.3326
2006	\$1.3899
2005	\$1.3382
2004	\$1.3313
2003	\$1.2476
2002	\$1.8627
2001	\$5.5007 ¹
2000	\$5.2417

¹ Change in Tax Code

F. NEW ADDRESSES

If the proposed annexation is approved, the property will be zoned C-1 General Commercial. Although there are no immediate plans for development, the property will be developed in accordance with the requirements of the City of Mishawaka Zoning Ordinance. Addresses would be assigned by the City of Mishawaka Engineering Department as the property is developed.

G. DETERMINATION OF SERVICE STANDARDS AND COSTS

Each proposed annexation area of 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 B. 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 is the responsibility of the property owner/future developer to bear any expense required to connect to existing City services. Given the location of the proposed annexation area, adjacent to the existing city limits, and, considering the size of the area, 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 2015 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, the size of the area, and the presence of existing infrastructure, no capital expenditures are required to serve the proposed annexation area. Basic services, not otherwise specified, will be provided to the annexation area within one year of the effective date of the annexation as required by law. However, it is anticipated that the majority of basic services will be available immediately or at least in a timely manner.

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

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

Analysis:

The property proposed to be annexed is currently a private residence. It contains a single family home that is intended to be demolished and replaced with Commercial development. As such, the annexation will likely lead to higher assessed valuations concurrent with redevelopment. For the purposes of this analysis, the more conservative assumption was made that the house would stay in place for four years. The reality is that the house could be demolished earlier, and/or commercial development may happen earlier. If commercial development were to occur on this property, there may in fact be positive impacts to other taxing units based on a significant increase in assessed valuation.

The current political subdivisions and their associated tax rate were determined by the geography of the property and the attached "Tax Rate Chart for the year 2014 payable 2015". (See Tab "D" / Appendix "C".) This chart is provided by the St. Joseph County Auditor's Office.

Current property assessed Valuation:

15022 E. Douglas Rd. - SE of Fir & Douglas Road - \$116,600

Current Property Taxes being Generated from the Property:

The current property taxes that are being generated from the property were determined utilizing the State of Indiana Department of Local Government Finance Gateway website calculator located at <https://gateway.ifonline.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 homesteaded, residential, 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, then following annexation identifying the property as now being subject to the City tax rate.

The tax value for the property is as follows:

Prior to annexation- \$2,703

Following annexation- \$2,749

Political Subdivisions before Annexation:

Percent of tax rate and corresponding yearly estimated revenue

- St. Joseph County (29.5%) \$797.39
- Penn Township (16.0%) \$432.48
- PHM School Corporation (46.1%) \$1,246.08
- Mishawaka Penn Harris Library (6.9%) \$186.51
- Airport Authority (1.5%) \$40.54

The current tax rate of all of these entities combined is 2.3301.

The tax rate will increase to 3.9774 upon annexation to the City. The revenue will not increase significantly until the site is redeveloped commercially given that the property is currently close to the tax cap. Thus, the distribution of property tax revenue will decrease for existing taxing entities based on getting a smaller 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. This decrease is due almost exclusively to the property tax caps. The following estimate is based on the existing home remaining. Given that the redevelopment of the property would likely yield an assessed valuation that would be more than triple the current assessed valuation and that the Commercial cap is at 3% rather than two percent. Significant revenue increases would occur for most taxing units upon redevelopment.

Political Subdivisions following Annexation:

Percent of tax rate and corresponding yearly estimated revenue including estimated annual decreases for existing taxing units upon annexation

- St. Joseph County (17.3%) \$475.58 (\$-321.81 per year)

- Penn Township (00.9%) \$24.74 (\$-407.74 per year)
- PHM School Corporation (27.0%) \$742.23 (\$-503.85)
- Mishawaka Penn Harris Library (4.1%) \$112.71 (\$-73.80)
- Airport Authority (0.8%) \$21.99 (\$-18.55)
- South Bend Transpo (2.8%) \$76.97
- City of Mishawaka (47.3%) \$1,300.28

Four Year Projection of Property Tax Revenue following Annexation:

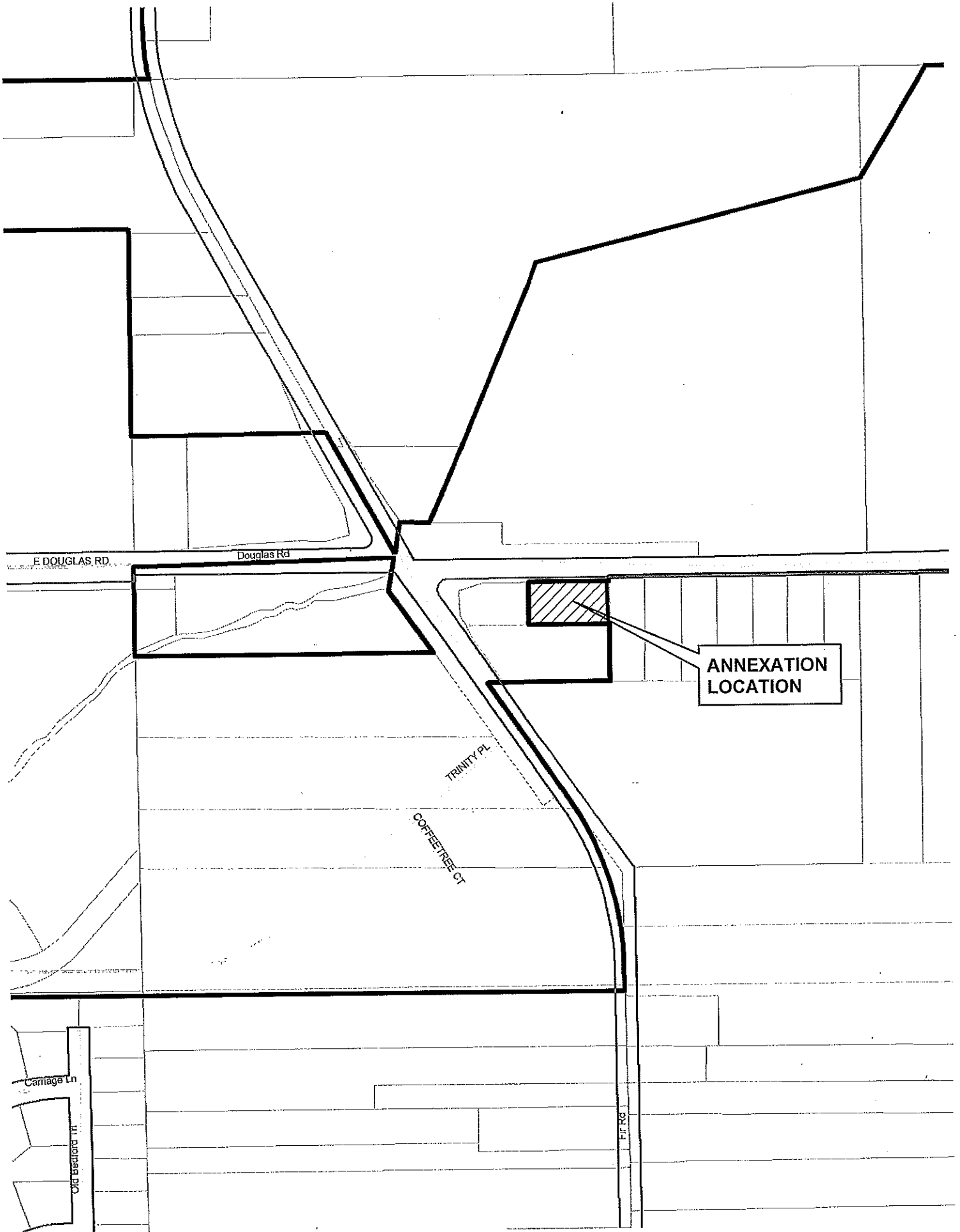
Straight line projection assuming existing use remains and the tax rate and assessed valuation remains constant

• St. Joseph County	\$1,902.32
• Penn Township	\$98.96
• PHM School Corporation	\$2,968.92
• Mishawaka Penn Harris Library	\$450.84
• Airport Authority	\$87.96
• South Bend Transpo	\$307.88
• City of Mishawaka	\$5,201.12

J. ASSUMED INDEBTEDNESS & COUNTY INFRASTRUCTURE REIMBURSEMENT

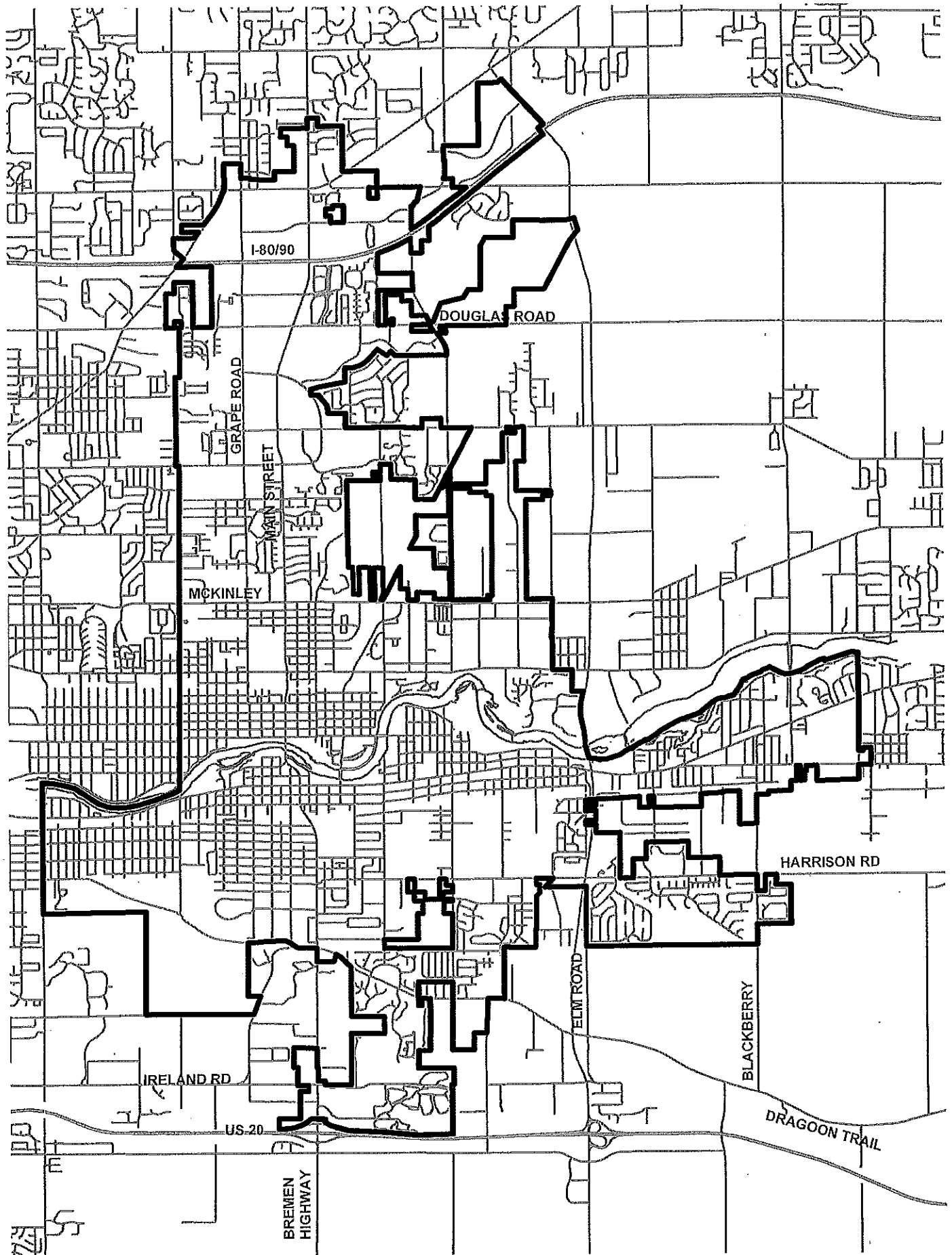
Pursuant to I.C. 36-4-3-4.2 under certain circumstances the City would be required to assume a portion of indebtedness as it would pertain to the proposed annexation area. Specifically, this would be required if the County had used property tax revenue to repay debt used to build infrastructure within 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 with the proposed annexation, nor is there any income tax revenue being generated from the area.

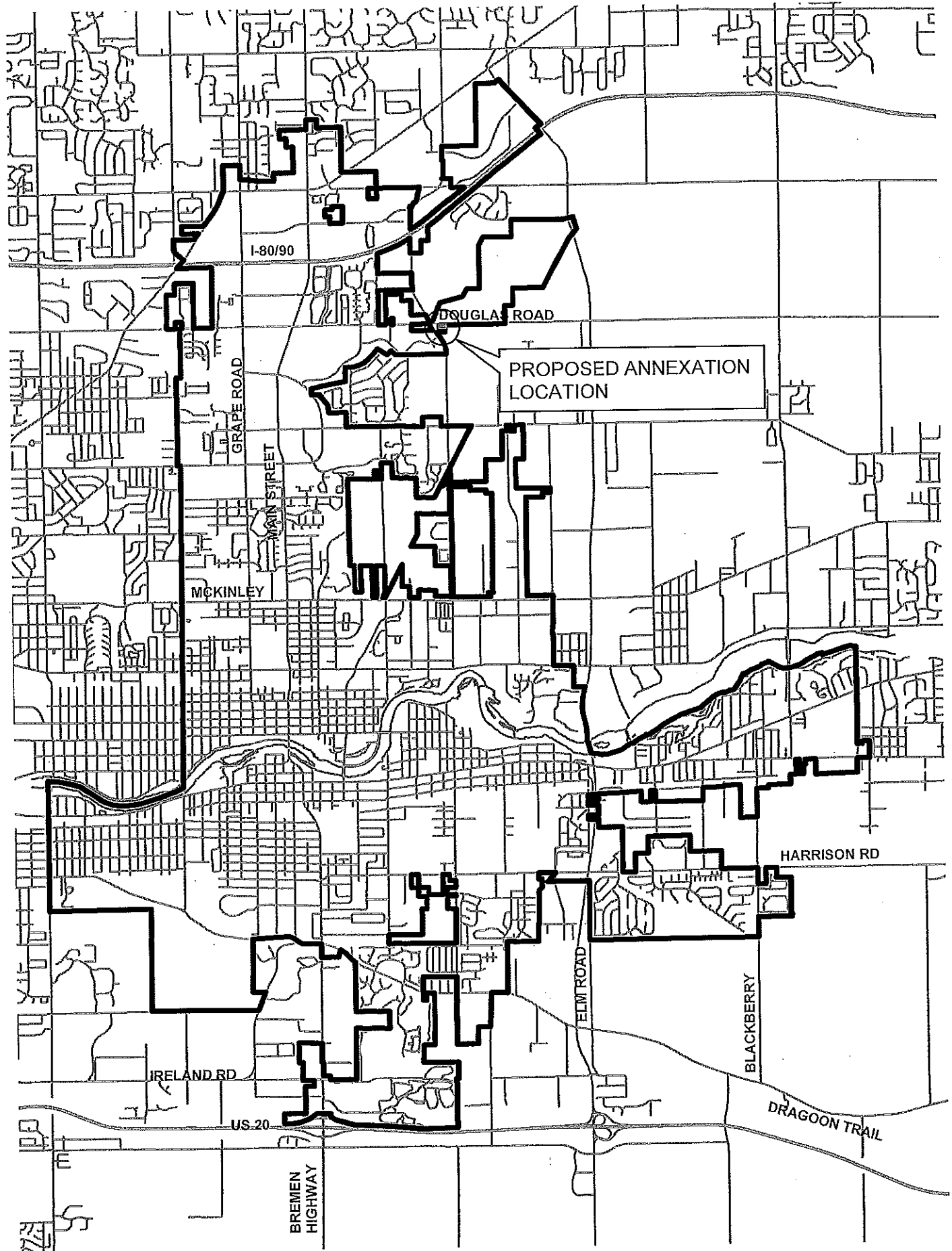


LOCATION MAP

MAP OF EXISTING CITY LIMITS



MAP OF PROPOSED CITY LIMITS



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



PROPOSED ANNEXATION PHOTOS



View from intersection of Douglas and Fir Roads across the existing C-1 General Commercial parcel to the west of the parcel to be annexed.

SEP 23 2015

DATE: September 17, 2015

Pet 15-27

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

RE: PETITION FOR ANNEXATION & REZONING FOR:

SEC INVESTMENTS LLC
4715 LINCOLNWAY EAST
MISHAWAKA, INDIANA 46544

THE UNDERSIGNED, RESPECTFULLY SHOW THAT THEY ARE THE OWNERS OF THE FOLLOWING DESCRIBED REAL ESTATE LOCATED IN THE UNINCORPORATED PORTION OF ST. JOSEPH COUNTY, INDIANA:

ANNEXATION AND REZONING LEGAL DESCRIPTION:

A PART OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS.

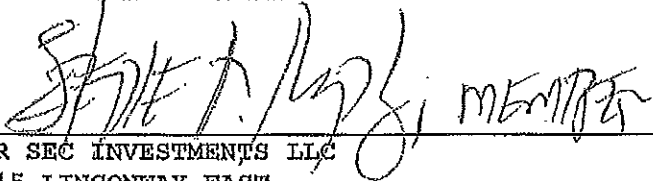
SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

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

PETITIONERS DESIRE TO ANNEX AND REZONE THE REAL ESTATE DESCRIBED ABOVE TO THE "C-1" COMMERCIAL DISTRICT CLASSIFICATION. THE PURPOSE FOR THE ANNEXATION AND REZONING IS TO ALLOW FOR A FUTURE RETAIL USES ALLOWED WITHIN THE "C-1" COMMERCIAL DISTRICT.

WHEREFORE, THE PETITIONERS PRAY AND RESPECTFULLY REQUEST THAT THE COMMON COUNCIL OF THE CITY OF MISHAWAKA REFER THIS MATTER TO THE MISHAWAKA CITY PLAN COMMISSION AND THAT AFTER HEARING, AN APPROPRIATE

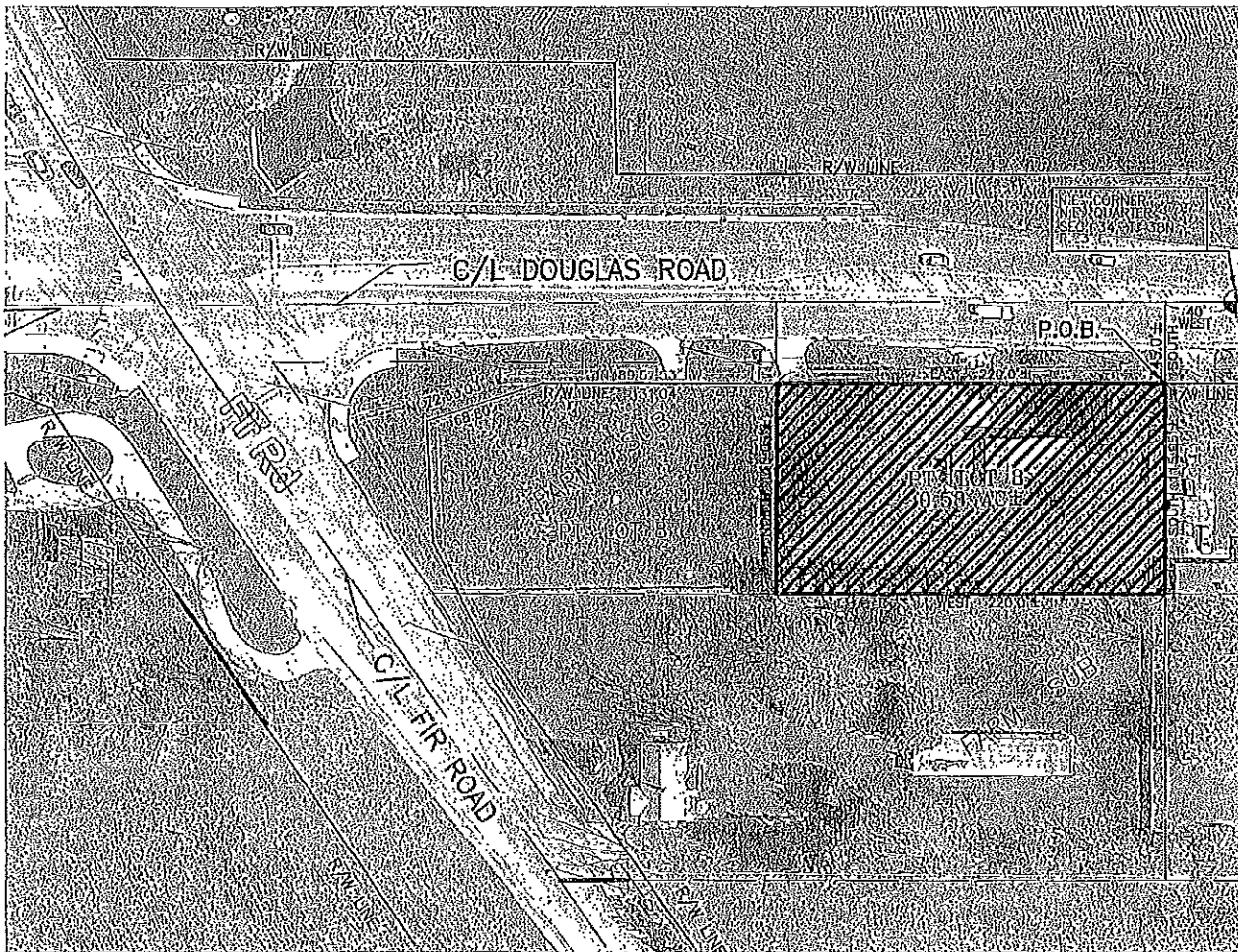
ORDINANCE BE ENACTED ANNEXATING AND REZONING THE ABOVE DESCRIBED
PARCEL OF REAL ESTATE LOCATED IN THE CITY OF MISHAWAKA.


FOR SEC INVESTMENTS LLC
4715 LINCONWAY EAST
MISHAWAKA, INDIANA 46544
(574) 255-8463

CONTACT PERSON:

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

ANNEXATION DIAGRAM



0 100'
SCALE 1" = 100'

Annexation Fiscal Plan

A PART OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

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 nearly 50,000 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 \$40 million expansion of the wastewater treatment plant was completed in June 2008.

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.

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.

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 3 fire rating with the Insurance Services Office. 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 minutes to a call for 90 percent of the city.

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. 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 responds to approximately 4,000 calls per year. The City, with its population of nearly 50,000, responds to about the same number of calls as the County ambulance service does, with its population of over 100,000 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 27 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, and 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 \$13.77. For senior citizens, the rate is \$11.22. The rates include the cost of recycling, 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 10 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 Sewer Infrastructure

The City installed an 18" gravity sanitary sewer as part of the reconfigured Douglas Road and Fir Road Intersection Improvement Project with the County. This project extended 18" gravity sanitary sewer main 736LF east of Fir Road as well as 12" gravity sanitary sewer main 318LF north and 636LF south of Douglas Road Intersection within the Fir Road right of way. At each of the manholes in Douglas Road a gravity sewer main was stubbed to the north and south and terminates just outside of pavement. The Owner/Developer will be required to extend gravity sanitary sewer main to serve the proposed development within the site and will remain the owner's responsibility for maintenance. This sewer extension will discharge into an existing sanitary sewer system that is publicly maintained and ultimately discharges to the City of Mishawaka's Waste Water Treatment Plant.

Existing Road/Transportation Infrastructure

These parcels front Douglas Road east of the Fir Road intersection. The County obtained additional right-of-way for the County's road widening project that included two travel lanes in each direction and a center left turn lane between City Limits and Fir Road intersection. Douglas Road transitions to one lane in each direction east of the intersection with Fir Road. The Owner/developer will be required to provide right-of-way improvements to accommodate the size of the proposed development, i.e. deceleration lane or sharing access with adjacent parcels. Once the site plan is developed and reviewed in relation to adjacent parcels, the appropriate method of access will be determined, which may require additional right-of-way to be donated if a deceleration lane is necessary.

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 the 100-year return storm frequency. 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 typically is due to factors of site size, soil type, and design preference.

In determining the required volume for stormwater storage, the development is divided into areas of pervious surface types; i.e. green space, and impervious hard surfaces, such as rooftops and pavement. The calculation takes into consideration the extensiveness of the development. The greater the quantity of hard surface, the more stormwater runoff that is generated, the greater the volume required to be managed on site. The management of stormwater can be through a drywell or series of drywells that are interconnected with perforated pipe and aggregate box or discharged to a basin or series of basins, or any combination thereof.

Specifically, the developer is required to bear all costs associated with stormwater management. Any proposed positive outlet to the nearby legal drains from any basin will require prior written approval of the St. Joseph County Drainage Board and the City of Mishawaka and limited to the undeveloped state. All land disturbing activities will require full compliance with the City's Erosion Control Ordinance.

Planned Capital Expenditures, Staff and Rates

If annexed, the City of Mishawaka Engineering, Street Department, and Sewer Department will be responsible for maintenance of public streets, storm sewers, or sanitary sewer systems within dedicated City right-of-way. Provided that the planned improvements of the adjacent roads and sewer infrastructure are constructed within the public right-of-way and meet our construction

standards, they will be accepted by the Board of Public Works for perpetual maintenance. Otherwise, any streets constructed and not meeting these requirements 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 Mishawaka Utilities Sewer Maintenance Department regarding the maintenance of the City sewer system. We maintain construction records for all sanitary and storm sewers and providing technical and administrative assistance on sewer repairs and for the Sewer Lateral Insurance Program that was initiated in 1986.

Specifically, the Sewer Lateral Insurance Program covers each single-family residential homeowner on the public sewer system within the City of Mishawaka. For a \$1.50 monthly fee (included on homeowner's 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 various commercial uses, and therefore may not eligible for this program.

CITY OF MISHAWAKA
2015 BUDGET

ENGINEERING DEPARTMENT
101-13

2015
Budget

1. PERSONAL SERVICES

Salaries and Wages

411-01	Director of Engineering	72,701.00	
411-02	Assistant Director	60,117.00	
	Project Coordinator	36,447.00	
	Project Manager	50,735.00	
	Traffic Manager	49,436.00	
	Office Manager	<u>31,809.00</u>	
			301,245.00

Other Personal Services

411-65	PE Certification	<u>5,000.00</u>	
			<u>5,000.00</u>
			306,245.00

2 SUPPLIES

Office Supplies

421-90	General Supplies	<u>4,000.00</u>	
			4,000.00

3 OTHER SERVICES AND CHARGES

Professional Services

431-06	Consulting	5,000.00	
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Communication and Transportation

432-03	Travel and Training	1,750.00	
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Repairs and Maintenance

436-01	Equipment Repair	3,000.00	
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Other Services and Charges

439-03	Subscriptions, Dues, etc.	<u>500.00</u>	
			<u>10,250.00</u>
			<u>320,495.00</u>

ELECTRIC SERVICE

Services and Rates

Mishawaka Utilities – Electric Division does not currently serve the proposed annexation area. *If the annexation is approved, Mishawaka Utilities – Electric Division will attempt to acquire the service area from AEP as it is not already in our franchise boundary.*

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

Description of Services

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

Services provided after normal working hours are on an emergency basis only. Customers requiring assistance can call the after-hours answering service, where a call is then placed to a

duty supervisor to assess the situation. The duty supervisor then calls out required support personnel (via the answering service).

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

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

Costs Associated with Services

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

FIRE PROTECTION/EMS

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

Staffing and Response Times

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

In accordance with the firefighter's union Collective Bargaining Agreement and the City of Mishawaka, minimum staffing of 29 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 responds to calls within three minutes for 90 percent of 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 a minimum of eleven (11) firefighters manning one Seagrave pumper truck, one aerial truck, a 105' Sutphen aerial/pumper combination), one heavy-duty K.M.E. rescue truck and one A.L.S. Paramedic ambulance unit.

Station No. 2, located at 2332 N. Main St., is staffed by six (6) firefighters at all times, manning one Pierce pumper truck, and one A.L.S. Paramedic ambulance unit.

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

Station No. 4, located at 3000 Harrison Road, is staffed by 5 firefighters manning one Sutphen pumper truck, and one Battalion Chief Vehicle.

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

For the year 2014 out of 6,353 runs 5,115 or roughly 80% were medical in nature. The Mishawaka Fire Department restructured going to a three platoon system. 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. This and the availability of paramedics on some engine companies have decreased the time in which it takes to start lifesaving interventions if needed. Engine 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 31 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 volunteer departments utilize mutual aid agreements in the event of the need for an aerial device.

The City maintains an eighteen (18) 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 (minimum training). Generally speaking, while employed with an ambulance service, employees have an opportunity to advance their skills. Training is offered at three additional levels. Advanced EMT, (IV therapy, cardiac monitoring), EMT-Intermediate, (addition of advanced airway skills and the administration of certain medications), 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 2014 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 3 fire rating with the Insurance Services Office. The lower the number in the rating, the lower a homeowner's insurance policy could be. Thus, properties that are annexed into the city could see a reduction in property insurance.

During the last audit in November of 2012 Mishawaka's rating improved from 72.25% out of a maximum of 100% in 2003 to 78.65% out of 100% in 2012.

We are currently only 1.35% away from a Class two (2) designation of which there are only two (2) in the State of Indiana.

We are waiting for improvements as a result of the ongoing Public Safety Answering Point mergers and some other internal improvements to occur before we asked to be reevaluated by the I.S.O.

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. Mishawaka's fire insurance rating is the same as the City of South Bend.

Future Plans

Additional personnel will become necessary in the future as the City grows. This increase is due in part to the increased role the department plays as the first responder unit for medical and accident calls. 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.

The next Station slated for major improvements is Station #2 located at 2332 North Main Street. Planning and funding are being researched now.

Plans are also underway to place a fourth A.L.S. Paramedic ambulance in service as future growth of the department allows.

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 are not needed 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 2014 the Fire Prevention Bureau performed 1,923 fire inspections of new and existing buildings in Mishawaka.

In 2014 the City's Building Department began assisting the fire department in business inspections throughout the City.

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, car seat installations and 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 2015 budget has been included for reference.

CITY OF MISHAWAKA
2015 BUDGET

FIRE/EMS DEPARTMENT
101-19

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-01	Fire Chief	67,736.00	
411-02	Assistant Chief		
	2 @ 62439	124,878.00	
	Chief Fire Prevention	58,754.00	
	Battalion Chief		
	4 @ 61051	244,204.00	
	Captains 15 @ 58056	870,840.00	
	Shift Supervisors 2 @ 56494	112,988.00	
	Lieutenants		
	13 @ 56445	733,785.00	
	Fire Inspectors		
	2 @ 55940	111,880.00	
	Paramedics 2 @ 55940	111,880.00	
	Driver Operator		
	30 @ 54869	1,646,070.00	
	Master Firefighters		
	25 @ 54139	1,353,475.00	
	1st Class Firefighter		
	16 @ 52139	834,224.00	6,270,714.00
	Specialty Pay	160,327.00	
	<u>Civilian</u>		
	Executive Secretary	32,084.00	192,411.00

Other Personal Services

411-60	Overtime	600,000.00	
411-66	Uniform Allowance 113 @ 1250	141,250.00	
411-67	Pension Equalization	<u>26,800.00</u>	768,050.00

Employee Benefits

413-01	Social Security	28,000.00	
413-02	Medicare	105,000.00	
413-03	PERF-14.2%	63,000.00	
413-05	Health Insurance	2,032,162.00	
413-06	Life/Disability Insurance	12,000.00	
413-09	77 Pension 22.7%	<u>1,291,000.00</u>	3,531,162.00

10,762,337.00

CITY OF MISHAWAKA
2015 BUDGET

FIRE/EMS DEPARTMENT
101-19

2015
Budget

2 SUPPLIES

Office Supplies

421-90 Office Supplies

6,000.00

Operating Supplies

422-01 Operating Supplies

275,000.00

Other Supplies

429-10 Public Education

Training/ Seminar

Supplies/Refreshments

6,000.00

287,000.00

3 OTHER SERVICES AND CHARGES

Repairs and Maintenance

436-01 Building/ Equipment Repair

97,500.00

436-91 Laundry Maintenance

3,000.00

Other Services and Charges

439-03 Subscriptions, Dues, etc.

3,000.00

103,500.00

11,152,837.00

PARKS AND RECREATION OPPORTUNITIES

Parks and Recreation

Mishawaka offers 27 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, including a very popular softball program. 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 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, Program Coordinator, and Secretary. There are 4 Park Divisions (Recreation/Special Events, Golf, Aquatics/Ice Rink, and Landscape). 3 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 2015 budget has been included for reference.

CITY OF MISHAWAKA
2015 BUDGET

PARK AND RECREATION
204-50

2015
Budget

1. PERSONAL SERVICES

Salaries and Wages

411-01	Department Head	62,898.00	
411-02	Regular Employees	489,350.00	
	Group 1: 14 @18.70*2088	546,639.00	1,098,887.00

	Reimburse CS Assts. 1.25	61,818.00	
	Reimburse MVH director 5%	2,944.00	64,762.00

411-03	Temporary/Summer Help	377,000.00	<u>377,000.00</u>
			1,540,649.00

Other Services Personal

411-60	Overtime	66,000.00	
411-62	Night Bonus	5,000.00	
411-63	Longevity	18,225.00	
411-64	FTO	15,000.00	104,225.00

Employee Benefits

413-01	Social Security	100,000.00	
413-02	Medicare	24,000.00	
413-03	PERF 14.2%	175,000.00	
413-04	Unemployment	5,000.00	
413-05	Employee Insurance Benefits	310,000.00	
413-06	Life Insurance	1,500.00	<u>615,500.00</u>
			2,260,374.00

2 SUPPLIES

Office Supplies

421-90	Office Supplies	8,000.00
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Operating Supplies

422-02	Gas, Oil, Parts, etc.	55,000.00
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Other Supplies

429-09	Merrifield Complex Supplies	50,000.00	
429-14	Maintenance Supplies	80,000.00	
429-15	Program Supplies	26,200.00	
429-18	Athletic Event Supplies	20,000.00	
429-20	Golf Course Supplies	30,000.00	
429-21	Concessions	60,000.00	
			329,200.00

CITY OF MISHAWAKA
2015 BUDGET

PARK AND RECREATION
204-50

2015
Budget

3. OTHER SERVICES AND CHARGES

Professional Services

431-09 Health Screenings/Vaccines 8,000.00

Communication and Transportation

432-02 Postage and Freight 2,000.00

432-03 Travel and Training 3,000.00

432-04 Telephone/Pager 7,000.00

Printing and Advertising

433-01 Printing/Newsletter etc. 7,500.00

Insurance

434-90 Insurance Premiums/Deductibles 110,000.00

Utility Services

435-01 MU/AEP Charges 285,000.00

435-02 NIPSCO 50,000.00

Repairs and Maintenance

436-01 Equipment/Facility Repair 30,000.00

436-90 Service Contracts 70,000.00

Rentals

437-05 Uniforms/Port-o-lets 11,500.00

Other Services and Charges

439-03 Subscription, Dues, etc. 1,400.00

439-09 Miscellaneous/Charges 1,000.00

439-18 Instructor Fees 25,000.00

439-19 Official/Referee Fees 5,000.00

439-21 Recreation Event/Entertainment 28,000.00

439-93 Sales Tax 25,000.00

669,400.00

3,258,974.00

CITY OF MISHAWAKA
2015 BUDGET

PARK AND RECREATION NON-REVERTING
214-50

2015
Budget

4 CAPITAL OUTLAYS

Improvements Other than Buildings

443-98	Eberhart Roof	60,000.00
443-94	Softball Field/Diamond Improve.	10,000.00
443-99	Merrifield Improvements	10,000.00

Buildings

442-05	Wilson Building Improvements	40,000.00
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Machinery and Equipment

444-12	Golf Course Mowers	<u>46,000.00</u>	166,000.00
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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

There are currently a total of 7 full time civilians within the Mishawaka Police Department, and are budgeted for 105 sworn officers. The Department has 23 officers on the day shift, 24 on the afternoon shift, and 22 on midnights, making for a total of 69 officers in the Uniform Division.

Because of a State Mandate, effective on January 1, 2015, the four dispatch centers in St. Joseph County (including the Mishawaka Public Safety Dispatch Center) were required to consolidate into two Dispatch Centers. The former Mishawaka Police Dispatchers are now employed by St. Joseph County; hence the reduction in civilian employees for the MPD.

There are also 10 officers in the Investigative Division and 6 officers assigned to special duty (special crimes, domestic violence, school resource, etc.)

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 64 hours of training, compared with minimums of 24+ statewide.

Equipment

The Police Department has a take-home patrol car program. Currently, there are 103 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, 22 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 Police Department has two School Resource officers available with School City of Mishawaka. One officer is assigned to Mishawaka High School, and the other officer is assigned to John Young Middle School. The cost of these officers is shared with School City.

Personal Services

The Community Relations Unit

The Community Relations Officers handle various public relationship events such as Neighborhood Watch meetings, MPD tours for boy scouts and schools, reading to kids, bike safety rodeos, and participating in Tri-Ad Senior Citizens Organization. The unit is partnered with Nixle.com (a California-based Internet messaging-service provider). This provider

offers a standardized, secure, and certified communication platform for local police departments, municipalities, and their agencies to communicate important, neighborhood-level information to the residents of their communities. This has been a great success with improving how we get crime information and other important information out to the public. The unit also handles neighborhood complaints, such as drug houses, speeding, neighbor disputes, and other "quality of life" issues.

One (1) Community Relations Officer is assigned to patrol the City parks over the summer. The main concentration is in the downtown parks, which has shown an increase in vandalism. Since the park officer has started patrolling the parks, we have seen a drop in criminal activity.

Street Crimes Unit

The Street Crimes Unit was implemented in July of 2009. 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.

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.

Mishawaka crime rates in general continue to remain low for cities of comparable sizes. Serious crimes such as robberies, burglaries, larceny/thefts, auto thefts and arsons have dropped from 2013 to 2014. There was a slight increase in rapes and assaults between 2013 and 2014. Overall there was a 10% decrease in crime in 2014. Mishawaka had 0 homicides in 2014. In 2013 there were 0 homicides as well. The Mishawaka Police Department responded to 41,525 calls for service in 2014 with the Dispatch Center receiving 69,348 calls. The MPD had 29,550 - 911 calls in the Dispatch Center in 2014.

For general information purposes, a copy of the year 2015 budget has been included for reference. The budget itemizes the costs of providing services for the entire city.

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.

CITY OF MISHAWAKA
2015 BUDGET

POLICE DEPARTMENT
101-20

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-01	Police Chief	68,171.00	
411-02	Assistant Chief		
	3 @ 62872	188,616.00	
	Captains		
	7 @ 57483	402,381.00	
	Lieutenants		
	12 @ 56376	676,512.00	
	Sergeants		
	20 @ 55304	1,106,080.00	
	1st Patrol Officer		
	57 @ 54574	3,110,718.00	
	2nd Patrol Officer		
	7 @ 52574	<u>368,018.00</u>	5,920,496.00
	<u>Civilians</u>		
	Executive Secretary	32,084.00	
	Administrative Secretary	31,809.00	
	Secretary 2 @ 31374	62,748.00	
	Parking Personnel	31,374.00	
	Property Manager	35,367.00	
	Services Administrator	<u>36,555.00</u>	229,937.00
	Crossing Guards 20 @ 7103	142,060.00	
	Summer School @ 20.00 day per guard	2,000.00	
411-03	Substitute Crossing Guard	4,000.00	
	Temporary Help/Part-time	<u>15,000.00</u>	163,060.00

Other Personal Services

411-60	Overtime/ Court-time Officer	471,228.00	
411-66	Uniform Allowance		
	1 @ 500, 105 @ 2050	215,750.00	
	Equipment Allowance 106 @ 271.43	<u>28,772.00</u>	715,750.00

Employee Benefits

413-01	Social Security	26,000.00	
413-02	Medicare	102,000.00	
413-03	PERF 14.2%	35,000.00	
413-05	Health Insurance	2,000,000.00	
413-06	Life Insurance	6,250.00	
413-10	77 Pension 21.7%	<u>1,277,000.00</u>	
			<u>3,446,250.00</u>
			10,475,493.00

CITY OF MISHAWAKA
2015 BUDGET

POLICE DEPARTMENT
101-20

2015
Budget

2 SUPPLIES

Operating Supplies

422-01 Operating Supplies 71,500.00

Other Supplies

429-11 Seminars/ Community Relations 1,000.00

72,500.00

3 OTHER SERVICES AND CHARGES

Communication and Transportation

432-03 Travel and Training 2,000.00

Printing and Advertising

433-01 Printing 1,800.00

Repairs and Maintenance

436-01 Building Repair/ Maintenance
Service Contracts 80,000.00

Other Services and Charges

439-03 Subscriptions, Dues, etc. 3,000.00

439-11 Special Expense 13,000.00

439-12 Canine Expenses 3,000.00

439-16 Crime Stoppers Program 5,000.00

107,800.00

10,655,793.00

STREET DEPARTMENT

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

Staffing

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

Equipment

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

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

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

Services

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

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

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

Costs Associated with Services

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

For general information purposes, a copy of the year 2015 budget has been included for reference.

