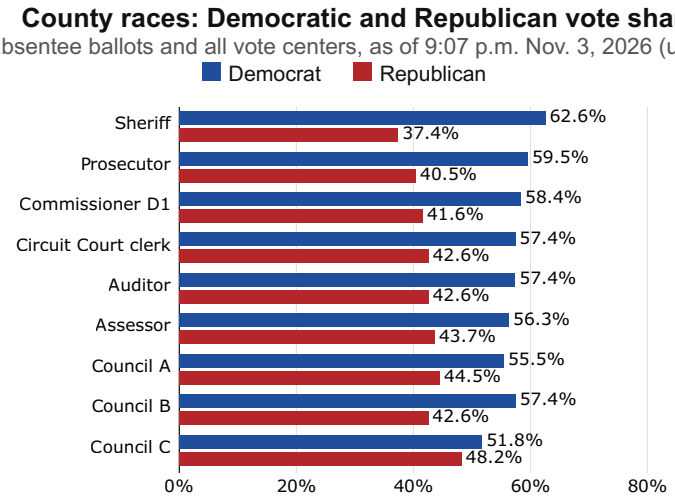
The South Bend Paper

Issue 1 November 6, 2026 sbpaper.com

COMMUNITY

Democrats win St. Joseph County's countywide offices in unofficial results; Teshka leads Davis by 41 votes in House District 7

The county's final election-night report, at 9:07 p.m., includes all absentee ballots and every vote center: 77,909 ballots, or 40.17% of registered voters. Several township, town and legislative races are close, and every result stays unofficial until the county certifies it.



Source: St. Joseph County Election Summary Report, unofficial

Democrats won all six contested countywide offices in St. Joseph County's unofficial election results, by margins of 13 to 25 percentage points. The race for Indiana House District 7 is down to 41 votes, with Republican Jake Teshka narrowly ahead of Democratic state Rep. Oliver Davis.

Continued on page 2

ECONOMY

What Four Winds Field costs city

The $44.9 million in bonds for the ballpark are repaid with state sales and income taxes the city is allowed to keep. But the debt is the city's, the Cubs' $75,000-a-year rent was dropped through 2044, and the same pot of state money also has to pay back $9 million the general fund put into the Morris.

When the Common Council heard an update on the Four Winds Field renovation on Feb. 23, 2026, Council President Canneth Lee "expressed gratitude that the renovations were completed at no direct cost to the City," according to the minutes.

Continued on page 5

INSIDE

ECONOMY
South Bend adopts 2027 budget 9

DEVELOPMENT
Microsoft seeks 30-foot sound wall 11

INVESTIGATIONS
Colfax Corner bond's $82M ceiling 13

DEVELOPMENT
Council OKs Heartwood housing loan 15

WEATHER THIS WEEK

FRI	SAT	SUN	MON	TUE	WED	THU
49°	51°	56°	60°	61°	56°	51°
Rain Showers	Partly Sunny	Sunny	Mostly Sunny	Sunny	Partly Sunny	Slight Chance Rain And Snow Showers

Democrats win county offices CONTINUED FROM PAGE 1

The county election office's summary report, run at 9:07:47 p.m. Tuesday, is labeled "All Absentee & All Vote Centers - Unofficial Results." It counts 77,909 ballots out of 193,942 registered voters, a turnout of 40.17%. The county's first report, at 8:13 p.m., included only 30,941 early walk-in and mail-in ballots.

These results are unofficial until the county certifies them. The South Bend Paper reports a winner where the unofficial margin is wider than 5 percentage points. In closer races, it reports who leads.

County offices

Office	Democrat	Republican
Sheriff	**Scott Ruszkowski** 47,951 (62.58%)	Rod Laureys 28,674 (37.42%)
Prosecuting attorney, 60th Judicial Circuit	**Amy Suzanne Cressy** 45,438 (59.55%)	John Michael Maciejczyk 30,868 (40.45%)
Commissioner, District 1	**Bill Redman** 16,735 (58.39%)	Carl H. Baxmeyer 11,924 (41.61%)
Circuit Court clerk	**Stephanie Ball** 43,737 (57.43%)	Amy Rolfes 32,422 (42.57%)
Auditor	**Autumn Kaylor** 43,708 (57.42%)	Abby Doyle 32,407 (42.58%)
Assessor	**Victor Cummings** 42,936 (56.33%)	Mike Castellon 33,280 (43.67%)

On the County Council, Democrats Ranjan Rohatgi in District B (4,594 votes, 57.44%, to Amy Marie Drake's 3,404) and Mike Hamann in District A (5,572, 55.45%, to Joe Thomas's 4,476) won. District C is closer: Democrat Jan Cervelli leads Republican James A. O'Brien 5,521 (51.76%) to 5,145 (48.24%), a 376-vote gap. Lori A. Camp (D) in District E and Bryan J. Tanner (D) in District H were the only candidates in their races.

Legislature and Congress

Some of these districts extend past the county line. The figures below are only St. Joseph County's ballots, so the paper isn't calling these races.

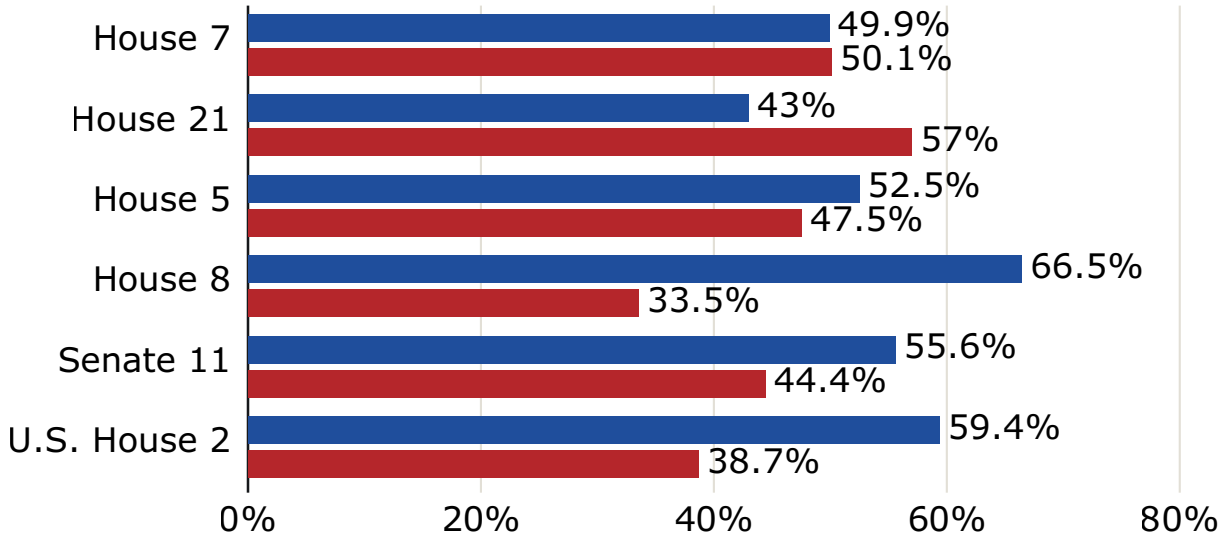
- **House District 7:** Jake Teshka (R) 9,881 (50.10%), Oliver Davis (D) 9,840 (49.90%). In the county's first report, which counted early and mail ballots only, Davis led 4,177 to 2,800.
- **House District 21:** Timothy Wesco (R) 875 (57.00%), Charles Burkley (D) 660 (43.00%)
- **House District 5:** Alex Wait (D) 10,925 (52.46%), Dale Devon (R) 9,901 (47.54%)
- **House District 8:** Ryan M. Dvorak (D) 12,953 (66.45%), Eric Harris (R) 6,541 (33.55%)
- **State Senate, District 11:** Gabrianna Gratzol (D) 14,254 (55.58%), Brian S. Schmutzler (R) 11,394 (44.42%)
- **U.S. House, 2nd District:** Jamee Decio (D) 45,670 (59.35%), Rudy Yakym (R) 29,772 (38.69%), William Eric Henry (Libertarian) 1,507 (1.96%)

Maureen Bauer (D) was the only candidate in House District 6, with 12,411 votes.

Legislative races: share of St. Joseph County votes

St. Joseph County ballots only; all absentee and all vote centers, as of 9:07 p.m. Nov. 3, 2026 (unofficial)

Democrat Republican



Source: St. Joseph County Election Summary Report, unofficial

Township trustees

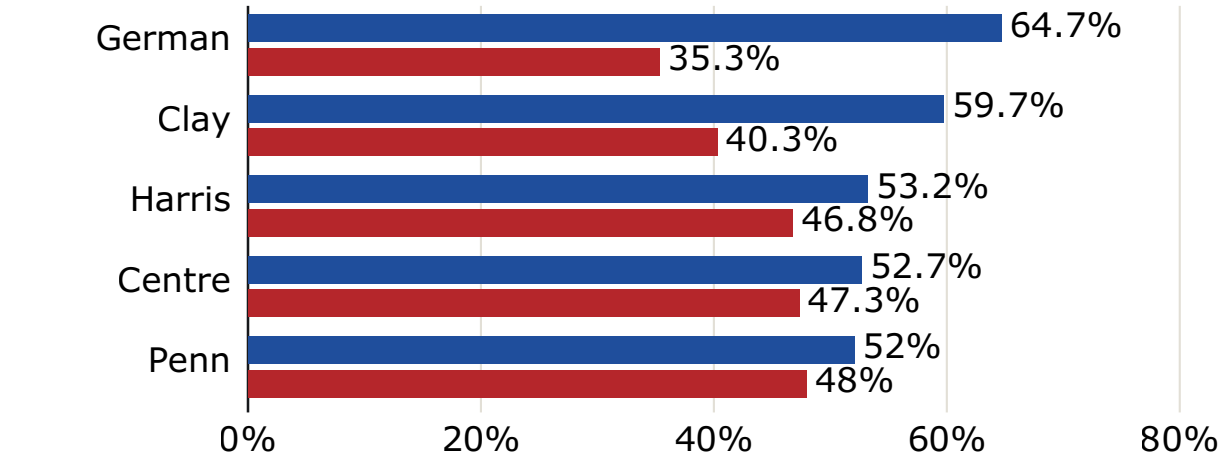
Democrats won in Clay (Sean O'Brien, 6,266 votes, 59.72%, to Matt Clayton's 4,227), German (Jennifer L. Robinson, 2,116, 64.67%, to Bertran J. Skelton's 1,156) and Harris (Veronica Vos, 4,602, 53.21%, to Kenneth E. "Ken" Lindsay's 4,047). Two races are closer:

- **Penn:** Nancy B. Duncan (D) leads Doris J. Portolese (R) 9,895 (52.04%) to 9,119 (47.96%), a 776-vote gap.
- **Centre:** Ron Baker (D) leads Judith Galloway (R) 2,934 (52.68%) to 2,635 (47.32%), a 299-vote gap.

