The South Bend Paper

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The South Bend Paper

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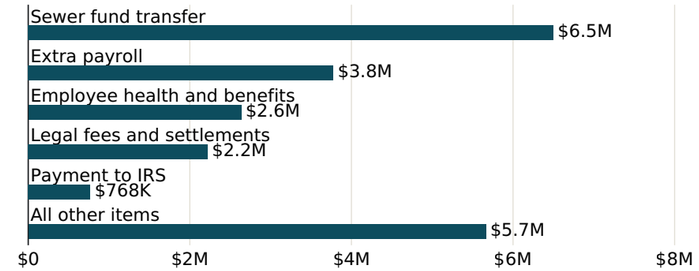
ECONOMY

South Bend asks council for $21.6M more in 2026 spending

An extra payday for police and firefighters, employee health claims and legal bills drive the request. A $6.5 million sewer fund transfer is the largest single line.

What South Bend's $21.6 million request would pay for

Bill 96-26, additional 2026 appropriations, nominal dollars, grouped by the South Bend Paper



Source: City of South Bend, Bill 96-26 Q4 2026 budget adjustment schedule

South Bend's administration is asking the Common Council to approve $21,567,664 in spending that was not in the 2026 budget, including $3.8 million to cover an extra payroll for police and firefighters and $2.6 million more for employee health and benefit claims.

The request, Bill 96-26, is set for first reading Monday, Nov. 23. City Controller Kyle Willis asked that the public hearing and final vote be held Dec. 14, according to his Nov. 18 letter to Council President Canneth Lee. An additional appropriation is a mid-year request to spend more than the council approved when it adopted the annual budget; the city's 2026 budget was adopted in October 2025.

Willis wrote that department heads and fiscal staff review the budget periodically through the year, and that the city planned to propose adjustments in March, June, September and December. The bill's statement of purpose says the money covers expenses "not anticipated at the time the City budget was adopted."

Continued on page 2

ECONOMY

City's health plan payments to Anthem jump 19% in 2025

South Bend paid Anthem $17 million last year, and the city's own budget forecast shows its self-insured health fund out of cash by 2029 if charges stay flat.

South Bend paid Anthem Blue Cross and Blue Shield $17.04 million in 2025 for its employee health plan, up 19% from $14.30 million in 2024 and the most in any year since at least 2019, city checkbook records show.

The jump matters beyond one vendor. South Bend insures its own workers, and the fund that pays their health claims is shrinking. The city's 2026 budget forecasts that the fund will run through its cash by 2029 unless the money flowing into it rises.

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WEATHER THIS WEEK

FRI	SAT	SUN	MON	TUE	WED	THU
67°	66°	61°	46°	41°	41°	43°
Sunny	Sunny	Rain Showers	Partly Sunny	Mostly Sunny	Partly Sunny	Slight Chance Rain And Snow Showers

City seeks $21.6M budget top-up CONTINUED FROM PAGE 1

Where the money goes

The city's own line-by-line schedule shows these as the largest items:

- **Sewer fund transfer, $6.5 million.** Money moved from the sewage works operations fund to the sewage works capital fund "for capital project expenses."
- **Extra payroll, about $3.78 million.** $1.28 million for police wages and $1.9 million for fire wages from the general fund, plus $570,000 from the public-safety local income tax fund and $31,258 for EMS. The schedule says 2026 has an extra payroll, which it calls a "27th payroll" for EMS.
- **Employee benefits, $2.64 million.** Claims in the city's self-funded health plan, including $1.38 million for medical claims, $620,000 for prescriptions and $260,000 for dental.
- **Legal costs, about $2.2 million.** $905,000 for "legal settlement expenses" and $500,000 in legal fees from the liability insurance fund, $350,000 for police legal services, $186,153 for Community Investment, $200,000 for water works legal work and $80,000 for street-department cases. The schedule does not name the cases.
- **Payment to the IRS, $767,653** from the general fund. The schedule gives no further explanation.