CITY OF MISHAWAKA
2015 BUDGET

CENTRAL SERVICES DEPARTMENT
101-22

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-02 Assistant 4 @ 49454	197,816.00	
Fleet Maintenance Technician		
6 @ 19.71*2088	246,927.00	
Group 1: 4 @ 18.70*2088	156,182.00	
PT maintenance 1040 hrs @ 11.00	11,440.00	
Reimburse MVH Director 5%	<u>2,944.00</u>	
		615,309.00

Other Services Personal

411-60 Overtime	15,000.00	
411-62 Night Bonus .60/.55 per hour	5,000.00	
411-63 Longevity	<u>6,000.00</u>	
		<u>26,000.00</u>
		641,309.00

2 SUPPLIES

Office Supplies

421-90 Office Supplies	2,000.00	
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Operating Supplies

422-02 Gas, Oil, etc.	1,100,000.00	
422-05 Equipment/ Vehicle/Maint Supplies	100,000.00	

Other Supplies

429-08 Uniform/ Supplies	<u>4,000.00</u>	
		1,206,000.00

3 OTHER SERVICES AND CHARGES

Professional Services

431-09 Health Screenings/ Vaccines	1,000.00	
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Communication and Transportation

432-03 Travel and Training	1,500.00	
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Repairs and Maintenance

436-01 Building Repair / Equipment/Maint	60,000.00	
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Rentals

437-05 Uniforms	5,000.00	
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Other Services and Charges

439-09 Miscellaneous Charges	<u>2,000.00</u>	
		69,500.00
		<u>1,916,809.00</u>

CITY OF MISHAWAKA
2015 BUDGET

MOTOR VEHICLE HIGHWAY
201-50

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-01	Street Commissioner	58,864.00	
411-02	Office Manager	31,809.00	
	Secretary	31,374.00	
	Group 1: 32 @ 18.70*2088	1,249,459.00	
	CS reimburse 1.55 for assts.	76,654.00	
			1,448,160.00

Other Services Personal

411-60	Overtime	81,500.00	
411-62	Night Bonus .60/.55 per hr	8,000.00	
411-63	Longevity	21,000.00	
411-64	FTO (Flexible Time Off) Plan	8,000.00	118,500.00

Employee Benefits

413-01	Social Security	93,000.00	
413-02	Medicare	22,000.00	
413-03	PERF 14.2%	212,000.00	
413-04	Unemployment	5,000.00	
413-05	Employee Ins Benefits	470,000.00	
413-06	Life Insurance	2,000.00	804,000.00
			2,370,660.00

2 SUPPLIES

Office Supplies

421-90	Office Supplies	1,500.00	
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Operating Supplies

422-02	Gas, Oil, etc.	200,000.00	
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Repair and Maintenance Supplies

423-03	Equipment/ Parts, Supplies	160,000.00	
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Other Supplies

429-08	Uniform Supplies	8,000.00	
429-13	Traffic Supplies	36,000.00	
			405,500.00

CITY OF MISHAWAKA
2015 BUDGET

MOTOR VEHICLE HIGHWAY
201-50

2015
Budget

3 OTHER SERVICE AND CHARGES

Professional Services

431-04	Snow Removal	5,000.00
431-09	Health Screenings/ Vaccines	6,000.00

Communication and Transportation

432-03	Travel and Training	5,000.00
432-04	Telephone/ Paging	10,000.00

Printing and Advertising

433-02	Publications	600.00
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Insurance

434-90	Insurance Premiums/Deductibles	150,000.00
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Utility Service

435-01	MU Charges	110,000.00
435-02	NIPSCO	57,000.00

Repairs and Maintenance

436-01	Building/ Equipment Repair	200,000.00
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Rentals

437-05	Uniforms	8,000.00
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Other Services and Charges

439-09	Miscellaneous Charges	3,000.00
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554,600.00

3,330,760.00

CITY OF MISHAWAKA
2015 BUDGET

LOCAL ROAD AND STREET
202-50

2015
Budget

4 CAPITAL OUTLAYS

Improvements other than Buildings

442-01 Street Repair/Summer Program

500,000.00

500,000.00

WASTE DISPOSAL AND RECYCLING SERVICES

Waste Disposal and Recycling Services

Trash pick-up in the City of Mishawaka is inexpensive and efficient. The monthly fee for single family trash pickup is \$13.77. 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 \$11.22 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 vary widely and usually require private dumpsters. These uses are required to contract for services through private trash contractors. Given that portion of the proposed annexation is an industrial facility, waste disposal will be the responsibility of the property owner with no involvement from the City.

Leaf pick-up and Fifth Street recycling center

The leaf pick-up and Christmas tree pick-up programs are done through the City's street department. The Fifth Street recycling center is run by the Solid Waste Management District. It is open to all residents and non-residents for disposal of hazardous materials, such as paint and household chemicals. Tires, magazines, and cardboard/office paper also are collected there for recycling.

WASTEWATER

Services

Services are provided by the Mishawaka Wastewater Division 24-hours a day. 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 thirty remote sewage lift stations are continuously monitored by radio telemetry.

Facilities

Mishawaka's wastewater treatment plant is a Class IV facility that was recently expanded 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. The dechlorinated effluent is aerated to add dissolved oxygen.

For the year 2014 an average flow of 9.69 MGD was treated. The average cBOD removal was 98% and the average suspended solids removal was 98%.

Staff

Twenty six people staff the wastewater utility. There are 5 managers/supervisors, 4 chemists, 9 operators, 6 maintenance technicians, 1 biosolids technician, and 1 pretreatment 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.

Planned Capital Improvements for 2015 and Beyond

A \$42 million upgrade was completed in mid 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. Construction began in November 2005 and was substantially complete in June 2008.

The capital improvements increased the wastewater treatment plant's capacity from 12 MGD to 20 MGD. The hydraulic peak capacity increased from 24 MGD to 42 MGD. The scope of the wastewater treatment plant improvements include the following elements:

- Parallel 60-inch interceptor sewer from CSO 009 to treatment plant
- Influent Pump Station Expansion
- Additional Fine Screen
- New Grit Separation and Washing Equipment
- New Scum Concentrating Equipment
- Addition of Two New Grit Removal Tanks
- Addition of Two New Primary Clarifiers
- Addition of Two New Aeration Tanks
- Addition of Two New Final Clarifiers
- Addition of Chlorine Contact Tank
- Conversion From Gaseous Chlorine and Sulfur Dioxide to Liquid Sodium Hypochlorite and Sodium Bisulfite Disinfection
- Rehabilitation of Ferrous Chloride Storage and Feed System
- Addition of two WAS Gravity Belt Thickener

- Addition of a second belt filter press for biosolids dewatering
- New Anaerobic Digester and Rehabilitation of Existing Digesters Including New Covers
- Modifications to the Plant Electrical Feed
- Installation of a high efficiency turbo aeration blower
- New Process Air Blower Equipment
- Administration Building Modifications
- Expansion of Maintenance Facilities
- Site Landscaping

Future capital improvements are focused on the Combined Sewer Overflow Long Term Control Plan and 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 and in-line storage in selected areas.

Statistical Information

Mishawaka's wastewater treatment plant exhibits outstanding performance. For the year 2014 the average removals and effluent concentrations were as follows:

	Percent Removal	Effluent Concentration mg/l
CBOD	98%	<2.0
Total Suspended Solids	98%	<2.6
Phosphorus	82%	0.56
Ammonia Nitrogen	95%	<0.8

During 2014 there were no exceedances of NPDES permit effluent limitations.

Costs Associated with Services

Mishawaka Utilities Wastewater Division is predominately supported through revenue generated by the rates charged to customers. 2005 was the first full year of construction of the Wastewater Treatment Plant Upgrade and Expansion. The project 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 will save 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 will cut annual combined sewer overflow (CSO) volume in-half. Because a portion of the expanded capacity will serve growth in the Northwest TIF area, TIF funding has been pledged to the Wastewater Division to assist in funding debt service payments. An annual TIF distribution of \$3.36 million reduces the rate increases necessary to fund the expansion's bond payments.

Residents of St. Joseph County who have access to city sanitary sewer pay the same sewer rate provided to residents of the city. However, Wastewater Utility customers whose premises are served by the utility and are located within the City limits shall receive a credit applied towards their monthly sewer bill in recognition of the portion of the principal and interest on Wastewater Utility bonds paid by the City from TIF revenues. 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 24 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

An existing sixteen (16) inch distribution main is located on the South side of Douglas Road fronting the proposed annexation area. This water main currently is a dead end at the eastern boundary of the proposed annexation area. The (16) inch water main is fed by a (20) inch line from the north on Fir Road and a (16) inch line fed from the south on Fir Road. There are no stubs onto the proposed Annexation Fiscal Plan site.

The costs associated with the extension of water service to the individual property, including tap fees, are paid by developers/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 the house 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 twenty-nine (29) employees in the Water Division consisting of twenty (20) union employees and nine (9) salaried personnel. An additional administrative staff of four (4) people and an office staff of twenty-three (23) carries out all billing and clerical work for both the electric and water divisions.

The Water Division has twenty-seven (27) vehicles and eight (8) 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.

Services to Residents – (Cont.)

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

Costs Associated with Services

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

Annexation Fiscal Plan

A PART OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

TAB D - APPENDICES

RESOLUTION NO. 2015-42

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:

15022 Douglas Road southeast of the Douglas Road and Fir Road intersection.

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 City Planning 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 City Planning 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 QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

Section II. Following the review of documents prepared by the Department of City Planning 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 _____, 2015, at _____ o'clock ____M.

Presiding Officer

ATTEST:

Deborah S. Block, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____
2015, at _____ o'clock ____M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____ 2015, at
_____ o'clock ____M.

David A. Wood, Mayor

PETITION #15-27

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. _____

ORDINANCE NO. _____

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

WHEREAS, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and the zoning as hereinafter set forth, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

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

Section 1. The following described real estate be and the same is hereby annexed to and declared to be a part of the City of Mishawaka, Indiana:

A PART OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

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

1. Existing Conditions - Although the area was platted and developed decades ago with a tract of single family homes, the subject parcel is located at the intersection of two arterial roadways within an area that continues to develop

Proposed Ordinance No. _____

Ordinance No. _____

with commercial uses. Traffic is intended to increase along both corridors. A convenience store has been proposed for the opposite (northwest) corner of the intersection.

2. Character of Buildings – The character of the buildings within the surrounding area is single family residential, but the area continues to redevelop for commercial purposes.
3. The most desirable/highest and best use – Because of the parcels' location and the existing commercial development along the Douglas and Fir Road corridors, the most desirable use for the property is commercial. Although there are surrounding residential properties, the increasing traffic along the corridors, makes the long term use of these properties undesirable for residential purposes.
4. Conservation of property values - The proposed zoning will not be injurious to property values in the surrounding neighborhood, because higher impact commercial uses already exist in close proximity to annexation area.
5. Comprehensive Plan - The properties on the east side of Fir Road are guided by the Comprehensive Plan amendment performed jointly by the City and St. Joseph County that was adopted in 2003. At the time, a conscious decision was made not to guide existing developed properties such as these. The large open undeveloped area behind this parcel to the south and east (with no frontage on Douglas and Fir Roads) was guided as a future professional office park. Given the location of this parcel at the intersection of two arterial roadways, although not guided by the Capital Avenue Plan, the redevelopment of these "frontage properties" was inevitable and will likely be determined by the market in a piece meal fashion. The hospital and other commercial developments has altered developmental patterns from what once was a desirable location for residential development to more intensive commercial growth. Residential development is no longer desirable within this area and comprehensive plans must be reevaluated as development trends change over the years.

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day of _____, 2015, at _____ o'clock ____M.

Presiding Officer

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

Proposed Ordinance No. _____

Ordinance No. _____

PRESENTED by me to the Mayor this _____ day of _____,
2015, at _____ o'clock _____ M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2015, at
_____ o'clock _____ M.

David A. Wood, Mayor

Naillou is hereby giving that the Tax Exemptions for the Trading Units of St. Joseph County, for the year 2014 payable 2015, are over in the hands of the St. Joseph County Treasurer, who is ready to receive the Taxes thereon.

thereon. The following table shows the role of taxation on each £100.00 of Taxable Real Estate, Personal Property, Mobile Homes, and Intangible Collateral after May 1, 2015. General local board delinquent after November

71 001	71 102	71 003	71 004	71 005	71 006	71 007	71 008	71 009	71 010	71 011	71 012	71 013	71 014	71 015	71 016	71 017	71 018	71 019	71 020	71 021	71 022	71 023	71 024	71 025	71 026	71 027	71 028	71 029	71 030	71 031	71 032	71 033	71 034	71 035	71 036	71 037	71 038	71 039	71 040	71 041	71 042	71 043	71 044	71 045	71 046	71 047	71 048	71 049	71 050	71 051	71 052	71 053	71 054	71 055	71 056	71 057	71 058	71 059	71 060	71 061	71 062	71 063	71 064	71 065	71 066	71 067	71 068	71 069	71 070	71 071	71 072	71 073	71 074	71 075	71 076	71 077	71 078	71 079	71 080	71 081	71 082	71 083	71 084	71 085	71 086	71 087	71 088	71 089	71 090	71 091	71 092	71 093	71 094	71 095	71 096	71 097	71 098	71 099	71 100	71 101	71 102	71 103	71 104	71 105	71 106	71 107	71 108	71 109	71 110	71 111	71 112	71 113	71 114	71 115	71 116	71 117	71 118	71 119	71 120	71 121	71 122	71 123	71 124	71 125	71 126	71 127	71 128	71 129	71 130	71 131	71 132	71 133	71 134	71 135	71 136	71 137	71 138	71 139	71 140	71 141	71 142	71 143	71 144	71 145	71 146	71 147	71 148	71 149	71 150	71 151	71 152	71 153	71 154	71 155	71 156	71 157	71 158	71 159	71 160	71 161	71 162	71 163	71 164	71 165	71 166	71 167	71 168	71 169	71 170	71 171	71 172	71 173	71 174	71 175	71 176	71 177	71 178	71 179	71 180	71 181	71 182	71 183	71 184	71 185	71 186	71 187	71 188	71 189	71 190	71 191	71 192	71 193	71 194	71 195	71 196	71 197	71 198	71 199	71 200	71 201	71 202	71 203	71 204	71 205	71 206	71 207	71 208	71 209	71 210	71 211	71 212	71 213	71 214	71 215	71 216	71 217	71 218	71 219	71 220	71 221	71 222	71 223	71 224	71 225	71 226	71 227	71 228	71 229	71 230	71 231	71 232	71 233	71 234	71 235	71 236	71 237	71 238	71 239	71 240	71 241	71 242	71 243	71 244	71 245	71 246	71 247	71 248	71 249	71 250	71 251	71 252	71 253	71 254	71 255	71 256	71 257	71 258	71 259	71 260	71 261	71 262	71 263	71 264	71 265	71 266	71 267	71 268	71 269	71 270	71 271	71 272	71 273	71 274	71 275	71 276	71 277	71 278	71 279	71 280	71 281	71 282	71 283	71 284	71 285	71 286	71 287	71 288	71 289	71 290	71 291	71 292	71 293	71 294	71 295	71 296	71 297	71 298	71 299	71 300	71 301	71 302	71 303	71 304	71 305	71 306	71 307	71 308	71 309	71 310	71 311	71 312	71 313	71 314	71 315	71 316	71 317	71 318	71 319	71 320	71 321	71 322	71 323	71 324	71 325	71 326	71 327	71 328	71 329	71 330	71 331	71 332	71 333	71 334	71 335	71 336	71 337	71 338	71 339	71 340	71 341	71 342	71 343	71 344	71 345	71 346	71 347	71 348	71 349	71 350	71 351	71 352	71 353	71 354	71 355	71 356	71 357	71 358	71 359	71 360	71 361	71 362	71 363	71 364	71 365	71 366	71 367	71 368	71 369	71 370	71 371	71 372	71 373	71 374	71 375	71 376	71 377	71 378	71 379	71 380	71 381	71 382	71 383	71 384	71 385	71 386	71 387	71 388	71 389	71 390	71 391	71 392	71 393	71 394	71 395	71 396	71 397	71 398	71 399	71 400	71 401	71 402	71 403	71 404	71 405	71 406	71 407	71 408	71 409	71 410	71 411	71 412	71 413	71 414	71 415	71 416	71 417	71 418	71 419	71 420	71 421	71 422	71 423	71 424	71 425	71 426	71 427	71 428	71 429	71 430	71 431	71 432	71 433	71 434	71 435	71 436	71 437	71 438	71 439	71 440	71 441	71 442	71 443	71 444	71 445	71 446	71 447	71 448	71 449	71 450	71 451	71 452	71 453	71 454	71 455	71 456	71 457	71 458	71 459	71 460	71 461	71 462	71 463	71 464	71 465	71 466	71 467	71 468	71 469	71 470	71 471	71 472	71 473	71 474	71 475	71 476	71 477	71 478	71 479	71 480	71 481	71 482	71 483	71 484	71 485	71 486	71 487	71 488	71 489	71 490	71 491	71 492	71 493	71 494	71 495	71 496	71 497	71 498	71 499	71 500	71 501	71 502	71 503	71 504	71 505	71 506	71 507	71 508	71 509	71 510	71 511	71 512	71 513	71 514	71 515	71 516	71 517	71 518	71 519	71 520	71 521	71 522	71 523	71 524	71 525	71 526	71 527	71 528	71 529	71 530	71 531	71 532	71 533	71 534	71 535	71 536	71 537	71 538	71 539	71 540	71 541	71 542	71 543	71 544	71 545	71 546	71 547	71 548	71 549	71 550	71 551	71 552	71 553	71 554	71 555	71 556	71 557	71 558	71 559	71 560	71 561	71 562	71 563	71 564	71 565	71 566	71 567	71 568	71 569	71 570	71 571	71 572	71 573	71 574	71 575	71 576	71 577	71 578	71 579	71 580	71 581	71 582	71 583	71 584	71 585	71 586	71 587	71 588	71 589	71 590	71 591	71 592	71 593	71 594	71 595	71 596	71 597	71 598	71 599	71 600	71 601	71 602	71 603	71 604	71 605	71 606	71 607	71 608	71 609	71 610	71 611	71 612	71 613	71 614	71 615	71 616	71 617	71 618	71 619	71 620	71 621	71 622	71 623	71 624	71 625	71 626	71 627	71 628	71 629	71 630	71 631	71 632	71 633	71 634	71 635	71 636	71 637	71 638	71 639	71 640	71 641	71 642	71 643	71 644	71 645	71 646	71 647	71 648	71 649	71 650	71 651	71 652	71 653	71 654	71 655	71 656	71 657	71 658	71 659	71 660	71 661	71 662	71 663	71 664	71 665	71 666	71 667	71 668	71 669	71 670	71 671	71 672	71 673	71 674	71 675	71 676	71 677	71 678	71 679	71 680	71 681	71 682	71 683	71 684	71 685	71 686	71 687	71 688	71 689	71 690	71 691	71 692	71 693	71 694	71 695	71 696	71 697	71 698	71 699	71 700	71 701	71 702	71 703	71 704	71 705	71 706	71 707	71 708	71 709	71 710	71 711	71 712	71 713	71 714	71 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55

[illegible]

APPENDIX "D" - INDEBTEDNESS OF ST. JOSEPH COUNTY

INDIANA Gateway for government units

[\(/default.aspx\)](/default.aspx) [Home \(/default.aspx\)](/default.aspx) [Report Builder \(/report_builder\)](/report_builder) [Download Data \(/public/download.aspx\)](/public/download.aspx) [Tools \(/public/tools.aspx\)](/public/tools.aspx)  [Learn More \(/public/help.aspx\)](/public/help.aspx)

Fiscal Health Indicators

The Fiscal Health Indicators provide easy access to data that help assess the financial resiliency of local governments across the state.

Type in the name of a local government unit:

St. Joseph County, IN

2010 Census Population: 266,931

 [Excel](#)

Debt

Local governments may enter into debt for the purposes of funding capital projects such as the construction of facilities. This debt will often be payable over several years and will require the payment of interest on the amount of debt outstanding. Governments may use a wide variety of revenue sources for repayment of outstanding debt, including property taxes, local income taxes or utility fees. Multiple revenue sources may be dedicated to the repayment of an individual debt, with the revenues often identified as "primary" or "secondary". More information is available in [Fiscal Health Indicators: Debts \(downloads/Debt.pdf\)](#) and the companion excel file [Debt data \(downloads/Debt for Download.xlsx\)](#).

\$43,467,811

Amount of Outstanding Debt as of July 1, 2015

\$163

Outstanding Debt Per Capita

\$0.55*Outstanding Debt per \$100 Net Assessed Value*

Amount Outstanding as of July 1, 2015	2010 Population	Outstanding Debt per Capita	2014 Certified Net AV	Outstanding Debt per \$100 NAV
\$43,467,811	266,931	\$163	\$7,514,198,242	\$0.55

Debt Name (Bond ID)	Primary Repayment Source	Secondary Repayment Source(s)	Amount Outstanding as of July 1, 2015	Year of Last Scheduled Payment
IN-TEK TIF REDEVELOPMENT - 2165	TIF		\$610,000	2017
JAIL BUILDING CORPORATION - 2516	Property Tax		\$12,125,000	2018
BITTERSWEET BRIDGE - 2527	Property Tax		\$1,570,230	2016
AM GENERAL - 2572	TIF		\$9,302,527	2018
MOTOROLA - 2655	CEDIT		\$2,190,974	2017
Mental Health Revenue Refunding Bonds, Series 2012 (Limited Tax) - 5965	Other Revenue		\$3,274,425	2021
Economic Development Income Tax Revenue Bonds of 2014 - 8867	CEDIT		\$11,841,004	2034
St. Joseph County, Indiana, Limited Tax Bridge Refunding Bonds of 2014 - 8992	Property Tax		\$2,553,651	2018

Pensions

Many local governments provide employees with a pension plan to assist with retirement. These pension plans often include a contribution by the local government on behalf of the employees. While some local governments may choose to operate their own pension plans either for all employees or just for select pools of employees, many local governments will also operate pension plans through the Indiana Public Retirement System (INPRS). INPRS administers several different pension plans used by local governments. More information is available in [Fiscal Health Indicators: Pension Plans \(downloads/Pension Plans.pdf\)](#) and the companion excel file [Pension Plans \(downloads/Pension Plans for Download.xlsx\)](#).

110

2014 Retiree(s) With Locally Operated Pension Plan(s)

\$1,930,633

2014 Contributions to Locally Operated Pension Plan(s)

Pension Plan Name	Plan Type	2013 Employer Contribution	2013 Retirees	2014 Employer Contribution	2014 Retirees
St. Joseph County Police Benefir Plan	Defined Benefit	\$0	12	\$0	12
St. Joseph County Police Benefit Plan	Defined Benefit	\$54,012	0	\$54,012	0
St. Joseph County Police Retirement Plan	Defined Benefit	\$1,578,206	98	\$1,578,206	98

Post Employment Benefits

A local government may offer post-employment benefits to retirees. These benefits may include medical, prescription drug, dental, vision, hearing, life insurance, long-term care benefits, and long-term disability benefits (not covered under a pension plan) that are provided after employment ends. Indiana Code 36-1-8-17.5 requires that local governments report prior year retiree benefits by March 1 of each year. In order to meet this reporting requirement, local governments may choose to contract for an actuarial study or may choose to estimate the required information. More information is available in [Fiscal Health Indicators: Retiree Benefits \(downloads/Retiree Benefits Data.pdf\)](#) and the companion excel file [Retiree Benefits \(downloads/Retiree Benefits for Download.xlsx\)](#).

This unit does provide post employment benefits. This unit has not had an actuarial study

prepared. The information displayed here is estimated by the unit.

184

2014 Retiree(s) Receiving Post Retirement Benefits

\$1,661,897

2014 Post Retirement Benefits Paid

Net Assessed Value & Exempt Properties

A key value in determining property tax rates is the amount of net assessed value for the unit (as certified to the Department of Local Government Finance by the county auditor). Certified net assessed value is the sum of the assessed values of real estate and personal property after the removal of any applicable deductions or exemptions and after removing the assessed value which is being directed to TIF districts. The certified net assessed value (CNAV) is commonly referred to as the property tax base for the local government.

Deductions reduce the gross assessed value by a certain amount or percentage. Exemptions typically will make the entire assessed value of the parcel or record exempt from taxation, essentially taking the parcel or record out of the property tax base for a local government. In certain instances, though, it is also possible to have partial exemptions, which exempt just a portion of the parcel or record from taxation. More information is available in these two documents: [Fiscal Health Indicators: Net Assessed Value \(NAV\) \(downloads/NAV Change.pdf\)](#) and [Fiscal Health Indicators: Government Acreage as Percent of Total Acres \(downloads/Exempt AV.pdf\)](#), as well as these companion excel files [Net Assessed Value \(NAV\) \(downloads/NAV Change for Download.xlsx\)](#) and [Government Acreage as Percent of Total Acres \(downloads/Govt as Percent of Total Acres for Download.xlsx\)](#).

\$7,514,198,242

2014 Certified Net Assessed Value

\$1,342,119,635

2014 Exempt Assessed Value

17.9 %

2014 Exempt Assessed Value as Percent of Certified Net Assessed Value

	2013	2014	Percent Change
Certified Net Assessed Value	\$7,671,151,787	\$7,514,198,242	-2.0 %
Exempt Assessed Value	\$1,333,521,797	\$1,342,119,635	0.6 %

	2013	2014	Change
Exempt Assessed Value as Percent of Certified Net Assessed Value	17.4 %	17.9 %	0.5 %

214,883

Total Acreage

7,069

Government Acreage

3.3 %

Government Acreage as Percent of Total Acreage

	2013	2014	Percent Change
Total Acreage	215,193	214,883	-0.1 %
Government Acreage	7,095	7,069	-0.4 %
	2013	2014	Change
Government Acreage as Percent of Total Acreage	3.3 %	3.3 %	0.0 %

Property Tax Caps

Local governments that collect property taxes may be impacted by the application of property tax caps. Property tax caps limit the amount of an individual tax bill to a percent of the gross assessed value. For owner-occupied homestead properties, the tax bill cannot exceed 1% of the gross assessed value of the property. For other residential properties, long term care facilities and agricultural land, the tax bill cannot exceed 2% of the gross assessed value. The tax bills on all other real property and all personal property are restricted to 3% of the gross assessed value. In addition, there is an additional property tax cap known as the Over 65 property tax cap. The Over 65 property tax cap is dependent on the age and income of the taxpayer and changes in the tax bill from year to year. When a tax bill reaches the applicable property tax cap, any additional tax liability above the property tax cap is credited to the taxpayer and is no longer due by the taxpayer. This credit results in a loss to local governments as the full property tax levy is unable to be collected. More information is available in [Fiscal Health Indicators: Property Tax Cap \(downloads/Property Tax Cap.pdf\)](#) and the companion excel file [Property Tax Cap \(downloads/Property Tax Cap as Percent of Levy for Download.xlsx\)](#).

\$53,035,210*Certified Levy***\$7,191,331***Property Tax Cap***13.6 %***Property Tax Cap as a Percent of the Total Levy*

	2013	2014	Percent Change
Certified Levy	\$51,634,523	\$53,035,210	2.7 %
Property Tax Cap	\$6,994,563	\$7,191,331	2.8 %
	2013	2014	Change
Property Tax Cap as a Percent of the Total Levy	13.6 %	13.6 %	0.0 %

Tax Increment Financing (TIF)

Counties, cities, and towns can establish tax increment finance (TIF) districts through a redevelopment commission or authority. TIF districts allow the redevelopment commission or authority to receive tax revenues from growth in assessed value within the TIF district and then use those revenues for projects within the TIF district. These projects typically are designed to encourage further development and growth within the TIF district or surrounding area. More information is available in [Fiscal Health Indicators: Tax Increment Finance \(downloads/TIF Data.pdf\)](#) and the companion excel file [Tax Increment Finance \(downloads/TIF Data for Download.xlsx\)](#).

\$1,483,910,379*Certified Incremental TIF Assessed Value***19.8 %***Incremental TIF as Percent of Certified AV***\$0***Certified Passthrough TIF AV*

0.0 %*Passthrough TIF as Percent of Certified AV*

	2013	2014	Percent Change
Certified Net Assessed Value	\$7,671,151,787	\$7,514,198,242	-2.0 %
Certified Incremental TIF Assessed Value	\$1,488,058,479	\$1,483,910,379	-0.3 %
Certified Passthrough TIF AV	\$0	\$0	0.0 %
	2013	2014	Change
Incremental TIF as Percent of Certified AV	19.4 %	19.8 %	0.4 %
Passthrough TIF as Percent of Certified AV	0.0 %	0.0 %	0.0 %

TIF Name (TIF ID)	2013 Parcel Count	2013 Base AV	2013 Inc. AV	2014 Parcel Count	2014 Base AV	2014 Inc. AV
Wyatt Economic Development Area Allocation Area #1 - T71401	25	\$6,735,347	\$1,309,938	26	\$6,793,269	\$4,914,154
St Joseph County Economic Development District Allocation Area #2 - T71402	193	\$43,837,482	\$36,663,879	201	\$48,581,746	\$46,121,383

AM General Allocation Area #3 - T71403	248	\$47,565,590	\$48,172,285	250	\$47,232,856	\$93,455,413
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Local Option Income Taxes

Counties have the ability to impose local income taxes on their residents or employees working within the county as a way to generate additional revenue for local governments or to provide for property tax credits for taxpayers. At this time, all 92 counties impose at least one of the available local option income tax (LOIT) options. More information is available in Fiscal Health Indicators: Local Income Taxes (downloads/Income Tax Data.pdf) and the companion excel file Local Income Taxes (downloads/Income Tax Data for Download.xlsx).

\$23,504,344

2014 Total

\$88

2014 Total Per Capita

	2013	2014	Percent Change
Total	\$21,599,055	\$23,504,344	8.8 %
	2013	2014	Change
Total Per Capita	\$81	\$88	\$7

	2013	2014	Percent Change
Total	\$21,599,055	\$23,504,344	8.8 %
County Option Income Tax (COIT)	\$8,460,192	\$9,314,201	10.1 %
COIT Public Safety	\$4,138,448	\$4,531,577	9.5 %
County Economic Development Income Tax (CEDIT)	\$9,000,415	\$9,658,566	7.3 %
County Adjusted Gross Income Tax (CAGIT)	\$0	\$0	0.0 %

CAGIT Property Tax Replacement Credit (PTRC)	\$0	\$0	0.0 %
CAGIT Public Safety	\$0	\$0	0.0 %
Levy Freeze	\$0	\$0	0.0 %
Special Legislation	\$0	\$0	0.0 %

Annual Financial Reports: General Fund

The annual financial results of a local government provide key insights on the fiscal health of the local government. By reviewing items such as fund balances and trends in spending and revenues, interested parties can gain an understanding of how the government has been performing from a financial perspective and where concerns may exist in the future.

At regular intervals, local governments are required to submit financial results to the State of Indiana. Non-school political subdivisions will submit an Annual Financial Report to the State Board of Accounts after the conclusion of a year. Schools submit semi-annual financial results to the Indiana Department of Education. This data forms the basis for the indicators included in this section. Please note that Indiana local governments primarily report on a cash basis for accounting. This may impact the interpretation of fund balances and other financial data.

As each unit will have their own set of funds and methods for reporting activities within these funds, the Department has provided standardization for the purposes of Fiscal Health Indicators. To do so, the Department first assigned each fund to the specific categories of General, Rainy Day, Debt Service, Dedicated, Restricted and Enterprise. More information is available in [Fiscal Health Indicators: Financial Data \(downloads/AFR Data.pdf\)](#) and the companion excel file [Financial Data \(downloads/AFR Data for Download.xlsx\)](#).

16.5 %

General Fund Balance as Pct. of Revenues

-6.3 %

General Fund Deficit or Surplus as Pct. of Revenue

\$222.91

General Fund Revenues Per Capita

	2013	2014	Percent Change
General Fund Balance	\$7,876,229	\$9,829,891	24.8 %

General Fund Deficit or Surplus	(\$1,259,238)	(\$3,751,052)	197.9 %
General Fund Revenues	\$58,807,916	\$59,501,953	1.2 %
	2013	2014	Change
Balance as Pct. of Revenues	13.4 %	16.5 %	3.1 %
Deficit or Surplus as Pct. of Revenues	-2.1 %	-6.3 %	-4.2 %
Per Capita Revenues	\$220.31	\$222.91	\$2.60

General Fund Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$58,807,916	100.0%	\$59,501,953	100.0%
Taxes and Intergovernmental	\$41,289,355	70.2 %	\$40,021,712	67.3 %
Licenses and Permits	\$77,967	0.1 %	\$79,108	0.1 %
Charges for Services	\$7,193,555	12.2 %	\$7,073,976	11.9 %
Fines, Forfeitures, and Fees	\$1,283,936	2.2 %	\$1,236,260	2.1 %
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$8,963,103	15.2 %	\$11,090,897	18.6 %

15.5 %

General Fund Balance as Pct. of Expenditures

\$236.96

General Fund Expenitures Per Capita

	2013	2014	Percent Change
General Fund Balance	\$7,876,229	\$9,829,891	24.8 %
General Fund Expenditures	\$60,067,154	\$63,253,005	5.3 %
	2013	2014	Change
Balance as Pct. of Expenditures	13.1 %	15.5 %	2.4 %

Per Capita Expenditures	\$225.03		\$236.96		\$11.93
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General Fund Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$60,067,154	100.0%	\$63,253,005	100.0%
Personal Services	\$39,392,058	65.6 %	\$38,929,456	61.6 %
Supplies	\$2,531,109	4.2 %	\$2,225,998	3.5 %
Services and Charges	\$18,043,457	30.0 %	\$22,088,938	34.9 %
Debt Service - Principal and Interest	N/A	N/A	N/A	N/A
Capital Outlays	\$100,530	0.2 %	\$8,614	0.0 %
Other Disbursements	N/A	N/A	N/A	N/A
Operations	N/A	N/A	N/A	N/A

Annual Financial Reports: All Funds

-6.4 %

Deficit or Surplus as Pct. of Revenue

\$430.16

Expenditures Per Capita

	2013	2014	Percent Change
Revenues	\$104,115,677	\$107,903,908	3.6 %
Expenditures	\$102,539,318	\$114,823,848	12.0 %
Deficit or Surplus	\$1,576,360	(\$6,919,940)	-539.0 %
	2013	2014	Change
Deficit or Surplus as Pct. of Revenue	1.5 %	-6.4 %	-7.9 %
Expenditures Per Capita	\$384.14	\$430.16	\$46.02

Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$104,115,677	100.0%	\$107,903,908	100.0%
Taxes and Intergovernmental	\$75,649,220	72.7 %	\$75,678,893	70.1 %
Licenses and Permits	\$77,967	0.1 %	\$79,108	0.1 %
Charges for Services	\$12,137,972	11.7 %	\$12,125,312	11.2 %
Fines, Forfeitures, and Fees	\$1,459,154	1.4 %	\$1,775,919	1.7 %
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$14,791,364	14.2 %	\$18,244,677	16.9 %

Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$102,539,318	100.0%	\$114,823,848	100.0%
Personal Services	\$56,536,339	55.1 %	\$58,007,709	50.5 %
Supplies	\$4,152,397	4.1 %	\$4,580,182	4.0 %
Services and Charges	\$30,450,307	29.7 %	\$41,268,287	35.9 %
Debt Service - Principal and Interest	N/A	N/A	N/A	N/A
Capital Outlays	\$10,757,225	10.5 %	\$9,373,350	8.2 %
Other Disbursements	\$643,050	0.6 %	\$1,594,320	1.4 %
Operations	N/A	N/A	N/A	N/A

Fund Name - Number	2013 Ending Cash Balance	2014 Ending Cash Balance
General Fund		
County General - 1000	\$7,876,229	\$9,829,891
Rainy Day Fund		

County Rainy Day Fund - 1186	\$6,288,978	\$6,288,978
Dedicated Funds		
JJC Detention Trust - 0004	\$1,810	\$2,073
Jail Commissary - 0005	\$144,903	\$135,135
Portage Manor Resident Trust-County Home - 0007	\$0	\$6,882
Adult Probation Fee Cashbook - 0011	\$27,382	\$22,452
Adult Probation Administrative Fee Cashbook - 0012	\$7,605	\$0
Adult Probation Administrative Fees - 0012	\$0	\$7,716
JJC Equipment Cashbook - 0016	\$2,477	\$0
JJC Equipment Reimbursement - 0016	\$0	\$2,767
JJC Restitution - 0017	\$0	\$36,288
JJC Restitution Cashbook - 0017	\$23,326	\$0
JJC Probation User Fee Cashbook - 0018	\$35,445	\$0
JJC Probation User Fees - 0018	\$0	\$39,364
Accident Reports Sheriff - 1101	\$31,769	\$43,643
Public Housing Authority - 1103	\$28,180	\$28,180
Clerks Record Perpetuation - 1119	\$220,071	\$90,227
Community Based Corrections - 1122	\$224,803	\$210,234
Community Transition Program - 1123	\$22,475	\$22,475
Animal License Fee (Dog Tax) - 1129	\$28,341	\$35,366
County Disclosure Fees - 1131	\$0	\$405,590
Cumulative Bridge - 1135	\$1,152,320	\$1,358,813
Cum Capital Devlpmt Fund - 1138	\$2,628,024	\$2,395,057

County Drug Free Fund - 1148	\$74,552	\$118,234
Local Emergency Planning Fund - 1152	\$17,739	\$4,313
St Joseph Co. Em.Tel.Sys.Fund - 1153	\$1,752,779	\$308,455
Enhanced Access Fee - 1154	\$432,484	\$471,904
Firearms Training & Police Ed. - 1156	\$151,308	\$165,246
General Drain Impr - 1158	\$63,630	(\$66,420)
County Health - 1159	\$267,214	(\$499,646)
SJC Ident. Security Protection - 1160	\$19,012	\$5,503
Excess Levy Fund - 1167	\$72,519	\$84,095
Local Roads & Streets - 1169	\$1,861,451	\$1,542,077
Major Cumulative Bridge - 1171	\$1,604,950	\$671,848
Local Major Moves Const. Fund - 1172	\$1,340,263	\$1,059,713
County Highway - 1176	\$1,220,349	\$2,203,590
Park & Recr Capital - 1178	\$65,465	\$87,688
Park & Recr Non Reverting - 1179	\$76,988	\$231,722
Plat Book Maint. Fund - 1181	\$196,970	\$228,161
2006 Reassessment Fund - 1187	\$0	\$0
2017 Cum Reassessment - 1188	\$1,569,825	\$1,627,493
Recorder Perpetuation - 1189	\$1,027,174	\$1,035,286
Co Police Pension Trust - 1193	\$68,470	\$243,818
Surveyor Corner Fund - 1202	\$21,055	\$44,153
Special Vehicle Inspection - 1208	\$9,577	\$11,144
GAL/CASA Program - 1213	\$220,157	\$359,249
H.A.V.A. 102 Funds - 1215	\$790,242	\$790,242

Co Elected Ofcls Training Fund - 1217	\$43,314	\$55,442
Park & Recreation Fund - 1219	\$192,330	\$204,580
Statewide 9-1-1 Fund - 1222	\$2,647,271	\$4,405,239
Adult Probation Fees - 2000	\$287,029	\$289,790
Juvenile Probation Fees - 2050	\$359,525	\$195,385
Problem Solving Court Fee - 2501	\$1,621,302	\$1,703,616
Drainage Maintenance - 2700	\$1,368,128	\$1,660,622
Park & Recr Gift & Grant - 4100	\$158,568	\$144,317
Wyatt Economic Dev Area #1 - 4300	\$6,092,660	\$6,440,078
County Poor Relief Bond - 4604	\$198,165	\$198,165
D.R.C.B. Fee Fund - 4900	\$26,562	\$28,050
Alt. Dispute Resolution Fund - 4901	\$9,304	\$7,656
Co Sheriff Cef - 4903	\$129,832	\$157,397
Sex/Violent Offender Fee - 4904	\$19,734	\$25,412
Sex/Violent Off. Add. Fee - 4905	\$5	\$5
Ptg Manor Farm Operation - 4906	\$24,902	\$25,204
Commissioner's Cert. Sale - 4907	\$0	\$0
County Owned Tax Sale - 4908	\$1,568,759	\$1,210,807
Drug Testing Fees - 4909	\$119,680	\$125,244
Adult Drug Testing Fees - 4910	\$12,844	\$4,554
Community Development - 4911	\$14,565	\$14,565
Federal D.E.A./Sheriff - 4912	\$0	\$137,297
Sheriff D.E.A. Fund - 4913	\$3,518	\$3,900
Pros D.E.A. Fund - 4914	\$14,209	\$14,209