Contested township trustee races

Share of votes, all absentee and all vote centers, as of 9:07 p.m. Nov. 3, 2026 (unofficial)

Democrat Republican



Source: St. Joseph County Election Summary Report, unofficial

In the township board races, voters pick three. The table lists the top three finishers and the closest runner-up:

Township board	Top three (votes)	Next (votes)	Gap for third seat
Centre	Christopher D. Bowman (D) 2,552; Karla Kreczmer-Baker (D) 2,511; Thomas J. Lindenman (R) 2,491	Rhett Harris (R) 2,266	225
Clay	Michelle M. Shaw (D) 5,607; Brett C. Maurer (D) 5,466; Patric N. "Pat" Richter (D) 5,057	Loyd (Steve) Weldy (R) 3,587	1,470
German	Rudy Monterrosa (D) 1,680; Thomas Zmyslo (D) 1,629; Doloris Anne Schosker (D) 1,581	Matthew Girard (R) 1,147	434
Harris	Sharon Brinker (D) 4,083; Ryan Callahan (D) 4,075; Jacob Baska (D) 3,910	Kimberly M. (Lindsay) Gorski (R) 3,614	296
Liberty	Tom E. McCormick (R) 631; Bryan L. Albright (R) 571; Joshua A. Albright (R) 519	Ricky Smith (D) 417	102
Penn	Joshua David Lange (D) 10,033; Doug Stutzman (R) 8,339; Mark A. Voelker (R) 7,448	Kent D. Hizer (R) 7,070	378
Union	Harold (Irish) Saunders (R) 671; George Schafer (R) 662; Ryan Schafer (R) 575	Russell (Billy) King (D) 430	145
Warren	Scott Searfoss (D) 1,653; Bobby K. Kruszynski (D) 1,486; Wendy Lu Yuhasz (D) 1,402	Robert (Bob) L. Price Sr. (R) 1,346	56

Towns and schools

- **New Carlisle Town Council at large (vote for two):** Marcy L. Kauffman (D) 334, Dan Caruso (D) 245, Marcellus (Marcel) Lebbin (R) 228. The second seat is separated by 17 votes.
- **Roseland Town Council at large:** Julie Mudrovich (D) 104 (63.80%), Tom Clark (R) 59 (36.20%)
- **Walkerton Town Council Ward 2:** Christy L. Donlon (D) 348 (56.40%), Rick Coffman (R) 269 (43.60%)
- **South Bend School Board, District 1:** Kevin Jerome Hawkins (D) 4,014 (58.04%), Emily McClements (Independent) 2,472 (35.74%), Cheryl H. Moody 430 (6.22%)
- **John Glenn School Board, Lincoln Township:** Carissa Smith 1,289 (60.32%), Dennis Leon Metz Jr. 848 (39.68%)
- **LaVille Community School Board, Union Township:** Bradley Sherman 580 (60.67%), Arden Balmer 376 (39.33%)

Each of these school board seats had only one candidate in the report: South Bend Districts 2 (Mark E. Costello) and 5 (John Andrew Paczesny), Mishawaka at large (Holly Parks), and all four Penn-Harris-Madison seats (Dana Sullivan at large, Chris Riley in Harris Township, Larry A. Beehler in Madison Township, Jen Smoker in Penn Township).

Statewide questions and races

The ballot has two proposed amendments to the Indiana Constitution. Public Question 1 would let courts deny bail for offenses other than murder and treason when the proof is strong and the state shows by "clear and convincing evidence" that no release conditions would protect others or the community. Public Question 2 would let city and town court judges live in either their court's county or the neighboring county closest to their city or town. That wording is from the state's 2026 general election ballot as printed for Cass County.

St. Joseph County voters backed both. Public Question 1 got 42,095 yes votes (57.00%) to 31,750 no (43.00%). Public Question 2 got 48,392 yes (65.65%) to 25,325 no (34.35%). Both questions are decided by the statewide vote.

The county's results for statewide offices:

- **Secretary of state:** Beau Bayh (D) 46,692 (60.77%), Max Engling (R) 27,269 (35.49%), Greg Ballard (Lincoln Party) 1,602 (2.09%), Lauri A. Shillings (Libertarian) 1,267 (1.65%)
- **State comptroller:** Jessica Bailey (D) 45,019 (59.16%), Elise Nieshalla (R) 29,446 (38.69%), John Schick (Libertarian) 1,637 (2.15%)

- **Treasurer of state:** Coumba Kebe (D) 44,274 (58.12%), Daniel Elliott (R) 31,900 (41.88%)

Five Indiana Supreme Court and Court of Appeals judges were on the ballot for retention. Between 71.79% and 74.68% of county voters who answered voted yes on each.

Of the 49,335 voters who chose a straight-party ticket, 29,724 picked Democratic, 19,372 Republican, 194 Libertarian and 45 Lincoln Party.

What's next

The results stay unofficial until the St. Joseph County Election Board certifies them.

Sources: St. Joseph County Election Summary Report, Nov. 3, 2026 General Election, All Absentee & All Vote Centers - Unofficial Results (9:07:47 p.m.); Indiana 2026 General Election sample ballot (Cass County, Clay precinct), text of Public Questions 1 and 2. Links at sbpaper.com.

What Four Winds Field costs city CONTINUED FROM PAGE 1

City records tell a more detailed story. The money for the ballpark comes from a state tax capture the city lobbied for, and so far no local tax dollars have gone to construction. But the city is the borrower on $44.86 million in bonds, it has pledged a property tax on the whole redevelopment district as a backstop, it stopped collecting rent from the South Bend Cubs, and it advanced $2.6 million in tax-increment financing money that was not paid back until August 2026.

On the other side of the ledger, the team's owner has put millions of his own money into the city-owned stadium and built a $23 million apartment complex next door with city help, and the state tax capture the stadium anchors has already sent money back to South Bend.

Here is who pays for what, and who gets what, according to the documents.

The bonds: about $45 million, repaid with captured state taxes

On April 8, 2024, the council voted 9-0 for Bill No. 24-10, approving a lease that let the South Bend Redevelopment Authority issue "around forty-five million dollars ($45,000,000) worth of bonds," as City Controller Kyle Willis described it, to pay for the renovation. The city's 2024 Annual Financial Report shows the "2024A Lease Rental Bonds - Four Winds Field Project" were issued at $44,860,000. The city paid $730,000 of principal in 2025, leaving $44,130,000 owed at the end of the year, with $1,520,000 of principal due in 2026.

The bonds are repaid from the Professional Sports and Convention Development Area, or PSCDA. That is a state program that lets a city keep state sales and income taxes collected inside a designated area around its sports and entertainment venues, instead of sending them to Indianapolis. Willis told the council the PSCDA funds "are taxes that were previously sent to the State but are now staying locally to support sporting and performance venues."

Cubs owner Andrew Berlin, who the minutes list at 415 South Lafayette Boulevard, told the council that Indiana has PSCDA funds "because it runs at a surplus," and that PSCDA money going toward the Morris and Four Winds Field "cannot be used to fund anything other than sporting and entertainment venues." In February 2026 he told the council the PSCDA "will return up to one-hundred-million dollars ($100,000,000) in taxes that would have been otherwise retained by the state" over its 20-year term, according to the minutes.

The city can capture at most $5 million a year under state law, according to Randy Rompola, the city's bond attorney at Barnes & Thornburg, who told the council the pool of eligible taxes "has been near eight million dollars ($8,000,000)" since 2017, and just under $7 million during COVID. He put the projected debt service at $3.6 million to $3.8 million a year. The lease allows rent of up to $4,476,000 a year for up to 20 years.

The city's annual financial reports show the PSCDA fund took in $6,363,341.90 in PSCDA distributions in 2024 and $5,869,344.10 in 2025, both above the $5 million figure Rompola cited. The records reviewed for this story do not explain the difference.

The backstop: a property tax the city says it will never levy

The bonds are not backed only by PSCDA money. On April 11, 2024, the Redevelopment Commission adopted Resolution No. 3596, in which it "agrees that it shall levy in each calendar year" during the lease "the Special Tax upon all of the taxable property in the District" in whatever amount is needed, together with PSCDA money on hand, to make the lease payments. The resolution says the commission "expects that the PSCDA Revenues will be sufficient to pay the Lease Rental Payments when due without the need for the Special Tax."

Rompola told the Redevelopment Authority on May 1, 2024: "There is a tax back up, but I want to be clear on the record that the tax backup will not be needed." He said the backup allowed the city to get a better bond rating and a lower interest rate.

At the council's public hearing, Logan Foster, who lives on College Street, "voiced opposition to the inclusion of the possible levying of a special benefits tax to secure a lower interest rate," the minutes say. Willis answered that before a special tax could be levied, the city would have to exhaust two other protections: a debt service reserve fund and a city policy to make up any shortfall.

Because the city expects PSCDA money to cover the payments, Resolution 3596 declares that the stadium "does not constitute a 'controlled project'" under Indiana Code 6-1.1-20-1.1.

The rent: $75,000 a year, now zero through 2044

Under the stadium use agreement the Park Board signed with Berlin's company, Swing Batter Swing LLC, on Jan. 19, 2021, the team paid the city $75,000 a year in five installments, plus a per-ticket fee that rose with attendance: 25 cents a ticket at 125,000 to 174,999 turnstile admissions, 50 cents at 175,000 to 199,999, and $1 at 200,000 and up. Cubs President Joe Hart told the Park Board in August 2023 that attendance "will be over 300,000 by the end of the season."

A First Amendment to that agreement, effective Dec. 10, 2024, deleted the payment. "In recognition of the Teams financial responsibility for ongoing maintenance costs, there shall be no annual payment to the Park Board, RDA, or City throughout the Initial Term," it says. The initial term runs through Sept. 30, 2044, with three five-year options for the team to extend. Any payment for the option years "shall be negotiated."

In exchange, the amendment makes the team responsible for utilities, day-to-day maintenance of non-structural equipment, and equipment replacement up to $25,000 per item and $100,000 a year in total, rising to $125,000 a year in years 11 through 20. The city covers equipment costs above those caps for the first five years. The city remains responsible for structural components such as "the Roof, Facades, Pillars and Bricks," for replacing heating, cooling, plumbing and electrical systems once they wear out, and for the stadium's exterior. The team must replace the playing field sod at its own expense by April 1, 2025, but if the state raises the PSCDA cap to $6 million or more, the city pays for the next sod replacement, expected between 2032 and 2035; otherwise the cost is split.

The amendment also describes the city's commitment as "approximately Forty Eight Million Dollars ($48,000,000.00)."

In 2011, the pitch was rent that would grow

The rent the city gave up in 2024 was part of the deal that brought Berlin to South Bend. On Dec. 13, 2011, the Redevelopment Commission took up the first use agreement with Berlin's new ownership, then still subject to league approval. Joe Kernan, the former governor and mayor who led the Silver Hawks' local investor group, told the commission the team "has not been financially sustainable," according to the minutes.

Berlin told the commission the economic development of South Bend "hinges on having the right kind of attractions downtown that draw people to the location." The minutes record that he "will bring the resources to promote the team, and put $7 million into the stadium improvements as well." Mayor Stephen Luecke said the commission's approval "would indicate its willingness to fund up to $1.75 million in additional improvements to the stadium from TIF funds."

Commissioner David Varner objected. He said that "historically, each successive lease arrangement the city enters into seems to result in diminishing returns to it," and that he was "not supportive of the commitment at this time." Commissioner Greg Downes, who disclosed he was one of about 50 investors in the team, said the agreement gave the city a share of revenue as attendance grew.

"Mr. Berlin answered that to the extent that attendance grows there is a payment to the city of additional revenue," the minutes say. "Also, the city can negotiate after a period of five years to raise the rent. The idea is for the team to become financially sustainable and then be able to afford additional rent."

The 2011 agreement set the same $75,000 a year and the same per-ticket schedule that remained in the 2021 agreement. The commission approved it unanimously.

A month later, on Jan. 24, 2012, Varner noted that Berlin "committed to making $2 million in improvements, but the list of improvements for that amount was never spelled out," and asked whether the project list included the items Berlin would pay for. Director Don Inks said it did: the commission would do what could be done within its $1.75 million TIF budget, and "the remainder would then be the responsibility of the owner." The $7 million figure in the December minutes and the $2 million figure in January are not reconciled in either document.