Smaller items include $300,000 for road salt, $570,000 for Morris Performing Arts Center operations, $400,000 in parking garage management fees, $530,000 for sewer lateral reimbursements and about $535,000 for utility relief program expenses across the solid waste, water and sewer funds.

By fund, the general fund would carry $5,041,826 of the total, the sewage works operations fund $7,525,000 and the self-funded employee benefits fund $2,636,500.

The groupings in the chart are the paper's, built from the city's schedule; "all other items" covers everything not in the five largest groups.

Sources: Bill 96-26: Controller Kyle Willis letter (Nov. 18, 2026), ordinance and Q4 2026 additional appropriations schedule; South Bend Common Council meeting agenda, Nov. 23, 2026; South Bend Common Council agenda packet, Nov. 23, 2026. Links at sbpaper.com.

City health plan costs climb CONTINUED FROM PAGE 1

What the checkbook shows

The city made 74 payments to Anthem in 2025, each labeled "health insurance fees" and charged to the Department of Administration and Finance. Payments had drifted down for three straight years, from $15.99 million in 2021 to $14.30 million in 2024, before rising $2.74 million last year. Compared with 2019, 2025 payments were up about 30%.

Through Sept. 30 this year, the city had paid Anthem $12.19 million.

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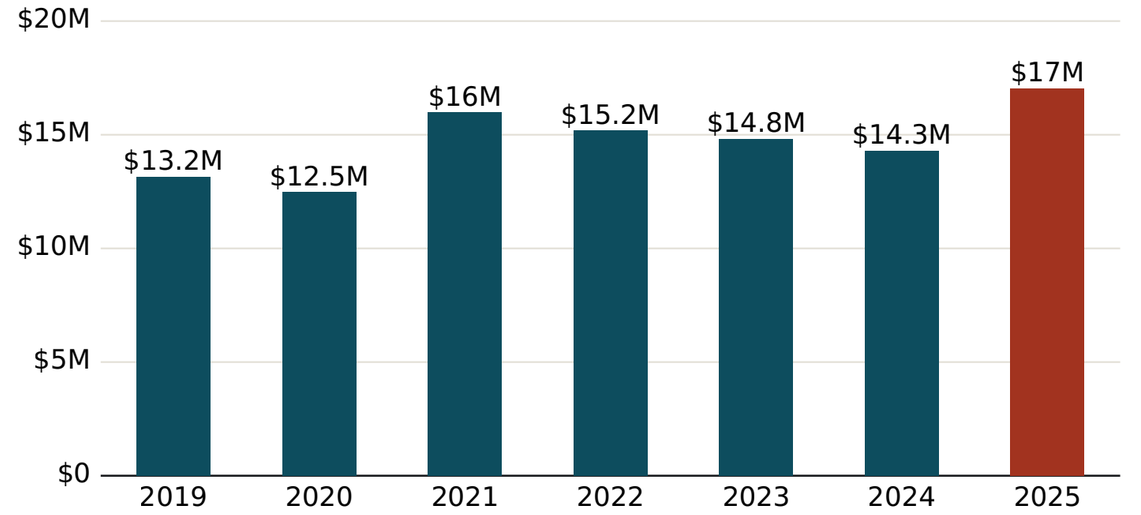
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City payments to Anthem for employee health insurance
Yearly totals, nominal dollars, complete years only



Source: City of South Bend checkbook via the South Bend Transparency Portal

The totals above count payments to Anthem Blue Cross/Blue Shield under the two names the checkbook uses for it; they leave out a few small payments under other Anthem spellings and an unrelated company, Anthem Sports. The checkbook descriptions do not say why payments rose in 2025, and the records reviewed for this story do not explain it.