Federal D.E.A./Prosecutor - 4915	\$130,377	\$0
Healthwin - 4916	\$329,399	\$428,739
Public Defenders Fees - 4919	\$310,512	\$327,205
Co. Emergency Command Ctr. Fund - 4920	\$317,926	\$317,926
County Building Fund - 4921	\$0	\$0
Comm. Corrections Bldg. Fund - 4922	\$391,430	\$391,430
Local Hwy. User Tax Projects - 4923	\$899,530	\$310,590
Adult Pro. Admin. Fee - 4925	\$216,064	\$218,437
CEDIT/PSAP Construction Fund - 4933	\$0	(\$559,900)
County C.O.I.T. Dist. Fund - 7400	\$4,791,293	\$1,064,145
Prosecutor P.C.A. 93.563 - 8099	\$22,714	\$36,345
Federal Grant Fund - 8100	(\$393)	\$4,372
S.T.O.P. ARRA Special Victims - 8102	\$0	\$0
Fam. Justice Cntr. Grant - 8104	\$0	\$0
Protective Order Project - 8105	\$0	\$0
S.T.O.P. Violence Against Women - 8106	(\$40,986)	(\$76,327)
2011 E.M.P.G. Competitive Grt. - 8107	(\$3,631)	(\$3,631)
Take Ten Project - 8108	\$0	\$0
Medical Reserve Corps/Health - 8110	\$0	\$7,840
Health S.T.D. - 8111	(\$3,223)	\$0
Health Bioterrorism Grant - 8113	\$3,736	(\$217)
Fatal Alcohol Crash Team - 8115	\$0	\$0
Protective Order Project/SJC - 8116	(\$1,633)	(\$21,797)
Victims of Crime Act - Assist. - 8117	\$0	\$0

R.E.P.P. Regional Grant - 8118	\$0	\$0
RACES Communication Equip Grt - 8119	\$0	\$0
Emergency Mgmt Performance Grt - 8120	\$0	\$0
County Clerk A.R.R.A. Fund - 8894	\$3,303	\$3,303
93.563 Title IV-D Incentive - 8895	\$385,750	\$497,955
Title IV-D Pros. Incentive - 8897	\$244,184	\$187,539
Title IV-D Clerk Incentive - 8899	\$909,995	\$994,460
Sex Offender Grant-Comm.Corr. - 9100	\$0	\$0
Health Local Hlth Services Grt - 9101	\$99,271	\$83,180
Drug Free Comm. Council Grant - 9102	\$12,355	\$6,360
Health H.U.D. Grant - 9103	(\$18,136)	(\$15,076)
2012 Problem Solving Grant - 9104	\$3,811	\$2,287
Family Court Grant - 9105	\$385	\$0
Data Share Initiative Grant - 9107	\$30	\$1,030
Adult Protective Services Grnt - 9108	(\$43,108)	(\$62,097)
Influenza Immunization Grant - 9109	(\$36,065)	(\$47,238)
Health Trust Fund - 9111	\$264,803	\$277,602
Juvenile Detention Alternative - 9112	\$0	(\$22,381)
DV/PO Court Grant - 9113	\$48,947	\$31,180
Community Based Corrections - 9114	\$481,276	\$532,477
Community Transition Program - 9115	\$55,272	\$52,003
County Sales Disclos. Fee-old - 9701	\$379,780	\$0
Small Town Survey - 9702	\$0	\$0

Debt Service Funds

Redv Bnd 2001Refin Bond 2010 - 4401	\$3,978,318	\$782,918
County Bonds & Interest - 4600	\$1,425,993	\$1,596,196
Enterprise Funds		
Restricted Funds		
Treasurer After Settlement Collections - 0001	\$7,873,958	\$9,615,625
Sheriff's Inmate Trust and Unclaimed - 0002	\$184,302	\$0
Sheriff's Inmate Trust & Unclaimed - 0002	\$0	\$169,369
Clerk Trust Main Office - 0006	\$7,576,272	\$0
Clerk Trust/Investment - 0006	\$0	\$1,005,433
Portage Manor Resident Trust - 0007	\$17,939	\$0
Sheriff's Cashbook (Civil Collections) - 0008	\$1,356	\$0
Sheriff's Cashbook-Records & Civil Collections - 0008	\$0	\$1,356
Clerk Small Claims Cashbook - 0010	\$244,207	\$74,930
Clerk Support Cashbook - 0013	\$190,672	\$64,724
Clerk Odyssey Cashbook - 0014	\$1,496,454	\$2,885,749
Clerk Mishawaka Cashbook - 0015	\$244,144	\$157,882
Clerk Main Office Cashbook - 0019	\$0	\$5,859,251
Tax Sale Clearing - 1108	\$2,153	\$2,153
City/Town Court Cost - 1116	\$124,753	\$188,856
Surplus Tax - 1201	\$519,718	\$423,216
Tax Sale Redemption - 1204	\$60,189	\$64,300
Tax Sale Surplus - 1205	\$5,503,634	\$2,347,859

Ineligible Deductions Fund - 1216	\$1,554,513	\$474,972
Ineligible Deduction - 7/1/13 - 1300	\$0	\$1,329,544
Portage Manor Fund - 4019	\$2,819,106	\$2,457,185
St Joe Co Group Ins - 4700	\$10,171,119	\$8,052,618
St Joe Co Liability Reserve - 4702	\$420,150	\$389,769
Recorder's Escrow Fund - 4917	\$78,153	\$82,022
Misc.State Monies Trust Fund - 4924	\$1,112	\$1,112
Payroll - 5100	\$0	\$3,493
Mich St Withholding - 5250	\$5,627	\$5,820
Federal Withholding - 5353	\$0	\$0
Fica - 5354	\$0	\$0
Perf - 5357	\$100	\$1
Ind Gross Withholding - 5361	\$155,408	\$155,979
Settlement - 6000	\$0	\$0
Public Safety L.O.I.T. - 6005	\$4,287,139	\$4,430,056
County Wheel Tax - 6020	\$378	\$378
C.V.E.T. Fund - 6023	\$0	\$0
Excise Surtax Fund - 6024	\$0	\$0
Sewage Liens Collections - 6042	\$8	\$40
HEA 1001-08ST Homestead Credit - 6103	\$22,344	\$0
Fines & Forfeitures - 7101	\$137,477	\$126,194
Special Death Benefit Fees - 7104	\$1,340	\$1,655
State Sales Disclosure Fees - 7105	\$2,750	\$2,800
Coroner Trng. & Cont. Ed. Fees - 7106	\$2,448	\$3,888

Adult/Juv. Interstate Compact - 7107	\$4,116	\$6,116
Mortgage Recording Fee-State - 7108	\$1,380	\$1,283
Inheritance Tax - 7202	\$527,385	\$74,239
Education Plate Fee Distr - 7301	\$0	\$0
Riverboat Revenue Sharing - 7303	\$0	\$0
Convention Exhibition Center - 7304	\$2,400,769	\$3,311,648
C.E.D.I.T. Fund - 7312	\$9,391,663	\$8,409,039
C.O.I.T. Fund (H.S.C.) - 7313	\$6,567,597	\$4,431,800
C.O.I.T. Fund (P.T.R.C.) - 7315	\$1,476,367	\$0

Enterprises

Many local governments will operate enterprises, which are business-like entities through which the local government provides services while charging a fee for this service. Some examples of enterprises include water and wastewater utilities, parking garages and trash collection. The deficit or surplus is calculated by subtracting total expenditures for the identified enterprise from the total enterprise revenues for the identified year. A negative result indicates that the enterprise's spending exceeded its revenues for the year. By then dividing this result by the total revenues, it is possible to compare the deficit or surplus across enterprises. When an enterprise has a surplus (revenues exceeded expenditures), the result of this calculation will show the percentage of revenues which exceeded the expenditures in the included funds. For enterprises with a deficit (expenditures exceeded revenues), the result indicates the percentage of additional revenue that would have been needed in order for the enterprise's revenues to fully fund its annual expenditures. Enterprises may issue long-term debt which typically will be repaid through revenue derived through the charges for the enterprise's service. A debt ratio calculates the amount by which an enterprise's charges for services revenue exceed the annual debt payments. Higher debt ratios provide an indication that the debt may have sufficient revenue streams for repayment. Lower debt ratios could indicate a situation in which an enterprise must increase the charged fees in order to fund the payment of debt. More information is available in [Enterprises \(downloads/Enterprises.pdf\)](#) and the companion excel file [Enterprises \(downloads/Enterprise for Download.xlsx\)](#).

Enterprise Name	2013 Deficit or Surplus to Revenue Ratio	2014 Deficit or Surplus to Revenue Ratio	Change
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Enterprise Name	2013 Debt to Charge for Services Ratio	2014 Debt to Charge for Services Ratio	Change
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Demographics

Demographics are provided by the U.S. Census Bureau from the American Community Survey.

\$56,861

Median Household Income

17.6

Poverty Rate

2.40

Average Houshold Size

Population by Age, 2013	Population	Pct. of Total
Total	266,694	100%
Preschool (0 to 4)	17,570	6.6 %
School Age (5 to 17)	47,477	17.8 %
College Age (18 to 24)	30,285	11.4 %
Young Adult (25 to 44)	66,055	24.8 %
Adult (45 to 64)	69,094	25.9 %
Older Adult (65 plus)	36,213	13.6 %

Educational Attainment, 2013	Population	Pct. of Total
Total Population 25 and Older	171,362	100%
High School Graduate (incl. equiv.)	55,182	32.2 %
Associate Degree	13,086	7.6 %
Bachelor's Degree	27,560	16.1 %
Graduate or Professional Degree	17,917	10.5 %

Households, 2013	Households	Pct. of Total
Total Households	101,947	100%
Family Households	65,452	64.2 %
Non-family Households	36,495	35.8 %
Living Alone	30,314	29.7 %

Resident Occupations, 2013	Population	Pct. of Total
Employed civilian pop. 16 years and over	135,277	100%
Management, professional, and related	41,185	30.4 %
Service	21,501	15.9 %
Sales and office	30,760	22.7 %
Farming, fishing, and forestry	228	0.2 %
Construction, extraction, and maintenance	8,299	6.1 %
Production, transportation, and material moving	18,413	13.6 %

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[\(http://ifionline.org/\)](http://ifionline.org/)

Indiana Gateway for Government Units is the collection platform for local units of government to submit required data to the State of Indiana, as well as a public access tool for citizens. It represents a unique partnership between the State of Indiana and the [Indiana Business Research Center \(http://www.ibrc.indiana.edu\)](http://www.ibrc.indiana.edu) at IU's Kelley School of Business, with initial support from the Lilly Endowment and sustainable support from the State of Indiana.

Participating state agencies currently include the [Department of Local Government Finance \(http://www.in.gov/dlgrf\)](http://www.in.gov/dlgrf), the [State Board of Accounts \(http://www.in.gov/sboa\)](http://www.in.gov/sboa), and the [Indiana Education Employment Relations Board \(http://www.in.gov/ieerb/\)](http://www.in.gov/ieerb/).



APPENDIX "D" - INDEBTEDNESS OF HARRIS TOWNSHIP

INDIANA Gateway for government units


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Fiscal Health Indicators

The Fiscal Health Indicators provide easy access to data that help assess the financial resiliency of local governments across the state.

Type in the name of a local government unit:

Harris township, St. Joseph County

2010 Census Population: 23,454

Excel

Debt

Local governments may enter into debt for the purposes of funding capital projects such as the construction of facilities. This debt will often be payable over several years and will require the payment of interest on the amount of debt outstanding. Governments may use a wide variety of revenue sources for repayment of outstanding debt, including property taxes, local income taxes or utility fees. Multiple revenue sources may be dedicated to the repayment of an individual debt, with the revenues often identified as "primary" or "secondary". More information is available in [Fiscal Health Indicators: Debts \(downloads/Debt.pdf\)](#) and the companion excel file [Debt data \(downloads/Debt for Download.xlsx\)](#).

N/A

Amount of Outstanding Debt as of July 1, 2015

N/A

Outstanding Debt Per Capita

N/A*Outstanding Debt per \$100 Net Assessed Value*

Amount Outstanding as of July 1, 2015	2010 Population	Outstanding Debt per Capita	2014 Certified Net AV	Outstanding Debt per \$100 NAV
N/A	23,454	N/A	\$944,490,902	N/A

Debt Name (Bond ID)	Primary Repayment Source	Secondary Repayment Source(s)	Amount Outstanding as of July 1, 2015	Year of Last Scheduled Payment
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Pensions

Many local governments provide employees with a pension plan to assist with retirement. These pension plans often include a contribution by the local government on behalf of the employees. While some local governments may choose to operate their own pension plans either for all employees or just for select pools of employees, many local governments will also operate pension plans through the Indiana Public Retirement System (INPRS). INPRS administers several different pension plans used by local governments. More information is available in [Fiscal Health Indicators: Pension Plans \(downloads/Pension Plans.pdf\)](#) and the companion excel file [Pension Plans \(downloads/Pension Plans for Download.xlsx\)](#).

N/A*2014 Retiree(s) With Locally Operated Pension Plan(s)***N/A***2014 Contributions to Locally Operated Pension Plan(s)*

Pension Plan Name	Plan Type	2013 Employer Contribution	2013 Retirees	2014 Employer Contribution	2014 Retirees
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Post Employment Benefits

A local government may offer post-employment benefits to retirees. These benefits may include medical, prescription drug, dental, vision, hearing, life insurance, long-term care benefits, and long-term disability benefits (not covered under a pension plan) that are provided after employment

ends. Indiana Code 36-1-8-17.5 requires that local governments report prior year retiree benefits by March 1 of each year. In order to meet this reporting requirement, local governments may choose to contract for an actuarial study or may choose to estimate the required information. More information is available in [Fiscal Health Indicators: Retiree Benefits \(downloads/Retiree Benefits Data.pdf\)](#) and the companion excel file [Retiree Benefits \(downloads/Retiree Benefits for Download.xlsx\)](#).

This unit does provide post employment benefits. This unit has not had an actuarial study prepared. The information displayed here is estimated by the unit.

N/A

2014 Retiree(s) Receiving Post Retirement Benefits

N/A

2014 Post Retirement Benefits Paid

Net Assessed Value & Exempt Properties

A key value in determining property tax rates is the amount of net assessed value for the unit (as certified to the Department of Local Government Finance by the county auditor). Certified net assessed value is the sum of the assessed values of real estate and personal property after the removal of any applicable deductions or exemptions and after removing the assessed value which is being directed to TIF districts. The certified net assessed value (CNAV) is commonly referred to as the property tax base for the local government.

Deductions reduce the gross assessed value by a certain amount or percentage. Exemptions typically will make the entire assessed value of the parcel or record exempt from taxation, essentially taking the parcel or record out of the property tax base for a local government. In certain instances, though, it is also possible to have partial exemptions, which exempt just a portion of the parcel or record from taxation. More information is available in these two documents: [Fiscal Health Indicators: Net Assessed Value \(NAV\) \(downloads/NAV Change.pdf\)](#) and [Fiscal Health Indicators: Government Acreage as Percent of Total Acres \(downloads/Exempt AV.pdf\)](#), as well as these companion excel files [Net Assessed Value \(NAV\) \(downloads/NAV Change for Download.xlsx\)](#) and [Government Acreage as Percent of Total Acres \(downloads/Govt as Percent of Total Acres for Download.xlsx\)](#).

\$944,490,902

2014 Certified Net Assessed Value

\$32,254,180

2014 Exempt Assessed Value

3.4 %

2014 Exempt Assessed Value as Percent of Certified Net Assessed Value

	2013	2014	Percent Change
Certified Net Assessed Value	\$942,856,286	\$944,490,902	0.2 %
Exempt Assessed Value	\$32,098,680	\$32,254,180	0.5 %
	2013	2014	Change
Exempt Assessed Value as Percent of Certified Net Assessed Value	3.4 %	3.4 %	0.0 %

6,566*Total Acreage***134***Government Acreage***2.0 %***Government Acreage as Percent of Total Acreage*

	2013	2014	Percent Change
Total Acreage	6,607	6,566	-0.6 %
Government Acreage	134	134	0.0 %
	2013	2014	Change
Government Acreage as Percent of Total Acreage	2.0 %	2.0 %	0.0 %

Property Tax Caps

Local governments that collect property taxes may be impacted by the application of property tax caps. Property tax caps limit the amount of an individual tax bill to a percent of the gross assessed value. For owner-occupied homestead properties, the tax bill cannot exceed 1% of the gross assessed value of the property. For other residential properties, long term care facilities and agricultural land, the tax bill cannot exceed 2% of the gross assessed value. The tax bills on all other real property and all personal property are restricted to 3% of the gross assessed value. In addition, there is an additional property tax cap known as the Over 65 property tax cap. The Over 65 property tax cap is dependent on the age and income of the taxpayer and changes in the tax bill from year to year. When a tax bill reaches the applicable property tax cap, any additional tax

liability above the property tax cap is credited to the taxpayer and is no longer due by the taxpayer. This credit results in a loss to local governments as the full property tax levy is unable to be collected. More information is available in [Fiscal Health Indicators: Property Tax Cap \(downloads/Property Tax Cap.pdf\)](#) and the companion excel file [Property Tax Cap \(downloads/Property Tax Cap as Percent of Levy for Download.xlsx\)](#).

\$19,834

Certified Levy

\$433

Property Tax Cap

2.2 %

Property Tax Cap as a Percent of the Total Levy

	2013	2014	Percent Change
Certified Levy	\$0	\$19,834	0.0 %
Property Tax Cap	\$0	\$433	0.0 %
	2013	2014	Change
Property Tax Cap as a Percent of the Total Levy	N/A	2.2 %	2.2 %

Tax Increment Financing (TIF)

Counties, cities, and towns can establish tax increment finance (TIF) districts through a redevelopment commission or authority. TIF districts allow the redevelopment commission or authority to receive tax revenues from growth in assessed value within the TIF district and then use those revenues for projects within the TIF district. These projects typically are designed to encourage further development and growth within the TIF district or surrounding area. More information is available in [Fiscal Health Indicators: Tax Increment Finance \(downloads/TIF Data.pdf\)](#) and the companion excel file [Tax Increment Finance \(downloads/TIF Data for Download.xlsx\)](#).

\$118,149,587

Certified Incremental TIF Assessed Value

12.5 %

Incremental TIF as Percent of Certified AV

\$0*Certified Passthrough TIF AV***0.0 %***Passthrough TIF as Percent of Certified AV*

	2013	2014	Percent Change
Certified Net Assessed Value	\$942,856,286	\$944,490,902	0.2 %
Certified Incremental TIF Assessed Value	\$124,029,828	\$118,149,587	-4.7 %
Certified Passthrough TIF AV	\$0	\$0	0.0 %
	2013	2014	Change
Incremental TIF as Percent of Certified AV	13.2 %	12.5 %	-0.6 %
Passthrough TIF as Percent of Certified AV	0.0 %	0.0 %	0.0 %

TIF Name (TIF ID)	2013 Parcel Count	2013 Base AV	2013 Inc. AV	2014 Parcel Count	2014 Base AV	2014 Inc. AV
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Local Option Income Taxes

Counties have the ability to impose local income taxes on their residents or employees working within the county as a way to generate additional revenue for local governments or to provide for property tax credits for taxpayers. At this time, all 92 counties impose at least one of the available local option income tax (LOIT) options. More information is available in [Fiscal Health Indicators: Local Income Taxes \(downloads/Income Tax Data.pdf\)](#) and the companion excel file [Local Income Taxes \(downloads/Income Tax Data for Download.xlsx\)](#).

\$9,235*2014 Total***\$0***2014 Total Per Capita*

	2013	2014	Percent Change
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Total	\$8,337	\$9,235	10.8 %
	2013	2014	Change
Total Per Capita	\$0	\$0	\$0

	2013	2014	Percent Change
Total	\$8,337	\$9,235	10.8 %
County Option Income Tax (COIT)	\$8,337	\$9,235	10.8 %
COIT Public Safety	\$0	\$0	0.0 %
County Economic Development Income Tax (CEDIT)	\$0	\$0	0.0 %
County Adjusted Gross Income Tax (CAGIT)	\$0	\$0	0.0 %
CAGIT Property Tax Replacement Credit (PTRC)	\$0	\$0	0.0 %
CAGIT Public Safety	\$0	\$0	0.0 %
Levy Freeze	\$0	\$0	0.0 %
Special Legislation	\$0	\$0	0.0 %

Annual Financial Reports: General Fund

The annual financial results of a local government provide key insights on the fiscal health of the local government. By reviewing items such as fund balances and trends in spending and revenues, interested parties can gain an understanding of how the government has been performing from a financial perspective and where concerns may exist in the future.

At regular intervals, local governments are required to submit financial results to the State of Indiana. Non-school political subdivisions will submit an Annual Financial Report to the State Board of Accounts after the conclusion of a year. Schools submit semi-annual financial results to the Indiana Department of Education. This data forms the basis for the indicators included in this section. Please note that Indiana local governments primarily report on a cash basis for accounting. This may impact the interpretation of fund balances and other financial data.

As each unit will have their own set of funds and methods for reporting activities within these funds, the Department has provided standardization for the purposes of Fiscal Health Indicators. To do so, the Department first assigned each fund to the specific categories of General, Rainy

Day, Debt Service, Dedicated, Restricted and Enterprise. More information is available in [Fiscal Health Indicators: Financial Data \(downloads/AFR Data.pdf\)](#) and the companion excel file [Financial Data \(downloads/AFR Data for Download.xlsx\)](#).

5,954.5 %

General Fund Balance as Pct. of Revenues

-964.0 %

General Fund Deficit or Surplus as Pct. of Revenue

\$0.42

General Fund Revenues Per Capita

	2013	2014	Percent Change
General Fund Balance	\$688,011	\$592,142	-13.9 %
General Fund Deficit or Surplus	(\$97,193)	(\$95,869)	-1.4 %
General Fund Revenues	\$11,217	\$9,944	-11.3 %
	2013	2014	Change
Balance as Pct. of Revenues	6,133.4 %	5,954.5 %	-178.9 %
Deficit or Surplus as Pct. of Revenues	-866.5 %	-964.0 %	-97.6 %
Per Capita Revenues	\$0.48	\$0.42	(\$0.06)

General Fund Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$11,217	100.0%	\$9,944	100.0%
Taxes and Intergovernmental	\$10,393	92.7 %	\$9,235	92.9 %
Licenses and Permits	N/A	N/A	N/A	N/A
Charges for Services	N/A	N/A	N/A	N/A
Fines, Forfeitures, and Fees	N/A	N/A	N/A	N/A
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$824	7.4 %	\$710	7.1 %

559.6 %*General Fund Balance as Pct. of Expenditures***\$4.51***General Fund Expenitures Per Capita*

	2013	2014	Percent Change
General Fund Balance	\$688,011	\$592,142	-13.9 %
General Fund Expenditures	\$108,411	\$105,813	-2.4 %
	2013	2014	Change
Balance as Pct. of Expenditures	634.6 %	559.6 %	-75.0 %
Per Capita Expenditures	\$4.62	\$4.51	(\$0.11)

General Fund Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$108,411	100.0%	\$105,813	100.0%
Personal Services	\$51,699	47.7 %	\$51,553	48.7 %
Supplies	\$738	0.7 %	\$1,398	1.3 %
Services and Charges	\$22,207	20.5 %	\$18,590	17.6 %
Debt Service - Principal and Interest	N/A	N/A	N/A	N/A
Capital Outlays	\$33,767	31.2 %	\$34,272	32.4 %
Other Disbursements	N/A	N/A	N/A	N/A
Operations	N/A	N/A	N/A	N/A

Annual Financial Reports: All Funds**-397.3 %***Deficit or Surplus as Pct. of Revenue*

\$6.80*Expenditures Per Capita*

	2013	2014	Percent Change
Revenues	\$12,051	\$32,055	166.0 %
Expenditures	\$143,947	\$159,414	10.7 %
Deficit or Surplus	(\$131,896)	(\$127,359)	-3.4 %
	2013	2014	Change
Deficit or Surplus as Pct. of Revenue	-1,094.5 %	-397.3 %	697.2 %
Expenditures Per Capita	\$6.14	\$6.80	\$0.66

Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$12,051	100.0%	\$32,055	100.0%
Taxes and Intergovernmental	\$11,227	93.2 %	\$30,762	96.0 %
Licenses and Permits	N/A	N/A	N/A	N/A
Charges for Services	\$0	0.0 %	\$300	0.9 %
Fines, Forfeitures, and Fees	N/A	N/A	N/A	N/A
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$824	6.8 %	\$994	3.1 %

Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$143,947	100.0%	\$159,414	100.0%
Personal Services	\$51,699	35.9 %	\$51,553	32.3 %
Supplies	\$738	0.5 %	\$1,704	1.1 %
Services and Charges	\$22,207	15.4 %	\$18,590	11.7 %
Debt Service - Principal and Interest	N/A	N/A	N/A	N/A

Capital Outlays	\$33,767	23.5 %	\$34,272	21.5 %
Other Disbursements	N/A	N/A	N/A	N/A
Operations	N/A	N/A	N/A	N/A

Fund Name - Number	2013 Ending Cash Balance	2014 Ending Cash Balance
General Fund		
Township - 0101	\$688,011	\$592,142
Rainy Day Fund		
Rainy Day - 0061	\$51,238	\$51,238
Dedicated Funds		
Township Assistance - 0840	\$16,381	(\$15,409)
Levy Excess - 1000	\$5,832	\$5,832
Cemetery - 6000	\$69,260	\$69,560
Debt Service Funds		
Enterprise Funds		
Restricted Funds		

Enterprises

Many local governments will operate enterprises, which are business-like entities through which the local government provides services while charging a fee for this service. Some examples of enterprises include water and wastewater utilities, parking garages and trash collection. The deficit or surplus is calculated by subtracting total expenditures for the identified enterprise from the total enterprise revenues for the identified year. A negative result indicates that the enterprise's spending exceeded its revenues for the year. By then dividing this result by the total revenues, it is possible to compare the deficit or surplus across enterprises. When an enterprise has a surplus (revenues exceeded expenditures), the result of this calculation will show the percentage of revenues which exceeded the expenditures in the included funds. For enterprises with a deficit (expenditures exceeded revenues), the result indicates the percentage of additional revenue that would have been needed in order for the enterprise's revenues to fully fund its annual expenditures. Enterprises may issue long-term debt which typically will be repaid through revenue

derived through the charges for the enterprise's service. A debt ratio calculates the amount by which an enterprise's charges for services revenue exceed the annual debt payments. Higher debt ratios provide an indication that the debt may have sufficient revenue streams for repayment. Lower debt ratios could indicate a situation in which an enterprise must increase the charged fees in order to fund the payment of debt. More information is available in [Enterprises \(downloads/Enterprises.pdf\)](#) and the companion excel file [Enterprises \(downloads/Enterprise for Download.xlsx\)](#).

Enterprise Name	2013 Deficit or Surplus to Revenue Ratio	2014 Deficit or Surplus to Revenue Ratio	Change
Enterprise Name	2013 Debt to Charge for Services Ratio	2014 Debt to Charge for Services Ratio	Change

Demographics

Demographics are provided by the U.S. Census Bureau from the American Community Survey.

\$98,478

Median Household Income

4.2

Poverty Rate

2.80

Average Household Size

Population by Age, 2013	Population	Pct. of Total
Total	23,428	100%
Preschool (0 to 4)	1,515	6.5 %
School Age (5 to 17)	5,476	23.4 %
College Age (18 to 24)	1,632	7.0 %
Young Adult (25 to 44)	5,842	24.9 %
Adult (45 to 64)	6,752	28.8 %
Older Adult (65 plus)	2,211	9.4 %

Educational Attainment, 2013	Population	Pct. of Total
Total Population 25 and Older	14,805	100%
High School Graduate (incl. equiv.)	3,032	20.5 %
Associate Degree	1,294	8.7 %
Bachelor's Degree	4,628	31.3 %
Graduate or Professional Degree	3,091	20.9 %

Households, 2013	Households	Pct. of Total
Total Households	8,285	100%
Family Households	6,235	75.3 %
Non-family Households	2,050	24.7 %
Living Alone	1,730	20.9 %

Resident Occupations, 2013	Population	Pct. of Total
Employed civilian pop. 16 years and over	12,099	100%
Management, professional, and related	6,068	50.2 %
Service	1,048	8.7 %
Sales and office	3,066	25.3 %
Farming, fishing, and forestry	0	0.0 %
Construction, extraction, and maintenance	427	3.5 %
Production, transportation, and material moving	857	7.1 %

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(<http://ifionline.org/>)



Indiana Gateway for Government Units is the collection platform for local units of government to submit required data to the State of Indiana, as well as a public access tool for citizens. It represents a unique partnership between the State of Indiana and the Indiana Business Research Center (<http://www.ibrc.indiana.edu>) at IU's Kelley School of Business, with initial support from the Lilly Endowment and sustainable support from the State of Indiana.

Participating state agencies currently include the Department of Local Government Finance (<http://www.in.gov/dlqf>), the State Board of Accounts (<http://www.in.gov/sboa>), and the Indiana Education Employment Relations Board (<http://www.in.gov/ieerb/>).

DEC 03 2015

RESOLUTION NO. 2015-43

CITY CLERK
MISHAWAKA, IN**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:**

15170 Cleveland Road, adjacent property to the south, and a part of the vacated Fir Trail right-of-way near the Cleveland Road and Fir Road intersection.

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 City Planning 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 City Planning 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 QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID QUARTER SECTION; THENCE SOUTH 89°25' WEST ALONG THE NORTH LINE OF SAID QUARTER SECTION, 656 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF A PARCEL OF LAND AS RECORDED IN DEED BOOK 635, PAGE 357 IN THE OFFICE OF RECORDER OF SAID COUNTY; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED AND EAST LINE 357 FEET MORE OR LESS, TO A POINT ON THE SOUTHERLY RIGHT OF WAY OF FIR ROAD; THENCE SOUTH 64°09' WEST ALONG SAID RIGHT OF WAY, 137 FEET MORE OR LESS; THENCE SOUTHWESTERLY ALONG A CURVE AND SAID RIGHT OF WAY 366 FEET MORE OR LESS; THENCE NORTH 49°32' WEST, 92 FEET MORE OR LESS, TO A POINT AT THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY OF FIR ROAD AND THE WESTERLY RIGHT OF WAY OF FIR TRAIL; THENCE NORTH 18°43' EAST ALONG THE WESTERLY RIGHT OF WAY OF FIR TRAIL, 114 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND SAID RIGHT OF WAY 95 FEET MORE OR LESS; THENCE NORTH 11°17' EAST ALONG SAID RIGHT OF WAY, 156 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND RIGHT OF WAY 29 FEET MORE OR LESS; THENCE NORTH 15°18' EAST ALONG SAID RIGHT OF WAY, 243 FEET MORE OR LESS, TO A POINT ON THE NORTHERLY RIGHT OF WAY OF CLEVELAND ROAD; THENCE NORTH 89°25' EAST ALONG SAID RIGHT OF WAY, 281 FEET MORE OR LESS; THENCE

NORTH 83°04' EAST ALONG SAID RIGHT OF WAY, 34 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF SAID PARCEL OF LAND RECORDED IN DEED BOOK 635, PAGE 357 IN SAID RECORDERS OFFICE; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED EAST LINE, 44 FEET MORE OR LESS TO THE POINT OF BEGINNING; SAID PARCEL CONTAINING 4.7 ACRES, MORE OR LESS AND SUBJECT TO EASEMENTS, COVENANTS, AND RIGHT OF WAY OF RECORD.

Section II. Following the review of documents prepared by the Department of City Planning 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 _____, 2015, at _____ o'clock ____M.

Presiding Officer

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____
2015, at _____ o'clock ____M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____ 2015, at
_____ o'clock ____M.

David A. Wood, Mayor



City of Mishawaka

*Seggerman & Everding
15170 Cleveland Road
Annexation*

*Property located Southwest of
Fir Road & Cleveland Road*

December 2015

**Prepared by:
City of Mishawaka
Department of Building, City Planning &
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David A. Wood, Mayor



Mishawaka City Council

Dale Emmons
Mike Bellovich
John Reisdorf
Kate Voelker
Michael Compton
Ron Banicki
Dan Bilancio
Matt Mammolenti
John J. Roggeman

1st District
2nd District
3rd District
4th District
5th District
6th District
At Large
At Large
At Large

**SEGGERMAN & EVERDING 15170 CLEVELAND ROAD
ANNEXATION FISCAL PLAN**

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Annexation Fiscal Plan

A PART OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID QUARTER SECTION; THENCE SOUTH 89°25' WEST ALONG THE NORTH LINE OF SAID QUARTER SECTION, 656 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF A PARCEL OF LAND AS RECORDED IN DEED BOOK 635, PAGE 357 IN THE OFFICE OF RECORDER OF SAID COUNTY; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED AND EAST LINE 357 FEET MORE OR LESS, TO A POINT ON THE SOUTHERLY RIGHT OF WAY OF FIR ROAD; THENCE SOUTH 64°09' WEST ALONG SAID RIGHT OF WAY, 137 FEET MORE OR LESS; THENCE SOUTHWESTERLY ALONG A CURVE AND SAID RIGHT OF WAY 366 FEET MORE OR LESS; THENCE NORTH 49°32' WEST, 92 FEET MORE OR LESS, TO A POINT AT THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY OF FIR ROAD AND THE WESTERLY RIGHT OF WAY OF FIR TRAIL; THENCE NORTH 18°43' EAST ALONG THE WESTERLY RIGHT OF WAY OF FIR TRAIL, 114 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND SAID RIGHT OF WAY 95 FEET MORE OR LESS; THENCE NORTH 11°17' EAST ALONG SAID RIGHT OF WAY, 156 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND RIGHT OF WAY 29 FEET MORE OR LESS; THENCE NORTH 15°18' EAST ALONG SAID RIGHT OF WAY, 243 FEET MORE OR LESS, TO A POINT ON THE NORTHERLY RIGHT OF WAY OF CLEVELAND ROAD; THENCE NORTH 89°25' EAST ALONG SAID RIGHT OF WAY, 281 FEET MORE OR LESS; THENCE NORTH 83°04' EAST ALONG SAID RIGHT OF WAY, 34 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF SAID PARCEL OF LAND RECORDED IN DEED BOOK 635, PAGE 357 IN SAID RECORDERS OFFICE; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED EAST LINE, 44 FEET MORE OR LESS TO THE POINT OF BEGINNING; SAID PARCEL CONTAINING 4.7 ACRES, MORE OR LESS AND SUBJECT TO EASEMENTS, COVENANTS, AND RIGHT OF WAY OF RECORD.

TAB A- CITY OF MISHAWAKA **ANNEXATION POLICY**

CITY OF MISHAWAKA ANNEXATION POLICY

GENERAL POLICY

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

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

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

IMPACT OF ST. JOSEPH COUNTY GROWTH

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

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

This point has also been included to identify the reciprocal concern of the City relative to the sprawling growth within unincorporated St. Joseph County. Currently, the taxpayers within the City of Mishawaka pay City taxes to sustain infrastructure and a desired level of urban services. Furthermore, the taxpayers of the City of Mishawaka also pay county taxes that are used in part to provide similar services to county residents. Cities are wholly responsible for these services within their respective jurisdictional areas. These services include, but are not limited to, road maintenance, police patrols, and emergency medical services. These are services subsidized by general county tax dollars that the City of Mishawaka contributes to but does not receive the corresponding reciprocal benefit. The taxpayers of the county do not pay taxes that directly or indirectly support these services within the City. Based on the current division of general county funds, this equates to the City of Mishawaka financially subsidizing the sprawling growth of the county. Accordingly, the City of Mishawaka continues to seek a more equitable distribution of existing general county tax revenues. Furthermore, based on this existing inequity, it is an important objective of the City to work with county officials to ensure that there are not future increases in spending to address the problems associated with sprawling unincorporated development. The City also recognizes the need to develop fair cost-sharing practices to provide for regional services that does not adversely impact the residents of the City, while still providing for the needed/desired services in the unincorporated county.

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

STATUTORY LIMITATIONS

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

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

IMPLEMENTATION OF POLICY

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

Annexation law significantly limits the ability of municipalities to annex property without the consent of the majority of property owners. Therefore, the City has deemed it necessary to review adjacent unincorporated properties that have not requested annexation at the time a voluntary annexation is proposed. Although this may ultimately necessitate the annexation of

property without the consent of a minority of the adjacent property owners, this policy provides for a means to expand the City boundary in a compact and contiguous manner that would otherwise not be possible based on statutory requirements.

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

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

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

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

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

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

SUMMARY

- It is the policy of the City of Mishawaka to encourage the growth of the City boundary in a compact and contiguous manner concurrently with the extension of infrastructure and services.
- It is the policy of the City of Mishawaka that the annexation be undertaken only at a time when the City determines that both infrastructure and urban services can be provided for unincorporated area adjacent to the City.

- To address existing sprawl and inequitable distribution of general county tax dollars, it is the policy of the City of Mishawaka that the residents and property owners of a particular problem area caused by sprawling development should be the party wholly responsible for the costs of desired/needed infrastructure or services- not the taxpayers of the City of Mishawaka.
- The stringent statutory requirements of annexation have necessitated the creation of a policy of the City of Mishawaka to evaluate the geographic boundary of each proposed voluntary annexation relative to the surrounding unincorporated properties to promote the efficient delivery of services and remove chaotic boundary configurations.

Annexation Fiscal Plan

A PART OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

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

BASIC DATA & FISCAL ANALYSIS

A. LOCATION AND SIZE

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

A PART OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

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Annexation Area

The property to be annexed is located at 15170 Cleveland Road near the Cleveland Road and Fir Road intersection. The area includes two separate parcels and a part of the recently vacated Fir Trail right-of-way (Ord. 5506). The property is bounded by property incorporated into the City to the west. The property is currently zoned "R" Residential within unincorporated St. Joseph County. If annexed, the Petitioner desires to zone the property to C-6 Linear Office Commercial.

Contiguity with the Existing City Limits

The land to be annexed into the City is approximately 4.7 acres. The perimeter of the annexation area measures approximately 1,959 linear feet. A total of approximately 600 linear feet is contiguous with the corporate boundary of the City of Mishawaka. The border of the contiguous area is 31% of the total perimeter area. This is equal to in excess of the 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 area is characterized as being flat with minimal to no relief across the site. The property is currently used as a single family residence. Onsite improvements include a single family detached house, several accessory structures, and an access drive.

C. LAND USE/CURRENT ZONING

The proposed area to be annexed is currently zoned R Residential within unincorporated St. Joseph County. The property consists of a single family detached house and is currently occupied as a residence. If the Mishawaka Common Council approves the annexation request, the area will be rezoned to C-6 Linear Office Commercial with the intentions of developing the site as a small medical office complex.

D. ASSESSMENT

The territory to be annexed consists of two parcels. The Land and Imp. Valuations are shown below based upon current GIS parcel data:

Tax ID Number	Property Owner	Number of Acres	Land & Imp. Valuation
006-1012-015102	Henry D. & Evelyn M. Everding	1.64	\$67,200
006-1012-015103	Donald L. & Mary S. Seggerman	0.68	\$2,500

E. CURRENT TAX RATE

The City's tax rate 2015 payable 2015 was \$1.8750 per \$100 of assessed valuation. For property owners in Harris Township, in which this proposed annexation is located, the total taxes will be \$3.9518 per \$100 of assessed valuation. Property owners in this area currently pay \$2.2945 per \$100 of assessed valuation. These rates are based on the best information available at the time this plan was prepared. Actual tax rates may vary.