By 2015 the city's own records put Berlin's spending at "over $7.3 million in upgrades to Four Winds Field," according to a July 28, 2015 memo from Community Investment Director Scott Ford recommending an option for Berlin's company to buy two city-owned lots next to the stadium for $1 if it built a mixed-use project there. That December, the South Bend Tribune reported that the city had spent about $9 million on the park since 2011, and that Berlin said the team, not taxpayers, would pay for a $250,000 addition to the stadium's performance center. The Tribune's $9 million figure

for the city's spending could not be checked against the records in the portal, which do not include a running total.

Berlin gave the council his own accounting on June 11, 2018. Attendance had grown from 113,000 in the team's first year to 354,000, he said, and "in terms of taxes and revenue that has come to South Bend through the income of the Professional Sports Development Fund, $4 million dollars over the last six (6) years has come back to the City as a consequence of all the stuff we do." He put the team's privately funded upgrades to the city-owned stadium at "a $6.5 million investment in amenities," including $700,000 for grass, the synagogue turned team store and a performance center "built for about $2.5 million." The council minutes record the remarks as a presentation, not a verbatim transcript.

The apartments next door: $4.5 million in city help, and taxes that stay in the TIF

The other return the city looked for came not from the stadium but from the land beside it. On Aug. 25, 2016, the Redevelopment Commission approved a package of agreements with Heading for Home LLC, Berlin's development company, for what became the Ivy at Berlin Place. Acting Executive Director Brian Pawlowski described it as "a twenty-one million dollar investment, eighteen million by Andrew Berlin and his team, three point four million by the City," the minutes say.

The city's side grew. The development agreement committed up to $3.4 million in TIF revenue for "Local Public Improvements" on the developer's property, with the developer promising at least $18 million in private investment. A Fourth Amendment approved March 14, 2019 raised the city's funding amount to $4,143,000. The commission also sold Berlin's company the two lots, which its own appraisal-based minimum offering price put at $402,000, for $1, and agreed to pay the developer's utility installation charges. A review of city records counts the city's contribution at $4,544,999, or $37,875 per unit for 120 units.

Berlin told the council in June 2018 that the Ivy was "about a $23 million investment," rising to about $25 million with landscaping, and that its rooftop, serving more than 300 people a game, "will also be a tax revenue generator for South Bend." A city housing presentation in April 2022 lists the Ivy at Berlin Place as 121 market-rate units, completed. Hart told the Park Board in November 2021 that 97% of the apartments were leased.

Where the Ivy's property taxes go matters for the ballpark's books. The lots sit inside the River West Development Area, the TIF district that advanced the $2.6 million for stadium design. In a TIF district, the taxes on growth in assessed value since the district was set up flow to the Redevelopment Commission's TIF fund for projects inside the district, rather than to the general fund that pays for police, fire and streets. The Ivy's taxes therefore help the city's redevelopment budget, and could help repay River West for stadium costs, but they do not reach the general fund or the PSCDA fund that carries the stadium bonds. The portal's records do not include the Ivy's assessed value or the property taxes it has actually paid, so this story cannot say how much the complex returns to the city each year.

The design money: $2.6 million from a TIF district, repaid in 2026

Design had to start before the bonds were sold, so in January 2024 the Redevelopment Commission approved $2.6 million from the River West Development Area, a tax-increment financing district, to pay for full design documents. TIF districts keep the growth in property taxes inside their boundaries for projects there.

That money sat on the ballpark's books for two and a half years. On Aug. 27, 2026, the commission approved transferring $2.6 million from the PSCDA fund back to River West. The staff memo says the design funds "were intended to be reimbursed to the River West TIF when the PSCDA would be able to do so," and that "the PSCDA funding has now reached the point where the $2.6M can be refunded." Deputy Director Joseph Molnar told the commission the reimbursement came "ahead of schedule."

The change order: $1.57 million from savings and bond interest

On Aug. 25, 2026, the Board of Public Works approved Change Order No. 1 with Larson-Danielson Construction, adding $1,566,567.78 and bringing the contract to $45,132,658.78. A memo from the project manager says the money "comes from a combination of project budget savings and bond interest dollars and did not require any general or TIF funding." (The South Bend Paper reported on the contractor's payments earlier this week.)

What else the same money has to cover

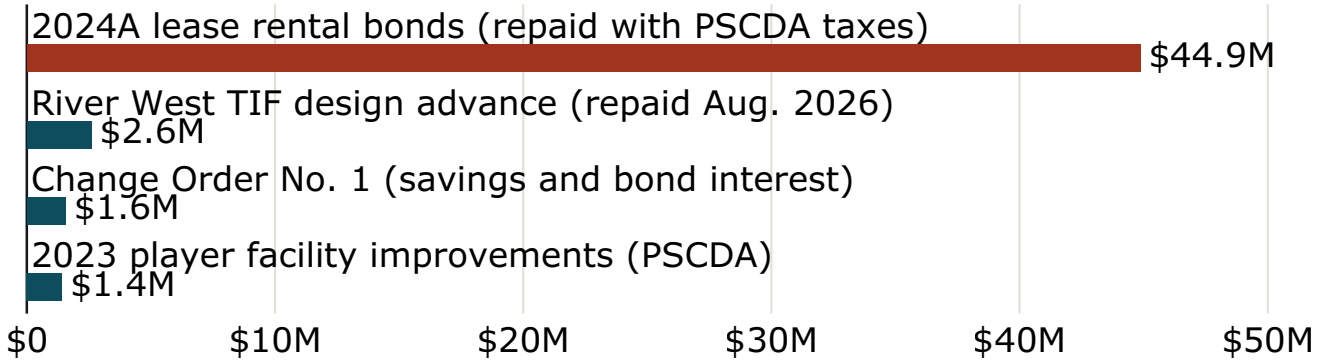
The PSCDA fund does not serve the ballpark alone. At the same April 8, 2024 meeting, the council appropriated $9 million from the general fund for phase two of the Morris Performing Arts Center renovation. Willis said that money "will be reimbursed by the Professional Sports and Convention Development Areas (PSCDA) fund over the next six-to-seven (6-7) years."

The city also used PSCDA money for $1,411,868 of player facility improvements at the stadium, completed in 2023, and in 2014 the Board of Public Works listed a $500,000 purchase, over five years, of improvements Berlin made to the former synagogue at the stadium,

funded from the city's Professional Sports Development Fund.

The 2025 annual financial report shows the PSCDA fund ended 2025 with $8,491,133.15, after spending $157,922.95 that year. In 2024 it transferred $4,020,000 to another fund; the report does not say which.

Public money committed to Four Winds Field since 2023
Nominal dollars, one-time amounts, from City of South Bend records



Source: City of South Bend annual financial reports, Redevelopment Commission and Board of Public Works records via the Transparency Portal

What the record does and doesn't say

No document reviewed for this story records Berlin saying the city would not have to spend more money on the ballpark. The statements on the record are the city's: Lee's "no direct cost," Rompola's "will not be needed," and the project manager's "did not require any general or TIF funding." Berlin's own statements are about what the team and the stadium have brought in: $4 million returned through the sports development fund by 2018, $6.5 million in private upgrades to a city building, and a $23 million apartment complex built with $4.5 million in city help.

Each is accurate on its own terms. The question the records leave open is what the city gives up: $5 million a year in captured state taxes for 20 years that, under Berlin's own description, could go only to sports and entertainment venues, including the Morris; the $75,000-a-year rent and ticket fees that in 2011 were presented as the city's growing return on the deal, and that the team no longer pays; and the property-tax pledge that stands behind the bonds until they are paid off. Whether the Ivy's property taxes have made up the difference is not something the public record, as mirrored in the portal, can answer.

The city's stated schedule has the stadium fully complete by Jan. 15, 2027, the completion date set in the change order. Berlin told the council in February the Left Field Corner events building would open in May and all other work would be done by opening day, April 3.

Sources: Common Council meeting minutes, April 8, 2024 (Bill No. 24-10 hearing and vote); Personnel & Finance Committee minutes, April 8, 2024 (Bill No. 21-24 Morris appropriation; Bill No. 24-10); Common Council meeting minutes, Feb. 23, 2026 (Four Winds Field update from Andrew Berlin); Common Council meeting minutes, June 11, 2018 (South Bend Cubs update from Andrew Berlin); Redevelopment Commission Resolution No. 3596, special tax for Four Winds Field lease rentals (adopted April 11, 2024). Links at sbpaper.com.

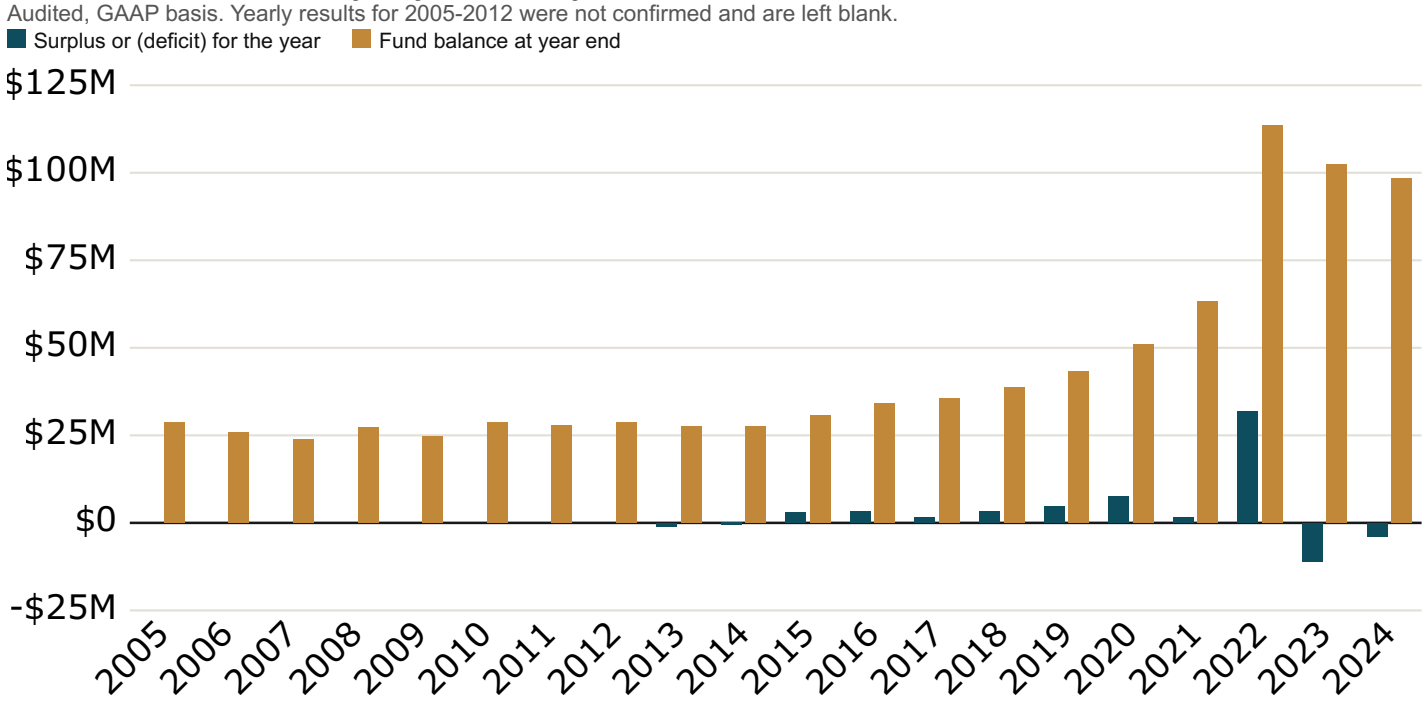
ECONOMY

South Bend adopts 2027 budget; city plan projects $16.6 million gap as income tax revenue dips

The Common Council passed the 2027 budget and property tax levy Oct. 12. The administration's proposal showed spending outpacing revenue, driven partly by police raises and property tax credits.