A self-insured plan

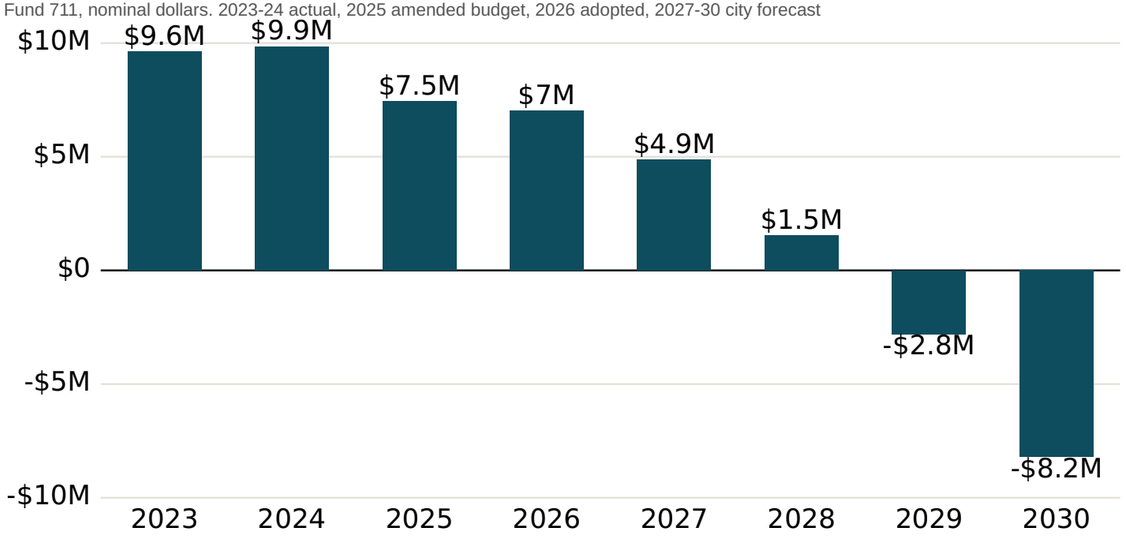
The Common Council made the city self-insured for employee health care in 1983, according to the fund description in the 2026 budget book. The city pays medical, dental and vision claims directly instead of paying an insurance company to carry the risk. Money for the claims comes from charges to city departments and from employees, and is kept in Fund 711, the Self-Funded Employee Benefits fund. The fund also pays for a workplace wellness clinic and wellness programs.

The fund's health insurance spending was $17.29 million in both 2023 and 2024, the budget book shows. The amended 2025 budget allowed $20.08 million. The adopted 2026 budget sets it at $18.0 million, then forecasts it climbing every year to $22.9 million in 2030.

The forecast holds the fund's main income, charges to departments, flat at $18.08 million a year through 2030. With spending rising and charges flat, the budget projects a deficit each year, and the fund's year-end balance falls from $9.86 million at the end of 2024 to below zero in 2029. The city's policy is to keep a cash reserve equal to 25% of the fund's yearly spending.

Self-funded health fund's year-end balance

Fund 711, nominal dollars. 2023-24 actual, 2025 amended budget, 2026 adopted, 2027-30 city forecast



Source: City of South Bend 2026 Budget Book, Fund 711 summary

The budget book does not say whether the city plans to raise the charges. A forecast is not a decision, and the council adopts a new budget each year.

Where the fund stands now

The city controller's September 2026 monthly financial report shows the fund began the year with $6.74 million in cash. Through Sept. 30 it took in $14.79 million and spent $16.49 million, leaving $5.24 million. After $1.03 million already committed to bills, the fund had $4.21 million available, $823,649 short of its $5.03 million reserve requirement. The report lists Fund 711 among funds under their reserve requirement.

Sources: City of South Bend Checkbook Explorer (South Bend Transparency Portal): Anthem Blue Cross/Blue Shield payments, 2019 through Sept. 30, 2026; City of South Bend finances dashboard (source of the checkbook); City of South Bend 2026 Budget Book (Fund 711 Self-Funded Employee Benefits summary, p. 192); City of South Bend Monthly Financial Report, September 2026 (cash balances and reserve summary). Links at sbpaper.com.