Tax District	Existing Tax Rate	Tax Rate after Annexation
Harris Township	2.2945	3.9518

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

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

2004	\$1.3313
2003	\$1.2476
2002	\$1.8627
2001	\$5.5007 ¹
2000	\$5.2417

¹ Change in Tax Code

F. NEW ADDRESSES

If the proposed annexation is approved, the property will be zoned C-6 Linear Office Commercial. The property is proposed to be developed as small medical office complex in accordance with the requirements of the City of Mishawaka Zoning Ordinance. Addresses will be assigned by the City of Mishawaka Engineering Department as the property is developed.

G. DETERMINATION OF SERVICE STANDARDS AND COSTS

Each proposed annexation area of 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 B. 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 is the responsibility of the property owner/future developer to bear any expense required to connect to existing City services. Given the location of the proposed annexation area, adjacent to the existing city limits, and, considering the size of the area, 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 2015 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, the size of the area, and the presence of existing infrastructure, no capital expenditures are required to serve the proposed annexation area. Basic services, not otherwise

specified, will be provided to the annexation area within one year of the effective date of the annexation as required by law. However, it is anticipated that the majority of basic services will be available immediately or at least in a timely manner.

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

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

Analysis:

The property proposed to be annexed is currently a dilapidated private residence. It contains a single family home and out buildings that are intended to be demolished and replaced with Commercial development. As such, the annexation will likely lead to higher assessed valuations concurrent with redevelopment. For the purposes of this analysis, the more conservative assumption was made that the house and buildings would stay in place for four years. The reality is that the house could be demolished earlier, and/or commercial development may happen earlier. If commercial development were to occur on this property, there may in fact be positive impacts to other taxing units based on a significant increase in assessed valuation.

The current political subdivisions and their associated tax rate were determined by the geography of the property and the attached "Tax Rate Chart for the year 2014 payable 2015". (See Tab "D" / Appendix "C") This chart is provided by the St. Joseph County Auditor's Office.

Current property assessed Valuation:

15170 Cleveland Rd. - SW of Cleveland & Fir Road - \$69,700

Current Property Taxes being Generated from the Property:

The current property taxes that are being generated from the property were determined utilizing the State of Indiana Department of Local Government Finance Gateway website calculator located at <https://gateway.ifonline.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 homesteaded, residential, 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, then following annexation identifying the property as now being subject to the City tax rate. The estimated property tax value for the property is as follows:

Prior to annexation- \$1,599

Following annexation- \$1,651

Political Subdivisions before Annexation:

Percent of tax rate and corresponding yearly estimated property tax revenue

- St. Joseph County (29.9%) \$478.10
- Harris Township (14.7%) \$235.05
- PHM School Corporation (46.9%) \$749.93
- Mishawaka Penn Harris Library (7.0%) \$111.93
- Airport Authority (1.5%) \$23.99

The current tax rate of all of these entities combined is 2.2945.

The tax rate will increase to 3.9518 upon annexation to the City. The revenue will not increase significantly until the site is redeveloped commercially given that the property is currently close to the tax cap. Thus, the distribution of property tax revenue will decrease for existing taxing entities based on getting a smaller 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. This decrease is due almost exclusively to the property tax caps. The following estimate is based on the existing home remaining. Given that the redevelopment of the property would likely yield an assessed valuation that would be more than triple the current assessed valuation and that the Commercial cap is at 3% rather than two percent, significant revenue increases would occur for most taxing units upon redevelopment.

Political Subdivisions following Annexation:

Percent of tax rate and corresponding yearly estimated revenue including estimated annual decreases for existing taxing units upon annexation

- St. Joseph County (17.4%) \$287.27 (\$-190.83 per year)
- Harris Township (00.1%) \$1.65 (\$-233.40 per year)
- PHM School Corporation (27.2%) \$449.07 (\$-300.86 per year)
- Mishawaka Penn Harris Library (4.1%) \$67.69 (\$-44.24 per year)
- Airport Authority (0.9%) \$14.86 (\$-9.13 per year)
- South Bend Transpo (2.8%) \$46.23
- City of Mishawaka (47.6%) \$785.88

Four Year Projection of Property Tax Revenue following Annexation:

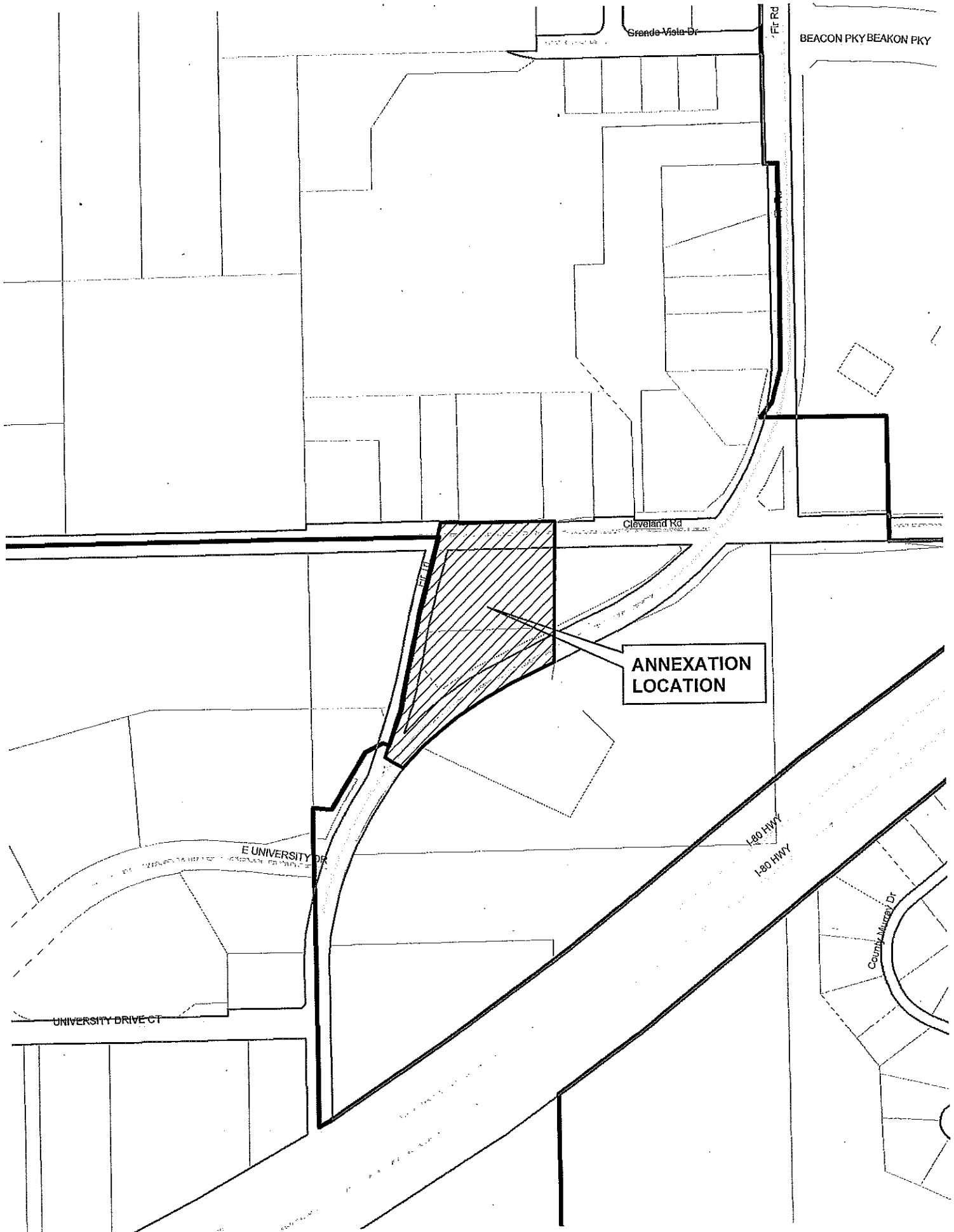
Straight line projection assuming existing use remains and the tax rate and assessed valuation remains constant

• St. Joseph County	\$1,149.08
• Harris Township	\$6.60
• PHM School Corporation	\$1,796.28
• Mishawaka Penn Harris Library	\$270.76
• Airport Authority	\$59.44
• South Bend Transpo	\$184.92
• City of Mishawaka	\$3,143.52

J. ASSUMED INDEBTEDNESS & COUNTY INFRASTRUCTURE REIMBURSEMENT

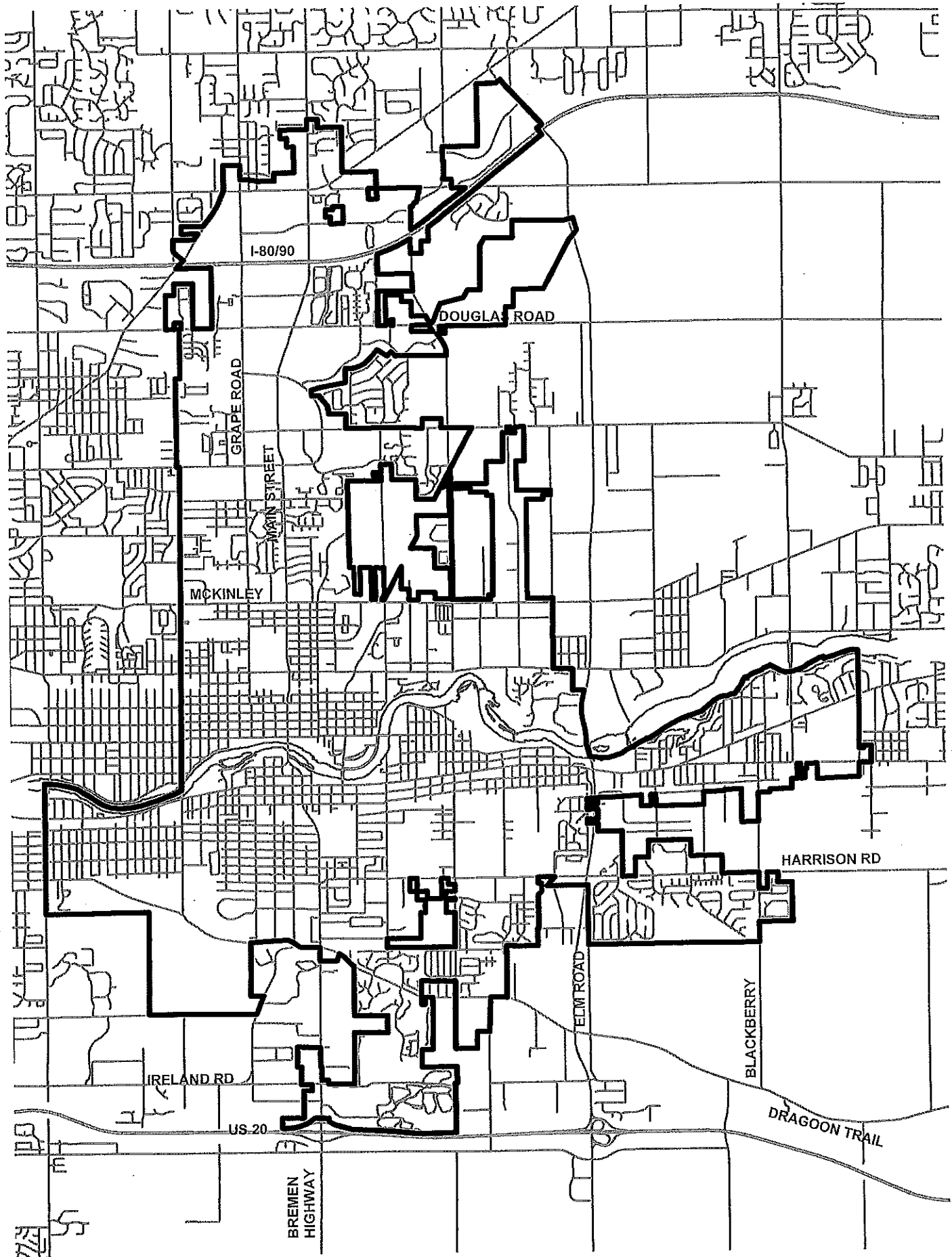
Pursuant to I.C. 36-4-3-4.2 under certain circumstances the City would be required to assume a portion of indebtedness as it would pertain to the proposed annexation area. Specifically, this would be required if the County had used property tax revenue to repay debt used to build infrastructure within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

Upon reviewing the site and the information identified in Tab "D" / Appendix "D", there is no County infrastructure debt associated with the proposed annexation, nor is there any income tax revenue being generated from the area.

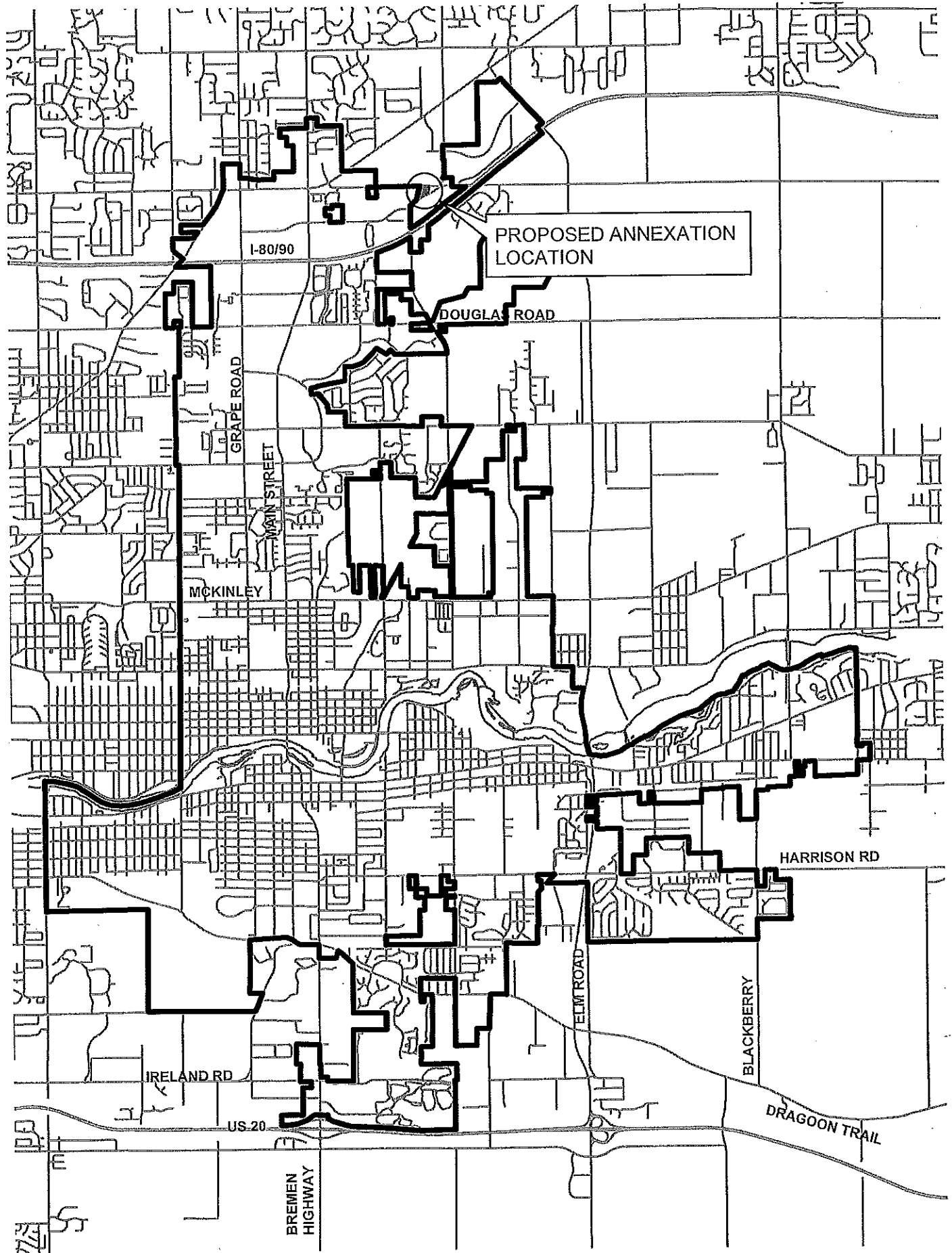


LOCATION MAP

MAP OF EXISTING CITY LIMITS



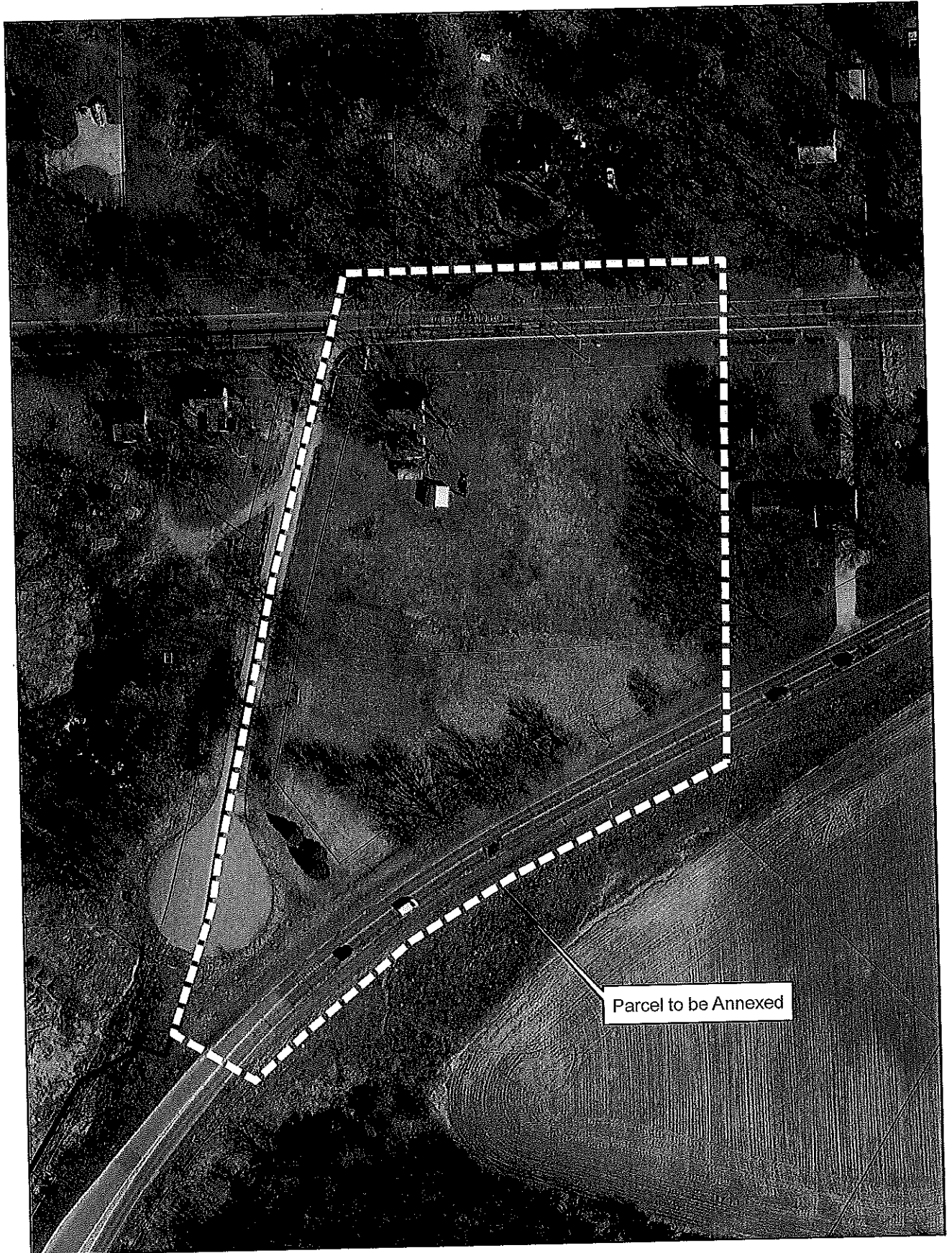
MAP OF PROPOSED CITY LIMITS



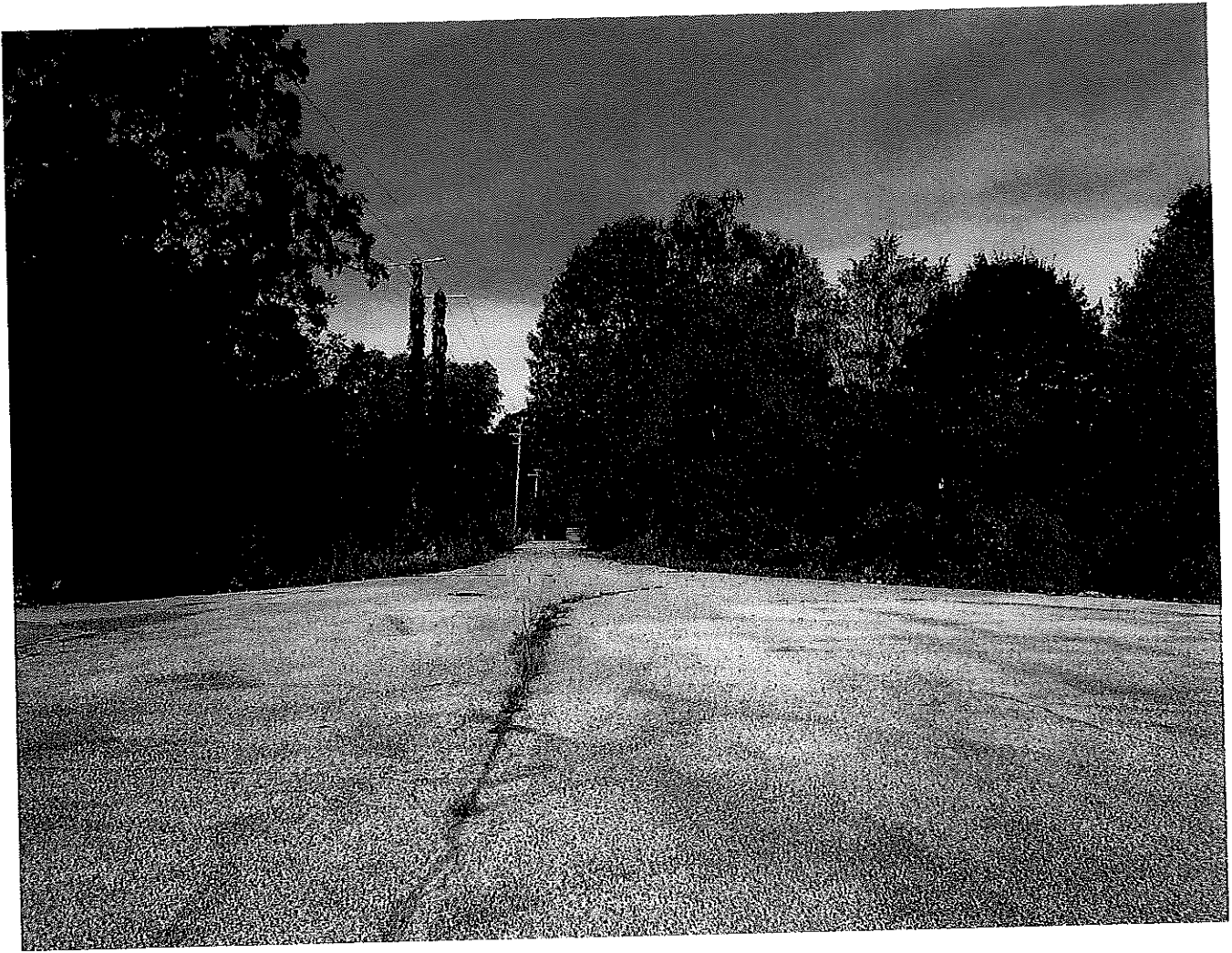
AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



AERIAL PHOTOGRAPHY OF LAND TO BE ANNEXED



PROPOSED ANNEXATION PHOTOS



View looking south on Fir Trail. The property to be annexed is on the left side of the road.

DATE: September 23, 2015

SEP 23 2015

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

Pet 15-32

RE: **PETITION FOR ANNEXATION AND ZONING CLASSIFICATION
15170 Cleveland Road and Property Adjacent to the South**

The undersigned, Donald L. Seggerman and the Devisees of the Last Will of Evelyn Marjorie Everding subject to the rights of Malcolm J. Tuesley Jr., Personal Representative of the Estate of said Decedant, Estate No. 71J01-0810-ES-000403, St. Joseph County Probate Court, respectfully show that they are the owners of the following described real estate located in the County of St. Joseph, State of Indiana, to-wit:

A PART OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID QUARTER SECTION; THENCE SOUTH 89°25' WEST ALONG THE NORTH LINE OF SAID QUARTER SECTION, 656 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF A PARCEL OF LAND AS RECORDED IN DEED BOOK 635, PAGE 357 IN THE OFFICE OF RECORDER OF SAID COUNTY; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED AND EAST LINE, 357 FEET MORE OR LESS, TO A POINT ON THE SOUTHERLY RIGHT OF WAY OF FIR ROAD; THENCE SOUTH 64°09' WEST ALONG SAID RIGHT OF WAY, 137 FEET MORE OR LESS; THENCE SOUTHWESTERLY ALONG A CURVE AND SAID RIGHT OF WAY 366 FEET MORE OR LESS; THENCE NORTH 49°32' WEST, 92 FEET MORE OR LESS, TO A POINT AT THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY OF FIR ROAD AND THE WESTERLY RIGHT OF WAY OF FIR TRAIL; THENCE NORTH 18°43' EAST ALONG THE WESTERLY RIGHT OF WAY OF FIR TRAIL, 114 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND SAID RIGHT OF WAY 95 FEET MORE OR LESS; THENCE NORTH 11°17' EAST ALONG SAID RIGHT OF WAY, 156 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND RIGHT OF WAY 29 FEET MORE OR LESS; THENCE NORTH 15°18' EAST ALONG SAID RIGHT OF WAY, 243 FEET MORE OR LESS, TO A POINT ON THE NORTHERLY RIGHT OF WAY OF CLEVELAND ROAD; THENCE NORTH 89°25' EAST ALONG SAID RIGHT OF WAY, 281 FEET MORE OR LESS; THENCE NORTH 83°04' EAST ALONG SAID RIGHT OF WAY, 34 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF SAID PARCEL OF LAND RECORDED IN DEED BOOK 635, PAGE 357 IN SAID RECORDERS OFFICE; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED EAST LINE, 44 FEET MORE OR LESS TO THE POINT OF BEGINNING; SAID PARCEL CONTAINING 4.7 ACRES, MORE OR LESS AND SUBJECT TO EASEMENTS, COVENANTS, AND RIGHT OF WAY OF RECORD.

Petitioners own One Hundred (100%) percent of the above described parcel of land, excluding the adjacent road right-of-ways, and is located within Section 27, Township 38 North, Range 3 East, Harris Township, St. Joseph County, and that the Petitioners desire the same to be annexed to the City of Mishawaka, Indiana, with a "C-6" Commercial District zoning classification. Petitioners further state they intend to utilize said land for office and medial office uses.

Accompanying this petition is a drawing, to scale, showing the above-described parcel of real estate and conceptual development plan.

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

Wherefore, Petitioners pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted annexing the above described parcel of real estate to the City of Mishawaka with a "C-6" Commercial District zoning classification.

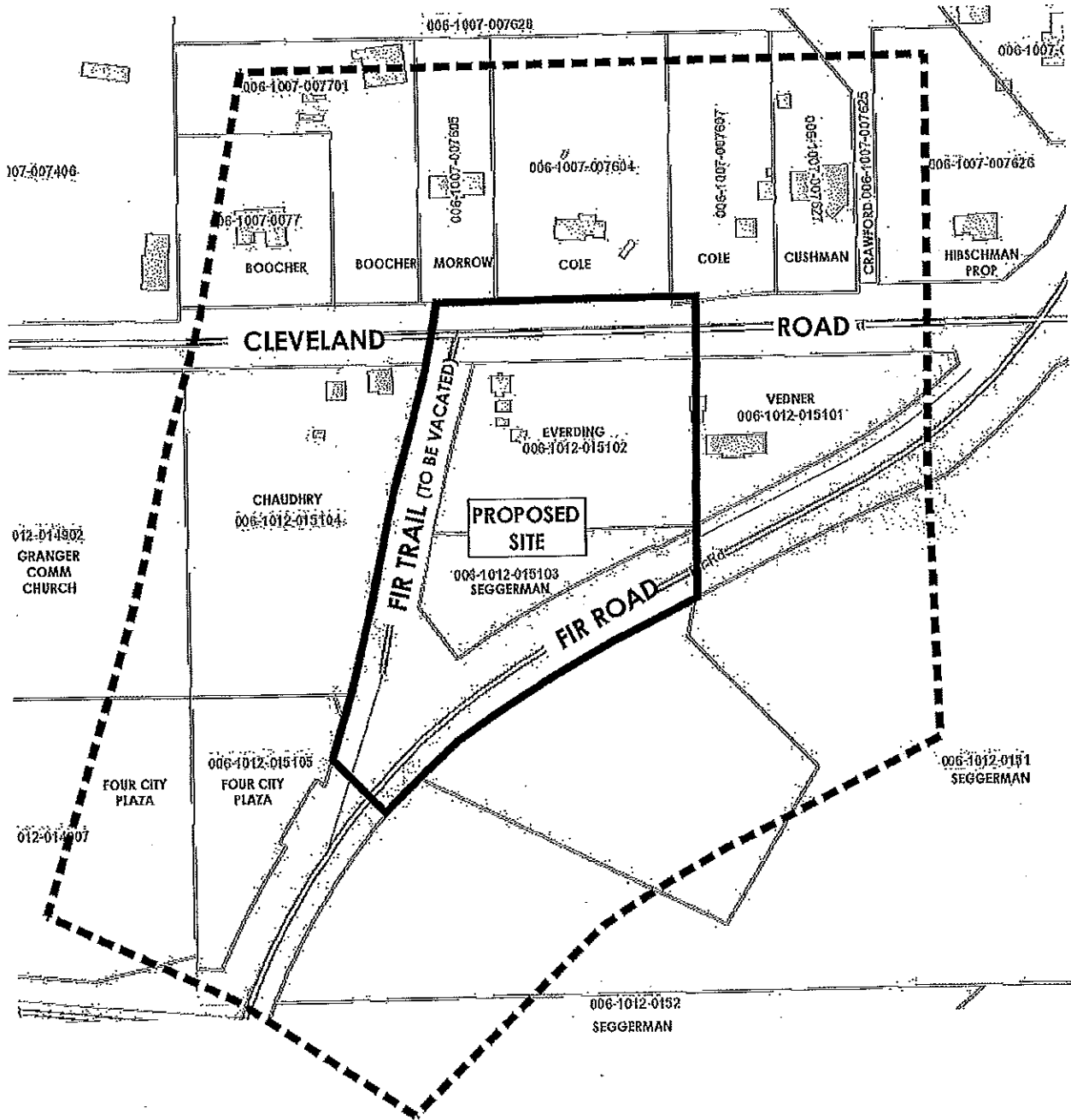
Donald L. Seggerman by Andy Peterson POA
Donald L. Seggerman, Owner
Property Adjacent to the South
Malcolm J. Tuesley Jr. Pro Rep
Malcolm J. Tuesley Jr., Personal Representative of the Estate
15170 Cleveland Road

CONTACT PERSON:

Bradley E. Mosness, PE
Abonmarche Consultants, Inc.
750 Lincoln Way East
South Bend, Indiana 46601
(574) 232-8700
bmosness@abonmarche.com

ANNEXATION & REZONING

15170 CLEVELAND ROAD AND PROPERTY ADJACENT TO THE SOUTH
HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA



NOTE:

--- 300 FT. BUFFER LINE FROM SUBJECT PARCEL

0 100 200

SCALE: 1" = 200'

BAR SCALE IN FEET



DATE: 09/23/15 ACI JOB #: 15-0797
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SHEET: 1 of 1

Annexation Fiscal Plan

A PART OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

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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 nearly 50,000 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 \$40 million expansion of the wastewater treatment plant was completed in June 2008.

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.

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.

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 3 fire rating with the Insurance Services Office. 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 minutes to a call for 90 percent of the city.

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. 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 responds to approximately 4,000 calls per year. The City, with its population of nearly 50,000, responds to about the same number of calls as the County ambulance service does, with its population of over 100,000 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 27 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, and 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 \$13.77. For senior citizens, the rate is \$11.22. The rates include the cost of recycling, 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 10 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 Sewer Infrastructure

A 12" gravity sanitary sewer is available in Fir Road and more accessible is an 8" gravity sanitary sewer main in Cleveland Road with gravity stubs to the south right-of-way line. These corridors will allow the extension of gravity sanitary sewer into the site by the developer. The existing gravity sanitary sewer system connects to University Drive gravity system and associated lift station. In 2014, the City upgraded the University Drive Lift Station and rerouted and upsized the forcemain to discharge into the Douglas Road gravity system, which utilizes the Holy Cross Lift Station. Ultimately, it discharges thru a series of gravity systems to the City of Mishawaka's Waste Water Treatment Plant. Capacity is available in the current sanitary system to accommodate the discharge from this proposed development.

Existing Road/Transportation Infrastructure

This site has a portion of frontage on Fir Road and Cleveland Road which access may be accommodated. However, final access drive approvals will require the Final Site Plan to be presented in order to review location and any necessary upgrades for the proposed drive approaches, i.e. addition of deceleration lane with appropriate dedication of right-of-way. In addition, the City will require dedication for the frontage adjacent to Cleveland Road to a total of 40 feet on the half right-of-way if not already finalized. Depending on the final site configuration, the owner/developer will need to coordinate and construct the required pavement cross-section for existing Cleveland Road where the existing pavement section may not meet City Standards since it was constructed years ago to County Standards.

Existing Storm Sewer/Drainage Infrastructure

Regarding any new development or redevelopment, sites are required to retain the stormwater generated by the development on site at the rate of the 100-year return storm frequency. This requirement provides significant protection to both existing properties 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 typically is due to factors of site size, soil type, and design preference.

In determining the required volume for stormwater storage, the development is divided into areas of pervious surface types; i.e. green space, and impervious hard surfaces, such as rooftops and pavement. The calculation takes into consideration the extensiveness of the development. The greater the quantity of hard surface, the more stormwater runoff that is generated, the greater the volume required to be managed on site. The management of stormwater can be through a drywell or series of drywells that are interconnected with perforated pipe and aggregate box or discharged to a basin or series of basins, or any combination thereof. Specifically, this area historically has sandy soils that typically lend themselves to these percolation methods of stormwater management. The developer is required to bear all costs associated with stormwater management.

Planned Capital Expenditures, Staff and Rates

If annexed, the City of Mishawaka Engineering and Sewer Maintenance Departments will not be responsible for maintenance of streets, storm sewers, or sanitary sewer systems within this development. The Engineering and Sewer Maintenance 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 on the maintenance of the City sewer system by maintaining construction records for all sanitary and storm sewers and providing technical and administrative assistance on sewer system repairs and for the Sewer Lateral Insurance Program that was initiated in 1986.

Specifically, the Sewer Lateral Insurance Program covers each single-family residential homeowner on the public sewer system within the City of Mishawaka. Currently, for a \$1.50 monthly fee (included on homeowner's Mishawaka Utilities sewer bill), the homeowner is protected from paying catastrophic sanitary sewer repair costs. The homeowner is responsible for paying the first \$250 of the sewer lateral repair and for all routine cleaning costs. The Sewer Insurance Fund pays all costs in excess of \$250 that are determined to be directly attributable to the repair of a private sewer lateral connection between the outside foundation wall of the home and the City's trunk sewer main. The fund also covers all costs associated with the removal and replacement of public streets, curbs and sidewalks as a result of the repair. Since this Sewer Lateral Insurance Program is intended for publicly maintained infrastructure serving single family residences, this specific development as proposed for commercial use is not eligible for this program.

CITY OF MISHAWAKA
2015 BUDGET

ENGINEERING DEPARTMENT
101-13

2015
Budget

1. PERSONAL SERVICES

Salaries and Wages

411-01	Director of Engineering	72,701.00	
411-02	Assistant Director	60,117.00	
	Project Coordinator	36,447.00	
	Project Manager	50,735.00	
	Traffic Manager	49,436.00	
	Office Manager	<u>31,809.00</u>	
			301,245.00

Other Personal Services

411-65	PE Certification	<u>5,000.00</u>	
			<u>5,000.00</u>
			306,245.00

2 SUPPLIES

Office Supplies

421-90	General Supplies	<u>4,000.00</u>	
			4,000.00

3 OTHER SERVICES AND CHARGES

Professional Services

431-06	Consulting	5,000.00	
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Communication and Transportation

432-03	Travel and Training	1,750.00	
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Repairs and Maintenance

436-01	Equipment Repair	3,000.00	
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Other Services and Charges

439-03	Subscriptions, Dues, etc.	<u>-500.00</u>	
			<u>10,250.00</u>
			<u>320,495.00</u>

ELECTRIC SERVICE

Services and Rates

Mishawaka Utilities – Electric Division does not currently serve the proposed annexation area. *If the annexation is approved, Mishawaka Utilities – Electric Division will attempt to acquire the service area from AEP as it is not already in our franchise boundary.*

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

Description of Services

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

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

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

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

Costs Associated with Services

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

FIRE PROTECTION/EMS

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

Staffing and Response Times

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

In accordance with the firefighter's union Collective Bargaining Agreement and the City of Mishawaka, minimum staffing of 29 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 responds to calls within three minutes for 90 percent of 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 a minimum of eleven (11) firefighters manning one Seagrave pumper truck, one aerial truck, a 105' Sutphen aerial/pumper combination), one heavy-duty K.M.E. rescue truck and one A.L.S. Paramedic ambulance unit.

Station No. 2, located at 2332 N. Main St., is staffed by six (6) firefighters at all times, manning one Pierce pumper truck, and one A.L.S. Paramedic ambulance unit.

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

Station No. 4, located at 3000 Harrison Road, is staffed by 5 firefighters manning one Sutphen pumper truck, and one Battalion Chief Vehicle.

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

For the year 2014 out of 6,353 runs 5,115 or roughly 80% were medical in nature. The Mishawaka Fire Department restructured going to a three platoon system. 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. This and the availability of paramedics on some engine companies have decreased the time in which it takes to start lifesaving interventions if needed. Engine 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 31 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 volunteer departments utilize mutual aid agreements in the event of the need for an aerial device.

The City maintains an eighteen (18) 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 (minimum training). Generally speaking, while employed with an ambulance service, employees have an opportunity to advance their skills. Training is offered at three additional levels. Advanced EMT, (IV therapy, cardiac monitoring), EMT-Intermediate, (addition of advanced airway skills and the administration of certain medications), 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 2014 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 3 fire rating with the Insurance Services Office. The lower the number in the rating, the lower a homeowner's insurance policy could be. Thus, properties that are annexed into the city could see a reduction in property insurance.

During the last audit in November of 2012 Mishawaka's rating improved from 72.25% out of a maximum of 100% in 2003 to 78.65% out of 100% in 2012.

We are currently only 1.35% away from a Class two (2) designation of which there are only two (2) in the State of Indiana.

We are waiting for improvements as a result of the ongoing Public Safety Answering Point mergers and some other internal improvements to occur before we asked to be reevaluated by the I.S.O.

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. Mishawaka's fire insurance rating is the same as the City of South Bend.

Future Plans

Additional personnel will become necessary in the future as the City grows. This increase is due in part to the increased role the department plays as the first responder unit for medical and accident calls. 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.

The next Station slated for major improvements is Station #2 located at 2332 North Main Street. Planning and funding are being researched now.

Plans are also underway to place a fourth A.L.S. Paramedic ambulance in service as future growth of the department allows.

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 are not needed 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 2014 the Fire Prevention Bureau performed 1,923 fire inspections of new and existing buildings in Mishawaka.

In 2014 the City's Building Department began assisting the fire department in business inspections throughout the City.

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, car seat installations and 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 2015 budget has been included for reference.