South Bend General Fund: yearly result and year-end balance

Audited, GAAP basis. Yearly results for 2005-2012 were not confirmed and are left blank.



Source: City of South Bend Comprehensive and Annual Comprehensive Financial Reports, 2013-2024

The South Bend Common Council passed the city's 2027 budget and property tax levy on Oct. 12, according to the signed ordinance, No. 11317-26. The clerk's certification shows it was presented to Mayor James Mueller the next day.

A budgeted gap

The administration's proposal, presented at a public hearing Sept. 28, projected $422.3 million in city revenue against $438.9 million in spending, a gap of about $16.6 million. The figures exclude the Redevelopment Commission.

About $8.6 million of that gap falls in what the city calls its "General Plus" funds, which pay for core government operations. The presentation cited expected police raises under a 2027 labor contract, fire contract talks that are not finished, and lower property tax revenue because of state credits, including homestead credits and the "circuit breaker" caps that limit how much a homeowner can be billed.

The presentation also said, "Budgeted deficit is not an actual deficit." The city's own summaries of recent years do not agree with each other. The Sept. 28 slide lists a $13.1 million budgeted General Plus deficit for 2024 and a $4.7 million actual deficit. The city's 2025 budget hearing presentation gave those same two figures for 2023, and showed 2024 with a $16.1 million budgeted deficit and an $828,000 surplus. The records do not explain the difference. For 2025, the city budgeted a $13.4 million deficit; the Sept. 28 slide puts the unaudited result at $20.6 million, citing continued spending of federal American Rescue Plan dollars and about $6 million in Raclin Encore Center costs paid from the General Fund.

Two decades of results

The city's audited annual financial reports give a longer view of the General Fund, its main operating fund. Those figures cover only that fund, so they differ from the General Plus totals above.

From 2013 through 2024, the General Fund ended the year ahead in eight of 12 years. The average was a surplus of about $3.4 million a year, but a $31.9 million surplus in 2022 pulls that up;

without 2022 the average was about $0.8 million. The two most recent audited years were deficits: $11.1 million in 2023 and $3.9 million in 2024.

Budgets have forecast far worse than what happened. The 2024 General Fund budget as first adopted called for drawing the fund down by $32.8 million; on the budget basis the state uses, the year ended $3.2 million down, the 2024 report shows. For 2023 the original budget called for a $45.1 million drawdown, and the result was $11.2 million.

The fund's year-end balance, the cushion the city carries, stayed between about $24 million and $29 million from 2005 through 2014. It then rose every year to a peak of $113.4 million in 2022 and stood at $98.4 million at the end of 2024. Not all of that rise came from surpluses: the 2021 and 2022 reports each opened the year with a higher balance than the prior report closed with, by $10.9 million and $18.1 million. Fund balance is an accounting measure, not the same as cash on hand.

Year-end balances come from the statistical tables in the 2014 and 2024 reports, and yearly results from each year's report. Results for 2005 through 2012 could not be confirmed from the older reports and are left out.

Looking ahead, the city projects the General Fund will hold about $68.5 million in cash at the end of 2027, roughly $13.9 million more than its rule of half a year's operating expenses. The presentation described "stable revenue, healthy reserves," but also warned that a "structural deficit makes new, ongoing expenditures unsustainable" and that wages "continue to climb faster than revenue growth."

Taxes and departments

Property taxes were projected to bring in $72.3 million in 2027, up 4.8% from the 2026 budget. Local income taxes were projected at $42.1 million, down 5.5%, and interest earnings at $6.5 million, down about 14%.

The adopted state budget form attached to the ordinance sets a combined civil city property tax rate of $3.9355 per $100 of assessed value. A home's actual bill also depends on its assessed value, deductions and the state caps.

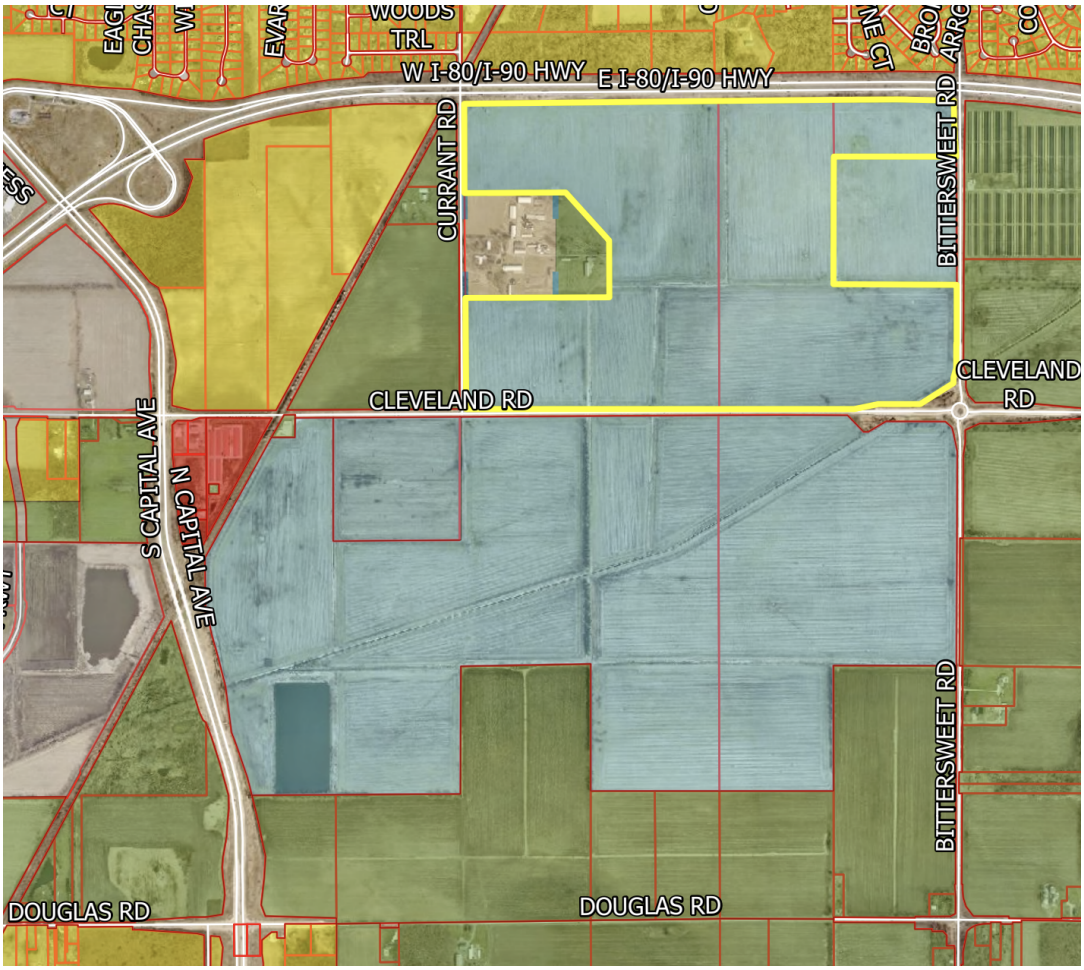
The September proposal set Public Works at $110.2 million, down 16% from 2026, with Police at $56.2 million and Fire at $47.2 million, both roughly flat. The council passed a substitute version of the bill, and the final ordinance groups spending by fund and category.

Sources: Ordinance No. 11317-26 (Substitute Bill 65-26), 2027 Annual Budget Appropriation and Property Tax Levy, City of South Bend; 2027 Budget: Public Hearing presentation, Sept. 28, 2026 (Bill 65-26), City of South Bend; Oct. 12, 2026 Common Council meeting agenda; 2026 Budget Public Hearing presentation, Sept. 22, 2025, City of South Bend; City of South Bend 2024 Annual Comprehensive Financial Report. Links at sbpaper.com.

DEVELOPMENT

Microsoft asks county zoning board to allow a 30-foot sound wall along the Toll Road at its Cleveland Road data center site

County planning staff recommend approval at the Nov. 12 Area Board of Zoning Appeals hearing. The report says the county's new industrial noise rules would not cover homes north of the Toll Road because the highway is so wide.



A map from St. Joseph County's Nov. 12, 2026 Area Board of Zoning Appeals packet shows 12501 Cleveland Road and adjacent parcels, between Currant and Bittersweet roads south of the Indiana Toll Road (I-80/90). The parcels north of Cleveland Road are outlined in yellow. ST. JOSEPH COUNTY AREA PLAN COMMISSION

Microsoft Corp. is asking St. Joseph County for permission to build a 30-foot-tall sound wall along the Indiana Toll Road at its data center site on Cleveland Road in Harris Township, according to the agenda packet for the county's Area Board of Zoning Appeals.

The board will hear the request at 1:30 p.m. Thursday, Nov. 12, in the fourth-floor council chambers of the County-City Building. The meeting can also be joined on Zoom.

What's proposed

The request covers 12501 Cleveland Road plus an unaddressed parcel of about 158 acres to the west and one of about 17 acres to the east, all zoned industrial. County rules do not allow a structure that tall in the 50-foot minimum front yard next to a limited-access highway, so Microsoft needs a variance.

The county staff report, prepared by Area Plan Executive Director Shawn Klein, recommends approval. It says Microsoft proposed the wall "based on expressed public demand stemming from concerns related to noise generated by the approved data center use on this site and its potential impact on the use and value

of residential properties north of the toll road."

The report notes that the county's zoning ordinance "does not contemplate the use of sound walls," which it says must sit in the front yard and be taller than the fences, landscape walls and berms now allowed there to contain noise from the site.

A gap in the new noise rules

The staff report also points to a limit in the county's industrial noise rules. Because the Toll Road right-of-way is wider than 150 feet, the report says, "the recently amended noise ordinance for industrial users would not be applicable to any noise or vibration generated at this site which may reach residential properties to the north at undesirable levels."

Without the wall, the report says, "strict application would deny homeowners in the area the enhanced protection from industrial noise which other residents of the County now enjoy." It adds that "adverse impacts from potential noise and vibration are a particularly common public concern currently for data center uses."

The Board of Commissioners approved the industrial noise ordinance passed by the County Council by a 3-0 vote on May 6, 2026, according to the board's minutes. County Council President Brian Tanner told commissioners that the ordinance protects existing businesses through grandfathering while setting limits for new development. Commissioner Carl Baxmeyer voted yes but said he still felt "there are considerable holes in this ordinance that need to be addressed" and was concerned about the cost of enforcement.

What the staff found

The report says the homes north of the site sit more than 300 feet away, on the other side of the I-80/90 right-of-way, and that mature trees line much of the highway's north side, so the wall would be hard to see from those homes. It says the wall would mostly be seen by Toll Road drivers passing at highway speed. If approved, the variance would be void unless a building permit is approved within six months, and the wall would have to match the site plan Microsoft submitted.

How the site got here

The County Council voted 6-3 on May 14, 2024, to rezone about 907 acres on both sides of Cleveland Road, south of the Toll Road and west of Bittersweet Road, from agricultural to industrial, subject to written commitments from the Area Plan Commission. The petitioner was St. Joe Farm LLC, and the land included 12501 Cleveland Road, according to council minutes. Council members Figg, Drake and Root voted no. The Nov. 12 packet now lists Microsoft as the owner.