DEVELOPMENT

Council takes up $400,000 Portage Manor sale to school

Commissioners approved the deal 2-1 in October with a $9 million renovation pledge. The council president questioned whether the price fits the state law the county cited.

St. Joseph County's plan to sell the closed Portage Manor county home to a private school has reached the County Council.

Bill 84-26, an ordinance confirming the terms of the sale the county commissioners approved Oct. 6, was listed for first reading on the council's Nov. 17 agenda, with council member Joseph G. Thomas as petitioner. Minutes of that meeting have not been posted, and the bill's text is not in the agenda packet in the county's online archive. The agenda lists the council's next committee meeting for Dec. 8 and its next public hearing for Dec. 15.

What the county would sell

Under the purchase agreement attached to commissioners' Resolution R-13-C-2026, Saint Thomas More Academy Inc., an Indiana nonprofit, would pay $400,000 for Lots 1 and 7 and 13.01 acres of Lot 3 of the Riverside Campus Minor Subdivision, including the Portage Manor building. The academy also agrees to invest $9 million in renovating and repairing Portage Manor.

The deed would carry restrictions that run with the land permanently: the building must keep its listing on the National Register of Historic Places, and Lot 7

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The South Bend Paper

11/21 NDSO In Concert: New World Symphonies · DeBartolo Performing Arts Center DeBartolo Performing Arts Center, 100 Performing Arts Center Notre Dame, IN 46556

11/21 Soltre · Fiddler's Hearth 127 N Main St South Bend, IN 46601

11/21 Holiday Lights on the Diamond · Four Winds Field 501 W outh St South Bend

11/21 Fischoff's S.A.M. I Am (Stories & Music) with Amo Brass @ St. Joe County Public Library · St. Joseph County Public Library 304 S Main St South Bend, IN 46601

11/21 Girls basketball: Merrillville at Northridge · Northridge High School, Middlebury

11/21 Gameday at Legends: SMU · Legends of Notre Dame Restaurant and Alehouse Pub N Eddy St Notre Dame, IN 46556

11/21 Girls basketball: Concord at Fort Wayne Blackhawk Christian · Blackhawk Christian, Fort Wayne

11/21 Bingo After Dark · Ironhand Wine bar 1025 Northside blvd South Bend

11/21 Girls basketball: Valparaiso at Northridge · Northridge High School, Middlebury

11/21 Girls basketball: Chesterton at Penn · Penn High School, Mishawaka

must remain a nature preserve open to the public for hiking, tours, school and community programs, research and similar uses.

The school would also get a three-year option to buy Lot 2 and the remaining 56.25 acres of Lot 3 at an appraised value set by independent appraisers. That option ends if the state law the county relies on, Indiana Code 36-1-11-5.6, is changed in a way that makes the sale unlawful.

The academy has 180 days to inspect the property and may walk away for any reason in that time, with a possible 60-day extension. Closing follows within 30 days. The agreement as filed with the commissioners' agenda does not mention County Council approval.

The vote

Commissioners Carl Baxmeyer and Anthony "Tony" Hazen voted for the resolution and Rafael Morton voted against, the Oct. 6 minutes show. A separate access agreement and the option memorandum passed by the same 2-1 margins. Morton's motion to table the sale died for lack of a second.

Hazen said the agreement answered what he heard at public meetings: save the ravine, preserve the building, keep the ground open to the public and don't give the property away. He said selling the building at appraised value would have meant selling the whole property to a developer. Under the access agreement, he said, the grounds the county keeps will also be open to the public, with the school responsible for liability and insurance.

Baxmeyer said that once the county considered taking proposals, he realized it would become a bidding war between nonprofit and commercial uses, which commissioners did not want. Because the academy is a nonprofit with an educational purpose, he said, the county did not have to put the property out for public bid.

Morton said he supports the school and its mission, but that differing readings of the law had put him "in a quandary," including what makes $400,000 a nominal fee and how a $50,000 threshold for council approval applies.