CITY OF MISHAWAKA
2015 BUDGET

FIRE/EMS DEPARTMENT
101-19

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-01	Fire Chief	67,736.00	
411-02	Assistant Chief		
	2 @ 62439	124,878.00	
	Chief Fire Prevention	58,754.00	
	Battalion Chief		
	4 @ 61051	244,204.00	
	Captains 15 @ 58056	870,840.00	
	Shift Supervisors 2 @ 56494	112,988.00	
	Lieutenants		
	13 @ 56445	733,785.00	
	Fire Inspectors		
	2 @ 55940	111,880.00	
	Paramedics 2 @ 55940	111,880.00	
	Driver Operator		
	30 @ 54869	1,646,070.00	
	Master Firefighters		
	25 @ 54139	1,353,475.00	
	1st Class Firefighter		
	16 @ 52139	834,224.00	
			6,270,714.00
	Specialty Pay	160,327.00	
	<u>Civilian</u>		
	Executive Secretary	32,084.00	
			192,411.00

Other Personal Services

411-60	Overtime	600,000.00	
411-66	Uniform Allowance 113 @ 1250	141,250.00	
411-67	Pension Equalization	<u>26,800.00</u>	
			768,050.00

Employee Benefits

413-01	Social Security	28,000.00	
413-02	Medicare	105,000.00	
413-03	PERF-14.2%	63,000.00	
413-05	Health Insurance	2,032,162.00	
413-06	Life/Disability Insurance	12,000.00	
413-09	77 Pension 22.7%	<u>1,291,000.00</u>	
			<u>3,531,162.00</u>

10,762,337.00

CITY OF MISHAWAKA
2015 BUDGET

FIRE/EMS DEPARTMENT
101-19

2015
Budget

2 SUPPLIES

Office Supplies

421-90 Office Supplies

6,000.00

Operating Supplies

422-01 Operating Supplies

275,000.00

Other Supplies

429-10 Public Education

Training/ Seminar

Supplies/Refreshments

6,000.00

287,000.00

3 OTHER SERVICES AND CHARGES

Repairs and Maintenance

436-01 Building/ Equipment Repair

97,500.00

436-91 Laundry Maintenance

3,000.00

Other Services and Charges

439-03 Subscriptions, Dues, etc.

3,000.00

103,500.00

11,152,837.00

PARKS AND RECREATION OPPORTUNITIES

Parks and Recreation

Mishawaka offers 27 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, including a very popular softball program. 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 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, Program Coordinator, and Secretary. There are 4 Park Divisions (Recreation/Special Events, Golf, Aquatics/Ice Rink, and Landscape). 3 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 2015 budget has been included for reference.

CITY OF MISHAWAKA
2015 BUDGET

PARK AND RECREATION
204-50

2015
Budget

1. PERSONAL SERVICES

Salaries and Wages

411-01	Department Head	62,898.00	
411-02	Regular Employees	489,350.00	
	Group 1: 14 @18.70*2088	546,639.00	1,098,887.00

	Reimburse CS Assts. 1.25	61,818.00	
	Reimburse MVH director 5%	2,944.00	64,762.00

411-03	Temporary/Summer Help	377,000.00	<u>377,000.00</u>
			1,540,649.00

Other Services Personal

411-60	Overtime	66,000.00	
411-62	Night Bonus	5,000.00	
411-63	Longevity	18,225.00	
411-64	FTO	15,000.00	104,225.00

Employee Benefits

413-01	Social Security	100,000.00	
413-02	Medicare	24,000.00	
413-03	PERF 14.2%	175,000.00	
413-04	Unemployment	5,000.00	
413-05	Employee Insurance Benefits	310,000.00	
413-06	Life Insurance	1,500.00	<u>615,500.00</u>
			2,260,374.00

2 SUPPLIES

Office Supplies

421-90	Office Supplies	8,000.00	
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Operating Supplies

422-02	Gas, Oil, Parts, etc.	55,000.00	
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Other Supplies

429-09	Merrifield Complex Supplies	50,000.00	
429-14	Maintenance Supplies	80,000.00	
429-15	Program Supplies	26,200.00	
429-18	Athletic Event Supplies	20,000.00	
429-20	Golf Course Supplies	30,000.00	
429-21	Concessions	60,000.00	
			329,200.00

CITY OF MISHAWAKA
2015 BUDGET

PARK AND RECREATION
204-50

2015
Budget

3. OTHER SERVICES AND CHARGES

Professional Services

431-09 Health Screenings/Vaccines 8,000.00

Communication and Transportation

432-02 Postage and Freight 2,000.00

432-03 Travel and Training 3,000.00

432-04 Telephone/Pager 7,000.00

Printing and Advertising

433-01 Printing/Newsletter etc. 7,500.00

Insurance

434-90 Insurance Premiums/Deductibles 110,000.00

Utility Services

435-01 MU/AEP Charges 285,000.00

435-02 NIPSCO 50,000.00

Repairs and Maintenance

436-01 Equipment/Facility Repair 30,000.00

436-90 Service Contracts 70,000.00

Rentals

437-05 Uniforms/Port-a-lets 11,500.00

Other Services and Charges

439-03 Subscription, Dues, etc. 1,400.00

439-09 Miscellaneous/Charges 1,000.00

439-18 Instructor Fees 25,000.00

439-19 Official/Referee Fees 5,000.00

439-21 Recreation Event/Entertainment 28,000.00

439-93 Sales Tax 25,000.00

669,400.00

3,258,974.00

CITY OF MISHAWAKA
2015 BUDGET

PARK AND RECREATION NON-REVERTING
214-50

2015
Budget

4 CAPITAL OUTLAYS

Improvements Other than Buildings

443-98	Eberhart Roof	60,000.00
443-94	Softball Field/Diamond Improve.	10,000.00
443-99	Merrifield Improvements	10,000.00

Buildings

442-05	Wilson Building Improvements	40,000.00
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Machinery and Equipment

444-12	Golf Course Mowers	<u>46,000.00</u>
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166,000.00

POLICE AND CRIME PREVENTION

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

Staffing

There are currently a total of 7 full time civilians within the Mishawaka Police Department, and are budgeted for 105 sworn officers. The Department has 23 officers on the day shift, 24 on the afternoon shift, and 22 on midnights, making for a total of 69 officers in the Uniform Division.

Because of a State Mandate, effective on January 1, 2015, the four dispatch centers in St. Joseph County (including the Mishawaka Public Safety Dispatch Center) were required to consolidate into two Dispatch Centers. The former Mishawaka Police Dispatchers are now employed by St. Joseph County; hence the reduction in civilian employees for the MPD.

There are also 10 officers in the Investigative Division and 6 officers assigned to special duty (special crimes, domestic violence, school resource, etc.)

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 64 hours of training, compared with minimums of 24+ statewide.

Equipment

The Police Department has a take-home patrol car program. Currently, there are 103 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, 22 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 Police Department has two School Resource officers available with School City of Mishawaka. One officer is assigned to Mishawaka High School, and the other officer is assigned to John Young Middle School. The cost of these officers is shared with School City.

Personal Services

The Community Relations Unit

The Community Relations Officers handle various public relationship events such as Neighborhood Watch meetings, MPD tours for boy scouts and schools, reading to kids, bike safety rodeos, and participating in Tri-Ad Senior Citizens Organization. The unit is partnered with Nixle.com (a California-based Internet messaging-service provider). This provider

offers a standardized, secure, and certified communication platform for local police departments, municipalities, and their agencies to communicate important, neighborhood-level information to the residents of their communities. This has been a great success with improving how we get crime information and other important information out to the public. The unit also handles neighborhood complaints, such as drug houses, speeding, neighbor disputes, and other "quality of life" issues.

One (1) Community Relations Officer is assigned to patrol the City parks over the summer. The main concentration is in the downtown parks, which has shown an increase in vandalism. Since the park officer has started patrolling the parks, we have seen a drop in criminal activity.

Street Crimes Unit

The Street Crimes Unit was implemented in July of 2009. 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.

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.

Mishawaka crime rates in general continue to remain low for cities of comparable sizes. Serious crimes such as robberies, burglaries, larceny/thefts, auto thefts and arsons have dropped from 2013 to 2014. There was a slight increase in rapes and assaults between 2013 and 2014. Overall there was a 10% decrease in crime in 2014. Mishawaka had 0 homicides in 2014. In 2013 there were 0 homicides as well. The Mishawaka Police Department responded to 41,525 calls for service in 2014 with the Dispatch Center receiving 69,348 calls. The MPD had 29,550 - 911 calls in the Dispatch Center in 2014.

For general information purposes, a copy of the year 2015 budget has been included for reference. The budget itemizes the costs of providing services for the entire city.

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.

CITY OF MISHAWAKA
2015 BUDGET

POLICE DEPARTMENT
101-20

2015
Budget .

1 PERSONAL SERVICES

Salaries and Wages

411-01	Police Chief	68,171.00	
411-02	Assistant Chief		
	3 @ 62872	188,616.00	
	Captains		
	7 @ 57483	402,381.00	
	Lieutenants		
	12 @ 56376	676,512.00	
	Sergeants		
	20 @ 55304	1,106,080.00	
	1st Patrol Officer		
	57 @ 54574	3,110,718.00	
	2nd Patrol Officer		
	7 @ 52574	<u>368,018.00</u>	5,920,496.00
	<u>Civilians</u>		
	Executive Secretary	32,084.00	
	Administrative Secretary	31,809.00	
	Secretary 2 @ 31374	62,748.00	
	Parking Personnel	31,374.00	
	Property Manager	35,367.00	
	Services Administrator	<u>36,555.00</u>	229,937.00
	Crossing Guards 20 @ 7103	142,060.00	
	Summer School @ 20.00 day per guard	2,000.00	
411-03	Substitute Crossing Guard	4,000.00	
	Temporary Help/Part-time	<u>15,000.00</u>	163,060.00

Other Personal Services

411-60	Overtime/ Court-time Officer	471,228.00	
411-66	Uniform Allowance		
	1 @ 500, 105 @ 2050	215,750.00	
	Equipment Allowance 106 @ 271.43	<u>28,772.00</u>	715,750.00

Employee Benefits

413-01	Social Security	26,000.00	
413-02	Medicare	102,000.00	
413-03	PERF 14.2%	35,000.00	
413-05	Health Insurance	2,000,000.00	
413-06	Life Insurance	6,250.00	
413-10	77 Pension 21.7%	<u>1,277,000.00</u>	
			<u>3,446,250.00</u>
			10,475,493.00

CITY OF MISHAWAKA
2015 BUDGET

POLICE DEPARTMENT
101-20

2015
Budget

2 SUPPLIES

Operating Supplies

422-01 Operating Supplies

71,500.00

Other Supplies

429-11 Seminars/ Community Relations

1,000.00

72,500.00

3 OTHER SERVICES AND CHARGES

Communication and Transportation

432-03 Travel and Training

2,000.00

Printing and Advertising

433-01 Printing

1,800.00

Repairs and Maintenance

436-01 Building Repair/ Maintenance
Service Contracts

80,000.00

Other Services and Charges

439-03 Subscriptions, Dues, etc.

3,000.00

439-11 Special Expense

13,000.00

439-12 Canine Expenses

3,000.00

439-16 Crime Stoppers Program

5,000.00

107,800.00

10,655,793.00

STREET DEPARTMENT

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

Staffing

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

Equipment

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

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

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

Services

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

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

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

Costs Associated with Services

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

For general information purposes, a copy of the year 2015 budget has been included for reference.

CITY OF MISHAWAKA
2015 BUDGET

CENTRAL SERVICES DEPARTMENT
101-22

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-02	Assistant 4 @ 49454	197,816.00	
	Fleet Maintenance Technician		
	6 @ 19.71*2088	246,927.00	
	Group 1: 4 @ 18.70*2088	156,182.00	
	PT maintenance 1040 hrs @ 11.00	11,440.00	
	Reimburse MVH Director 5%	<u>2,944.00</u>	
			615,309.00

Other Services Personal

411-60	Overtime	15,000.00	
411-62	Night Bonus .60/.55 per hour	5,000.00	
411-63	Longevity	<u>6,000.00</u>	
			<u>26,000.00</u>
			641,309.00

2 SUPPLIES

Office Supplies

421-90	Office Supplies	2,000.00	
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Operating Supplies

422-02	Gas, Oil, etc.	1,100,000.00	
422-05	Equipment/ Vehicle/Maint Supplies	100,000.00	

Other Supplies

429-08	Uniform/ Supplies	<u>4,000.00</u>	
			1,206,000.00

3 OTHER SERVICES AND CHARGES

Professional Services

431-09	Health Screenings/ Vaccines	1,000.00	
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Communication and Transportation

432-03	Travel and Training	1,500.00	
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Repairs and Maintenance

436-01	Building Repair / Equipment/Maint	60,000.00	
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Rentals

437-05	Uniforms	5,000.00	
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Other Services and Charges

439-09	Miscellaneous Charges	<u>2,000.00</u>	
			69,500.00
			<u>1,916,809.00</u>

CITY OF MISHAWAKA
2015 BUDGET

MOTOR VEHICLE HIGHWAY
201-50

2015
Budget

1 PERSONAL SERVICES

Salaries and Wages

411-01	Street Commissioner	58,864.00	
411-02	Office Manager	31,809.00	
	Secretary	31,374.00	
	Group 1: 32 @ 18.70*2088	1,249,459.00	
	CS reimburse 1.55 for assts.	76,654.00	
			1,448,160.00

Other Services Personal

411-60	Overtime	81,500.00	
411-62	Night Bonus .60/.55 per hr	8,000.00	
411-63	Longevity	21,000.00	
411-64	FTO (Flexible Time Off) Plan	<u>8,000.00</u>	118,500.00

Employee Benefits

413-01	Social Security	93,000.00	
413-02	Medicare	22,000.00	
413-03	PERF 14.2%	212,000.00	
413-04	Unemployment	5,000.00	
413-05	Employee Ins Benefits	470,000.00	
413-06	Life Insurance	2,000.00	<u>804,000.00</u>
			2,370,660.00

2 SUPPLIES

Office Supplies

421-90	Office Supplies	1,500.00	
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Operating Supplies

422-02	Gas, Oil, etc.	200,000.00	
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Repair and Maintenance Supplies

423-03	Equipment/ Parts, Supplies	160,000.00	
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Other Supplies

429-08	Uniform Supplies	8,000.00	
429-13	Traffic Supplies	36,000.00	
			405,500.00

CITY OF MISHAWAKA
2015 BUDGET

MOTOR VEHICLE HIGHWAY
201-50

2015
Budget

3 OTHER SERVICE AND CHARGES

Professional Services

431-04	Snow Removal	5,000.00
431-09	Health Screenings/ Vaccines	6,000.00

Communication and Transportation

432-03	Travel and Training	5,000.00
432-04	Telephone/ Paging	10,000.00

Printing and Advertising

433-02	Publications	600.00
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Insurance

434-90	Insurance Premiums/Deductibles	150,000.00
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Utility Service

435-01	MU Charges	110,000.00
435-02	NIPSCO	57,000.00

Repairs and Maintenance

436-01	Building/ Equipment Repair	200,000.00
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Rentals

437-05	Uniforms	8,000.00
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Other Services and Charges

439-09	Miscellaneous Charges	3,000.00
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554,600.00

3,330,760.00

CITY OF MISHAWAKA
2015 BUDGET

LOCAL ROAD AND STREET
202-50

2015
Budget

4 CAPITAL OUTLAYS

Improvements other than Buildings

442-01 Street Repair/Summer Program

500,000.00

500,000.00

WASTE DISPOSAL AND RECYCLING SERVICES

Waste Disposal and Recycling Services

Trash pick-up in the City of Mishawaka is inexpensive and efficient. The monthly fee for single family trash pickup is \$13.77. 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 \$11.22 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 vary widely and usually require private dumpsters. These uses are required to contract for services through private trash contractors. Given that portion of the proposed annexation is an industrial facility, waste disposal will be the responsibility of the property owner with no involvement from the City.

Leaf pick-up and Fifth Street recycling center

The leaf pick-up and Christmas tree pick-up programs are done through the City's street department. The Fifth Street recycling center is run by the Solid Waste Management District. It is open to all residents and non-residents for disposal of hazardous materials, such as paint and household chemicals. Tires, magazines, and cardboard/office paper also are collected there for recycling.

WASTEWATER

Services

Services are provided by the Mishawaka Wastewater Division 24-hours a day. 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 thirty remote sewage lift stations are continuously monitored by radio telemetry.

Facilities

Mishawaka's wastewater treatment plant is a Class IV facility that was recently expanded 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. The dechlorinated effluent is aerated to add dissolved oxygen.

For the year 2014 an average flow of 9.69 MGD was treated. The average cBOD removal was 98% and the average suspended solids removal was 98%.

Staff

Twenty six people staff the wastewater utility. There are 5 managers/supervisors, 4 chemists, 9 operators, 6 maintenance technicians, 1 biosolids technician, and 1 pretreatment 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.

Planned Capital Improvements for 2015 and Beyond

A \$42 million upgrade was completed in mid 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. Construction began in November 2005 and was substantially complete in June 2008.

The capital improvements increased the wastewater treatment plant's capacity from 12 MGD to 20 MGD. The hydraulic peak capacity increased from 24 MGD to 42 MGD. The scope of the wastewater treatment plant improvements include the following elements:

- Parallel 60-inch interceptor sewer from CSO 009 to treatment plant
- Influent Pump Station Expansion
- Additional Fine Screen
- New Grit Separation and Washing Equipment
- New Scum Concentrating Equipment
- Addition of Two New Grit Removal Tanks
- Addition of Two New Primary Clarifiers
- Addition of Two New Aeration Tanks
- Addition of Two New Final Clarifiers
- Addition of Chlorine Contact Tank
- Conversion From Gaseous Chlorine and Sulfur Dioxide to Liquid Sodium Hypochlorite and Sodium Bisulfite Disinfection
- Rehabilitation of Ferrous Chloride Storage and Feed System
- Addition of two WAS Gravity Belt Thickener

- Addition of a second belt filter press for biosolids dewatering
- New Anaerobic Digester and Rehabilitation of Existing Digesters Including New Covers
- Modifications to the Plant Electrical Feed
- Installation of a high efficiency turbo aeration blower
- New Process Air Blower Equipment
- Administration Building Modifications
- Expansion of Maintenance Facilities
- Site Landscaping

Future capital improvements are focused on the Combined Sewer Overflow Long Term Control Plan and 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 and in-line storage in selected areas.

Statistical Information

Mishawaka's wastewater treatment plant exhibits outstanding performance. For the year 2014 the average removals and effluent concentrations were as follows:

	Percent Removal	Effluent Concentration mg/l
CBOD	98%	<2.0
Total Suspended Solids	98%	<2.6
Phosphorus	82%	0.56
Ammonia Nitrogen	95%	<0.8

During 2014 there were no exceedances of NPDES permit effluent limitations.

Costs Associated with Services

Mishawaka Utilities Wastewater Division is predominately supported through revenue generated by the rates charged to customers. 2005 was the first full year of construction of the Wastewater Treatment Plant Upgrade and Expansion. The project 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 will save 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 will cut annual combined sewer overflow (CSO) volume in-half. Because a portion of the expanded capacity will serve growth in the Northwest TIF area, TIF funding has been pledged to the Wastewater Division to assist in funding debt service payments. An annual TIF distribution of \$3.36 million reduces the rate increases necessary to fund the expansion's bond payments.

Residents of St. Joseph County who have access to city sanitary sewer pay the same sewer rate provided to residents of the city. However, Wastewater Utility customers whose premises are served by the utility and are located within the City limits shall receive a credit applied towards their monthly sewer bill in recognition of the portion of the principal and interest on Wastewater Utility bonds paid by the City from TIF revenues. 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

An existing twelve (12) inch distribution main is located on the south side of Cleveland Road fronting the proposed annexation area. There is a (16) inch water main on the south side of Fir Road on the southern edge of the proposed annexation area. The site has a 6" stub along with a 1" copper service stubbed from the Cleveland Road side of the Annexation Fiscal Plan site.

The costs associated with the extension of water service to the individual property, including tap fees, are paid by developers/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 the house 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 twenty-nine (29) employees in the Water Division consisting of twenty (20) union employees and nine (9) salaried personnel. An additional administrative staff of four (4) people and an office staff of twenty-three (23) carries out all billing and clerical work for both the electric and water divisions.

The Water Division has twenty-seven (27) vehicles and eight (8) 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.

Services to Residents - (Cont.)

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

Costs Associated with Services

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

Annexation Fiscal Plan

A PART OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID QUARTER SECTION; THENCE SOUTH 89°25' WEST ALONG THE NORTH LINE OF SAID QUARTER SECTION, 656 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF A PARCEL OF LAND AS RECORDED IN DEED BOOK 635, PAGE 357 IN THE OFFICE OF RECORDER OF SAID COUNTY; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED AND EAST LINE 357 FEET MORE OR LESS, TO A POINT ON THE SOUTHERLY RIGHT OF WAY OF FIR ROAD; THENCE SOUTH 64°09' WEST ALONG SAID RIGHT OF WAY, 137 FEET MORE OR LESS; THENCE SOUTHWESTERLY ALONG A CURVE AND SAID RIGHT OF WAY 366 FEET MORE OR LESS; THENCE NORTH 49°32' WEST, 92 FEET MORE OR LESS, TO A POINT AT THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY OF FIR ROAD AND THE WESTERLY RIGHT OF WAY OF FIR TRAIL; THENCE NORTH 18°43' EAST ALONG THE WESTERLY RIGHT OF WAY OF FIR TRAIL, 114 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND SAID RIGHT OF WAY 95 FEET MORE OR LESS; THENCE NORTH 11°17' EAST ALONG SAID RIGHT OF WAY, 156 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND RIGHT OF WAY 29 FEET MORE OR LESS; THENCE NORTH 15°18' EAST ALONG SAID RIGHT OF WAY, 243 FEET MORE OR LESS, TO A POINT ON THE NORTHERLY RIGHT OF WAY OF CLEVELAND ROAD; THENCE NORTH 89°25' EAST ALONG SAID RIGHT OF WAY, 281 FEET MORE OR LESS; THENCE NORTH 83°04' EAST ALONG SAID RIGHT OF WAY, 34 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF SAID PARCEL OF LAND RECORDED IN DEED BOOK 635, PAGE 357 IN SAID RECORDERS OFFICE; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED EAST LINE, 44 FEET MORE OR LESS TO THE POINT OF BEGINNING; SAID PARCEL CONTAINING 4.7 ACRES, MORE OR LESS AND SUBJECT TO EASEMENTS, COVENANTS, AND RIGHT OF WAY OF RECORD.

TAB D - APPENDICES

RESOLUTION NO. 2015-43

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:

15170 Cleveland Road, adjacent property to the south, and a part of the vacated Fir Trail right-of-way near the Cleveland Road and Fir Road intersection.

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 City Planning 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 City Planning 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 QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID QUARTER SECTION; THENCE SOUTH 89°25' WEST ALONG THE NORTH LINE OF SAID QUARTER SECTION, 656 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF A PARCEL OF LAND AS RECORDED IN DEED BOOK 635, PAGE 357 IN THE OFFICE OF RECORDER OF SAID COUNTY; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED AND EAST LINE 357 FEET MORE OR LESS, TO A POINT ON THE SOUTHERLY RIGHT OF WAY OF FIR ROAD; THENCE SOUTH 64°09' WEST ALONG SAID RIGHT OF WAY, 137 FEET MORE OR LESS; THENCE SOUTHWESTERLY ALONG A CURVE AND SAID RIGHT OF WAY 366 FEET MORE OR LESS; THENCE NORTH 49°32' WEST, 92 FEET MORE OR LESS, TO A POINT AT THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY OF FIR ROAD AND THE WESTERLY RIGHT OF WAY OF FIR TRAIL; THENCE NORTH 18°43' EAST ALONG THE WESTERLY RIGHT OF WAY OF FIR TRAIL, 114 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND SAID RIGHT OF WAY 95 FEET MORE OR LESS; THENCE NORTH 11°17' EAST ALONG SAID RIGHT OF WAY, 156 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND RIGHT OF WAY 29 FEET MORE OR LESS; THENCE NORTH 15°18' EAST ALONG SAID RIGHT OF WAY, 243 FEET MORE OR LESS, TO A POINT ON THE NORTHERLY RIGHT OF WAY OF CLEVELAND ROAD; THENCE NORTH 89°25' EAST ALONG SAID RIGHT OF WAY, 281 FEET MORE OR LESS; THENCE

NORTH 83°04' EAST ALONG SAID RIGHT OF WAY, 34 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF SAID PARCEL OF LAND RECORDED IN DEED BOOK 635, PAGE 357 IN SAID RECORDERS OFFICE; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED EAST LINE, 44 FEET MORE OR LESS TO THE POINT OF BEGINNING; SAID PARCEL CONTAINING 4.7 ACRES, MORE OR LESS AND SUBJECT TO EASEMENTS, COVENANTS, AND RIGHT OF WAY OF RECORD.

Section II. Following the review of documents prepared by the Department of City Planning 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 _____, 2015, at _____ o'clock ____M.

Presiding Officer

ATTEST:

Deborah S. Block, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____
2015, at _____ o'clock ____M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____ 2015, at
_____ o'clock ____M.

David A. Wood, Mayor

PETITION #15-32

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. _____

ORDINANCE NO. _____

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

WHEREAS, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and the zoning as hereinafter set forth, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

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

Section 1. The following described real estate be and the same is hereby annexed to and declared to be a part of the City of Mishawaka, Indiana:

A PART OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID QUARTER SECTION; THENCE SOUTH 89°25' WEST ALONG THE NORTH LINE OF SAID QUARTER SECTION, 656 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF A PARCEL OF LAND AS RECORDED IN DEED BOOK 635, PAGE 357 IN THE OFFICE OF RECORDER OF SAID COUNTY; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED AND EAST LINE 357 FEET MORE OR LESS, TO A POINT ON THE SOUTHERLY RIGHT OF WAY OF FIR ROAD; THENCE SOUTH 64°09' WEST ALONG SAID RIGHT OF WAY, 137 FEET MORE OR LESS; THENCE SOUTHWESTERLY ALONG A CURVE AND SAID RIGHT OF WAY 366 FEET MORE OR LESS; THENCE NORTH 49°32' WEST, 92 FEET MORE OR LESS, TO A POINT AT THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY OF FIR ROAD AND THE WESTERLY RIGHT OF WAY OF FIR TRAIL; THENCE NORTH 18°43' EAST ALONG THE WESTERLY RIGHT OF WAY OF FIR TRAIL, 114 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND SAID RIGHT OF WAY 95 FEET MORE OR LESS; THENCE NORTH 11°17' EAST ALONG SAID RIGHT OF WAY, 156 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND RIGHT OF WAY 29 FEET MORE OR LESS; THENCE NORTH 15°18' EAST ALONG SAID RIGHT OF WAY, 243 FEET MORE OR LESS, TO A POINT ON THE NORTHERLY RIGHT OF WAY OF CLEVELAND ROAD; THENCE NORTH 89°25' EAST ALONG SAID RIGHT OF WAY, 281 FEET MORE OR LESS; THENCE NORTH 83°04' EAST ALONG SAID RIGHT OF WAY, 34 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF SAID

Proposed Ordinance No. _____

Ordinance No. _____

PARCEL OF LAND RECORDED IN DEED BOOK 635, PAGE 357 IN SAID RECORDERS OFFICE; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED EAST LINE, 44 FEET MORE OR LESS TO THE POINT OF BEGINNING; SAID PARCEL CONTAINING 4.7 ACRES, MORE OR LESS AND SUBJECT TO EASEMENTS, COVENANTS, AND RIGHT OF WAY OF RECORD.

The above described real estate shall hereafter be annexed into and within the City of Mishawaka, Indiana, and a part of that district designated in the Zoning Ordinance of the City of Mishawaka, Indiana, and shall carry a classification for zoning of C-6 Linear Office Commercial District.

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

1. Existing Conditions - Although the area was platted and developed decades ago with a tract of single family homes, the subject parcel is located between two arterial/collector roadways within an area that continues to develop with commercial uses. Traffic is intended to increase along both corridors.
2. Character of Buildings- The character of the buildings within the surrounding area is single family residential, but the area continues to redevelop for commercial purposes.
3. The most desirable/highest and best use - Because of the parcels' location and the existing commercial development along the University Drive, Cleveland Road, and Fir Road corridors, the most desirable use for the property is linear office commercial. Although there are surrounding residential properties, the increasing traffic along the corridors, makes the long term use of these properties less desirable for residential purposes.
4. Conservation of property values - The proposed zoning will not be injurious to property values in the surrounding neighborhood, because higher impact commercial uses already exist in close proximity to annexation area.
5. Comprehensive Plan - The properties are not guided by either the Mishawaka 2000 Comprehensive Plan or the Capital Avenue Land Use Plan. The commercial development in this area has altered developmental patterns from what once was a desirable location for residential development to more intensive commercial growth. Residential development is no longer desirable within this area and comprehensive plans must be reevaluated as development trends change over the years.

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day of _____, 2015, at _____ o'clock ____M.

Presiding Officer

Proposed Ordinance No. _____

Ordinance No. _____

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____,
2015, at _____ o'clock _____ M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2015, at
_____ o'clock _____ M.

David A. Wood, Mayor

74 001	74 002	74 003	74 004	74 005	74 006	74 007	74 008	74 009	74 0
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Find Name

Cumulative Distribution

Cumulative Bids

Health

Year	Cumulative Capital Development
1991	2.24
1992	2.24
1993	2.24
1994	2.24
1995	2.24
1996	2.24
1997	2.24
1998	2.24
1999	2.24
2000	2.24
2001	2.24
2002	2.24
2003	2.24
2004	2.24
2005	2.24
2006	2.24
2007	2.24
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2012	2.24
2013	2.24
2014	2.24
2015	2.24
2016	2.24
2017	2.24
2018	2.24
2019	2.24
2020	2.24
2021	2.24
2022	2.24
2023	2.24
2024	2.24
2025	2.24
2026	2.24
2027	2.24
2028	2.24
2029	2.24
2030	2.24
2031	2.24
2032	2.24
2033	2.24
2034	2.24
2035	2.24
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2037	2.24
2038	2.24
2039	2.24
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2041	2.24
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2046	2.24
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2088	2.24
2089	2.24
2090	2.24
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2092	2.24
2093	2.24
2094	2.24
2095	2.24
2096	2.24
2097	2.24
2098	2.24
2099	2.24
2100	2.24

Township General Fund

Two Four Rebel/TWV Asplcia

1101 TWO EMS Fund

Two Pro Bida Debi Fund

1187 Two Energy Pine Loan

1312 Two Recreation

1482 Two Fire Equip Mch Ex CB

3692 Two Fire Terronly Equip Reg

City Bond/Dabt

City Debt Service

280 BOND-GEN SINKIN

342 City Police Pension

708 City M/V/H

City Cinema First Special!
1191

1303 City/Town/Park

1386 City Park Bond Exempt CB

2391 City Club Development

City/Town/Fire Territory/Ge

143	Total CITY/TOWN
-----	-----------------

180 School Debt Service

188 School Debt Service Exemption

308 School Historic Society

2016 School Art Institute

School Transportation Fund

114	Total SCHOOL	
-----	--------------	--

101 Library General

Library Loans/Reel Exempt

1220	LibRARY OF THE
------	----------------

So Bend Transpo

3181 Airport Auth Bond Ex CB

4465 SB RECEIVED BOND #1 EXC

111

2

2

54

2

PA

1

56

[illegible]

APPENDIX "D" - INDEBTEDNESS OF ST. JOSEPH COUNTY

INDIANA Gateway

for government units

[\(/default.aspx\)](/default.aspx) Home (</default.aspx>) Report Builder (/report_builder) Download Data (</public/download.aspx>) Tools (</public/tools.aspx>) Learn More (</public/help.aspx>)

Fiscal Health Indicators

The Fiscal Health Indicators provide easy access to data that help assess the financial resiliency of local governments across the state.

Type in the name of a local government unit:

St. Joseph County, IN

2010 Census Population: 266,931

Excel

Debt

Local governments may enter into debt for the purposes of funding capital projects such as the construction of facilities. This debt will often be payable over several years and will require the payment of interest on the amount of debt outstanding. Governments may use a wide variety of revenue sources for repayment of outstanding debt, including property taxes, local income taxes or utility fees. Multiple revenue sources may be dedicated to the repayment of an individual debt, with the revenues often identified as "primary" or "secondary". More information is available in [Fiscal Health Indicators: Debts \(downloads/Debt.pdf\)](#) and the companion excel file [Debt data \(downloads/Debt for Download.xlsx\)](#).

\$43,467,811

Amount of Outstanding Debt as of July 1, 2015

\$163

Outstanding Debt Per Capita

\$0.55*Outstanding Debt per \$100 Net Assessed Value*

Amount Outstanding as of July 1, 2015	2010 Population	Outstanding Debt per Capita	2014-Certified Net AV	Outstanding Debt per \$100 NAV
\$43,467,811	266,931	\$163	\$7,514,198,242	\$0.55

Debt Name (Bond ID)	Primary Repayment Source	Secondary Repayment Source(s)	Amount Outstanding as of July 1, 2015	Year of Last Scheduled Payment
IN-TEK TIF REDEVELOPMENT - 2165	TIF		\$610,000	2017
JAIL BUILDING CORPORATION - 2516	Property Tax		\$12,125,000	2018
BITTERSWEET BRIDGE - 2527	Property Tax		\$1,570,230	2016
AM GENERAL - 2572	TIF		\$9,302,527	2018
MOTOROLA - 2655	CEDIT		\$2,190,974	2017
Mental Health Revenue Refunding Bonds, Series 2012 (Limited Tax) - 5965	Other Revenue		\$3,274,425	2021
Economic Development Income Tax Revenue Bonds of 2014 - 8867	CEDIT		\$11,841,004	2034
St. Joseph County, Indiana, Limited Tax Bridge Refunding Bonds of 2014 - 8992	Property Tax		\$2,553,651	2018

Pensions

Many local governments provide employees with a pension plan to assist with retirement. These pension plans often include a contribution by the local government on behalf of the employees. While some local governments may choose to operate their own pension plans either for all employees or just for select pools of employees, many local governments will also operate pension plans through the Indiana Public Retirement System (INPRS). INPRS administers several different pension plans used by local governments. More information is available in [Fiscal Health Indicators: Pension Plans \(downloads/Pension Plans.pdf\)](#) and the companion excel file [Pension Plans \(downloads/Pension Plans for Download.xlsx\)](#).

110

2014 Retiree(s) With Locally Operated Pension Plan(s)

\$1,930,633

2014 Contributions to Locally Operated Pension Plan(s)

Pension Plan Name	Plan Type	2013 Employer Contribution	2013 Retirees	2014 Employer Contribution	2014 Retirees
St. Joseph County Police Benefir Plan	Defined Benefit	\$0	12	\$0	12
St. Joseph County Police Benefit Plan	Defined Benefit	\$54,012	0	\$54,012	0
St. Joseph County Police Retirement Plan	Defined Benefit	\$1,578,206	98	\$1,578,206	98

Post Employment Benefits

A local government may offer post-employment benefits to retirees. These benefits may include medical, prescription drug, dental, vision, hearing, life insurance, long-term care benefits, and long-term disability benefits (not covered under a pension plan) that are provided after employment ends. Indiana Code 36-1-8-17.5 requires that local governments report prior year retiree benefits by March 1 of each year. In order to meet this reporting requirement, local governments may choose to contract for an actuarial study or may choose to estimate the required information. More information is available in [Fiscal Health Indicators: Retiree Benefits \(downloads/Retiree Benefits Data.pdf\)](#) and the companion excel file [Retiree Benefits \(downloads/Retiree Benefits for Download.xlsx\)](#).

This unit does provide post employment benefits. This unit has not had an actuarial study

prepared. The information displayed here is estimated by the unit.

184

2014 Retiree(s) Receiving Post Retirement Benefits

\$1,661,897

2014 Post Retirement Benefits Paid

Net Assessed Value & Exempt Properties

A key value in determining property tax rates is the amount of net assessed value for the unit (as certified to the Department of Local Government Finance by the county auditor). Certified net assessed value is the sum of the assessed values of real estate and personal property after the removal of any applicable deductions or exemptions and after removing the assessed value which is being directed to TIF districts. The certified net assessed value (CNAV) is commonly referred to as the property tax base for the local government.

Deductions reduce the gross assessed value by a certain amount or percentage. Exemptions typically will make the entire assessed value of the parcel or record exempt from taxation, essentially taking the parcel or record out of the property tax base for a local government. In certain instances, though, it is also possible to have partial exemptions, which exempt just a portion of the parcel or record from taxation. More information is available in these two documents: [Fiscal Health Indicators: Net Assessed Value \(NAV\) \(downloads/NAV Change.pdf\)](#) and [Fiscal Health Indicators: Government Acreage as Percent of Total Acres \(downloads/Exempt AV.pdf\)](#), as well as these companion excel files [Net Assessed Value \(NAV\) \(downloads/NAV Change for Download.xlsx\)](#) and [Government Acreage as Percent of Total Acres \(downloads/Govt as Percent of Total Acres for Download.xlsx\)](#).

\$7,514,198,242

2014 Certified Net Assessed Value

\$1,342,119,635

2014 Exempt Assessed Value

17.9 %

2014 Exempt Assessed Value as Percent of Certified Net Assessed Value

	2013	2014	Percent Change
Certified Net Assessed Value	\$7,671,151,787	\$7,514,198,242	-2.0 %
Exempt Assessed Value	\$1,333,521,797	\$1,342,119,635	0.6 %

	2013	2014	Change
Exempt Assessed Value as Percent of Certified Net Assessed Value	17.4 %	17.9 %	0.5 %

214,883

Total Acreage

7,069

Government Acreage

3.3 %

Government Acreage as Percent of Total Acreage

	2013	2014	Percent Change
Total Acreage	215,193	214,883	-0.1 %
Government Acreage	7,095	7,069	-0.4 %
	2013	2014	Change
Government Acreage as Percent of Total Acreage	3.3 %	3.3 %	0.0 %

Property Tax Caps

Local governments that collect property taxes may be impacted by the application of property tax caps. Property tax caps limit the amount of an individual tax bill to a percent of the gross assessed value. For owner-occupied homestead properties, the tax bill cannot exceed 1% of the gross assessed value of the property. For other residential properties, long term care facilities and agricultural land, the tax bill cannot exceed 2% of the gross assessed value. The tax bills on all other real property and all personal property are restricted to 3% of the gross assessed value. In addition, there is an additional property tax cap known as the Over 65 property tax cap. The Over 65 property tax cap is dependent on the age and income of the taxpayer and changes in the tax bill from year to year. When a tax bill reaches the applicable property tax cap, any additional tax liability above the property tax cap is credited to the taxpayer and is no longer due by the taxpayer. This credit results in a loss to local governments as the full property tax levy is unable to be collected. More information is available in [Fiscal Health Indicators: Property Tax Cap \(downloads/Property Tax Cap.pdf\)](#) and the companion excel file [Property Tax Cap \(downloads/Property Tax Cap as Percent of Levy for Download.xlsx\)](#).

\$53,035,210

Certified Levy

\$7,191,331

Property Tax Cap

13.6 %

Property Tax Cap as a Percent of the Total Levy

	2013	2014	Percent Change
Certified Levy	\$51,634,523	\$53,035,210	2.7 %
Property Tax Cap	\$6,994,563	\$7,191,331	2.8 %
	2013	2014	Change
Property Tax Cap as a Percent of the Total Levy	13.6 %	13.6 %	0.0 %

Tax Increment Financing (TIF)

Counties, cities, and towns can establish tax increment finance (TIF) districts through a redevelopment commission or authority. TIF districts allow the redevelopment commission or authority to receive tax revenues from growth in assessed value within the TIF district and then use those revenues for projects within the TIF district. These projects typically are designed to encourage further development and growth within the TIF district or surrounding area. More information is available in [Fiscal Health Indicators: Tax Increment Finance \(downloads/TIF Data.pdf\)](#) and the companion excel file [Tax Increment Finance \(downloads/TIF Data for Download.xlsx\)](#).

\$1,483,910,379

Certified Incremental TIF Assessed Value

19.8 %

Incremental TIF as Percent of Certified AV

\$0

Certified Passthrough TIF AV

0.0 %*Passthrough TIF as Percent of Certified AV*

	2013	2014	Percent Change
Certified Net Assessed Value	\$7,671,151,787	\$7,514,198,242	-2.0 %
Certified Incremental TIF Assessed Value	\$1,488,058,479	\$1,483,910,379	-0.3 %
Certified Passthrough TIF AV	\$0	\$0	0.0 %
	2013	2014	Change
Incremental TIF as Percent of Certified AV	19.4 %	19.8 %	0.4 %
Passthrough TIF as Percent of Certified AV	0.0 %	0.0 %	0.0 %

TIF Name (TIF ID)	2013 Parcel Count	2013 Base AV	2013 Inc. AV	2014 Parcel Count	2014 Base AV	2014 Inc. AV
Wyatt Economic Development Area Allocation Area #1 - T71401	25	\$6,735,347	\$1,309,938	26	\$6,793,269	\$4,914,154
St Joseph County Economic Development District Allocation Area #2 - T71402	193	\$43,837,482	\$36,663,879	201	\$48,581,746	\$46,121,383

AM General Allocation Area #3 - T71403	248	\$47,565,590	\$48,172,285	250	\$47,232,856	\$93,455,413
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Local Option Income Taxes

Counties have the ability to impose local income taxes on their residents or employees working within the county as a way to generate additional revenue for local governments or to provide for property tax credits for taxpayers. At this time, all 92 counties impose at least one of the available local option income tax (LOIT) options. More information is available in [Fiscal Health Indicators: Local Income Taxes \(downloads/Income Tax Data.pdf\)](#) and the companion excel file [Local Income Taxes \(downloads/Income Tax Data for Download.xlsx\)](#).