The packet does not say what the wall would cost, what it would be made of, or how much noise the data center is expected to make. Those details may be in Microsoft's application, which the packet doesn't fully include.

Also on the agenda

The board will also hear four smaller requests: a garage setback in Clay Township, a narrow-lot request on Adams Road that staff recommend denying, a 70-foot billboard on the St. Joseph County Parkway south of Ardmore Trail sought by Ritschard Bros., and a lot split on Layton Road in Penn Township.

Sources: St. Joseph County Area Board of Zoning Appeals agenda and packet, Nov. 12, 2026; St. Joseph County Board of Commissioners minutes, May 6, 2026; St. Joseph County Council public hearing minutes, May 14, 2024. Links at sbpaper.com.

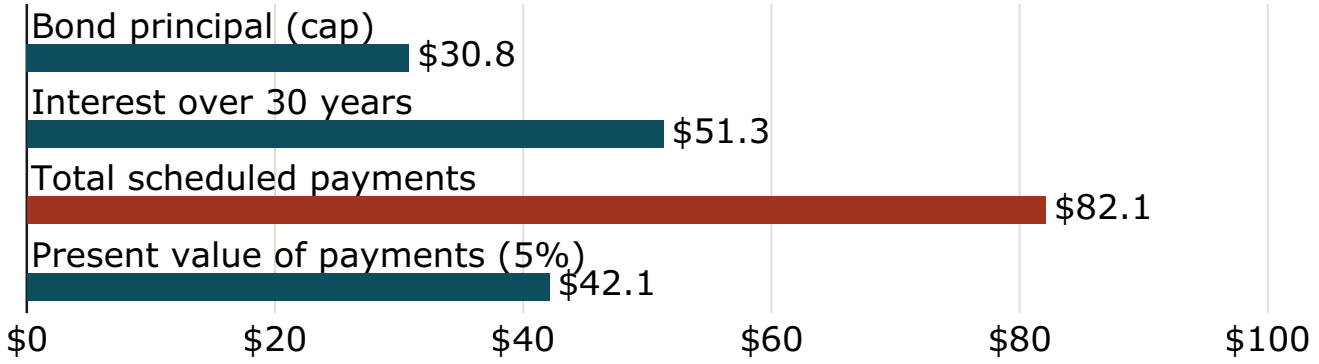
INVESTIGATIONS

Colfax Corner bond could return up to $82 million in project taxes to its developer over 30 years, a cost the approvals don't state

The council approved up to $30.8 million in developer-purchased bonds for the Notre Dame-anchored project in February. The bonds cost the city no cash, but they pledge most of the site's new property taxes and state sales and income taxes for decades. Final terms are not in the public record.

Colfax Corner bonds at the maximum terms allowed

Nominal dollars, millions. Assumes $30.8M principal at 8% for 30 years with level annual payments; actual terms may be lower.



Source: Ordinance 11258-26; South Bend Paper calculation

The South Bend Common Council voted Feb. 9 to let the city issue up to $30.8 million in bonds for Colfax Corner, the Ancora and University of Notre Dame redevelopment of the former South Bend Tribune building. The developer buys the bonds itself, and they are repaid from the project's own future taxes.

The city spends no cash on the deal, so it does not appear in city budgets. But at the maximum terms the council allowed, 8% interest over 30 years, the bonds would draw about $82.1 million in scheduled payments from the project's new property taxes and its share of state sales and income taxes. Neither the ordinance nor the development agreement states that lifetime figure, and the final terms of the bonds are not in the city's public records.

What the council approved

Ordinance 11258-26, passed Feb. 9 and presented to the mayor Feb. 10, authorizes bonds "in the maximum aggregate principal amount not to exceed Thirty Million Eight Hundred Thousand Dollars," maturing "not later than thirty (30) years from the date of the issuance," at "a per annum rate not exceeding eight percent (8.0%)."

According to a Jan. 21 letter to the council from Caleb Bauer, executive director of the Department of Community Investment, the bonds support a $154 million project. The developer will demolish the Main Street Row building and turn the old Tribune building into a 202,000-square-foot innovation campus. Minutes of the council's Community Investment Committee say Bauer told members the project would bring 400 new jobs, with Notre Dame as anchor tenant.

The bonds are what is known as a developer-backed, or "developer-purchased," tax increment bond. Tax increment financing, or TIF, captures the growth in property taxes in a defined area. Here the city issues the bonds, the developer buys them, and the money goes back to the developer for project costs. The bonds are repaid from two sources:

- **Property taxes.** In Resolution 3665, adopted Feb. 12, the Redevelopment Commission pledged 88% of the new property taxes from the project site, after $3,000 every six months for trustee and monitoring costs, for the shorter of the bonds' term or 25 years.
- **State sales and income taxes.** The project sits in a new Innovation Development District, a state tool that captures growth in state sales and income taxes. The ordinance pledges

the project's share of that money, through an agreement with the Indiana Economic Development Corporation, to the bonds as well.

The ordinance says the bonds "do not and shall never constitute an indebtedness of, or charge against the general credit of, or taxing power of the City." The development agreement says that if the pledged taxes fall short, the missed payments are not a default. If the bonds are sold to someone other than the developer, the developer must guarantee any property-tax shortfall. Bauer's letter says "the developer guarantees debt service payments for the City-issued bonds."

The agreement also says the city will not pledge those same revenues to anything else while the bonds are outstanding.

What 30 years at 8% adds up to

The approvals set ceilings, not final terms. To show what the ceilings allow, The South Bend Paper calculated level annual payments on $30.8 million at 8% for 30 years. That comes to about $2.74 million a year, or $82.1 million in total, of which about $51.3 million is interest. Discounted at 5% a year, the payments are worth about $42.1 million today.

Those figures match a review of city records published on the South Bend Transparency Portal, which counts Colfax Corner as the largest of three recent developer-held bond deals. The review estimates $82.1 million in maximum scheduled payments and $42.1 million in present value. It also estimates that a full 10-year tax abatement on the same new taxes would be worth about $24 million in present value, and calls these deals "in effect" 25- to 30-year tax abatements, longer than the 10-year abatements Indiana law allows. Those are the review's comparisons, not findings by the city or any court.

The real cost could be lower. The ordinance lets the city's municipal advisor set the final principal based on projected tax revenue, and the rate and term are maximums. Bauer told the committee that "the bonds have a thirty (30)-year term, but property tax increment will be paid over a twenty-five (25) year term," according to the minutes.

What the public hearing record shows

At the Feb. 9 committee hearing, the minutes name two speakers from the public. Bethany Hartley, president of the South Bend-Elkhart Regional Partnership, spoke in favor and "said it is a fiscally responsible investment for the City." William Elliot Smith, who lives on Whitehall Drive, spoke against the bill, "citing issues with the IDD in Lebanon, Indiana," and said the vote should be postponed until all documents related to the city's agreement with the IEDC are made public. Bauer replied that the IDD agreement is a public record, available through a records request.

Tom Sardelli, vice president of development at Ancora, thanked the city and state for their partnership, the minutes say. The committee sent the bill to the full council with a favorable recommendation, 5-0, with chair Troy Warner absent.

What the records don't show

Records reviewed for this story, including the ordinance, the signed development agreement and the Redevelopment Commission's pledge resolution, give only maximums. The city's public document archive, as searched for this story, holds no record of the final principal, interest rate, payment schedule or closing date of the bonds, or of the projected tax revenue the municipal advisor was to prepare before closing. Bauer's January letter said the city expected to close "later this spring."

Construction is underway. Minutes of the council's Community Campus Advisory Coalition from April 28 say demolition had begun and the project is expected to be complete by summer 2028.

The review recommends that the township trustee request the final bond terms and debt-service schedules for all three developer-held bond deals. Records do not show whether that has happened.

Sources: Ordinance No. 11258-26 (Colfax Corner ML, LLC bonds), as passed Feb. 9, 2026; Bill 05-26 filing with DCI transmittal letter, Jan. 21, 2026; Economic Development Agreement (Colfax Corner ML, LLC), signed, Dec. 18, 2025; Redevelopment Commission Resolution No. 3665, Feb. 12, 2026; Community Investment Committee minutes, Feb. 9, 2026. Links at sbpaper.com.

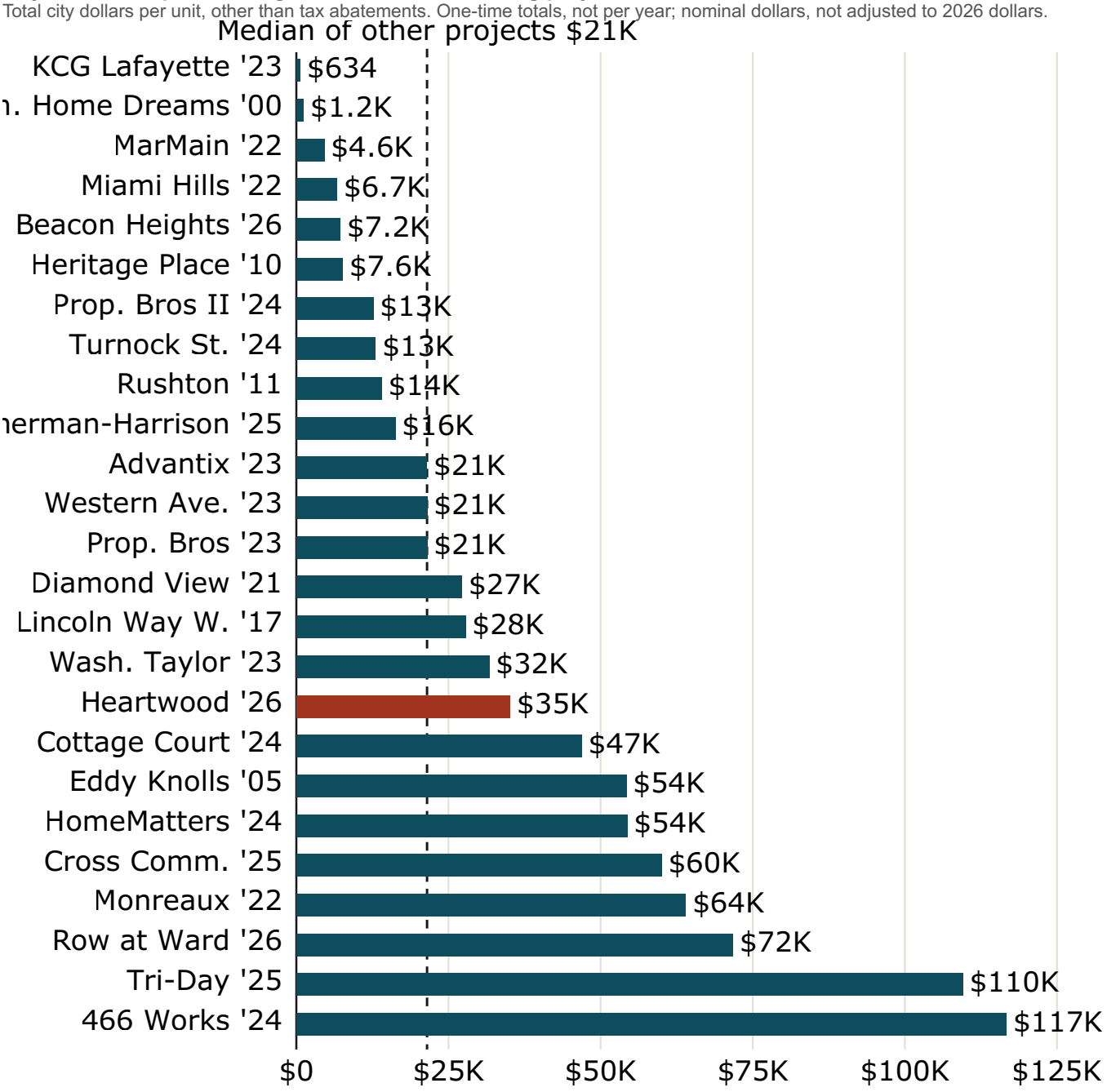
DEVELOPMENT

Council approves $1.7 million TIF-funded loan for 50-unit affordable apartment building on South Main Street

The city's share of the Heartwood Commons project grew from $1 million after buried debris and higher construction costs pushed the budget up about $2 million. The loan can be forgiven if the building is finished.