The objections

Bryan Tanner, the County Council president, asked commissioners to postpone. He said the council's May 26 resolution allowing commissioners to explore selling the property required any final sale to come back to the council. The state law the resolution cites, he said, allows transfers to certain nonprofits for no payment or a nominal fee, while another state law requires council approval of sales over $50,000. He asked for "the legal basis for treating that amount as a nominal fee," and said the $9 million commitment has no deadline, milestones, security or provision to take the property back.

Tiernan Kane, a member of the academy's board, said the school took its cues from Tanner's statement at the May 26 meeting that the process he proposed was not legally required for a sale to a nonprofit. The minutes do not record a legal opinion settling the question.

Other speakers objected to the price and the process. Ellian Weir of North Liberty said the property should go to public bid. Steve Francis of South Bend said the public had not been involved in a meaningful way and that the appraisal was more than $1 million. Kim Bowman of South Bend objected to selling a property she said was worth $1 million for $400,000. Cynthia Heckman-Davis of Walkerton asked commissioners to table the sale until more questions were answered. The Paper did not find the appraisal in the county's posted records.

Jenny Pionteck of South Bend, who said she had been an advocate for Portage Manor residents, said the home closed July 31, 2023, and asked what the county has done to follow up on former residents' care.

Supporters

More than 20 people spoke in favor, many of them the academy's teachers, staff and parents. Kevin Powers, the head of school, said the academy serves more than 300 students from preschool through 12th grade and wants Portage Manor as its permanent home. Christian Matzo of South Bend, a lawyer for religious nonprofits, said refusing the sale because the buyer is a religious school would be unlawful discrimination. Steve Sass, who did a 2024 ecological survey of the property, backed the sale but noted that it covers the building and wooded ravine, not the fields to the north.

Derek Dieter, the county surveyor, said the county had held three online and two in-person auctions and four tours of the property, and that the county parks department had declined to take it.

How it got here

The council voted 6-3 on Nov. 12, 2025, for Thomas' Bill 89-25, a resolution recommending that commissioners bring forward the academy's proposal and any others. Council members Diana Hess, Mark Catanzarite and Jennifer Shabazz voted no.

On March 31, 2026, Baxmeyer described a six-step process: an appraisal, a commissioners' hearing, council approval, published requests for proposals with a minimum bid, opening of bids and acceptance of the winning bid. The county did not take bids before approving the agreement with the academy.

Sources: St. Joseph County Council agenda and packet, Nov. 17, 2026 (Bill 84-26); St. Joseph County Board of Commissioners agenda and packet, Oct. 6, 2026 (Resolution R-13-C-2026 and

purchase agreement with Saint Thomas More Academy Inc.); St. Joseph County Board of Commissioners minutes, Oct. 6, 2026; St. Joseph County Council minutes, Nov. 12, 2025 (Bill 89-25); St. Joseph County Board of Commissioners minutes, March 31, 2026. Links at sbpaper.com.

DEVELOPMENT

City says Cedar Glen rehab set aside 5 units for homeless

The 179-unit complex was rehabbed with up to $7.3 million in city-issued bonds the city does not repay, and the developer had floated as many as 18 such units.

Older records: The main records behind this story run through February 2021.

When an Indianapolis-area nonprofit asked South Bend in 2019 to back the purchase and rehabilitation of Cedar Glen Apartments, it promised at least five of the 179 units would become permanent supportive housing for people leaving homelessness, and said it might go as high as 18. A city report two years later said the rehab was done and five units had been set aside.

That February 2021 report is the newest public record found on the project. The South Bend Paper found no later city filing that tracks the complex's income limits or its supportive units, so this account runs only through early 2021.

What the city approved

On May 13, 2019, the Common Council adopted Resolution 4788-19, supporting the city's issuance of about $7.3 million in economic development revenue bonds for Merchants Affordable Housing Corp. and MAH Cedar Glen LLC to buy and renovate the complex at 425 S. 25th St. The Economic Development Commission had given preliminary approval April 16.