\$23,504,344

2014 Total

\$88

2014 Total Per Capita

	2013	2014	Percent Change
Total	\$21,599,055	\$23,504,344	8.8 %
	2013	2014	Change
Total Per Capita	\$81	\$88	\$7

	2013	2014	Percent Change
Total	\$21,599,055	\$23,504,344	8.8 %
County Option Income Tax (COIT)	\$8,460,192	\$9,314,201	10.1 %
COIT Public Safety	\$4,138,448	\$4,531,577	9.5 %
County Economic Development Income Tax (CEDIT)	\$9,000,415	\$9,658,566	7.3 %
County Adjusted Gross Income Tax (CAGIT)	\$0	\$0	0.0 %

CAGIT Property Tax Replacement Credit (PTRC)	\$0	\$0	0.0 %
CAGIT Public Safety	\$0	\$0	0.0 %
Levy Freeze	\$0	\$0	0.0 %
Special Legislation	\$0	\$0	0.0 %

Annual Financial Reports: General Fund

The annual financial results of a local government provide key insights on the fiscal health of the local government. By reviewing items such as fund balances and trends in spending and revenues, interested parties can gain an understanding of how the government has been performing from a financial perspective and where concerns may exist in the future.

At regular intervals, local governments are required to submit financial results to the State of Indiana. Non-school political subdivisions will submit an Annual Financial Report to the State Board of Accounts after the conclusion of a year. Schools submit semi-annual financial results to the Indiana Department of Education. This data forms the basis for the indicators included in this section. Please note that Indiana local governments primarily report on a cash basis for accounting. This may impact the interpretation of fund balances and other financial data.

As each unit will have their own set of funds and methods for reporting activities within these funds, the Department has provided standardization for the purposes of Fiscal Health Indicators. To do so, the Department first assigned each fund to the specific categories of General, Rainy Day, Debt Service, Dedicated, Restricted and Enterprise. More information is available in [Fiscal Health Indicators: Financial Data \(downloads/AFR Data.pdf\)](#) and the companion excel file [Financial Data \(downloads/AFR Data for Download.xlsx\)](#).

16.5 %

General Fund Balance as Pct. of Revenues

-6.3 %

General Fund Deficit or Surplus as Pct. of Revenue

\$222.91

General Fund Revenues Per Capita

	2013	2014	Percent Change
General Fund Balance	\$7,876,229	\$9,829,891	24.8 %

General Fund Deficit or Surplus	(\$1,259,238)	(\$3,751,052)	197.9 %
General Fund Revenues	\$58,807,916	\$59,501,953	1.2 %
	2013	2014	Change
Balance as Pct. of Revenues	13.4 %	16.5 %	3.1 %
Deficit or Surplus as Pct. of Revenues	-2.1 %	-6.3 %	-4.2 %
Per Capita Revenues	\$220.31	\$222.91	\$2.60

General Fund Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$58,807,916	100.0%	\$59,501,953	100.0%
Taxes and Intergovernmental	\$41,289,355	70.2 %	\$40,021,712	67.3 %
Licenses and Permits	\$77,967	0.1 %	\$79,108	0.1 %
Charges for Services	\$7,193,555	12.2 %	\$7,073,976	11.9 %
Fines, Forfeitures, and Fees	\$1,283,936	2.2 %	\$1,236,260	2.1 %
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$8,963,103	15.2 %	\$11,090,897	18.6 %

15.5 %

General Fund Balance as Pct. of Expenditures

\$236.96

General Fund Expenitures Per Capita

	2013	2014	Percent Change
General Fund Balance	\$7,876,229	\$9,829,891	24.8 %
General Fund Expenditures	\$60,067,154	\$63,253,005	5.3 %
	2013	2014	Change
Balance as Pct. of Expenditures	13.1 %	15.5 %	2.4 %

Per Capita Expenditures	\$225.03	\$236.96	\$11.93
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General Fund Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$60,067,154	100.0%	\$63,253,005	100.0%
Personal Services	\$39,392,058	65.6 %	\$38,929,456	61.6 %
Supplies	\$2,531,109	4.2 %	\$2,225,998	3.5 %
Services and Charges	\$18,043,457	30.0 %	\$22,088,938	34.9 %
Debt Service - Principal and Interest	N/A	N/A	N/A	N/A
Capital Outlays	\$100,530	0.2 %	\$8,614	0.0 %
Other Disbursements	N/A	N/A	N/A	N/A
Operations	N/A	N/A	N/A	N/A

Annual Financial Reports: All Funds

-6.4 %

Deficit or Surplus as Pct. of Revenue

\$430.16

Expenditures Per Capita

	2013	2014	Percent Change
Revenues	\$104,115,677	\$107,903,908	3.6 %
Expenditures	\$102,539,318	\$114,823,848	12.0 %
Deficit or Surplus	\$1,576,360	(\$6,919,940)	-539.0 %
	2013	2014	Change
Deficit or Surplus as Pct. of Revenue	1.5 %	-6.4 %	-7.9 %
Expenditures Per Capita	\$384.14	\$430.16	\$46.02

Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$104,115,677	100.0%	\$107,903,908	100.0%
Taxes and Intergovernmental	\$75,649,220	72.7 %	\$75,678,893	70.1 %
Licenses and Permits	\$77,967	0.1 %	\$79,108	0.1 %
Charges for Services	\$12,137,972	11.7 %	\$12,125,312	11.2 %
Fines, Forfeitures, and Fees	\$1,459,154	1.4 %	\$1,775,919	1.7 %
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$14,791,364	14.2 %	\$18,244,677	16.9 %

Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$102,539,318	100.0%	\$114,823,848	100.0%
Personal Services	\$56,536,339	55.1 %	\$58,007,709	50.5 %
Supplies	\$4,152,397	4.1 %	\$4,580,182	4.0 %
Services and Charges	\$30,450,307	29.7 %	\$41,268,287	35.9 %
Debt Service - Principal and Interest	N/A	N/A	N/A	N/A
Capital Outlays	\$10,757,225	10.5 %	\$9,373,350	8.2 %
Other Disbursements	\$643,050	0.6 %	\$1,594,320	1.4 %
Operations	N/A	N/A	N/A	N/A

Fund Name - Number	2013 Ending Cash Balance	2014 Ending Cash Balance
General Fund		
County General - 1000	\$7,876,229	\$9,829,891
Rainy Day Fund		

County Rainy Day Fund - 1186	\$6,288,978	\$6,288,978
Dedicated Funds		
JJC Detention Trust - 0004	\$1,810	\$2,073
Jail Commissary - 0005	\$144,903	\$135,135
Portage Manor Resident Trust-County Home - 0007	\$0	\$6,882
Adult Probation Fee Cashbook - 0011	\$27,382	\$22,452
Adult Probation Administrative Fee Cashbook - 0012	\$7,605	\$0
Adult Probation Administrative Fees - 0012	\$0	\$7,716
JJC Equipment Cashbook - 0016	\$2,477	\$0
JJC Equipment Reimbursement - 0016	\$0	\$2,767
JJC Restitution - 0017	\$0	\$36,288
JJC Restitution Cashbook - 0017	\$23,326	\$0
JJC Probation User Fee Cashbook - 0018	\$35,445	\$0
JJC Probation User Fees - 0018	\$0	\$39,364
Accident Reports Sheriff - 1101	\$31,769	\$43,643
Public Housing Authority - 1103	\$28,180	\$28,180
Clerks Record Perpetuation - 1119	\$220,071	\$90,227
Community Based Corrections - 1122	\$224,803	\$210,234
Community Transition Program - 1123	\$22,475	\$22,475
Animal License Fee (Dog Tax) - 1129	\$28,341	\$35,366
County Disclosure Fees - 1131	\$0	\$405,590
Cumulative Bridge - 1135	\$1,152,320	\$1,358,813
Cum Capital Devlpmt Fund - 1138	\$2,628,024	\$2,395,057

County Drug Free Fund - 1148	\$74,552	\$118,234
Local Emergency Planning Fund - 1152	\$17,739	\$4,313
St Joseph Co. Em.Tel.Sys.Fund - 1153	\$1,752,779	\$308,455
Enhanced Access Fee - 1154	\$432,484	\$471,904
Firearms Training & Police Ed. - 1156	\$151,308	\$165,246
General Drain Impr - 1158	\$63,630	(\$66,420)
County Health - 1159	\$267,214	(\$499,646)
SJC Ident. Security Protection - 1160	\$19,012	\$5,503
Excess Levy Fund - 1167	\$72,519	\$84,095
Local Roads & Streets - 1169	\$1,861,451	\$1,542,077
Major Cumulative Bridge - 1171	\$1,604,950	\$671,848
Local Major Moves Const. Fund - 1172	\$1,340,263	\$1,059,713
County Highway - 1176	\$1,220,349	\$2,203,590
Park & Recr Capital - 1178	\$65,465	\$87,688
Park & Recr Non Reverting - 1179	\$76,988	\$231,722
Plat Book Maint. Fund - 1181	\$196,970	\$228,161
2006 Reassessment Fund - 1187	\$0	\$0
2017 Cum Reassessment - 1188	\$1,569,825	\$1,627,493
Recorder Perpetuation - 1189	\$1,027,174	\$1,035,286
Co Police Pension Trust - 1193	\$68,470	\$243,818
Surveyor Corner Fund - 1202	\$21,055	\$44,153
Special Vehicle Inspection - 1208	\$9,577	\$11,144
GAL/CASA Program - 1213	\$220,157	\$359,249
H.A.V.A. 102 Funds - 1215	\$790,242	\$790,242

Co Elected Ofcls Training Fund - 1217	\$43,314	\$55,442
Park & Recreation Fund - 1219	\$192,330	\$204,580
Statewide 9-1-1 Fund - 1222	\$2,647,271	\$4,405,239
Adult Probation Fees - 2000	\$287,029	\$289,790
Juvenile Probation Fees - 2050	\$359,525	\$195,385
Problem Solving Court Fee - 2501	\$1,621,302	\$1,703,616
Drainage Maintenance - 2700	\$1,368,128	\$1,660,622
Park & Recr Gift & Grant - 4100	\$158,568	\$144,317
Wyatt Economic Dev Area #1 - 4300	\$6,092,660	\$6,440,078
County Poor Relief Bond - 4604	\$198,165	\$198,165
D.R.C.B. Fee Fund - 4900	\$26,562	\$28,050
Alt. Dispute Resolution Fund - 4901	\$9,304	\$7,656
Co Sheriff Cef - 4903	\$129,832	\$157,397
Sex/Violent Offender Fee - 4904	\$19,734	\$25,412
Sex/Violent Off. Add. Fee - 4905	\$5	\$5
Ptg Manor Farm Operation - 4906	\$24,902	\$25,204
Commissioner's Cert. Sale - 4907	\$0	\$0
County Owned Tax Sale - 4908	\$1,568,759	\$1,210,807
Drug Testing Fees - 4909	\$119,680	\$125,244
Adult Drug Testing Fees - 4910	\$12,844	\$4,554
Community Development - 4911	\$14,565	\$14,565
Federal D.E.A./Sheriff - 4912	\$0	\$137,297
Sheriff D.E.A. Fund - 4913	\$3,518	\$3,900
Pros D.E.A. Fund - 4914	\$14,209	\$14,209

Federal D.E.A./Prosecutor - 4915	\$130,377	\$0
Healthwin - 4916	\$329,399	\$428,739
Public Defenders Fees - 4919	\$310,512	\$327,205
Co. Emergency Command Ctr. Fund - 4920	\$317,926	\$317,926
County Building Fund - 4921	\$0	\$0
Comm. Corrections Bldg. Fund - 4922	\$391,430	\$391,430
Local Hwy. User Tax Projects - 4923	\$899,530	\$310,590
Adult Pro. Admin. Fee - 4925	\$216,064	\$218,437
CEDIT/PSAP Construction Fund - 4933	\$0	(\$559,900)
County C.O.I.T. Dist. Fund - 7400	\$4,791,293	\$1,064,145
Prosecutor P.C.A. 93.563 - 8099	\$22,714	\$36,345
Federal Grant Fund - 8100	(\$393)	\$4,372
S.T.O.P. ARRA Special Victims - 8102	\$0	\$0
Fam. Justice Cntr. Grant - 8104	\$0	\$0
Protective Order Project - 8105	\$0	\$0
S.T.O.P. Violence Against Women - 8106	(\$40,986)	(\$76,327)
2011 E.M.P.G. Competitive Grt. - 8107	(\$3,631)	(\$3,631)
Take Ten Project - 8108	\$0	\$0
Medical Reserve Corps/Health - 8110	\$0	\$7,840
Health S.T.D. - 8111	(\$3,223)	\$0
Health Bioterrorism Grant - 8113	\$3,736	(\$217)
Fatal Alcohol Crash Team - 8115	\$0	\$0
Protective Order Project/SJC - 8116	(\$1,633)	(\$21,797)
Victims of Crime Act - Assist. - 8117	\$0	\$0

R.E.P.P. Regional Grant - 8118	\$0	\$0
RACES Communication Equip Grt - 8119	\$0	\$0
Emergency Mgmt Performance Grt - 8120	\$0	\$0
County Clerk A.R.R.A. Fund - 8894	\$3,303	\$3,303
93.563 Title IV-D Incentive - 8895	\$385,750	\$497,955
Title IV-D Pros. Incentive - 8897	\$244,184	\$187,539
Title IV-D Clerk Incentive - 8899	\$909,995	\$994,460
Sex Offender Grant-Comm.Corr. - 9100	\$0	\$0
Health Local Hlth Services Grt - 9101	\$99,271	\$83,180
Drug Free Comm. Council Grant - 9102	\$12,355	\$6,360
Health H.U.D. Grant - 9103	(\$18,136)	(\$15,076)
2012 Problem Solving Grant - 9104	\$3,811	\$2,287
Family Court Grant - 9105	\$385	\$0
Data Share Initiative Grant - 9107	\$30	\$1,030
Adult Protective Services Grnt - 9108	(\$43,108)	(\$62,097)
Influenza Immunization Grant - 9109	(\$36,065)	(\$47,238)
Health Trust Fund - 9111	\$264,803	\$277,602
Juvenile Detention Alternative - 9112	\$0	(\$22,381)
DV/PO Court Grant - 9113	\$48,947	\$31,180
Community Based Corrections - 9114	\$481,276	\$532,477
Community Transition Program - 9115	\$55,272	\$52,003
County Sales Disclos. Fee-old - 9701	\$379,780	\$0
Small Town Survey - 9702	\$0	\$0

Debt Service Funds

Redv Bnd 2001Refin Bond 2010 - 4401	\$3,978,318	\$782,918
County Bonds & Interest - 4600	\$1,425,993	\$1,596,196
Enterprise Funds		
Restricted Funds		
Treasurer After Settlement Collections - 0001	\$7,873,958	\$9,615,625
Sheriff's Inmate Trust and Unclaimed - 0002	\$184,302	\$0
Sheriff's Inmate Trust & Unclaimed - 0002	\$0	\$169,369
Clerk Trust Main Office - 0006	\$7,576,272	\$0
Clerk Trust/Investment - 0006	\$0	\$1,005,433
Portage Manor Resident Trust - 0007	\$17,939	\$0
Sheriff's Cashbook (Civil Collections) - 0008	\$1,356	\$0
Sheriff's Cashbook-Records & Civil Collections - 0008	\$0	\$1,356
Clerk Small Claims Cashbook - 0010	\$244,207	\$74,930
Clerk Support Cashbook - 0013	\$190,672	\$64,724
Clerk Odyssey Cashbook - 0014	\$1,496,454	\$2,885,749
Clerk Mishawaka Cashbook - 0015	\$244,144	\$157,882
Clerk Main Office Cashbook - 0019	\$0	\$5,859,251
Tax Sale Clearing - 1108	\$2,153	\$2,153
City/Town Court Cost - 1116	\$124,753	\$188,856
Surplus Tax - 1201	\$519,718	\$423,216
Tax Sale Redemption - 1204	\$60,189	\$64,300
Tax Sale Surplus - 1205	\$5,503,634	\$2,347,859

Ineligible Deductions Fund - 1216	\$1,554,513	\$474,972
Ineligible Deduction - 7/1/13 - 1300	\$0	\$1,329,544
Portage Manor Fund - 4019	\$2,819,106	\$2,457,185
St Joe Co Group Ins - 4700	\$10,171,119	\$8,052,618
St Joe Co Liability Reserve - 4702	\$420,150	\$389,769
Recorder's Escrow Fund - 4917	\$78,153	\$82,022
Misc.State Monies Trust Fund - 4924	\$1,112	\$1,112
Payroll - 5100	\$0	\$3,493
Mich St Withholding - 5250	\$5,627	\$5,820
Federal Withholding - 5353	\$0	\$0
Fica - 5354	\$0	\$0
Perf - 5357	\$100	\$1
Ind Gross Withholding - 5361	\$155,408	\$155,979
Settlement - 6000	\$0	\$0
Public Safety L.O.I.T. - 6005	\$4,287,139	\$4,430,056
County Wheel Tax - 6020	\$378	\$378
C.V.E.T. Fund - 6023	\$0	\$0
Excise Surtax Fund - 6024	\$0	\$0
Sewage Liens Collections - 6042	\$8	\$40
HEA 1001-08ST Homestead Credit - 6103	\$22,344	\$0
Fines & Forfeitures - 7101	\$137,477	\$126,194
Special Death Benefit Fees - 7104	\$1,340	\$1,655
State Sales Disclosure Fees - 7105	\$2,750	\$2,800
Coroner Trng. & Cont. Ed. Fees - 7106	\$2,448	\$3,888

Adult/Juv. Interstate Compact - 7107	\$4,116	\$6,116
Mortgage Recording Fee-State - 7108	\$1,380	\$1,283
Inheritance Tax - 7202	\$527,385	\$74,239
Education Plate Fee Distr - 7301	\$0	\$0
Riverboat Revenue Sharing - 7303	\$0	\$0
Convention Exhibition Center - 7304	\$2,400,769	\$3,311,648
C.E.D.I.T. Fund - 7312	\$9,391,663	\$8,409,039
C.O.I.T. Fund (H.S.C.) - 7313	\$6,567,597	\$4,431,800
C.O.I.T. Fund (P.T.R.C.) - 7315	\$1,476,367	\$0

Enterprises

Many local governments will operate enterprises, which are business-like entities through which the local government provides services while charging a fee for this service. Some examples of enterprises include water and wastewater utilities, parking garages and trash collection. The deficit or surplus is calculated by subtracting total expenditures for the identified enterprise from the total enterprise revenues for the identified year. A negative result indicates that the enterprise's spending exceeded its revenues for the year. By then dividing this result by the total revenues, it is possible to compare the deficit or surplus across enterprises. When an enterprise has a surplus (revenues exceeded expenditures), the result of this calculation will show the percentage of revenues which exceeded the expenditures in the included funds. For enterprises with a deficit (expenditures exceeded revenues), the result indicates the percentage of additional revenue that would have been needed in order for the enterprise's revenues to fully fund its annual expenditures. Enterprises may issue long-term debt which typically will be repaid through revenue derived through the charges for the enterprise's service. A debt ratio calculates the amount by which an enterprise's charges for services revenue exceed the annual debt payments. Higher debt ratios provide an indication that the debt may have sufficient revenue streams for repayment. Lower debt ratios could indicate a situation in which an enterprise must increase the charged fees in order to fund the payment of debt. More information is available in [Enterprises \(downloads/Enterprises.pdf\)](#) and the companion excel file [Enterprises \(downloads/Enterprise for Download.xlsx\)](#).

Enterprise Name	2013 Deficit or Surplus to Revenue Ratio	2014 Deficit or Surplus to Revenue Ratio	Change
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Enterprise Name	2013 Debt to Charge for Services Ratio	2014 Debt to Charge for Services Ratio	Change
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Demographics

Demographics are provided by the U.S. Census Bureau from the American Community Survey.

\$56,861

Median Household Income

17.6

Poverty Rate

2.40

Average Household Size

Population by Age, 2013	Population	Pct. of Total
Total	266,694	100%
Preschool (0 to 4)	17,570	6.6 %
School Age (5 to 17)	47,477	17.8 %
College Age (18 to 24)	30,285	11.4 %
Young Adult (25 to 44)	66,055	24.8 %
Adult (45 to 64)	69,094	25.9 %
Older Adult (65 plus)	36,213	13.6 %

Educational Attainment, 2013	Population	Pct. of Total
Total Population 25 and Older	171,362	100%
High School Graduate (incl. equiv.)	55,182	32.2 %
Associate Degree	13,086	7.6 %
Bachelor's Degree	27,560	16.1 %
Graduate or Professional Degree	17,917	10.5 %

Households, 2013	Households	Pct. of Total
Total Households	101,947	100%
Family Households	65,452	64.2 %
Non-family Households	36,495	35.8 %
Living Alone	30,314	29.7 %

Resident Occupations, 2013	Population	Pct. of Total
Employed civilian pop. 16 years and over	135,277	100%
Management, professional, and related	41,185	30.4 %
Service	21,501	15.9 %
Sales and office	30,760	22.7 %
Farming, fishing, and forestry	228	0.2 %
Construction, extraction, and maintenance	8,299	6.1 %
Production, transportation, and material moving	18,413	13.6 %

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 [Contact Us \(/public/contact.aspx\)](/public/contact.aspx) •
 [Contact Officials \(/public/Contacts_List.aspx\)](/public/Contacts_List.aspx)

[\(http://ifionline.org/\)](http://ifionline.org/)

Indiana Gateway for Government Units is the collection platform for local units of government to submit required data to the State of Indiana, as well as a public access tool for citizens. It represents a unique partnership between the State of Indiana and the [Indiana Business Research Center \(http://www.ibrc.indiana.edu\)](http://www.ibrc.indiana.edu) at IU's Kelley School of Business, with initial support from the Lilly Endowment and sustainable support from the State of Indiana.



Participating state agencies currently include the [Department of Local Government Finance \(http://www.in.gov/dlgi\)](http://www.in.gov/dlgi), the [State Board of Accounts \(http://www.in.gov/sboa\)](http://www.in.gov/sboa), and the [Indiana Education Employment Relations Board \(http://www.in.gov/ieerb/\)](http://www.in.gov/ieerb/).

APPENDIX "D" - INDEBTEDNESS OF PENN TOWNSHIP

INDIANA Gateway for government units

[\(/default.aspx\)](/default.aspx) [Home \(/default.aspx\)](/default.aspx) [Report Builder \(/report_builder\)](/report_builder) [Download Data \(/public/download.aspx\)](/public/download.aspx) [Tools \(/public/tools.aspx\)](/public/tools.aspx) [Learn More \(/public/help.aspx\)](/public/help.aspx)

Fiscal Health Indicators

The Fiscal Health Indicators provide easy access to data that help assess the financial resiliency of local governments across the state.

Type in the name of a local government unit:

Penn township, St. Joseph County

2010 Census Population: 66,198

 [Excel](#)

Debt

Local governments may enter into debt for the purposes of funding capital projects such as the construction of facilities. This debt will often be payable over several years and will require the payment of interest on the amount of debt outstanding. Governments may use a wide variety of revenue sources for repayment of outstanding debt, including property taxes, local income taxes or utility fees. Multiple revenue sources may be dedicated to the repayment of an individual debt, with the revenues often identified as "primary" or "secondary". More information is available in [Fiscal Health Indicators: Debts \(downloads/Debt.pdf\)](#) and the companion excel file [Debt data \(downloads/Debt for Download.xlsx\)](#).

\$1,012,361

Amount of Outstanding Debt as of July 1, 2015

\$15

Outstanding Debt Per Capita

\$0.05*Outstanding Debt per \$100 Net Assessed Value*

Amount Outstanding as of July 1, 2015	2010 Population	Outstanding Debt per Capita	2014 Certified Net AV	Outstanding Debt per \$100 NAV
\$1,012,361	66,198	\$15	\$1,897,872,841	\$0.05

Debt Name (Bond ID)	Primary Repayment Source	Secondary Repayment Source(s)	Amount Outstanding as of July 1, 2015	Year of Last Scheduled Payment
Emergency Borrowing Refunding Notes, Series 2013 - 7584	Property Tax		\$652,525	2016
US Bank Defibrillator Lease - 8010	Property Tax		\$39,348	2018
Republic First National Corporation Sutphen Shield 2 Pumper Lease - 8013	Property Tax		\$320,488	2018

Pensions

Many local governments provide employees with a pension plan to assist with retirement. These pension plans often include a contribution by the local government on behalf of the employees. While some local governments may choose to operate their own pension plans either for all employees or just for select pools of employees, many local governments will also operate pension plans through the Indiana Public Retirement System (INPRS). INPRS administers several different pension plans used by local governments. More information is available in [Fiscal Health Indicators: Pension Plans \(downloads/Pension Plans.pdf\)](#) and the companion excel file [Pension Plans \(downloads/Pension Plans for Download.xlsx\)](#).

N/A*2014 Retiree(s) With Locally Operated Pension Plan(s)*

N/A*2014 Contributions to Locally Operated Pension Plan(s)*

Pension Plan Name	Plan Type	2013 Employer Contribution	2013 Retirees	2014 Employer Contribution	2014 Retirees
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Post Employment Benefits

A local government may offer post-employment benefits to retirees. These benefits may include medical, prescription drug, dental, vision, hearing, life insurance, long-term care benefits, and long-term disability benefits (not covered under a pension plan) that are provided after employment ends. Indiana Code 36-1-8-17.5 requires that local governments report prior year retiree benefits by March 1 of each year. In order to meet this reporting requirement, local governments may choose to contract for an actuarial study or may choose to estimate the required information. More information is available in [Fiscal Health Indicators: Retiree Benefits \(downloads/Retiree Benefits Data.pdf\)](#) and the companion excel file [Retiree Benefits \(downloads/Retiree Benefits for Download.xlsx\)](#).

This unit does provide post employment benefits. This unit has not had an actuarial study prepared. The information displayed here is estimated by the unit.

0*2014 Retiree(s) Receiving Post Retirement Benefits***\$0***2014 Post Retirement Benefits Paid***Net Assessed Value & Exempt Properties**

A key value in determining property tax rates is the amount of net assessed value for the unit (as certified to the Department of Local Government Finance by the county auditor). Certified net assessed value is the sum of the assessed values of real estate and personal property after the removal of any applicable deductions or exemptions and after removing the assessed value which is being directed to TIF districts. The certified net assessed value (CNAV) is commonly referred to as the property tax base for the local government.

Deductions reduce the gross assessed value by a certain amount or percentage. Exemptions typically will make the entire assessed value of the parcel or record exempt from taxation, essentially taking the parcel or record out of the property tax base for a local government. In certain instances, though, it is also possible to have partial exemptions, which exempt just a portion of the parcel or record from taxation. More information is available in these two documents: [Fiscal Health Indicators: Net Assessed Value \(NAV\) \(downloads/NAV Change.pdf\)](#) and [Fiscal Health Indicators: Government Acreage as Percent of Total Acres \(downloads/Exempt AV.pdf\)](#), as

well as these companion excel files Net Assessed Value (NAV) (downloads/NAV Change for Download.xlsx) and Government Acreage as Percent of Total Acres (downloads/Govt as Percent of Total Acres for Download.xlsx).

\$1,897,872,841

2014 Certified Net Assessed Value

\$258,785,564

2014 Exempt Assessed Value

13.6 %

2014 Exempt Assessed Value as Percent of Certified Net Assessed Value

	2013	2014	Percent Change
Certified Net Assessed Value	\$1,934,884,032	\$1,897,872,841	-1.9 %
Exempt Assessed Value	\$291,852,719	\$258,785,564	-11.3 %
	2013	2014	Change
Exempt Assessed Value as Percent of Certified Net Assessed Value	15.1 %	13.6 %	-1.4 %

24,400

Total Acreage

965

Government Acreage

4.0 %

Government Acreage as Percent of Total Acreage

	2013	2014	Percent Change
Total Acreage	23,908	24,400	2.1 %
Government Acreage	967	965	-0.2 %
	2013	2014	Change
Government Acreage as Percent of Total Acreage	4.0 %	4.0 %	-0.1 %

Property Tax Caps

Local governments that collect property taxes may be impacted by the application of property tax caps. Property tax caps limit the amount of an individual tax bill to a percent of the gross assessed value. For owner-occupied homestead properties, the tax bill cannot exceed 1% of the gross assessed value of the property. For other residential properties, long term care facilities and agricultural land, the tax bill cannot exceed 2% of the gross assessed value. The tax bills on all other real property and all personal property are restricted to 3% of the gross assessed value. In addition, there is an additional property tax cap known as the Over 65 property tax cap. The Over 65 property tax cap is dependent on the age and income of the taxpayer and changes in the tax bill from year to year. When a tax bill reaches the applicable property tax cap, any additional tax liability above the property tax cap is credited to the taxpayer and is no longer due by the taxpayer. This credit results in a loss to local governments as the full property tax levy is unable to be collected. More information is available in [Fiscal Health Indicators: Property Tax Cap \(downloads/Property Tax Cap.pdf\)](#) and the companion excel file [Property Tax Cap \(downloads/Property Tax Cap as Percent of Levy for Download.xlsx\)](#).

\$3,431,224

Certified Levy

\$75,672

Property Tax Cap

2.2 %

Property Tax Cap as a Percent of the Total Levy

	2013	2014	Percent Change
Certified Levy	\$2,733,452	\$3,431,224	25.5 %
Property Tax Cap	\$64,606	\$75,672	17.1 %
	2013	2014	Change
Property Tax Cap as a Percent of the Total Levy	2.4 %	2.2 %	-0.2 %

Tax Increment Financing (TIF)

Counties, cities, and towns can establish tax increment finance (TIF) districts through a redevelopment commission or authority. TIF districts allow the redevelopment commission or

authority to receive tax revenues from growth in assessed value within the TIF district and then use those revenues for projects within the TIF district. These projects typically are designed to encourage further development and growth within the TIF district or surrounding area. More information is available in [Fiscal Health Indicators: Tax Increment Finance \(downloads/TIF Data.pdf\)](#) and the companion excel file [Tax Increment Finance \(downloads/TIF Data for Download.xlsx\)](#).

\$201,842,453

Certified Incremental TIF Assessed Value

10.6 %

Incremental TIF as Percent of Certified AV

\$0

Certified Passthrough TIF AV

0.0 %

Passthrough TIF as Percent of Certified AV

	2013	2014	Percent Change
Certified Net Assessed Value	\$1,934,884,032	\$1,897,872,841	-1.9 %
Certified Incremental TIF Assessed Value	\$211,029,033	\$201,842,453	-4.4 %
Certified Passthrough TIF AV	\$0	\$0	0.0 %
	2013	2014	Change
Incremental TIF as Percent of Certified AV	10.9 %	10.6 %	-0.3 %
Passthrough TIF as Percent of Certified AV	0.0 %	0.0 %	0.0 %

TIF Name (TIF ID)	2013 Parcel Count	2013 Base AV	2013 Inc. AV	2014 Parcel Count	2014 Base AV	2014 Inc. AV
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Local Option Income Taxes

Counties have the ability to impose local income taxes on their residents or employees working within the county as a way to generate additional revenue for local governments or to provide for property tax credits for taxpayers. At this time, all 92 counties impose at least one of the available local option income tax (LOIT) options. More information is available in [Fiscal Health Indicators: Local Income Taxes \(downloads/Income Tax Data.pdf\)](#) and the companion excel file [Local Income Taxes \(downloads/Income Tax Data for Download.xlsx\)](#).

\$193,703

2014 Total

\$3

2014 Total Per Capita

	2013	2014	Percent Change
Total	\$159,187	\$193,703	21.7 %
	2013	2014	Change
Total Per Capita	\$2	\$3	\$1

	2013	2014	Percent Change
Total	\$159,187	\$193,703	21.7 %
County Option Income Tax (COIT)	\$159,187	\$193,703	21.7 %
COIT Public Safety	\$0	\$0	0.0 %
County Economic Development Income Tax (CEDIT)	\$0	\$0	0.0 %
County Adjusted Gross Income Tax (CAGIT)	\$0	\$0	0.0 %
CAGIT Property Tax Replacement Credit (PTRC)	\$0	\$0	0.0 %
CAGIT Public Safety	\$0	\$0	0.0 %
Levy Freeze	\$0	\$0	0.0 %
Special Legislation	\$0	\$0	0.0 %

Annual Financial Reports: General Fund

The annual financial results of a local government provide key insights on the fiscal health of the local government. By reviewing items such as fund balances and trends in spending and revenues, interested parties can gain an understanding of how the government has been performing from a financial perspective and where concerns may exist in the future.

At regular intervals, local governments are required to submit financial results to the State of Indiana. Non-school political subdivisions will submit an Annual Financial Report to the State Board of Accounts after the conclusion of a year. Schools submit semi-annual financial results to the Indiana Department of Education. This data forms the basis for the indicators included in this section. Please note that Indiana local governments primarily report on a cash basis for accounting. This may impact the interpretation of fund balances and other financial data.

As each unit will have their own set of funds and methods for reporting activities within these funds, the Department has provided standardization for the purposes of Fiscal Health Indicators. To do so, the Department first assigned each fund to the specific categories of General, Rainy Day, Debt Service, Dedicated, Restricted and Enterprise. More information is available in [Fiscal Health Indicators: Financial Data \(downloads/AFR Data.pdf\)](#) and the companion excel file [Financial Data \(downloads/AFR Data for Download.xlsx\)](#).

79.2 %

General Fund Balance as Pct. of Revenues

56.0 %

General Fund Deficit or Surplus as Pct. of Revenue

\$5.83

General Fund Revenues Per Capita

	2013	2014	Percent Change
General Fund Balance	\$89,522	\$305,566	241.3 %
General Fund Deficit or Surplus	\$74,622	\$216,044	189.5 %
General Fund Revenues	\$226,003	\$386,037	70.8 %
	2013	2014	Change
Balance as Pct. of Revenues	39.6 %	79.2 %	39.5 %
Deficit or Surplus as Pct. of Revenues	33.0 %	56.0 %	22.9 %
Per Capita Revenues	\$3.41	\$5.83	\$2.42

General Fund Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$226,003	100.0%	\$386,037	100.0%
Taxes and Intergovernmental	\$220,939	97.8 %	\$382,024	99.0 %
Licenses and Permits	N/A	N/A	N/A	N/A
Charges for Services	N/A	N/A	N/A	N/A
Fines, Forfeitures, and Fees	N/A	N/A	N/A	N/A
Utility Penalties	N/A	N/A	N/A	N/A
Other Receipts	\$5,064	2.2 %	\$4,014	1.0 %

179.8 %

General Fund Balance as Pct. of Expenditures

\$2.57

General Fund Expenitures Per Capita

	2013	2014	Percent Change
General Fund Balance	\$89,522	\$305,566	241.3 %
General Fund Expenditures	\$151,381	\$169,993	12.3 %
	2013	2014	Change
Balance as Pct. of Expenditures	59.1 %	179.8 %	120.6 %
Per Capita Expenditures	\$2.29	\$2.57	\$0.28

General Fund Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$151,381	100.0%	\$169,993	100.0%
Personal Services	\$109,470	72.3 %	\$123,317	72.5 %
Supplies	\$7,513	5.0 %	\$8,417	5.0 %
Services and Charges	\$26,345	17.4 %	\$33,479	19.7 %

Debt Service - Principal and Interest	N/A	N/A	N/A	N/A
Capital Outlays	\$8,053	5.3 %	\$4,779	2.8 %
Other Disbursements	N/A	N/A	N/A	N/A
Operations	N/A	N/A	N/A	N/A

Annual Financial Reports: All Funds

3.2 %

Deficit or Surplus as Pct. of Revenue

\$66.13

Expenditures Per Capita

	2013	2014	Percent Change
Revenues	\$6,204,800	\$4,522,192	-27.1 %
Expenditures	\$5,825,973	\$4,377,851	-24.9 %
Deficit or Surplus	\$378,826	\$144,341	-61.9 %
	2013	2014	Change
Deficit or Surplus as Pct. of Revenue	6.1 %	3.2 %	-2.9 %
Expenditures Per Capita	\$88.01	\$66.13	(\$21.88)

Revenues by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$6,204,800	100.0%	\$4,522,192	100.0%
Taxes and Intergovernmental	\$3,332,020	53.7 %	\$3,897,534	86.2 %
Licenses and Permits	N/A	N/A	N/A	N/A
Charges for Services	\$295,190	4.8 %	\$255,223	5.6 %
Fines, Forfeitures, and Fees	N/A	N/A	N/A	N/A
Utility Penalties	N/A	N/A	N/A	N/A

Other Receipts	\$2,577,590	41.5 %	\$369,435	8.2 %
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Expenditures by Type	2013	Pct. of Total	2014	Pct. of Total
Total	\$5,825,973	100.0%	\$4,377,851	100.0%
Personal Services	\$2,132,452	36.6 %	\$2,113,434	48.3 %
Supplies	\$229,244	3.9 %	\$183,182	4.2 %
Services and Charges	\$1,856,621	31.9 %	\$1,003,987	22.9 %
Debt Service - Principal and Interest	\$1,114,095	19.1 %	\$725,160	16.6 %
Capital Outlays	\$303,905	5.2 %	\$213,139	4.9 %
Other Disbursements	N/A	N/A	N/A	N/A
Operations	N/A	N/A	N/A	N/A

Fund Name - Number	2013 Ending Cash Balance	2014 Ending Cash Balance
General Fund		
General Township - 10	\$89,522	\$305,566
Rainy Day Fund		
Rainy Day - 9	\$60,041	\$59,383
Dedicated Funds		
Excess Levy Fund - 0108	\$0	\$142
Cumulative Fire - 1	\$372,387	\$741,138
Poor Relief - 11	\$512,778	\$363,219
Youth Center Donations - 13	\$0	\$0
Federal Emergency Management Agency - 14	\$0	\$5,000
Fire Donations - 4	\$5,782	\$10,660

Fire Equipment - 5	\$2,720	\$0
Fire Fighting - 6	\$203,713	\$219,083
Recreation - 7	\$0	\$0
Debt Service Funds		
Township Assistance Debt - 12	\$14,996	\$14,996
Emergency Fire Loan - 2	\$48,046	\$302,331
Fire Debt - 3	\$314,346	\$339,224
Enterprise Funds		
Restricted Funds		
Payroll Deductions - 8	\$873	\$2,965

Enterprises

Many local governments will operate enterprises, which are business-like entities through which the local government provides services while charging a fee for this service. Some examples of enterprises include water and wastewater utilities, parking garages and trash collection. The deficit or surplus is calculated by subtracting total expenditures for the identified enterprise from the total enterprise revenues for the identified year. A negative result indicates that the enterprise's spending exceeded its revenues for the year. By then dividing this result by the total revenues, it is possible to compare the deficit or surplus across enterprises. When an enterprise has a surplus (revenues exceeded expenditures), the result of this calculation will show the percentage of revenues which exceeded the expenditures in the included funds. For enterprises with a deficit (expenditures exceeded revenues), the result indicates the percentage of additional revenue that would have been needed in order for the enterprise's revenues to fully fund its annual expenditures. Enterprises may issue long-term debt which typically will be repaid through revenue derived through the charges for the enterprise's service. A debt ratio calculates the amount by which an enterprise's charges for services revenue exceed the annual debt payments. Higher debt ratios provide an indication that the debt may have sufficient revenue streams for repayment. Lower debt ratios could indicate a situation in which an enterprise must increase the charged fees in order to fund the payment of debt. More information is available in [Enterprises \(downloads/Enterprises.pdf\)](#) and the companion excel file [Enterprises \(downloads/Enterprise for Download.xlsx\)](#).

Enterprise Name	2013 Deficit or Surplus to Revenue Ratio	2014 Deficit or Surplus to Revenue Ratio	Change
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Enterprise Name	2013 Debt to Charge for Services Ratio	2014 Debt to Charge for Services Ratio	Change
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Demographics

Demographics are provided by the U.S. Census Bureau from the American Community Survey.