City incentives per housing unit, affordable housing projects

Total city dollars per unit, other than tax abatements. One-time totals, not per year; nominal dollars, not adjusted to 2026 dollars.



Source: A review of city records via the Transparency Portal; Ordinance No. 11321-26

The South Bend Common Council on Oct. 26 approved a city loan of up to $1.7 million to help build Heartwood Commons, a 50-unit affordable apartment building planned for 2018-2020 S. Main St. on the city's south side, according to Ordinance No. 11321-26.

The money will come from tax increment financing, or TIF. TIF lets the city's Redevelopment Commission spend the growth in property taxes inside a district, here the South Side Development Area, on projects there instead of sending it to the city, schools and other taxing units.

Who gets the money and on what terms

The borrower is KCG Donald & Main, LP, an Indiana limited partnership tied to the Indianapolis-based developer KCG. The ordinance puts the project's total cost at about $16.7 million, including at least $15 million in private investment.

Under the ordinance, the loan carries no interest, is paid out in draws as construction proceeds, and may run until Dec. 31, 2066. No more than $1 million can be drawn in 2026. The ordinance says it is not a debt of the city.

A city cover letter to the council says the loan "would be forgivable upon substantial completion of the project." If the developer abandons the project, the ordinance requires it to repay what it has drawn, with interest.

The same letter says the project won an allocation of federal Low-Income Housing Tax Credits from the Indiana Housing and Community Development Authority. The council also approved a 10-year real property tax abatement for the project in July 2025.

Why the city's share went up

The loan replaces and enlarges an earlier commitment. According to the signed minutes of the Redevelopment Commission's Sept. 24 meeting, the commission agreed in June 2025 to sell the site at 2020 S. Main St. to KCG if the developer won the tax credits. KCG won them in November 2025, and the city then committed a $1 million local match.

Deputy Director of Community Investment Joseph Molnar told the commission that site studies found difficult soil conditions and higher construction costs, the minutes say. Megan Schuetz of KCG said the project budget had grown by about $2 million since last year. Ground-penetrating radar found buried foundations and demolition debris, requiring an estimated $700,000 to prepare the site, according to the minutes. KCG raised its minimum private investment from $13 million to $15 million, and the city's commitment rose from $1 million to $1.7 million. Molnar said none of the earlier money had been spent.

The commission approved the TIF funding, Resolution No. 3679, unanimously on Sept. 24, the minutes show.

How the city's share compares

With the larger loan, city support for Heartwood Commons other than its tax abatement comes to about $35,100 per apartment: the $1.7 million loan plus $56,350 that a review of city records counts as the city's discount on the land, divided by 50 units. The Redevelopment Commission's purchase agreement sets a $1,000 price; the $57,350 value it cites is a 2012 offering price that also covered other lots. Using the earlier $1 million commitment, the review had put it at about $21,100.

The review lists 24 other affordable housing projects that received city money beyond tax abatements. Their median was about $21,500 per unit. Heartwood's figure is about 64% above that median and higher than 16 of the 24. Eight received more, led by the 466 Works Southeast infill homes at about $116,700 per unit and Tri-Day Development at about $109,500. KCG's own 50-unit senior building at 1202 S. Lafayette Blvd., approved in 2023, received the least, about $600 per unit.

The figures are each deal's total city commitment divided by its units, not yearly amounts. They are nominal dollars as approved, not adjusted for inflation to 2026 dollars; years in the chart are the year of each deal. The comparison counts TIF, loans, grants, land discounts and city-paid site work, and leaves out tax abatements and federal money. The projects range from new apartment buildings to renovations and single-family homes, which affects cost per unit.

Site concerns

A nearby resident told the commission she was worried about the property's industrial past. Molnar said environmental assessments and soil testing had been done, and that 2026 testing "found no contamination above residential standards," according to the minutes.

Schuetz told the commission the project has commitments of Section 8 vouchers from the Housing Authority of South Bend and Section 811 vouchers for people with disabilities, the minutes say.

The records reviewed do not state the income limits for the 50 units or when construction will begin.

Sources: Ordinance No. 11321-26, Authorizing a Direct Loan to the Developer of an Economic Development Facility (Heartwood Commons Project), City of South Bend; Oct. 26, 2026 Common Council agenda packet (Bill 69-26 cover letter); Redevelopment Commission minutes, Sept. 24, 2026 (signed); South Bend Redevelopment Commission agenda and packet, Oct. 8, 2026;

Resolution 5141-25, Confirming Resolution, Real Property Tax Abatement for KCG Donald & Main, LP. Links at sbpaper.com.

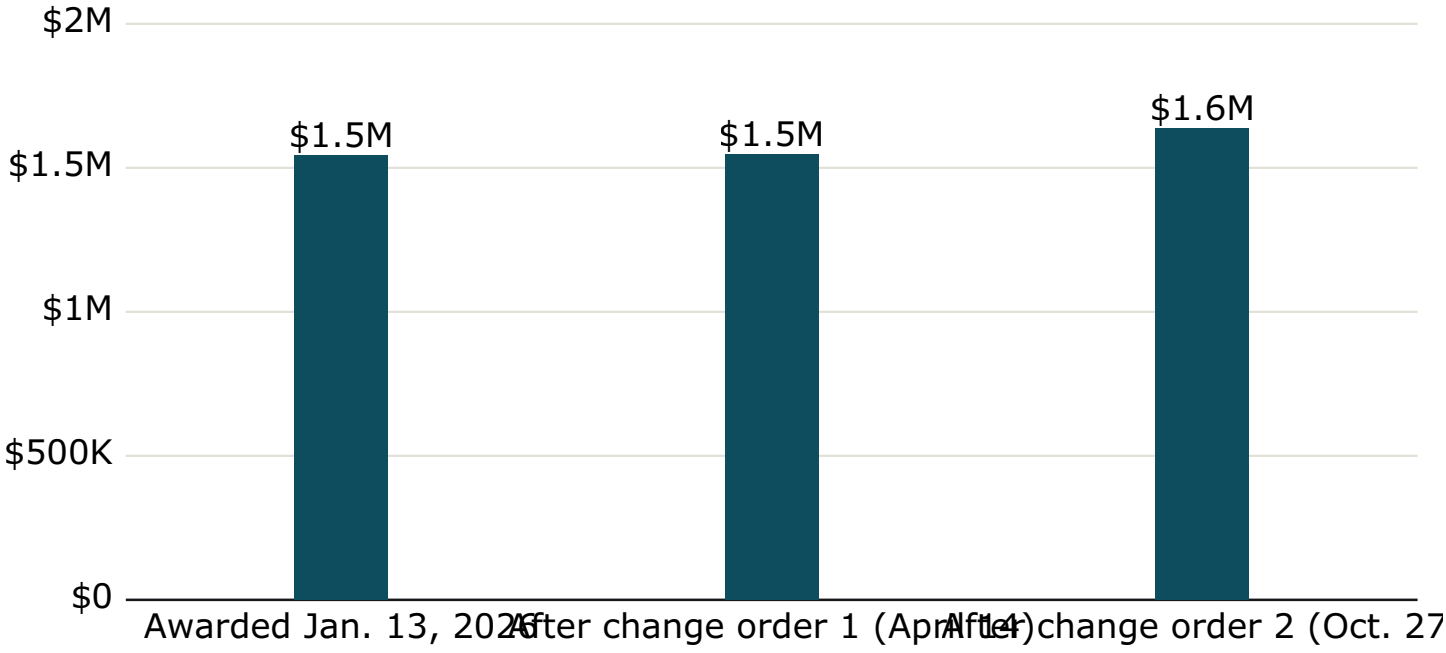
COMMUNITY

New O'Brien Park sidewalk will not fully meet ADA standards at Walter and Fellows, city engineer says, as splash pad contract rises 6%

The splash pad and restroom project's completion date moved 121 days and its contract grew about $93,000 over the award. The city's consultant says the only route to a more accessible corner runs through private property, and declined to estimate what that would cost.

O'Brien Park splash pad and restroom contract

Construction contract with C&E Excavating, nominal dollars. Excludes design fees.



Source: City of South Bend Board of Public Works records

Part of the new sidewalk at O'Brien Park, at the corner of Walter and Fellows streets, will not fully meet federal accessibility standards, and the city's consultant has put the reason in five words: "Grades are simply too steep."

That line comes from an Abonmarche Consultants memo attached to the second change order on the park's splash pad and restroom project, approved by the South Bend Board of Public Works on Oct. 27. A change order is a formal amendment that adds or cuts work or money on a contract after it is awarded.

Project Engineer Zak Tebell's memo, dated Oct. 19, says: "Due to the challenging topography in this area ADA compliance was not fully achievable. The majority of the sidewalk is ADA compliant but at the intersection of Walter St and Fellows St ADA compliance was not technically feasible." ADA is the Americans with Disabilities Act.

What the city set out to build

The project's scope, according to the city's July 22, 2025, design agreement with Abonmarche, is a "new public-access comfort station with accessible-restrooms and shelter space, and the replacement of the existing splash pad and playground areas, inclusive of all new play equipment."

The board approved design fees for Abonmarche in four pieces totaling $148,300: $42,000 on July 22, 2025; $9,000 on Sept. 9 for sidewalk design along East Walter Street; $88,000 on Oct. 14 for additional design services, including construction documents and construction administration; and $9,300 on Jan. 13, 2026, for geotechnical and survey work. The Oct. 14 amendment's funding line reads "SS Development TIF," the Southside Development tax increment financing district. TIF uses growth in property taxes inside a district to pay for projects there.

Bids opened Dec. 9, 2025. C&E Excavating Inc. of Elkhart bid $1,543,863, The Robert Henry Corporation $1,581,001 and HRP Construction Inc. $2,050,000. On Jan. 13, 2026, the board awarded the contract to C&E as "the lowest responsive and responsible bidder" for $1,542,423. The minutes do not explain the $1,440 difference from the bid read aloud.

On Feb. 10, board member Murray Miller asked whether the project's goals for minority- and women-owned businesses were met. According to the minutes, "Project Engineer Zak Tebell stated that the goals were partially met and that a good faith effort waiver was granted."

Two change orders

Change order 1, approved April 14, added $5,445 and no time. The engineering memo says the increase came from "a change in the selection of playground equipment," requested by Venues Parks & Arts, the city parks department, "to ensure the playground equipment fits within VPA's City wide playground theme." Completion was still set for June 30.

A July 20 Park Board staff update read: "O'Brien- playground and splashpad improvements underway."

Change order 2 added $87,714.92, a 5.69% increase, bringing the project's total change to 6.04%. It also added 121 days, moving completion to Oct. 28. Tebell's memo lists "sidewalk adjustment, asphalt patching, drinking fountain plumbing, and topsoil," plus "client requested adds such as a seal and stripe for the parking lot, split rail fence addition, and additional sidewalk." The extension, it says, "is due to many factors, a 35 day delay due to confusion about a WHPA permit, time extension requests for all change order items (1-14 days per item), and delays in submittal approval."

The records give three different revised totals. The board's letter says $1,635,982.92 and the agenda form says $1,635,682.92; adding the change to the prior $1,547,868 gives $1,635,582.92, the figure used in the chart.

The corner

ADA standards cap sidewalk cross slope at about 2% and running slope at 5%, the Abonmarche memo notes. "The horizontal slope in some places exceeds 2% for the cross slopes. There are some areas of the longitudinal slopes exceed 5%."

The designers looked at a ramp system with walls and rails, and at lowering the intersection. Lowering it, the memo says, "is infeasible because it would create steep drives for the private residential owners next to the street. It would also require the streets and utilities to be lowered as well." The utilities listed: "Water, Sewer, Elect. Telephone Fiber, and Gas." The memo calls lowering "Extremely cost prohibitive." Tebell's memo agrees: "ADA compliance Is not possible without redoing and regrading the entire intersection and connecting roads."

Abonmarche's recommendation is to "acquire private property to allow for a switch back ramp system to connect Walters Street pedestrian access to Fellows." Even that, the memo says, "Still does not allow for connection at the intersection that is compliant." On price: "Abonmarche does not wish to speculate on the cost of this even at a high level."

The park's other features are in use. The 2025 Venues Parks & Arts annual report, filed with the Common Council Oct. 30, counts "350+ at O'brien Skate Nights" and says "O'Brien Park wifi expanded to cover the skate park and splash pad."

Records reviewed do not say whether the new splash pad and restroom have opened, or whether the city will pursue the property purchase Abonmarche recommended. What they do say is that the consultant found one path to a more accessible route, declined to price it, and noted that even that path would not make the intersection itself compliant.

Sources: Change Order No. 2 - O'Brien Splashpad and Restroom, Project No. 125-025 - C&E Excavating (Board of Public Works, Oct. 27, 2026), with Abonmarche ADA memo; Change Order No. 1 - O'Brien Splashpad and Restroom - C&E Excavating (April 14, 2026); Board of Public Works minutes, Dec. 9, 2025 (bid opening); Board of Public Works minutes, Jan. 13, 2026 (bid award); Award Bid - O'Brien Splashpad and Restroom - C&E Excavating (Jan. 13, 2026). Links at sbpaper.com.

ECONOMY

Mishawaka adopts a nearly flat $78 million budget for 2027 as officials say state tax changes have cut the general fund by a quarter

The Common Council passed the 2027 civil city budget 9-0 on Oct. 19. At the public hearing two weeks earlier, the controller put next year's property tax "circuit breaker" losses at $12.4 million, and Mayor Dave Wood said the general fund was down $5.9 million in two years.

Mishawaka will spend about $78 million in 2027, almost exactly what it is spending this year. City officials say holding the line is the point: a 2025 state law is shrinking the property taxes the city collects, and the income-tax changes meant to make up for it don't start until 2030.

The Common Council adopted the 2027 civil city budget and tax levy 9-0 on Oct. 19, according to the city's meeting highlights. It also passed the 2027 salary ordinances for civilian staff, firefighters, police and elected officials, each by a 9-0 vote.

What the budget holds

At the Oct. 5 public hearing, City Controller Rebecca Maguire said the budget totaled $76.9 million in 2025 and $77.9 million in 2026, and the draft for 2027 was $78 million, which she called "less than a quarter of a percent increase," according to the council minutes. Mayor Wood put the increase at 0.18%.

The minutes record these details from her presentation:

- Non-union employees are budgeted for a 3.85% raise. The Teamsters have a tentative agreement at the same rate, with an 18% raise for mechanics as one position is eliminated. Police and fire contracts were still being negotiated, and Maguire said the budget would rise when those are settled.
- New positions include a senior assistant in central services, a street commissioner and another fire marshal.
- The city expects to raise $42.4 million in property taxes. Maguire estimated the tax rate at 2.0853 per $100 of assessed value, though the ordinance lists a higher maximum rate of 3.3177. She said the city files the higher rate with the state so it doesn't lose levy if assessed values change.
- She estimated 2027 losses to the state's property tax caps, called the circuit breaker, at $12.4 million. The minutes compare that with a $10.6 million figure.
- The CEDIT fund, which comes from a local economic development income tax, drops 5.28% but adds $500,000 for street repairs. Public safety income-tax spending falls after the city paid off a loan, offset by $428,000 for new police cars.
- A new state law requires the Building Department to move out of the general fund into its own fund.

Why officials are worried

Maguire told the council the state law, Senate Enrolled Act 1, will keep cutting property tax revenue as a new supplemental homestead deduction phases in. She said the deduction was 35% of assessed value in 2025 and reaches two-thirds in 2031, while changes to local income tax rates have been pushed back to 2030. "So they had a fundamental timeline problem," the minutes say, summarizing her remarks. She said the general fund peaked in 2024 and has declined each year since.

Wood said the general fund was "down 25% in the past two years, which was $5.9 million and trending ever more downward," according to the minutes, and that the income-tax fixes the city was promised "had not come."

Maguire said the city must submit its budget to the state by Nov. 9.

The minutes are a summary of what was said, not a transcript; quotes above are the minutes' wording.

Sources: Mishawaka Common Council minutes, Oct. 5, 2026; Mishawaka Common Council meeting highlights, Oct. 19, 2026. Links at sbpaper.com.

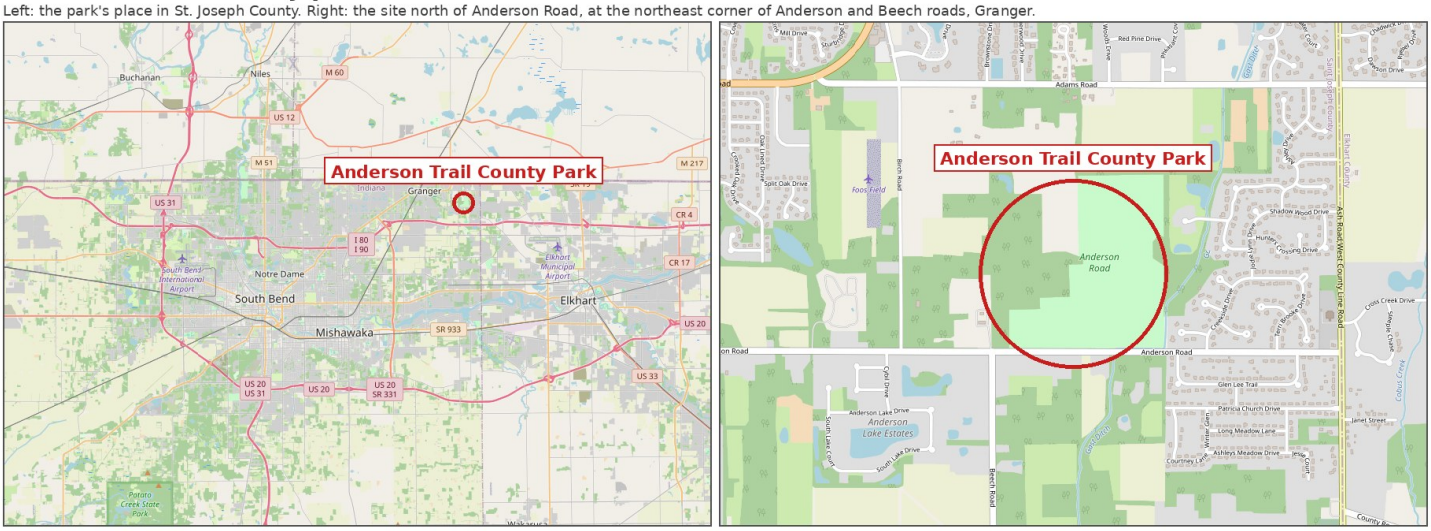
COMMUNITY

Anderson Trail County Park is about $1 million over its $4.9 million budget, and the records give no opening date

County parks records follow the new Anderson Road park from a list of 22 possible names to stocked ponds and a gatehouse with its roof trusses set, along with a cost overrun that may pull bond money from snowmaking and fiber projects.

Where the new county park is

Left: the park's place in St. Joseph County. Right: the site north of Anderson Road, at the northeast corner of Anderson and Beech roads, Granger.



South Bend Paper graphic. Park location from St. Joseph County Parks Five Year Master Plan 2019-2023 and the park's final concept plan.
Base map and map data © OpenStreetMap contributors (openstreetmap.org/copyright). Circles mark the park's approximate location.

Anderson Trail County Park sits north of Anderson Road at Beech Road in Granger, in northeast St. Joseph County. Circles mark the park's approximate location. SOUTH BEND PAPER GRAPHIC; BASE MAP © OPENSTREETMAP CONTRIBUTORS

Before St. Joseph County's newest park had a trail, a pond or a name, it had a list.

Parks staff submitted 22 possible names for the park going in on Anderson Road, according to the Parks Board's August 2025 meeting packet. They ran the alphabet from Anderson Oaks County Park to Whitetail Oaks County Park, with Glacier Flats, Twin Hollows, Meadowline, Legacy and Granger Vista in between.

The land sits at the northeast corner of Beech and Anderson roads in Granger. The county parks master plan for 2019-2023 describes it as "a 118-acre plot of land owned by the Parks Board" and says "future park plans have not yet been developed." The 2014-2018 master plan called the same 118 acres "currently undeveloped."



The 118-acre Anderson Road property, outlined, at the northeast corner of Beech and Anderson roads, as shown in the county parks master plan for 2019-2023, before the park was designed. ST. JOSEPH COUNTY PARKS FIVE YEAR MASTER PLAN 2019-2023

One entry was Catanzarite County Park. Larry Catanzarite is the Parks Board's president.

Staff voted on the suggestions, and Leslie Witkowski, then deputy director, presented the most popular at the Aug. 19, 2025, meeting. The board put the decision off "until additional board members are present to provide input," the minutes say.

Two months later, at the Oct. 21, 2025, meeting, members handed their votes to administrative manager Savannah Kish. According to the minutes, she reported that "with a vote of 5 to 1, Anderson Trail County Park was selected." The board made it official the same day. A groundbreaking ceremony was scheduled on the site for the next day, Oct. 22, the minutes say.

The park is being built with money from a bond of just over $6.6 million that the county parks department received for capital improvements, according to the department's 2025 annual report. The department manages, in that report's words, "more than 1,300 acres of publicly accessible green space."

Bids, ponds and a snowstorm

Getting the work under contract took two tries. Only one bid came in for the first bid package in August 2025; the board rejected it and re-advertised. At a special meeting Sept. 30, 2025, on the recommendation of engineering firm DLZ, the board awarded earthwork and paving to R&R Excavating for $2,630,876.43 and landscaping to Davey Resource Group for a base bid of $185,000.

Contracts were signed Oct. 14, 2025. The scope: site grading, trail development, road base, two large ponds and landscaping.

Then winter arrived. The December 2025 administrative report says R&R Excavating "is making great progress, although things came to a grinding halt after the big snowstorm over the Thanksgiving holiday." By then the south pond was dug and the north pond was about half done.

By spring the landscaping was moving. At the April 21, 2026, meeting, Clay Kusbuch of Davey Resource Group gave the board a landscaping update; the minutes record that "more than 200 bare-root trees have been planted." He also

suggested an idea, according to the minutes: animal track imprints along the paved trail, like the ones his children enjoy at the River Ramble at St. Patrick's County Park.