\$55,745

Median Household Income

15.0

Poverty Rate

2.30

Average Household Size

Population by Age, 2013	Population	Pct. of Total
Total	66,032	100%
Preschool (0 to 4)	3,915	5.9 %
School Age (5 to 17)	11,139	16.9 %
College Age (18 to 24)	6,725	10.2 %
Young Adult (25 to 44)	16,997	25.7 %
Adult (45 to 64)	17,975	27.2 %
Older Adult (65 plus)	9,281	14.1 %

Educational Attainment, 2013	Population	Pct. of Total
Total Population 25 and Older	44,253	100%
High School Graduate (incl. equiv.)	15,532	35.1 %
Associate Degree	3,370	7.6 %
Bachelor's Degree	6,682	15.1 %
Graduate or Professional Degree	3,625	8.2 %

Households, 2013	Households	Pct. of Total
Total Households	27,324	100%
Family Households	16,849	61.7 %
Non-family Households	10,475	38.3 %
Living Alone	8,782	32.1 %

Resident Occupations, 2013	Population	Pct. of Total
Employed civilian pop. 16 years and over	35,755	100%
Management, professional, and related	10,049	28.1 %
Service	5,823	16.3 %
Sales and office	8,520	23.8 %
Farming, fishing, and forestry	23	0.1 %
Construction, extraction, and maintenance	2,527	7.1 %
Production, transportation, and material moving	5,520	15.4 %

[About Gateway \(/public/aboutGateway.aspx\)](/public/aboutGateway.aspx) •
 [Contact Us \(/public/contact.aspx\)](/public/contact.aspx) •
 [Contact Officials \(/public/Contacts_List.aspx\)](/public/Contacts_List.aspx)

[\(http://ifionline.org/\)](http://ifionline.org/)

Indiana Gateway for Government Units is the collection platform for local units of government to submit required data to the State of Indiana, as well as a public access tool for citizens. It represents a unique partnership between the State of Indiana and the [Indiana Business Research Center \(http://www.ibrc.indiana.edu\)](http://www.ibrc.indiana.edu) at IU's Kelley School of Business, with initial support from the Lilly Endowment and sustainable support from the State of Indiana.

Participating state agencies currently include the [Department of Local Government Finance \(http://www.in.gov/dlqf\)](http://www.in.gov/dlqf), the [State Board of Accounts \(http://www.in.gov/sboa\)](http://www.in.gov/sboa), and the [Indiana Education Employment Relations Board \(http://www.in.gov/ieerb/\)](http://www.in.gov/ieerb/).



DEC 03 2015

RESOLUTION NO. 2015-44

CITY CLERK
MISHAWAKA, IN

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF
MISHAWAKA WAIVING THE REQUIRED FILING DATE OF MAY 10, 2015,
AND ACCEPTANCE OF THE LATE FILING OF THE DEDUCTION
APPLICATION FOR THE REAL ESTATE REHABILITATION LOCATED IN
AN ECONOMIC REVITALIZATION AREA ESTABLISHED BY RESOLUTION
NO. R 2014-10 FOR DEARBORN CRANE AND ENGINEERING LOCATED AT
1133 EAST 5TH STREET**

WHEREAS, the Common Council of the City of Mishawaka, Indiana, has adopted Resolution No. R 2014-10, pursuant to Indiana Code 6-1.1-12.1 establishing the real estate located at 1133 East 5th Street as an economic revitalization area for purposes of a three (3) year real estate tax abatement for Dearborn Crane and Engineering Company (the "Company"); and

WHEREAS, Resolution No. R 2014-10 was presented and adopted by the Mishawaka Common Council on May 19, 2014; and

WHEREAS, Glenda G. Lamont states that the Application for Deduction from Assessed Valuation of Structures in Economic Revitalization Area (Form 322/RE) was not filed by the Company by the due date because of an incorrect belief that the filing deadline was October 30, 2015; and

WHEREAS, the Company had filed its Form 322/RE on October 22, 2015, a week before the incorrectly assumed deadline and before the adoption of this Resolution; and

WHEREAS, the assessed value after rehabilitation is \$467,500.00 and the assessed value before rehabilitation was \$380,000.00 resulting in a deduction of \$87,500.00 to which the Company would be entitled had it filed its Form 322/RE on time; and

WHEREAS, the Company otherwise qualifies for the deduction.

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

SECTION 1. The Company has presented testimonial evidence of the following facts in support of this Resolution:

A. The Company states that they were unaware that Form 322/RE needed to be filed on May 10, 2015 or within 30 days after the assessment notice was mailed, so Form 322/RE was filed, albeit untimely, on October 22, 2015.

B. The Company has met the project cost goal stated in their original petition for a tax abatement. The actual cost of the project was \$969,425.00. Five (5) new positions have been created with a payroll of \$113,395. The new employee goal was three (3).

C. The project is an outstanding asset to the Mishawaka community.

D. All other required documentation has been received from the Company by the required due dates.

SECTION II. The foregoing facts, taken together, lead the Common Council to conclude that compelling reasons exist to waive the filing deadline applicable to the Form 322/RE required to be filed under I.C. 6-1.1-12.1.

SECTION III. The Common Council hereby approves the requested waiver of the filing deadline for the Form 322/RE, and pursuant to Indiana Code 6-1.1-12.1-9.5 adopts this Resolution authorizing acceptance of the Form 322/RE filed by the Company on October 22, 2015.

RESOLVED THIS _____ DAY OF DECEMBER, 2015.

President
Mishawaka City Common Council

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor of the City of Mishawaka, Indiana, on this _____ day of _____ 2015.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED AND SIGNED by me on this _____ day of _____ 2015 at o'clock. __.m.

David A. Wood, Mayor



CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT

December 3, 2015

Mr. Woody Emmons, 1st District City Council
Mr. Mike Bellovich, 2nd District City Council
Mr. John Reisdorf, 3rd District City Council
Mrs. Kate Voelker, 4th District City Council
Mr. Michael Compton, 5th District City Council
Mr. Ron Banicki, 6th District City Council
Mr. Dan Bilancio, At-Large City Council
Mr. Matt Mammolenti, At-Large City Council
Mr. John Roggeman, At-Large City Council
Mrs. Deborah Block, City Clerk

RECEIVED
DEBORAH S. BLOCK, MMC

DEC 03 2015

CITY CLERK
MISHAWAKA, IN

**RE: Resolution 2015-44
Waiver of Compliance for Accepting the Deduction Application from Assessed Valuation of
Structures in an Economic Revitalization Area
Dearborn Crane and Engineering Company**

Dear Council Members and Clerk:

Property owners who have applied for and been granted a tax abatement for either real or personal property on or after July 1, 1991, must file a report with the Mishawaka Common Council and the St. Joseph County Auditor's Office reporting the extent to which there has been compliance with the goals set forth in the Statement of Benefits (SB-1) filed at the time of the action granting the aforesaid abatement.

Due in part to my inadequate notification to Dearborn Crane and Engineering Company on the compliance requirements, the proper deadlines for filing a compliance form for Real Estate (CF-1/Real Property) and the Application for Deduction from Assessed Valuation in Economic Revitalization Area (Form 322/RE) were not met in order for Dearborn Crane to receive their approved deduction.

According to the CF-1/Real Property, as attached, Dearborn Crane has complied with the projected project cost as stated in their original petition for tax abatement (SB-1). Project costs were estimated at \$900,000 while the actual completed costs were \$969,425. Additionally, the company estimated that three (3) new positions would be created, which was exceeded as five (5) new positions were added with a total payroll of \$113,395. The company also retained 24 positions as identified in the SB-1.

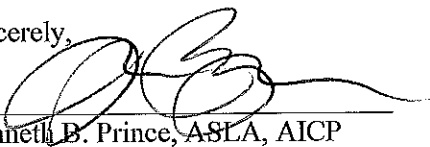
The attached resolution waives a late filing by Dearborn Crane pursuant to IC 6-1.1-12.1-9.9, allowing the company receive the reduction in assessed value (i.e. tax abatement) as previously approved by the Council.

PLANNING • COMMUNITY DEVELOPMENT • REDEVELOPMENT • ECONOMIC DEVELOPMENT • HISTORIC PRESERVATION

City Hall • 600 East Third Street • Mishawaka IN • 46544-2241
Community Development • Redevelopment • Economic Development Phone: (574) 258-1609 Fax: (574) 968-6999
Planning • Historic Preservation Phone: (574) 258-1625 Fax: (574) 968-6999
E-mail: planning@mishawakacity.com and communitydevelopment@mishawakacity.com

Thank you. Please contact me if you have any questions.

Sincerely,


Kenneth B. Prince, ASLA, AICP
City Planner

cc: David A. Wood, Mayor

PLANNING • COMMUNITY DEVELOPMENT • REDEVELOPMENT • ECONOMIC DEVELOPMENT • HISTORIC PRESERVATION

City Hall • 600 East Third Street • Mishawaka IN • 46544-2241
Community Development • Redevelopment • Economic Development Phone: (574) 258-1609 Fax: (574) 968-6999
Planning • Historic Preservation Phone: (574) 258-1625 Fax: (574) 968-6999
E-mail: planning@mishawakacity.com and communitydevelopment@mishawakacity.com



APPLICATION FOR DEDUCTION FROM ASSESSED VALUATION OF STRUCTURES IN ECONOMIC REVITALIZATION AREAS (ERA)

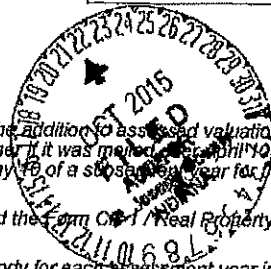
State Form 18379 (R12 / 1-14)

Prescribed by the Department of Local Government Finance

20 15 PAY 20 16

FORM 322 / RE

COPY



INSTRUCTIONS:

1. This form is to be filed in person or by mail with the County Auditor of the county in which the property is located.
2. To obtain this deduction, a Form 322 / RE must be filed with the County Auditor before May 10 in the year in which the addition to assessed valuation (or new assessment) is made, or not later than thirty (30) days after the assessment notice is mailed to the property owner. If it was mailed after April 10, if the property owner misses the May 10 deadline in the initial year of assessment, he can apply between March 1 and May 10 of a subsequent year for the remainder of the abatement term. (See also IC 6-1.1-12.1-11.3 concerning the failure to file a timely application.)
3. A copy of the Form 11, the approved Form SB-1 / Real Property, the resolution adopted by the designating body, and the Form CF-1 / Real Property must be attached to this application.
4. The Form CF-1 / Real Property must be updated annually and provided to the County Auditor and the designating body for each assessment year in which the deduction is applicable.
5. Please see IC 6-1.1-12.1 for further instructions.
6. Taxpayer completes Sections I, II and III below.
7. If property located in an economic revitalization area is also located in an allocation area as defined in IC 36-7-14-39 or IC 36-7-15.1-26, an application for the property tax deduction may not be approved unless the Commission that designated the allocation area adopts a resolution approving the application (IC 6-1.1-12.1-2(k)).
8. Except for deductions related to redevelopment or rehabilitation of real property in a county containing a consolidated city, a deduction for the redevelopment or rehabilitation of real property may not be approved for the following facilities (IC 6-1.1-12.1-3):
 - a. Private or commercial golf course
 - b. Country club
 - c. Massage parlor
 - d. Tennis club
 - e. Skating facility, including roller skating, skateboarding or ice skating
 - f. Racquet sport facility (including handball or racquet ball court)
 - g. Hot tub facility
 - h. Suntan facility
 - i. Racetrack
 - j. Any facility, the primary purpose of which is (a) Retail food and beverage service; (b) Automobile sales or service; or (c) other retail; (unless the facility is located in an economic development-target area established under IC 6-1.1-12.1-7).
 - k. Residential, unless the facility is a multi-family facility that contains at least 20% of the units available for use by low and moderate income individuals or unless the facility is located in an economic development target area established under IC 6-1.1-12.1-7, or the area is designated as a residentially distressed area which is required to meet conditions as cited in IC 6-1.1-12.1-2 (c) (1 & 2).
 - l. Package liquor store [see IC 6-1.1-12.1-3(e)(12)]

SECTION I - DESCRIPTION OF PROPERTY

The owner hereby applies to the County Auditor for a deduction pursuant to IC 6-1.1-12.1-5 beginning with the assessment date March 1, 20 15.

County St. Joseph	Township Penn	DLGF taxing district number 023 Mishawaka Penn	Key number 016-1125-4936
Name of owner Cha Cha Properties LLC & Dearborn Crane and Engineering Compa		Legal description from Form 11 Pt Lots 28 & 29 Stokes Survey of Farm Lots beg 75' E of NW	
Property address (number and street, city, state, and ZIP code) 1133 E. 5th Street, Mishawaka, IN 46544			Date of Form 11 (month, day, year) 09/14/2015
Type of structure Land and Building			Use of structure Manufacturing
Governing body that approved ERA designation Mishawaka City Council		Date ERA designation approved (month, day, year) 05/23/2014	Resolution number R2014-10

SECTION II - VERIFICATION OF OWNER OR REPRESENTATIVE

Signature of owner or representative (I hereby certify that the representations on this application are true.) 		Date signed (month, day, year) 10/22/2015
Printed name of owner or representative Yash J. Joshi	Address (number and street, city, state, and ZIP code) 1133 E. Fifth Street, Mishawaka, IN 46544	

SECTION III - STRUCTURES

AUDITOR'S USE

A. Rehabilitation structure	1. Assessed valuation AFTER rehabilitation	\$ 467,500.00	
	2. Assessed valuation BEFORE rehabilitation	\$ 380,000.00	
	3. Difference in assessed valuation (Line 1 minus Line 2)	\$ 87,500.00	
	4. Assessed valuation eligible for deduction (for the increase in AV from the rehabilitation, not including the increase in AV from the reassessment of the entire structure)	\$ 87,500.00	
B. New structure	1. Assessed valuation	\$	
	2. Assessed valuation eligible for deduction	\$	

SECTION IV - VERIFICATION OF ASSESSING OFFICIAL

I verify that the above described structure was assessed and the owner was notified on _____, with the effective date of the assessment being March 1, 20 _____ and that the assessed valuations in Section III are correct.		
Signature of Assessing Official	Printed name of assessing official	Date (month, day, year)

CONTINUED ON THE REVERSE SIDE

**COMPLIANCE WITH STATEMENT OF BENEFITS
REAL ESTATE IMPROVEMENTS**

State Form 51766 (R3 / 2-13)

Prescribed by the Department of Local Government Finance

20 15 PAY 20 16

FORM CF-1 / Real Property

PRIVACY NOTICE

The cost and any specific individual's salary information is confidential; the balance of the filing is public record per IC 6-1.1-12.1-5.1 (c) and (d).

INSTRUCTIONS:

1. This form does not apply to property located in a residentially distressed area or any deduction for which the Statement of Benefits was approved before July 1, 1991.
2. Property owners must file this form with the county auditor and the designating body for their review regarding the compliance of the project with the Statement of Benefits (Form SB-1/Real Property).
3. This form must accompany the initial deduction application (Form 322/RE) that is filed with the county auditor.
4. This form must also be updated each year in which the deduction is applicable. It is filed with the county auditor and the designating body before May 15, or by the due date of the real property owner's personal property return that is filed in the township where the property is located. (IC 6-1.1-12.1-5.1(b))
5. With the approval of the designating body, compliance information for multiple projects may be consolidated on one (1) compliance form (Form CF-1/Real Property).

SECTION 1 TAXPAYER INFORMATION			
Name of taxpayer		County	
Cha Cha Properties, LLC & Dearborn Crane and Engineering Company, Inc		St. Joseph	
Address of taxpayer (number and street, city, state, and ZIP code)		DLGF taxing district number	
1133 E. Fifth Street, Mishawaka, IN 46544		023 Mishawaka Penn	
Name of contact person		Telephone number	
Joan Joshi, General Manager		(574) 208-6851	
SECTION 2 LOCATION AND DESCRIPTION OF PROPERTY			
Name of designating body		Resolution number	Estimated start date (month, day, year)
Mishawaka city Council		R2014-10	06/01/2014
Location of property		Actual start date (month, day, year)	
1133 E. Fifth Street, Mishawaka, IN 46544		06/01/2014	
Description of real property improvements		Estimated completion date (month, day, year)	
Land improvements; Building expansion		02/01/15	
		Actual completion date (month, day, year)	
		02/15/15	
SECTION 3 EMPLOYEES AND SALARIES			
EMPLOYEES AND SALARIES		AS ESTIMATED ON SB-1	ACTUAL
Current number of employees		24	24
Salaries		1,353,211	1,353,211
Number of employees retained		24	24
Salaries		1,353,211	1,353,211
Number of additional employees		3	5
Salaries		126,000	113,395
SECTION 4 COST AND VALUES			
COST AND VALUES		REAL ESTATE IMPROVEMENTS	
AS ESTIMATED ON SB-1	COST	ASSESSED VALUE	
Values before project	150000	380000	
Plus: Values of proposed project	750000		
Less: Values of any property being replaced			
Net values upon completion of project	900000		
ACTUAL	COST	ASSESSED VALUE	
Values before project	150000	467500	
Plus: Values of proposed project	969425		
Less: Values of any property being replaced			
Net values upon completion of project	1,119,425		
SECTION 5 WASTE CONVERTED AND OTHER BENEFITS PROMISED BY THE TAXPAYER			
WASTE CONVERTED AND OTHER BENEFITS		AS ESTIMATED ON SB-1	ACTUAL
Amount of solid waste converted			
Amount of hazardous waste converted			
Other benefits:			
SECTION 6 TAXPAYER CERTIFICATION			
I hereby certify that the representations in this statement are true.			
Signature of authorized representative		Title	Date signed (month, day, year)
		Chairman	10/22/2015

OCT 15 2015

CITY CLERK
MISHAWAKA, IN

1st Reading 10-19-15
2nd Reading
Passed
Failed
Continued To

PETITION #15-26

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. **2015-28**

ORDINANCE NO. _____

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

WHEREAS, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and the zoning as hereinafter set forth, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

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

Section 1. The following described real estate be and the same is hereby annexed to and declared to be a part of the City of Mishawaka, Indiana:

A parcel of land being a part of the East Half (1/2) of the Southeast Quarter (1/4) of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East Half (1/2) of the Southeast Quarter (1/4); thence North 0 degrees 00 minutes 00 seconds East (bearing assumed) along the East line of said East Half (1/2), a distance of 1319.98 feet; thence north 89 degrees 45 minutes 20 seconds West, a distance of 541.47 feet; thence North 89 degrees 47 minutes 45 seconds West, a distance of 521.96 feet to the place of beginning also being the Northeast corner of Lot Numbered Five (5) in the Unrecorded Plat of Bauer and Geissler's Plat; thence South 0 degrees 01 minutes 21 seconds West along the East line of said Lot Numbered Five (5), a distance of 661.27 feet; thence North 89 degrees 59 minutes 13 seconds West, a distance of 256.57 feet to the West line of said Lot 5; thence North 0 degrees 06 minutes 03 seconds East along said West line, a distance of 662.37 feet to the Northwest corner of said Lot Numbered Five (5); thence South 89 degrees 44 minutes 26 seconds East along the North line of said Lot Numbered Five (5), a distance of 255.67 feet to the place of beginning. Also containing:

A parcel of land being a part of the East half of the Southwest Quarter of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Proposed Ordinance No. 2015-28

Ordinance No. _____

Commencing at the Southeast corner of said East half; thence North 0-00'-00" East (bearing assumed) along the East line of said East half, a measured distance of 1319.96 to an iron pipe found in place; thence North 89-45'-20" West along the North line of Proposed Lots 1 and 2 and its projection on the Bauer and Geissler's Plat (unrecorded), a measured distance of 541.47 feet to an iron pipe found in place also being the Northwest corner of said Lot 2 being the point of beginning for this description; thence South 0-01'-50" West along the West line of said Lot 2, a measured distance of 659.24 feet to an iron found in place also being the South line of the North half of Lot 3 in said Plat; thence North 89-56'-58" West along said South line, a measured distance of 261.08 feet to an iron found in place also being the West line of said Lot 3; thence North 89-59'-13" West along the South line of the North half of Lot 4 in said Plat, a measured distance of 260.79 feet to an iron found in place also being the West line of said Lot 4; thence North 0-01'-21" East along said West line, a measured distance of 661.27 feet to an iron found in place also being the Northwest corner of said Lot 4; thence North 89-41'-02" West along the North line of Lot 5 in said Plat, a measured distance of 255.63 to an iron pipe found in place on the West line of East half of the Southeast Quarter of said Section 21, also being the East line of Countryside Estates Section 2 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 30, Page C-2; thence North 0-06'-03" East along said East line of Countryside Estates Section 2 and also along the East line of Countryside Estates Section 1 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 29, Page C this also includes the East line of Hamilton Street as shown on said Plat, a measured distance of 993.70 feet to an iron pipe found in place marking the Northwest corner of Lot 12 in said Bauer and Geissler's Plat (unrecorded); thence South 89-37'-54" East along the North line of said Lot 12, a measured distance of 255.12 feet to an iron pipe set also being the Northeast corner of said Lot 12; thence South 0-04'-15" West along the East line of said Lot 12, a measured distance of 331.56 feet to an iron pipe set also being the Southeast corner of said Lot 12; thence South 89-38'-54" East along the North line of Lot 9 on said Plat, a measured distance of 260.76 feet to an iron pipe found in place also being the Northeast corner of said Lot 9; thence South 0-04'-56" West along the East line of said Lot 9, a measured distance of 330.62 feet to an iron pipe set also being the North line of the South half of Lot 8 on said Plat; thence South 89-43'-24" East along said North line a measure distance of 260.87 feet to an iron pipe found in place also being the East line of said Lot 8; thence South 0-01'-56" West along said East line, a measured distance of 330.29 feet to the place of beginning containing 21.66 acres more or less. Subject to any easements, covenants, or restrictions of record.

The above described real estate shall hereafter be annexed into and within the City of Mishawaka, Indiana, and a part of that district designated in the Zoning Ordinance of the City of Mishawaka, Indiana, and shall carry a classification for zoning of S-2 Planned Unit Development to allow for the existing well field and future redevelopment uses that include commercial, multi-family residential, assisted living and nursing homes. This approval is subject to the conditions in attached Exhibit "A".

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

1. Existing Conditions - The subject parcel is located northwest of Gumwood Road and S.R. 23, both heavily traveled corridors. The site is located immediately across the street from existing similar multi-residential and

Proposed Ordinance No. 2015-28

Ordinance No. _____

commercial developments, and is separated by the Grandview Planned Unit Development, of which this parcel over time will serve as a likely extension of it.

2. Character of Buildings in Area - The character of many of the buildings located along Gumwood Road and S.R. 23 are commercial. The buildings north and west of the proposed site are predominantly residential, making the proposed transitional multi-family residential uses on the north side of the PUD property appropriate.
3. The most desirable/highest and best use - Because of the parcels' location and the significant commercial development along the Main Street/Gumwood Road corridor, combined with the surrounding single family residential subdivisions, makes the most desirable use for the property a mix of commercial and transitional office and residential uses. Although there are adjacent single family residential properties to the north and west, the lack of any current internal road connection combined with required presence of City utilities, rather than the adjacent septic and well systems associated with the existing residential developments, warrants a higher more intense uses than single family residential.
4. Conservation of property values - The proposed zoning will not be injurious to property values in the surrounding area, because the proposed/required blend of uses transitions the proposed uses from higher to lower intensities where the development is adjacent to existing neighborhoods. Furthermore, if approved, the adjacent residential parcels would be protected by the series of conditions placed on the planned unit development. These conditions include among other significant restrictions as requiring substantial screening and landscape "green" buffer yards between uses.
5. Comprehensive Plan - Although this specific property was not guided in the Mishawaka 2000 plan, the petition is reasonably consistent with the goals, objectives and policies of the Comprehensive Plan. The Plan, created in 1990, guided general commercial uses along the Main Street (Gumwood Road extended) Corridor. The continued change and expansion of the commercial areas of the City are proportionate to the substantial residential growth that occurred in an almost uncontrolled manner in the unincorporated County from the time of adoption of the Mishawaka 2000 Comprehensive Plan in the early 1990's.

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this ____ day of _____, 2015, at _____ o'clock ____ M.

Presiding Officer

Proposed Ordinance No. 2015-28

Ordinance No. _____

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____,
2015, at _____ o'clock _____ .M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2015, at
_____ o'clock _____ .M.

David A. Wood, Mayor

**PETITION #15-26
EXHIBIT "A"**

**City of Mishawaka North Well Field
Northwest Gumwood & S.R. 23 Conditions of Approval**

Traffic Impact:

1. The following general conditions shall apply. More specifics and refinements shall be made with each final planned unit development plan submission. A Traffic Impact Study may be required as determined by the City Director of Engineering. All traffic/transportation improvements required for this property (including but not limited to Gumwood Road and State Road 23) shall be paid for by the applicant/developer concurrent with development as directed by the City Director of Engineering, subject to modification by any potential development agreement with the City should one or more be established.
 - a. The primary access for the property is intended to be routed through what has been approved as the Grandview Planned Unit Development. Any modifications shall be limited as determined appropriate by the City Director of Engineering and the applicable road authority/jurisdictions.
 - b. All improvements required shall be paid for by the developer and shall be identified as part of the phasing plan for the project.

Proposed Uses:

1. Municipal well fields shall be considered a permitted use over the entire property. Commercial uses shall be limited to those identified within the C-1 General Commercial and C-2 Shopping Center Commercial zoning districts. Commercial uses shall be limited to the south half of the property. Multi-Family Residential uses along with assisted living and nursing home uses may be allowed. However, no commercial uses shall be located on the north half of the property adjacent to the existing single-family residential development to the north. Multi-Family Residential uses, assisted living, and nursing home uses shall be permitted on the entire PUD, potentially to act as a transitional use between the existing single-family residential uses and the proposed commercial uses to the south located on the Grandview Planned Unit Development.
2. Off-premise signs/billboards shall be prohibited.
3. Outside storage and display shall be prohibited.
4. All loading docks, dumpsters, ATM machines, and mechanical equipment shall be screened from view. Dumpsters shall be screened by a wall matching the building materials of the principle building. Dumpster locations shall be located away from any roads behind principle buildings and located away from internal collector drives.

Road connections:

1. The City has not made a determination on whether or not the stub streets from the adjacent subdivisions shall be extended or connected over time. An appropriate connection and or turn-a-round on the property shall be provided within any proposed redevelopment project.
2. Access and utility easements shall be dedicated to adjacent properties, where deemed appropriate by the City Director of Engineering.

Stormwater run-off:

1. The type of stormwater facilities proposed within the PUD shall be limited/restricted as required by City well-head protection standards and as may be directed by the City Director of Engineering based on the close proximity of the City Well Field. The purpose is to limit potential groundwater infiltration in that area.
2. An emergency overflow outlet for proposed retention ponds into City storm sewers may be provided by the City if deemed appropriate by the City Director of Engineering.

Lighting:

1. All site lighting shall be limited to 25 feet in height. 90-degree cut-off fixtures shall be required for both pole and wall mounted fixtures. Shielding of lighting shall be required in the areas to the rear of buildings adjacent to (in sight of) residential areas.

Signage:

1. Signage shall be limited to what is permitted in the on-premise sign ordinance by the proposed use. A sign easement will be provided to this property from the Grandview PUD to be located along Gumwood Road. The required location is at the proposed entrance opposite Heritage Square Drive. This sign shall be subject limited to a maximum of 60 square feet with a maximum length not exceeding 12 feet.
 - a) Signs shall be located a minimum of 200 feet apart from one another (including the sign easement) except that signs may be located closer where an entrance drive is located between them.
2. All freestanding signs shall have a masonry base.
3. General façade and directional signage standards shall be submitted concurrently with the first final planned unit development plan submission. Limits on the height of letters/signage for façade signs shall be reviewed and evaluated by the Planning Commission at that time.

4. Seasonal banners and general development identification banners may be allowed for decorative and parking lot light poles throughout the property.
5. Temporary Construction fence coverings which may include information about the project, elevations, renderings, slogans, logos and coming soon info may be allowed.
6. Directory Kiosks placed strategically around the center to help customers locate businesses with a directory map of the development and advertising for retailers and other businesses may be allowed.
7. Freestanding sandwich boards may be placed internally in the development, but shall not be placed where readable from SR 23 or Gumwood Road.

Landscaping:

1. Development of the property shall comply with the landscape requirements of the C-1 General Commercial zoning district.
2. Utility areas shall be provided separate from required landscaped areas. If utilities are located within the required green areas, an additional 10 feet of green area shall be required for planting.
3. A 2-foot high earth mounding planted with evergreen trees, minimum 8' height, spaced 10' to 12' max along with a 6' minimum height opaque fence shall be provided along the west property lines abutting existing residential property.
4. If decorative ponds with fountains are proposed along public roadways, the landscaping requirement shall be reduced to eliminate the need for the 2' berm and shrubbery/low planting between the road and building/parking areas and where the normal water elevation of the pond is located
5. All developments within the PUD, including the multi-family residential development, shall comply with the landscape requirements of the C-1 General Commercial zoning district. This shall be in addition to any required buffer planting.
6. Phasing of required landscaping shall be reviewed as part of every final planned unit development plan submission. Phasing of installation shall occur concurrent with development, except that the Planning Commission may require the installation of screening and buffering along property lines prior to when adjacent developments are proposed when deemed necessary/appropriate.

Parking:

1. A minimum of (1.5) parking spaces per residential unit shall be provided for the multi-family residential use. Parking ratio may be reduced to a minimum of (1.25) per residential units for one bedroom apartments only. Garages, parking lots, and on-street

parking may be utilized for required parking.

2. A minimum of (0.75) parking spaces per bed shall be provided for assisted living and nursing home uses.
3. All other uses shall comply with the corresponding parking requirements as identified in the City of Mishawaka Zoning Ordinance.

Building/Parking Setbacks

1. A minimum 25' building setback shall be provided along the north, south, and east property lines where the property abuts the Grandview Planned unit Development.
2. A minimum 10' parking setback shall be provided along the north, south, and east property lines where the property abuts the Grandview Planned unit Development.
3. A minimum 35-ft building and parking setback shall be provided along the west and north property lines abutting existing single family residential property.
4. A minimum 10' building and parking setback shall be provided along internal roads and between property lines within the Planned Unit Development, however, a 0' parking setbacks may be allowed to provide for shared parking bays at various locations within the development as deemed appropriate by the Planning Commission upon review as part of each subsequent final planned unit development site plan submission.

Phasing:

1. The phasing and development of infrastructure for the development shall be reviewed and approved by the Planning Commission concurrently with the first final planned unit development site plan submission. Future modifications and requirements may be placed by the Planning Commission concurrent with each subsequent planned unit development site plan submission to provide for the interconnectivity of roads and other related infrastructure.

SEP 30 2015

CITY CLERK
MISHAWAKA, IN

SEP 23 2015

DATE: September 23, 2015

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

Pet 15-26

RE: **PETITION FOR ANNEXATION AND ZONING CLASSIFICATION**

The undersigned petitioner, Mishawaka Utilities, acting by and through its Mishawaka Utility Board, respectfully shows that the undersigned is the owner of the following described real estate located in the County of St. Joseph, State of Indiana, to-wit:

A parcel of land being a part of the East Half (1/2) of the Southeast Quarter (1/4) of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East Half (1/2) of the Southeast Quarter (1/4); thence North 0 degrees 00 minutes 00 seconds East (bearing assumed) along the East line of said East Half (1/2), a distance of 1319.98 feet; thence north 89 degrees 45 minutes 20 seconds West, a distance of 541.47 feet; thence North 89 degrees 47 minutes 45 seconds West, a distance of 521.96 feet to the place of beginning also being the Northeast corner of Lot Numbered Five (5) in the Unrecorded Plat of Bauer and Geissler's Plat; thence South 0 degrees 01 minutes 21 seconds West along the East line of said Lot Numbered Five (5), a distance of 661.27 feet; thence North 89 degrees 59 minutes 13 seconds West, a distance of 256.57 feet to the West line of said Lot 5; thence North 0 degrees 06 minutes 03 seconds East along said West line, a distance of 662.37 feet to the Northwest corner of said Lot Numbered Five (5); thence South 89 degrees 44 minutes 26 seconds East along the North line of said Lot Numbered Five (5), a distance of 255.67 feet to the place of beginning.

Also containing:

A parcel of land being a part of the East half of the Southwest Quarter of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana and being more particularly described as follows:

Commencing at the Southeast corner of said East half; thence North 0-00'-00" East (bearing assumed) along the East line of said East half, a measured distance of 1319.96 to an iron pipe found in place; thence North 89-45'-20" West along the North line of Proposed Lots 1 and 2 and its projection on the Bauer and Geissler's Plat (unrecorded), a measured distance of 541.47 feet to an iron pipe found in place also being the Northwest corner of said Lot 2 being the point of beginning for this description; thence South 0-01'-50" West along the West line of said Lot 2, a measured distance of 659.24 feet to an iron found in place also

being the South line of the North half of Lot 3 in said Plat; thence North 89-56'-58" West along said South line, a measured distance of 261.08 feet to an iron found in place also being the West line of said Lot 3; thence North 89-59'-13" West along the South line of the North half of Lot 4 in said Plat, a measured distance of 260.79 feet to an iron found in place also being the West line of said Lot 4; thence North 0-01'-21" East along said West line, a measured distance of 661.27 feet to an iron found in place also being the Northwest corner of said Lot 4; thence North 89-41'-02" West along the North line of Lot 5 in said Plat, a measured distance of 255.63 feet to an iron pipe found in place on the West line of East half of the Southeast Quarter of said Section 21, also being the East line of Countryside Estates Section 2 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 30, Page C-2; thence North 0-06'-03" East along said East line of Countryside Estates Section 2 and also along the East line of Countryside Estates Section 1 as shown on the recorded plat in the Office of the Recorder of St. Joseph County, Indiana as Plat Book 29, Page C this also includes the East line of Hamilton Street as shown on said Plat, a measured distance of 993.70 feet to an iron pipe found in place marking the Northwest corner of Lot 12 in said Bauer and Geissler's Plat (unrecorded); thence South 89-37'-54" East along the North line of said Lot 12, a measured distance of 255.12 feet to an iron pipe set also being the Northeast corner of said Lot 12; thence South 0-04'-15" West along the East line of said Lot 12, a measured distance of 331.56 feet to an iron pipe set also being the Southeast corner of said Lot 12; thence South 89-38'-54" East along the North line of Lot 9 on said Plat, a measured distance of 260.76 feet to an iron pipe found in place also being the Northeast corner of said Lot 9; thence South 0-04'-56" West along the East line of said Lot 9, a measured distance of 330.62 feet to an iron pipe set also being the North line of the South half of Lot 8 on said Plat; thence South 89-43'-24" East along said North line a measure distance of 260.87 feet to an iron pipe found in place also being the East line of said Lot 8; thence South 0-01'-56" West along said East line, a measured distance of 330.29 feet to the place of beginning containing 21.66 acres more or less.

Petitioner owns One Hundred (100%) percent of the above described land, excluding any right-of-way bordering or running through said land, and is located within a part of the East Half (1/2) of the Southeast Quarter (1/4) of Section 21, Township 38 North, Range 3 East, Clay Township, St. Joseph County, Indiana, and that the Petitioner desires the same to be annexed to the City of Mishawaka, Indiana, with an "S-2" Planned Unit Development District zoning classification desired. Petitioner further states the intended use of said land will be for the City of Mishawaka, short term and for possible mixed-use multi-family residential and commercial development compatible with the surrounding current and planned uses.

Accompanying this petition is a location map showing the above-described real estate.

Petitioner further shows 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, Petitioner prays and respectfully requests that the Mishawaka City Plan Commission hold a public hearing and that after hearing, make a favorable recommendation to the Common Council of the City of Mishawaka that an appropriate ordinance be enacted annexing the above

described parcels of real estate to the City of Mishawaka with an "S-2" Planned Unit Development District zoning classification.

PETITIONER:

MISHAWAKA UTILITIES



Lawrence J. Meteiver, City Attorney

CONTACT PERSON:

Lawrence J. Meteiver
Mishawaka City Attorney
600 E. Third Street
Mishawaka, Indiana 46544
(574) 258-1637
lmeteiver@mishawaka.in.gov

1st Reading 10-19-15
2nd Reading
Passed
Failed
Continued To

RECEIVED
DEBORAH S. BLOCK MMC

OCT 15 2015

CITY CLERK
MISHAWAKA, IN

PETITION #15-27

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2015-29

ORDINANCE NO. _____

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

WHEREAS, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and the zoning as hereinafter set forth, including the imposition of reasonable conditions, to wit, the recommendations of the Department of City Planning.

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

Section 1. The following described real estate be and the same is hereby annexed to and declared to be a part of the City of Mishawaka, Indiana:

A PART OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

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

1. Existing Conditions - Although the area was platted and developed decades ago with a tract of single family homes, the subject parcel is located at the intersection of two arterial roadways within an area that continues to develop

Proposed Ordinance No. 2015-29

Ordinance No. _____

- with commercial uses. Traffic is intended to increase along both corridors. A convenience store has been proposed for the opposite (northwest) corner of the intersection.
2. Character of Buildings – The character of the buildings within the surrounding area is single family residential, but the area continues to redevelop for commercial purposes.
 3. The most desirable/highest and best use – Because of the parcels' location and the existing commercial development along the Douglas and Fir Road corridors, the most desirable use for the property is commercial. Although there are surrounding residential properties, the increasing traffic along the corridors, makes the long term use of these properties undesirable for residential purposes.
 4. Conservation of property values - The proposed zoning will not be injurious to property values in the surrounding neighborhood, because higher impact commercial uses already exist in close proximity to annexation area.
 5. Comprehensive Plan - The properties on the east side of Fir Road are guided by the Comprehensive Plan amendment performed jointly by the City and St. Joseph County that was adopted in 2003. At the time, a conscious decision was made not to guide existing developed properties such as these. The large open undeveloped area behind this parcel to the south and east (with no frontage on Douglas and Fir Roads) was guided as a future professional office park. Given the location of this parcel at the intersection of two arterial roadways, although not guided by the Capital Avenue Plan, the redevelopment of these "frontage properties" was inevitable and will likely be determined by the market in a piece meal fashion. The hospital and other commercial developments has altered developmental patterns from what once was a desirable location for residential development to more intensive commercial growth. Residential development is no longer desirable within this area and comprehensive plans must be reevaluated as development trends change over the years.

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this ____ day of _____, 2015, at ____ o'clock ____ M.

Presiding Officer

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

Proposed Ordinance No. 2015-29

Ordinance No. _____

PRESENTED by me to the Mayor this _____ day of _____,
2015, at _____ o'clock _____M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2015, at
_____ o'clock _____M.

David A. Wood, Mayor

SEP 23 2015

DATE: September 17, 2015

Pet 15-27

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

RECEIVED
DEBORAH S. BLOCK, MMC

RE: PETITION FOR ANNEXATION & REZONING FOR:

SEP 30 2015

SEC INVESTMENTS LLC
4715 LINCOLNWAY EAST
MISHAWAKA, INDIANA 46544

CITY CLERK
MISHAWAKA, IN

THE UNDERSIGNED, RESPECTFULLY SHOW THAT THEY ARE THE OWNERS OF THE FOLLOWING DESCRIBED REAL ESTATE LOCATED IN THE UNINCORPORATED PORTION OF ST. JOSEPH COUNTY, INDIANA:

ANNEXATION AND REZONING LEGAL DESCRIPTION:

A PART OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

CONTAINING 0.58 ACRES MORE OR LESS.

SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

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

PETITIONERS DESIRE TO ANNEX AND REZONE THE REAL ESTATE DESCRIBED ABOVE TO THE "C-1" COMMERCIAL DISTRICT CLASSIFICATION. THE PURPOSE FOR THE ANNEXATION AND REZONING IS TO ALLOW FOR A FUTURE RETAIL USES ALLOWED WITHIN THE "C-1" COMMERCIAL DISTRICT.

WHEREFORE, THE PETITIONERS PRAY AND RESPECTFULLY REQUEST THAT THE COMMON COUNCIL OF THE CITY OF MISHAWAKA REFER THIS MATTER TO THE MISHAWAKA CITY PLAN COMMISSION AND THAT AFTER HEARING, AN APPROPRIATE

ORDINANCE BE ENACTED ANNEXATING AND REZONING THE ABOVE DESCRIBED
PARCEL OF REAL ESTATE LOCATED IN THE CITY OF MISHAWAKA.



FOR SEC INVESTMENTS LLC
4715 LINCONWAY EAST
MISHAWAKA, INDIANA 46544
(574) 255-8463

CONTACT PERSON:

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

PARCEL ANNEXATION AND REZONING LEGAL DESCRIPTION:

A PART OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 3 EAST, PENN TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE WEST ALONG THE NORTH LINE OF SAID SECTION AND THE CENTERLINE OF DOUGLAS ROAD A DISTANCE OF 40.00 FEET MORE OR LESS; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SECTION 34 A DISTANCE OF 40.00 FEET MORE OR LESS TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH PARALLEL TO SAID EAST LINE A DISTANCE OF 115.05 FEET MORE OR LESS; THENCE WEST A DISTANCE OF 220.00 FEET MORE OR LESS; THENCE NORTH 115.05 FEET MORE OR LESS TO THE SOUTH RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 220.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.58 ACRES MORE OR LESS.

SUBJECT TO ALL LEGAL HIGHWAYS, EASEMENTS, AND RESTRICTIONS OF RECORD, AND BEING LOCATED APPROXIMATELY 350 FEET EAST OF THE SOUTHEAST CORNER OF DOUGLAS ROAD AND FIR ROAD.

SEP 23 2015

Honorable Members of the Common Council
and Plan Commission of the City of Mishawaka , Indiana
300 East Third Street
Mishawaka, Indiana 46545

September 17, 2015

RE: Annexation & Rezoning Petition for
SEC Investments, Inc. for property located approximately 350 feet
East of the Southeast corner of Douglas Road & Fir Road,
Mishawaka, Indiana:

Dear Council Members:

Please accept this written letter as confirmation that we have authorized Danch, Harner & Associates, Inc. to represent us at all required public hearings at which our Annexation and Rezoning Petition will be heard.

If you have any questions concerning this matter, please feel free to give me a call at 255-8463.

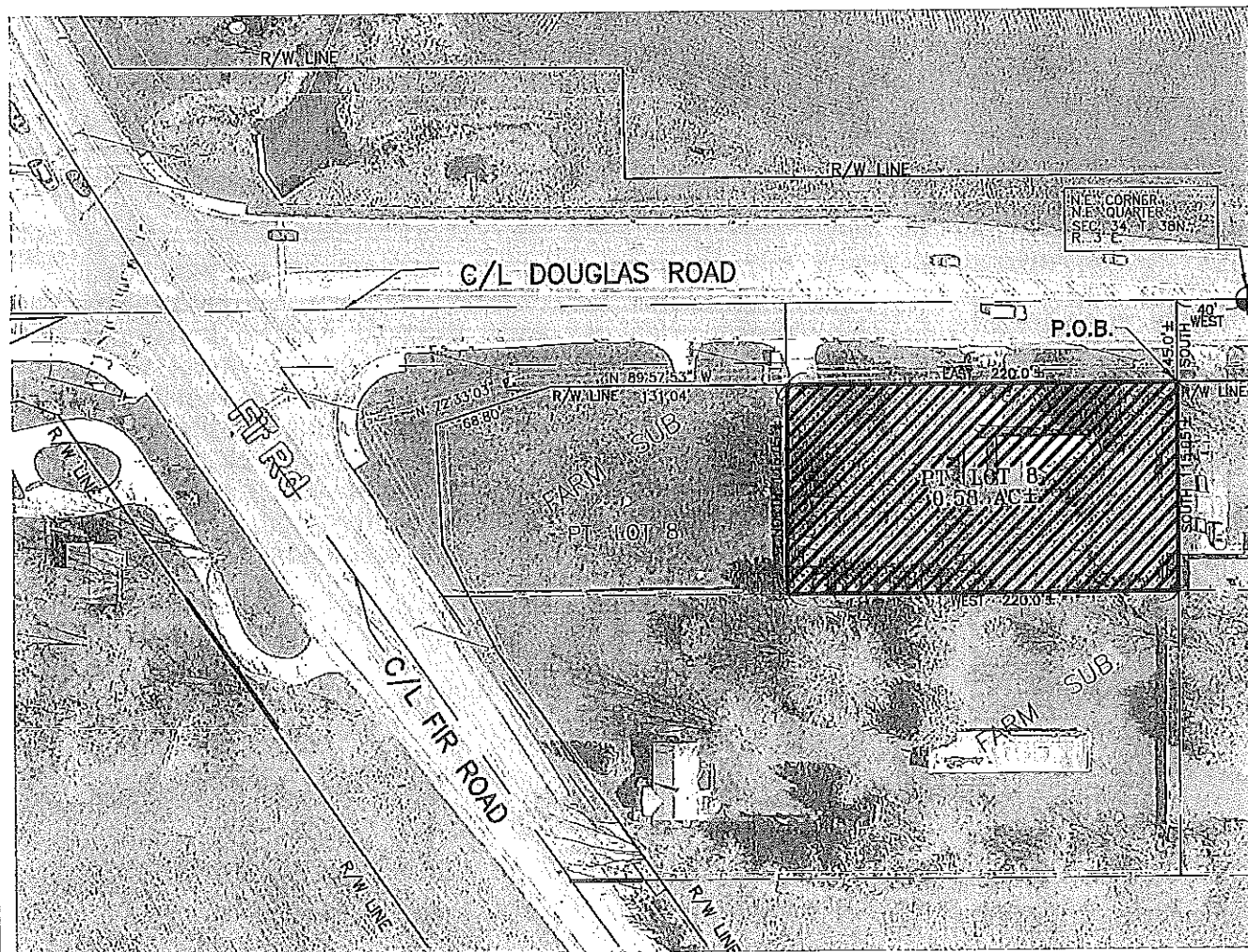
Sincerely,

A handwritten signature in black ink, appearing to read "Steve Murphy", is written over the word "Sincerely,".

Steve Murphy
For SEC Investments, LLC
4715 Lincolnway East
Mishawaka, Indiana 46544

File No. 150214 "C" Md.

ANNEXATION DIAGRAM



0 100'
SCALE 1" = 100'

OCT 15 2015

CITY CLERK
MISHAWAKA, IN

1st Reading 10-19-15
2nd Reading
Passed
Failed
Continued To

PETITION #15-32

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2015-32

ORDINANCE NO. _____

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

WHEREAS, a Petition has been presented to the Common Council of the City of Mishawaka, Indiana, praying that certain territory lying contiguous to the corporate limits of the City of Mishawaka, Indiana, be annexed to and declared to be a part of the City of Mishawaka, and that it be provided with a Zoning Classification, and

WHEREAS, the Mishawaka City Plan Commission, to which Commission the petition was duly referred, has recommended the annexation and 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 PART OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID QUARTER SECTION; THENCE SOUTH 89°25' WEST ALONG THE NORTH LINE OF SAID QUARTER SECTION, 656 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF A PARCEL OF LAND AS RECORDED IN DEED BOOK 635, PAGE 357 IN THE OFFICE OF RECORDER OF SAID COUNTY; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED AND EAST LINE 357 FEET MORE OR LESS, TO A POINT ON THE SOUTHERLY RIGHT OF WAY OF FIR ROAD; THENCE SOUTH 64°09' WEST ALONG SAID RIGHT OF WAY, 137 FEET MORE OR LESS; THENCE SOUTHWESTERLY ALONG A CURVE AND SAID RIGHT OF WAY 366 FEET MORE OR LESS; THENCE NORTH 49°32' WEST, 92 FEET MORE OR LESS, TO A POINT AT THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY OF FIR ROAD AND THE WESTERLY RIGHT OF WAY OF FIR TRAIL; THENCE NORTH 18°43' EAST ALONG THE WESTERLY RIGHT OF WAY OF FIR TRAIL, 114 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND SAID RIGHT OF WAY 95 FEET MORE OR LESS; THENCE NORTH 11°17' EAST ALONG SAID RIGHT OF WAY, 156 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND RIGHT OF WAY 29 FEET MORE OR LESS; THENCE NORTH 15°18' EAST ALONG SAID RIGHT OF WAY, 243 FEET MORE OR LESS, TO A POINT ON THE NORTHERLY RIGHT OF WAY OF CLEVELAND ROAD; THENCE NORTH 89°25' EAST ALONG SAID RIGHT OF WAY, 281 FEET MORE OR LESS; THENCE NORTH 83°04' EAST ALONG SAID RIGHT OF WAY, 34 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF SAID PARCEL OF

Proposed Ordinance No. 2015-32

Ordinance No. _____

LAND RECORDED IN DEED BOOK 635, PAGE 357 IN SAID RECORDERS OFFICE;
THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED EAST LINE, 44 FEET MORE OR
LESS TO THE POINT OF BEGINNING; SAID PARCEL CONTAINING 4.7 ACRES, MORE
OR LESS AND SUBJECT TO EASEMENTS, COVENANTS, AND RIGHT OF WAY OF
RECORD.

The above described real estate shall hereafter be annexed into and within the City
of Mishawaka, Indiana, and a part of that district designated in the Zoning Ordinance
of the City of Mishawaka, Indiana, and shall carry a classification for zoning of C-6
Linear Office Commercial District.

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

1. Existing Conditions - Although the area was platted and developed decades ago with a tract of single family homes, the subject parcel is located between two arterial/collector roadways within an area that continues to develop with commercial uses. Traffic is intended to increase along both corridors.
2. Character of Buildings- The character of the buildings within the surrounding area is single family residential, but the area continues to redevelop for commercial purposes.
3. The most desirable/highest and best use - Because of the parcels' location and the existing commercial development along the University Drive, Cleveland Road, and Fir Road corridors, the most desirable use for the property is linear office commercial. Although there are surrounding residential properties, the increasing traffic along the corridors, makes the long term use of these properties less desirable for residential purposes.
4. Conservation of property values - The proposed zoning will not be injurious to property values in the surrounding neighborhood, because higher impact commercial uses already exist in close proximity to annexation area.
5. Comprehensive Plan - The properties are not guided by either the Mishawaka 2000 Comprehensive Plan or the Capital Avenue Land Use Plan. The commercial development in this area has altered developmental patterns from what once was a desirable location for residential development to more intensive commercial growth. Residential development is no longer desirable within this area and comprehensive plans must be reevaluated as development trends change over the years.

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this
____ day of _____, 2015, at _____ o'clock ____M.

Presiding Officer

Proposed Ordinance No. 2015-32

Ordinance No. _____

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____,
2015, at _____ o'clock _____ M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2015, at
_____ o'clock _____ M.

David A. Wood, Mayor

RECEIVED
DEBORAH S. BLOCK, MMC

SEP 30 2015

SEP 23 2015

DATE: September 23, 2015

CITY CLERK
MISHAWAKA, IN

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

Pet 15-32

RE: **PETITION FOR ANNEXATION AND ZONING CLASSIFICATION
15170 Cleveland Road and Property Adjacent to the South**

The undersigned, Donald L. Seggerman and the Devisees of the Last Will of Evelyn Marjorie Everding subject to the rights of Malcolm J. Tuesley Jr., Personal Representative of the Estate of said Decedant, Estate No. 71J01-0810-ES-000403, St. Joseph County Probate Court, respectfully show that they are the owners of the following described real estate located in the County of St. Joseph, State of Indiana, to-wit:

A PART OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID QUARTER SECTION; THENCE SOUTH 89°25' WEST ALONG THE NORTH LINE OF SAID QUARTER SECTION, 656 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF A PARCEL OF LAND AS RECORDED IN DEED BOOK 635, PAGE 357 IN THE OFFICE OF RECORDER OF SAID COUNTY; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED AND EAST LINE, 357 FEET MORE OR LESS, TO A POINT ON THE SOUTHERLY RIGHT OF WAY OF FIR ROAD; THENCE SOUTH 64°09' WEST ALONG SAID RIGHT OF WAY, 137 FEET MORE OR LESS; THENCE SOUTHWESTERLY ALONG A CURVE AND SAID RIGHT OF WAY 366 FEET MORE OR LESS; THENCE NORTH 49°32' WEST, 92 FEET MORE OR LESS, TO A POINT AT THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY OF FIR ROAD AND THE WESTERLY RIGHT OF WAY OF FIR TRAIL; THENCE NORTH 18°43' EAST ALONG THE WESTERLY RIGHT OF WAY OF FIR TRAIL, 114 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND SAID RIGHT OF WAY 95 FEET MORE OR LESS; THENCE NORTH 11°17' EAST ALONG SAID RIGHT OF WAY, 156 FEET MORE OR LESS; THENCE NORTHEASTERLY ALONG A CURVE AND RIGHT OF WAY 29 FEET MORE OR LESS; THENCE NORTH 15°18' EAST ALONG SAID RIGHT OF WAY, 243 FEET MORE OR LESS, TO A POINT ON THE NORTHERLY RIGHT OF WAY OF CLEVELAND ROAD; THENCE NORTH 89°25' EAST ALONG SAID RIGHT OF WAY, 281 FEET MORE OR LESS; THENCE NORTH 83°04' EAST ALONG SAID RIGHT OF WAY, 34 FEET MORE OR LESS TO A POINT ON THE EXTENDED EAST LINE OF SAID PARCEL OF LAND RECORDED IN DEED BOOK 635, PAGE 357 IN SAID RECORDERS OFFICE; THENCE SOUTH 00°25' EAST ALONG SAID EXTENDED EAST LINE, 44 FEET MORE OR LESS TO THE POINT OF BEGINNING; SAID PARCEL CONTAINING 4.7 ACRES, MORE OR LESS AND SUBJECT TO EASEMENTS, COVENANTS, AND RIGHT OF WAY OF RECORD.

Petitioners own One Hundred (100%) percent of the above described parcel of land, excluding the adjacent road right-of-ways, and is located within Section 27, Township 38 North, Range 3 East, Harris Township, St. Joseph County, and that the Petitioners desire the same to be annexed to the City of Mishawaka, Indiana, with a "C-6" Commercial District zoning classification. Petitioners further state they intend to utilize said land for office and medial office uses.

Accompanying this petition is a drawing, to scale, showing the above-described parcel of real estate and conceptual development plan.

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

Wherefore, Petitioners pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted annexing the above described parcel of real estate to the City of Mishawaka with a "C-6" Commercial District zoning classification.

Donald L. Seggerman by Ardy Peterson POA
Donald L. Seggerman, Owner

Malcolm J. Tuesley Jr. Pers Rep
Malcolm J. Tuesley Jr., Personal Representative of the Estate
15170 Cleveland Road

CONTACT PERSON:

Bradley E. Mosness, PE
Abonmarche Consultants, Inc.
750 Lincoln Way East
South Bend, Indiana 46601
(574) 232-8700
bmosness@abonmarche.com

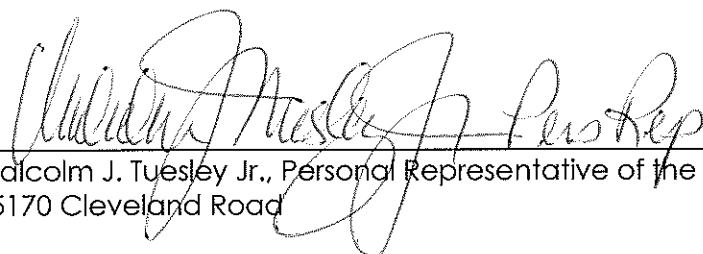
Petitioners own One Hundred (100%) percent of the above described parcel of land, excluding the adjacent road right-of-ways, and is located within Section 27, Township 38 North, Range 3 East, Harris Township, St. Joseph County, and that the Petitioners desire the same to be annexed to the City of Mishawaka, Indiana, with a "C-6" Commercial District zoning classification. Petitioners further state they intend to utilize said land for office and medial office uses.

Accompanying this petition is a drawing, to scale, showing the above-described parcel of real estate and conceptual development plan.

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

Wherefore, Petitioners pray and respectfully request that the Common Council of the City of Mishawaka refer this matter to the Mishawaka City Plan Commission and that after hearing, an appropriate ordinance be enacted annexing the above described parcel of real estate to the City of Mishawaka with a "C-6" Commercial District zoning classification.

Donald L. Seggerman, Owner
Property Adjacent to the South



Malcolm J. Tuesley Jr., Personal Representative of the Estate
15170 Cleveland Road

CONTACT PERSON:

Bradley E. Mosness, PE
Abonmarche Consultants, Inc.
750 Lincoln Way East
South Bend, Indiana 46601
(574) 232-8700
bmosness@abonmarche.com



Ret 15-32

NOV 06 2015

CITY CLERK
MISHAWAKA, IN

1st Reading 11-16-15 PROPOSED ORDINANCE NO. 2015-36

2nd Reading _____
Passed _____
Failed _____
Continued To _____
ORDINANCE NO. _____

AN ORDINANCE DECLARING AN EMERGENCY AND
TRANSFERRING AND REAPPROPRIATING FUNDS
WITHIN THE BUDGET ADOPTED FOR THE
CALENDAR YEAR ENDING DECEMBER 31, 2015

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

Section 1. An emergency exists which requires the transfer and reappropriation of
funds within the Central Services Department in the General Fund budget adopted for the
fiscal year ending December 31, 2015.

Section 2. There is hereby transferred and reappropriated the sum of \$10,000.00
as follows:

General Fund

From: Central Services Department

Supplies

101-22-422-02 Gas, Oil, etc.

10,000.00

Total

\$10,000.00

To: Central Services Department

Other Services and Charges

101-22-436-01 Repairs and Maintenance

10,000.00

Total

\$10,000.00

Section 3. This ordinance shall be in full force and effect from and after its
passage, signing and attestation.

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana, on this

_____ day of _____, 2015 at _____ o'clock, _____.M.

Presiding Officer

ATTEST:

Deborah S. Block, IAMC, CMC, City Clerk

PRESENTED BY ME to the Mayor this _____ day of
_____, 2015 at _____ o'clock, _____ M.

Deborah S. Block, IAMC, CMC, City Clerk

APPROVED BY ME this _____ day of _____, 2015
at _____ o'clock, _____ M.

David A. Wood, Mayor



CITY OF MISHAWAKA

Tim Ryan
Street Commissioner

DAVID A. WOOD, MAYOR

November 1, 2015

Mishawaka Common Council
City Hall
600 East Third Street
Mishawaka, IN 46544

RE: Proposed Ordinance 2015-36

Honorable Council Members:

At this time, we find the need to request a transfer of \$10,000 from our *Supplies/Operating Supplies* line #101-22-422-02 to our *Other Services and Charges/Repairs and Maintenance* line #101-22-436-01.

FROM: Central Services Department
Supplies
101-22-422-02 Gas, Oil, Etc. \$10,000

TO: Central Services Department
Repairs and Maintenance
101-22-436-01 Equipment Maintenance \$10,000

If you have any questions concerning this transfer, please call or visit my office.

Sincerely,

Tim Ryan
Street Commissioner

NOV 09 2015

1st Reading 11-16-15
2nd Reading
Passed
Failed
Continued To

PROPOSED ORDINANCE NO. 2015-37

CITY CLERK
MISHAWAKA, IN

ORDINANCE NO. _____

AN ORDINANCE DECLARING AN EMERGENCY AND
DETERMINING THE EXPENDITURE OF ADDITIONAL
FUNDS FOR THE YEAR ENDING DECEMBER 31, 2015

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

Section 1. An emergency exists which requires the appropriation of additional funds for the fiscal year ending December 31, 2015 in addition to that set out in detail in the published budget.

Section 2. There is hereby appropriated from the Rainy Day Fund of the City of Mishawaka the sum of \$38,267.29 for assignment as follows:

Rainy Day

Rainy Day
Capital Outlays

245-50-444-05	Phone System	\$38,267.29
---------------	--------------	-------------

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

PASSED BY THE COMMON COUNCIL of the City of Mishawaka, Indiana

On this _____ day of _____, 2015 at _____ o'clock, _____.M.

Dale "Woody" Emmons, Presiding Officer

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED BY ME to the Mayor of the City of Mishawaka, Indiana

on this _____ day of _____, 2015 at _____ o'clock, _____.M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED BY ME this _____ day of _____, 2015 at

_____ o'clock, _____.M.

David A. Wood, Mayor



CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

DEPARTMENT OF FINANCE
Rebecca S. Miller, Controller
Misti D. Horvath, Deputy Controller

Date: November 9, 2015
To: Honorable Members of the Common Council
From: Rebecca Miller
Re: Additional appropriation – Rainy Day Fund

In 2014, \$185,000 was budgeted for the new city wide phone system. This project finished up this year under budget. However, \$38,267.29 was not encumbered to carry over for this year's final payment.

The additional appropriation is to declare the \$38,267.29 available so it may be spent according to statute.

Please contact me with any questions.

c: David A. Wood, Mayor

RECEIVED
DEBORAH S. BLOCK, MMC

NOV 09 2015

CITY CLERK
MISHAWAKA, IN

1st Reading 11-16-15
2nd Reading
Passed
Failed
Continued To

RECEIVED
DEBORAH S. BLOCK, MMC

NOV 12 2015

PETITION 15-29

CITY OF MISHAWAKA, INDIANA

CITY CLERK
MISHAWAKA, IN

PROPOSED ORDINANCE NO. 2015-38

ORDINANCE NO. _____

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

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

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

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

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

A PART OF THE SOUTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, CITY OF MISHAWAKA, ST. JOSEPH COUNTY, INDIANA WHICH IS DESCRIBED AS: COMMENCING AT A POINT OF INTERSECTION OF DOUGLAS ROAD AND FIR ROAD; THENCE NORTH 90°00'00" WEST ALONG THE CENTERLINE OF SAID DOUGLAS ROAD A DISTANCE OF 417.50 FEET MORE OR LESS; THENCE NORTH 00°00'00" WEST A DISTANCE OF 50.80 FEET MORE OR LESS TO THE NORTHERLY RIGHT-OF-WAY LINE OF DOUGLAS ROAD AND THE POINT OF BEGINNING; THENCE CONTINUING NORTH 00°00'00" WEST A DISTANCE OF 303.10 FEET MORE OR LESS; THENCE SOUTH 90°00'00" EAST A DISTANCE OF 151.20 FEET MORE OR LESS TO THE WESTERLY RIGHT-OF-WAY LINE OF FIR ROAD; THENCE ALONG SAID WESTERLY RIGHT-OF-WAY FOR THE NEXT TWO (2) COURSES, SOUTHEASTERLY A DISTANCE OF 235.50 FEET MORE OR LESS AND SOUTHEASTERLY A DISTANCE OF 77.00 FEET MORE OR LESS TO THE NORTHERLY RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE ALONG SAID NORTHERLY RIGHT-OF-WAY LINE FOR THE NEXT THREE (3) COURSES, SOUTHWESTERLY A DISTANCE OF 68.70 FEET MORE OR LESS AND NORTH 90°00'00" WEST A DISTANCE OF 93.50 FEET MORE OR LESS AND SOUTHWESTERLY A DISTANCE OF 122.50 FEET MORE OR LESS TO THE PLACE OF BEGINNING. CONTAINING 1.56 ACRES MORE OR LESS. SUBJECT TO ALL LEGAL RIGHT-OF-WAYS, AND EASEMENTS, AND RESTRICTIONS OF RECORD.

COMMON ADDRESS: Northwest corner of Douglas Road and Fir Road

Proposed Ordinance No: 2015-38

Ordinance No: _____

which real estate is now classified as C-1 General Commercial shall hereafter be within and a part of that District known as C-10 Filling Station Commercial District designated in "The Zoning Ordinance of 1966" as amended.

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

1. Existing Conditions - Although the area was platted and developed decades ago with a tract of single family homes, the subject parcel is located at the intersection of two arterial roadways within an area that continues to develop with commercial uses. Traffic is intended to increase along both corridors. The southeast corner of this same intersection is currently zoned C-1 General Commercial and is also requesting to expand with an additional annexation.
2. Character of Buildings - The character of the buildings within the surrounding area is single family residential, but the area continues to redevelop for commercial purposes.
3. The most desirable/highest and best use - Because of the parcels' location and the existing commercial development along the Douglas and Fir Road corridors, the most desirable use for the property is commercial. Although there are surrounding residential properties, the increasing traffic along the corridors, makes the long term use of these properties undesirable for residential purposes.
4. Conservation of property values - The proposed zoning will not be injurious to property values in the surrounding neighborhood, because higher impact commercial uses already exist in close proximity to annexation area.
5. Comprehensive Plan - The Comprehensive Plan, created in 1990, guided residential development within this area. Recent development patterns within the area, along with the increasing commercial development within the northern portion of Mishawaka, including the St. Joseph Regional Medical Center development, has altered developmental patterns from what once was a desirable location for residential development to more intensive commercial growth. Residential development is no longer desirable within this area and comprehensive plans must be reevaluated as development trends change over the years.

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day of _____, 2015, at _____ o'clock ____M.

Presiding Officer

Proposed Ordinance No: 2015-38

Ordinance No: _____

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

PRESENTED by me to the Mayor this _____ day of _____,
2015, at _____ o'clock _____.M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2015, at
_____ o'clock _____.M.

David A. Wood, Mayor

Date: September 21, 2015

SEP 23 2015

To The: Honorable Members of the
Common Council of the
City of Mishawaka, Indiana

Let 15-29

RE: Douglas Road Associates, LLC,
Petition for rezoning:

The undersigned, respectfully show that they are the owners of the following described real estate located in the City of Mishawaka, St. Joseph County, Indiana:

A PART OF THE SOUTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, CITY OF MISHAWAKA, ST. JOSEPH COUNTY, INDIANA WHICH IS DESCRIBED AS: COMMENCING AT A POINT OF INTERSECTION OF DOUGLAS ROAD AND FIR ROAD; THENCE NORTH 90°00'00" WEST ALONG THE CENTERLINE OF SAID DOUGLAS ROAD A DISTANCE OF 417.50 FEET MORE OR LESS; THENCE NORTH 00°00'00" WEST A DISTANCE OF 50.80 FEET MORE OR LESS TO THE NORTHERLY RIGHT-OF-WAY LINE OF DOUGLAS ROAD AND THE POINT OF BEGINNING; THENCE CONTINUING NORTH 00°00'00" WEST A DISTANCE OF 303.10 FEET MORE OR LESS; THENCE SOUTH 90°00'00" EAST A DISTANCE OF 151.20 FEET MORE OR LESS TO THE WESTERLY RIGHT-OF-WAY LINE OF FIR ROAD; THENCE ALONG SAID WESTERLY RIGHT-OF-WAY FOR THE NEXT TWO (2) COURSES, SOUTHEASTERLY A DISTANCE OF 235.50 FEET MORE OR LESS AND SOUTHEASTERLY A DISTANCE OF 77.00 FEET MORE OR LESS TO THE NORTHERLY RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE ALONG SAID NORTHERLY RIGHT-OF-WAY LINE FOR THE NEXT THREE (3) COURSES, SOUTHWESTERLY A DISTANCE OF 68.70 FEET MORE OR LESS AND NORTH 90°00'00" WEST A DISTANCE OF 93.50 FEET MORE OR LESS AND SOUTHWESTERLY A DISTANCE OF 122.50 FEET MORE OR LESS TO THE PLACE OF BEGINNING.

CONTAINING 1.56 ACRES MORE OR LESS.

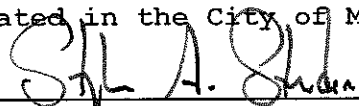
SUBJECT TO ALL LEGAL RIGHT-OF-WAYS, AND EASEMENTS, AND RESTRICTIONS OF RECORD.

Also commonly known as the Northwest corner of Douglas Road and Fir Road, Granger, Indiana 46530.

The above described parcel of land is presently zoned "C-1" Commercial District.

The Petitioners desire said real estate, to be rezoned to the "C-10" Commercial District classification. The purpose for the rezoning is to allow for the real estate to be purchased by an interested party who desires to build a convenience store with gas pumps on the site.

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


Stephen A. Studer-Attorney for the
Douglas Road Associates, LLC
(574) 277-1207

Contact person:
Danch, Harner & Associates, Inc.
1643 Commerce Drive
South Bend, Indiana 46628
574) 234-4003

RECEIVED
DEBORAH S. BLOCK, MMC

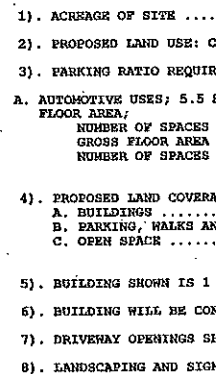
SEP 30 2015

CITY CLERK
MISHAWAKA, IN

LEGAL DESCRIPTION

A PART OF THE SOUTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, CITY OF MISHAWAKA, ST. JOSEPH COUNTY, INDIANA WHICH IS DESCRIBED AS: COMMENCING AT A POINT OF INTERSECTION OF DOUGLAS ROAD AND FIR ROAD; THENCE NORTH $90^{\circ}00'00''$ WEST ALONG THE CENTERLINE OF SAID DOUGLAS ROAD A DISTANCE OF 417.50 FEET MORE OR LESS; THENCE NORTH $00^{\circ}00'00''$ WEST A DISTANCE OF 50.80 FEET MORE OR LESS TO THE NORTHERLY RIGHT-OF-WAY LINE OF DOUGLAS ROAD AND THE POINT OF BEGINNING; THENCE CONTINUING NORTH $00^{\circ}00'00''$ WEST A DISTANCE OF 303.10 FEET MORE OR LESS; THENCE SOUTH $90^{\circ}00'00''$ EAST A DISTANCE OF 151.20 FEET MORE OR LESS TO THE WESTERLY RIGHT-OF-WAY LINE OF FIR ROAD; THENCE ALONG SAID WESTERLY RIGHT-OF-WAY FOR THE NEXT TWO (2) COURSES, SOUTHEASTERLY A DISTANCE OF 235.50 FEET MORE OR LESS AND SOUTHEASTERLY A DISTANCE OF 77.00 FEET MORE OR LESS TO THE NORTHERLY RIGHT-OF-WAY LINE OF DOUGLAS ROAD; THENCE ALONG SAID NORTHERLY RIGHT-OF-WAY LINE FOR THE NEXT THREE (3) COURSES, SOUTHWESTERLY A DISTANCE OF 68.70 FEET MORE OR LESS AND NORTH $90^{\circ}00'00''$ WEST A DISTANCE OF 93.50 FEET MORE OR LESS AND SOUTHWESTERLY A DISTANCE OF 122.50 FEET MORE OR LESS TO THE PLACE OF BEGINNING.
CONTAINING 1.56 ACRES MORE OR LESS.
SUBJECT TO ALL LEGAL RIGHT-OF-WAYS, AND EASEMENTS, AND RESTRICTIONS OF RECORD.

PART OF THE SOUTHEAST QUARTER OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 3 EAST,
CITY OF MISHAWAKA, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA.



N 90°00'00" W 417.5'±



DATE 9/3/15	DRAWN BY: SMM		
SCALE 1" = 20'	CHECKED BY: MJD	DATE	BY
FILE # 150213	PROJ. MANGER: SMM		

Ref 15-29

NOV 12 2015

CITY CLERK
MISHAWAKA, IN

1st Reading 11-16-15
2nd Reading
Passed
Failed
Continued To

PETITION 15-37

CITY OF MISHAWAKA, INDIANA

PROPOSED ORDINANCE NO. 2015-39

ORDINANCE NO. _____

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

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

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

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

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

Beginning at a point Five Hundred Eighteen and Two Tenths (518.2) feet South of the Northwest Corner of Section Numbered Eleven (11), Township Thirty Seven (37) North, Range Three (3) East; thence running East Two Hundred Thirty (230) feet, thence running South Fifty (50) feet; thence running West Two Hundred Thirty (230) feet; thence running North Fifty (50) feet to the place of beginning.

Subject to a Forty (40) foot road along the West side thereof, the center line of which is the West line of this tract, which is the North Fifty (50) feet of the tract known as Acre Number Fifty (50) of Schindler's Proposed Subdivision of a part of Section Number Eleven (11) Township Thirty Seven (37) North, Range Three (3) East, excepting the East One Hundred Ninety Nine (199) feet thereof.

COMMON ADDRESS: 2102 North Byrkit Avenue

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

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

Proposed Ordinance No: 2015-39

Ordinance No: _____

1. While three properties to the north of the subject parcel are zoned commercial, a majority of the existing structures along Byrkit Avenue and adjacent to the east and south are single family residential in use. Additionally, the properties to the west within the Oak Grove Mobile Home Park are single family residential in nature. Therefore, the continued use of the site as a single family dwelling would be compatible to the area;
2. Use and value of the area adjacent to the property included in the rezoning will not be affected in a substantially adverse manner because given the context of its location, its relationship to surrounding properties, and the history as a single family residence, staff feels that the most desirable use for this property is its continued single family use;
3. Because the parcel is located in an area of residential uses, the rezoning to R-1 Single Family Residential is a desirable use for this property;
4. As opposed to the types of potential commercial development that could occur with its current zoning, rezoning this property to the R-1 Single-family Residential classification will have a favorable and stabilizing impact on the neighborhood, conserving property values in the immediate and surrounding residential neighborhood and will allow the property owner to sell the property; and,
5. The Comprehensive Plan for the City of Mishawaka indicates Low Density Residential (Single Family Homes) for this area of N. Byrkit Avenue. The properties along this portion of N. Byrkit Avenue are, and in all likelihood will continue to be, predominantly residential in their use.

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

PASSED by the Common Council of the City of Mishawaka, Indiana, this _____ day of _____, 2015, at _____ o'clock ____M.

Presiding Officer

ATTEST:

Deborah S. Block, IAMC, MMC, City Clerk

Proposed Ordinance No: 2015-39

Ordinance No: _____

PRESENTED by me to the Mayor this _____ day of _____,
2015, at _____ o'clock _____.M.

Deborah S. Block, IAMC, MMC, City Clerk

APPROVED by me this _____ day of _____, 2015, at
_____ o'clock _____.M.

David A. Wood, Mayor

RECEIVED
DEBORAH S. BLOCK, MMC

OCT 29 2015

CITY CLERK
MISHAWAKA, IN

OCT 12 2015

October 9, 2015

Ret 1537

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

Re: PETITION TO REZONE

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

Beginning at a point Five Hundred Eighteen and Two Tenths (518.2) feet South of the Northwest Corner of Section Numbered Eleven (11), Township Thirty Seven (37) North Range Three (3) East; thence running East Two Hundred Thirty (230) feet to the place of beginning.

Subject to a Forty (40) foot road along the West side thereof, the center line of which is the West line of this tract, which is the North Fifty (50) feet of the track know as Acre Number Fifty (50) of Schindler's Proposed Subdivision of a part of Section Numbered Eleven (11) Township Thirty Seven (37) North, Range Three (3) East, excepting the East One Hundred Ninety Nine (199) feet thereof.

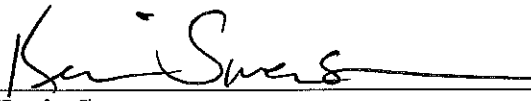
Commonly and referred to as: 2102 N. Byrkit, Mishawaka, IN 46545. The real property tax identification number is: 71-09-11-101-010.000-22 / 027-1001-0275.

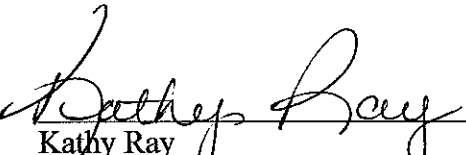
Petitioner owns (via a Land Contract Purchase) one hundred (100%) of the above described parcel of land which carries a zoning classification of C-4 District. Said property is being used as a single family residence.

Petitioner desires said real estate to be rezoned to R-1 District. Petitioner further states that they intend to utilize said land/structure to continue to be a single family residence.

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

Thank you for your consideration.


Kevin Swanson


Kathy Ray

CONTACT PERSON:

Kathy Ray
2102 N. Byrkit
Mishawaka, IN 46545
574-344-7575 (Cell)
574-255-2472 (Fax)
kathyray2012@aol.com

OCT 12 2015

October 9, 2015

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

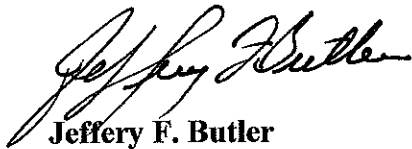
**Re: PETITION TO REZONE
2102 N. Byrkit Ave.
Mishawaka, IN 46545**

**LAND CONTRACT PURCHASERS
Kevin Swanson & Kathy Ray**

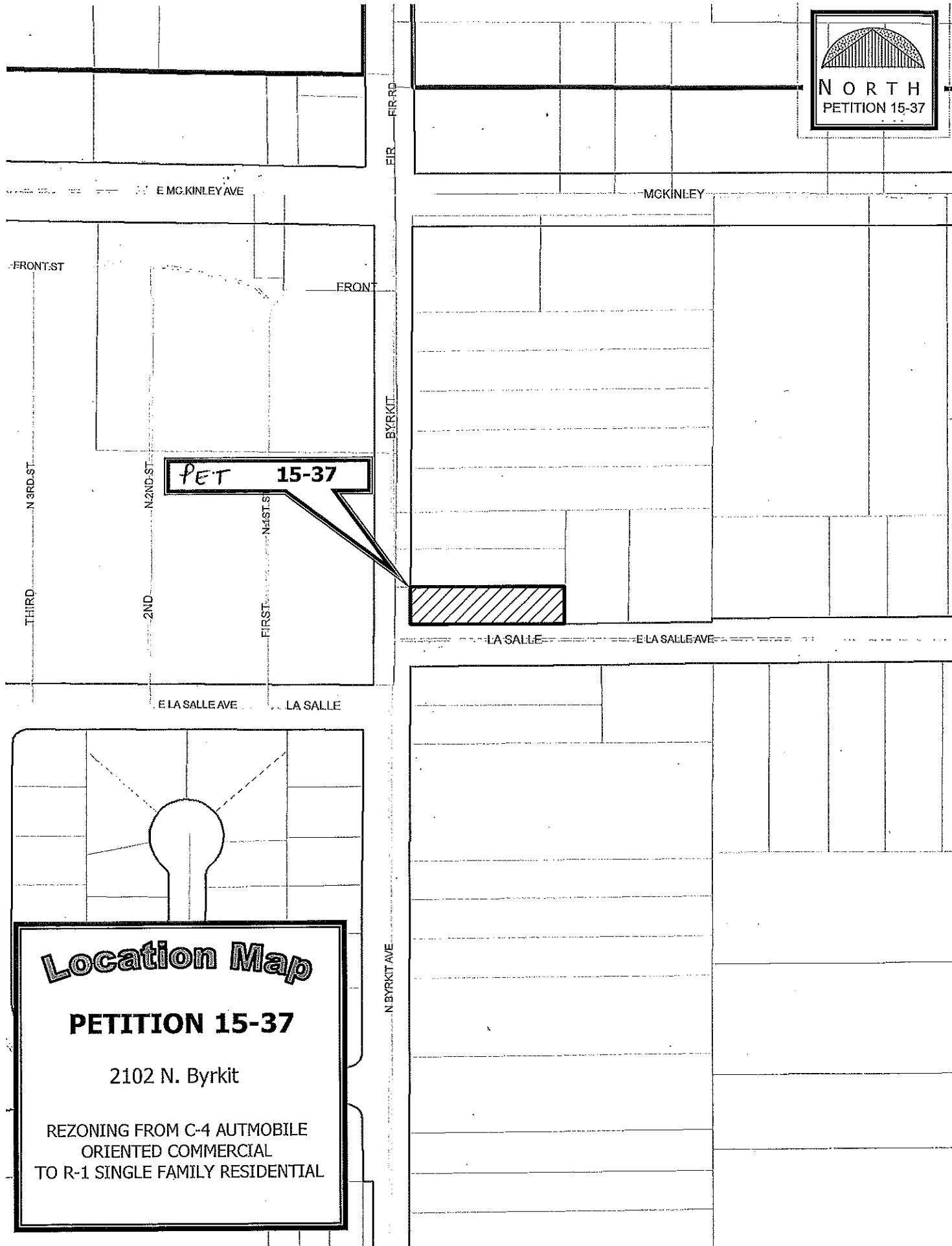
To Whom It May Concern:

**Please be advised that I hereby give my consent for the Land Contract purchasers
(listed above) of the above described property act on my behalf during the Petition
To Rezone from C-4 to R-1.**

If you have any questions, you may contact me.



**Jeffery F. Butler
1901 Peachtree Lane
South Bend, IN. 46617
574-254-0460 (Work)
jfbutler@earthlink.net**



PET 15-37

Location Map

PETITION 15-37

2102 N. Byrkit

REZONING FROM C-4 AUTOMOBILE
ORIENTED COMMERCIAL
TO R-1 SINGLE FAMILY RESIDENTIAL