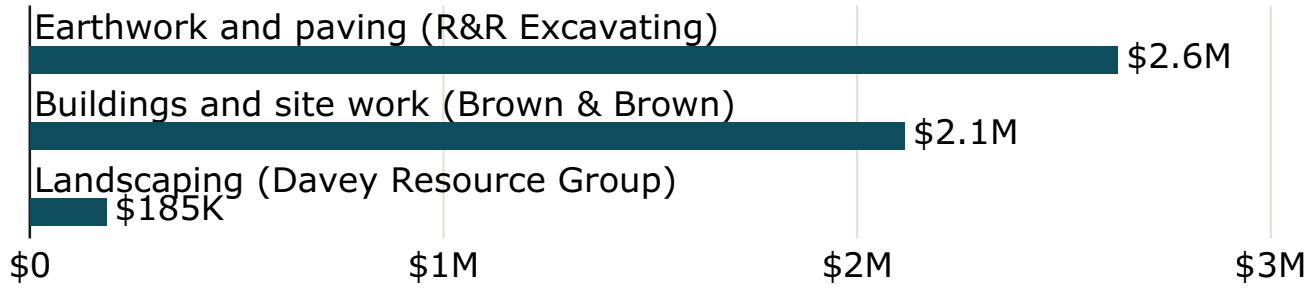
The turn

The same spring brought the project's second bid package, the remaining work that includes a pavilion, a restroom building and a gatehouse. After bids were opened, on April 21 the board followed DLZ's recommendation and awarded the work to Brown & Brown General Contractors for $2,115,000.

Together, the three contract awards total $4,930,876.43. That figure covers contract awards only, not the full cost of the project.

Anderson Trail County Park contract awards

Nominal dollars, one-time contract amounts as awarded by the Parks Board



Source: St. Joseph County Parks Board minutes, Sept. 30, 2025, and April 21, 2026

Three weeks later, the May 12, 2026, administrative update laid out the problem. "Additional costs associated with the county-required passing lane, elevation changes, and the drainage swale necessitated by portions of the park being located within a former floodplain, along with generally elevated material costs, have increased the overall project cost," it said. "At this point, the Anderson Trail project is approximately $1 million over the original $4.9 million budgeted amount."

Months earlier, minutes from December 2025 had noted that bond money originally set aside for "park equipment, new signage, fiber connectivity to St. Patrick's County Park, and snowmaking equipment may be needed to complete planned improvements at Anderson Trail County Park," and that about $500,000 of those funds had already been committed to the project.

The park is also showing up in the operating budget. The 2026 budget proposal added a park leader position at $42,151 and a part-time maintenance position for Anderson Road, and marked up lines for fuel, tires and supplies as "Increased for Anderson Rd." In January 2026 the board reviewed a $114,215.86 equipment purchase for the park, including a three-quarter-ton truck with a snowplow.

Neighbors with a code

In August 2026 the board approved a memorandum of understanding, a written agreement between the parties, with Legacy Homes, developer of The Ranch Subdivision just north of the park. Residents of the gated community will get direct pedestrian access "through a locked gate and fencing to be installed by the developer at no cost to the County Parks Department," the minutes say.

There are conditions. Residents must buy an annual park pass and get the gate code only after confirming they paid. "The gate code will be changed annually," and a camera watches the gate.

That same meeting was the last for director Steve Slauson, who said it had been an honor to serve county residents "for more than 37 years," according to the minutes. The board named Witkowski director; Slauson retired Sept. 3.

What's left



The overall concept plan for the park, dated May 20, 2025, prepared for St. Joseph County Parks. Anderson Road runs along the bottom, and the two ponds are near the middle. The plan is a concept, and the finished park may differ. ST. JOSEPH COUNTY PARKS / DLZ

Witkowski's Oct. 14, 2026, update reads like a punch list. The pavilion's concrete pad is poured and its trusses are up. Restroom framing is underway. "Gatehouse framing was completed, and roof trusses were set." Light pole foundations, drainage and storm sewer work are done. The first contract's share of the one-mile loop trail was finished in June, and the landscaping contract is about 85 percent complete.

"Both ponds have been stocked with fish which included Bluegill, Redear Sunfish and Largemouth Bass," the update says. "Channel Catfish are slated to be stocked in 2028."

The records reviewed do not give an opening date for the park.

The board next meets Nov. 17 at 9 a.m. at St. Patrick's County Park, in the White Barn's Harvest Room.

Sources: St. Joseph County Parks Board packet, Sept. 16, 2025 (Aug. 19, 2025 minutes, 2026 budget, submitted park names); St. Joseph County Parks Board packet, Oct. 21, 2025 (Sept. 30, 2025 special meeting minutes, bid awards); St. Joseph County Parks Board packet, Nov. 18, 2025 (Oct. 21, 2025 minutes, naming vote); St. Joseph County Parks Board packet, Dec. 16, 2025 (administrative report); St. Joseph County Parks Board packet, Jan. 20, 2026 (Dec. 16, 2025 minutes, equipment purchase). Links at sbpaper.com.

HISTORY

A barber billed South Bend $630 for keeping a smallpox patient quarantined in his home

Council records show the city's health officers asked for an isolation hospital for eight years before one was under city control. A 1910 claim from West South Street shows what the wait cost one household.

In June 1910, a South Bend barber sent the Common Council a bill for turning his own house into a smallpox quarantine.

He had nursed the patient "20 days and 20 nights," the claim says. He had bought food beyond what the city furnished, and emergency clothing. He had lost "7 weeks, five days at $15.00" a week in wages, $117.50, from the start of quarantine on Jan. 26, 1910, to March 21. His wife had lost $75 in time and customers at the hair dressing and face massage parlors conducted in the residence on West South Street.

One line charged the city $75 "For refusal of Board of Health and City Authorities to remove patient to Pest House [or] furnish heater for patients room, thus compelling above Parties to use their home as a Detention hospital or Pest House, and exposing family to Small Pox."

The total was $630. The claimant is recorded as Charles Salathee, as the name is typed in the minute book. Minutes of June 27, 1910, show the claim referred to the Board of Health. Records reviewed do not show how it was resolved.

By then the council had been hearing about the need for a hospital for nearly seven years.

On Sept. 14, 1903, Dr. D. W. McNamara of the Department of Health and Charity reported a new state quarantine law covering "persons having dangerous communicable diseases, especially smallpox, which is now and has been for some time prevalent" in the city, council minutes show. The law required the department to look after, care for and feed such patients. McNamara recommended a place "properly known as an isolation hospital." It went to the Committee on Ways and Means.

On Sept. 24, 1906, McNamara wrote "to call your attention again to the urgent need of an Isolation Hospital." The mayor named Councilmen Stueckle, Hans and Lang to work with the county commissioners.

In January 1907 the committee reported the commissioners had agreed "to give the necessary land," with "the City to erect the same." That July, Board of Public Works minutes show two site offers: George H. and Mary E. Alward asked $5,000; the Realty & Construction Company asked $3,000. The board accepted the cheaper offer and sent it to the council. Records reviewed do not show what came of that site.

On June 8, 1908, McNamara wrote again of "the urgent necessity of an Isolation Hospital." Contagious cases were turning up in hotels, boarding houses and rooming houses, and proprietors expected the health department to remove the sick. "As we have no such hospital the hotels or boarding houses must be quarantined and other inmates thereof exposed to the disease," he wrote. He asked for "at least a small building."

On Jan. 24, 1910, two days before the barber's quarantine began, the Board of Health asked for an appropriation "in the near future, for the permanent establishment of a Detention and Isolation Hospital for Contagious diseases, especially Small Pox and Scarlet Fever."

By 1911 there was one. On Aug. 28, the council ratified a ten-year contract with the St. Joseph County commissioners under which the South Bend Board of Health received a detention hospital "in its present condition," with its buildings and grounds. The board had to place a care-taker who would "live at said hospital and keep the same open for the reception of patients ... at any time of day or night," and supply food, medicine, treatment and nursing during quarantine. Records reviewed do not show where the hospital stood or who built it.

About eight years had passed since McNamara's first recommendation.

That September the city budget carried $2,000 for the "Isolation Hospital," and the same $2,000 appears in each budget ordinance from 1912 through 1918. In 1912, Ordinance 1633 added $1,500 "for use in the Detention Hospital." In 1923, Ordinance 2324 put $3,000 into the Isolation Hospital Fund.

Then the line shrank. The 1937 salary ordinance paid one custodian $1,024. The ordinance for 1939 paid the custodian $360. In August 1939 the council found Health Department money "by reducing certain budgetary items which were set up and not used in connection with the Isolation Hospital." In October the Board of Public Works told the Street Commissioner to repair and paint the inside of the hospital's barn "and make arrangements to move the Dog Pound equipment into" it.

The August 1941 appropriation ordinance still carries $360 for Isolation Hospital salaries. A search of the city's archived records through 1975 finds no later document that uses the phrase.

Sources: Common Council minutes, Sept. 14, 1903 (Minute Book 18, p. 446); Common Council minutes, Sept. 24, 1906 (Minute Book 19, p. 92); Common Council minutes, January 1907 (Minute Book 19, p. 116); Board of Public Works minutes, July 1907; Common Council minutes, June 8, 1908 (Minute Book 19, p. 215). Links at sbpaper.com.

Weather

Fri	Sat	Sun	Mon	Tue	Wed	Thu
49°	51°	56°	60°	61°	56°	51°
Rain Showers	Partly Sunny	Sunny	Mostly Sunny	Sunny	Partly Sunny	Slight Chance Rain And Snow Showers

National Weather Service forecast at press time.

Scoreboard

Send your scores to sbpaper.com/scores.

Calendar

11/06 Sorin: A Notre Dame Story · Patricia George Decio Theatre, DeBartolo Performing Arts Center

11/06 Football: Northridge at NorthWood (IHSAA 4A Sectional 18 championship) · NorthWood High School, Nappanee

11/06 Football: Elkhart at Penn (IHSAA 6A Sectional 2 championship) · Penn High School, Mishawaka

11/06 Dr. Seuss' How The Grinch Stole Christmas! National Broadway Tour · Morris Performing Arts Center

11/06 Football: LaPorte at Concord (IHSAA 5A Sectional 10 championship) · Concord High School, Elkhart

11/06 ND Glee Club Fall Concert · Leighton Concert Hall, DeBartolo Performing Arts Center

11/07 Dr. Seuss' How The Grinch Stole Christmas! National Broadway Tour · Morris Performing Arts Center, 211 N. Michigan St.

11/08 Día de los Muertos with the South Bend Symphony Orchestra · Morris Performing Arts Center

11/10 Compagnie Hervé Koubi: Sol Invictus · Patricia George Decio Theatre, DeBartolo Performing Arts Center

11/11 Compagnie Hervé Koubi: Sol Invictus · Patricia George Decio Theatre, DeBartolo Performing Arts Center

11/12 Cinderella Presented by United European Ballet · Morris Performing Arts Center

11/12 Compagnie Hervé Koubi: Sol Invictus · Patricia George Decio Theatre, DeBartolo Performing Arts Center

11/12 Mozart! · Leighton Concert Hall, DeBartolo Performing Arts Center

11/13 Cinderella Presented by United European Ballet · Morris Performing Arts Center, 211 N. Michigan St.

11/15 Mary Poppins with the Notre Dame Children's Choir · Leighton Concert Hall, DeBartolo Performing Arts Center

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