These are conduit bonds: the city issues them, but the borrower repays them. A March 2020 letter from the city's bond lawyers said the city would have no liability for principal or interest. At the 2019 committee hearing, Councilmember John Voorde asked whether the city faced any potential liability, and Chase Schulte of Merchants Affordable Housing said it did not.

In March 2020, an ordinance, Bill 14-20, was filed to authorize up to $7.3 million in Multifamily Housing Revenue Bonds, Series 2020, for MAH Cedar Glen LP, in a publicly offered Series A and a Series B privately placed with Merchants Bank of Indiana. Council minutes from March through May 2020 that the Paper reviewed do not record a final vote on it.

What was promised

According to the May 13, 2019, Community Investment Committee minutes, Schulte said the complex was built in 1952 and the project would cost about $12 million, including about $5 million to buy it and about $4 million in rehabilitation. The plan included a new roof, plumbing work, returning offline units to service and a new clubhouse and community room, with work done by December 2020.

He said about 108 units would be limited to households at 50% of area median income, about 31 at 60% and the rest at 80%, and that the owners expected to keep about 140 of the roughly 160 households then living there.

The city's letter to the council said the developer had committed to at least five permanent supportive housing units. Asked by Councilmember Jo M. Broden about 18 units, Janine Betsey, the company's president, said it would commit to at least five with the Center for the Homeless or the South Bend Heritage Foundation and could reach 18 with more subsidy. The committee sent the bill forward 4-0. No one from the public spoke.

What the records show since

The final recommendations of the South Bend Implementation Group on Homelessness, released in February 2021, said Cedar Glen had recently been rehabilitated by a private developer and that five of its 179 units had been designated for people who are homeless.

The records do not show whether more than five units were later added, or what rents and income limits apply today.

Sources: Bill 19-34 packet: Department of Community Investment letter and resolution, economic development revenue bonds for Cedar Glen (May 6, 2019); Resolution 4788-19, economic development revenue bonds (Cedar Glen), May 13, 2019; Common Council Community Investment Committee minutes, May 13, 2019; Economic Development Commission report and findings, MAH Cedar Glen LLC (April 16, 2019); Bill 14-20, Cedar Glen bond ordinance, with Krieg DeVault letter (March 18, 2020). Links at sbpaper.com.

Weather

Fri	Sat	Sun	Mon	Tue	Wed	Thu
67°	66°	61°	46°	41°	41°	43°
Sunny	Sunny	Rain Showers	Partly Sunny	Mostly 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

11/20 Girls basketball: Westview at Goshen · Goshen High School

11/20 These Shining Lives · DeBartolo Performing Arts Center 100 Performing Arts Center Notre Dame

11/20 Mississippi Masala (1991) · DeBartolo Performing Arts Center DeBartolo Performing Arts Center, 100 Performing Arts Center Notre Dame, IN 46556

11/20 NDSO In Concert: New World Symphonies · DeBartolo Performing Arts Center

11/20 Turkey Bingo with Soothing Souls Home Care · Rio Parks Event Center 3028 East Mishawaka Avenue South Bend

11/20 Holiday Lights on the Diamond · Four Winds Field 501 W outh St South Bend

11/20 A Tribute to Earth, Wind & Fire · DeBartolo Performing Arts Center

11/20 Football Fridays at the Eck · Eck Visitors Center 100 Eck Visitors Center Notre Dame

11/20 Lou Holtz: 60 Minutes To Play and A Lifetime To Remember (2026) · DeBartolo Performing Arts Center DeBartolo Performing Arts Center, 100 Performing Arts Center Notre Dame, IN 46556

11/20 Quijote (2006) · DeBartolo Performing Arts Center DeBartolo Performing Arts Center, 100 Performing Arts Center Notre Dame, IN 46556

11/20 Lights of Liberty · North Liberty Elementary School 400 School Dr. North Liberty In. North Liberty

11/20 Once Upon A Time Book Fair · Ironworks Event Center 312 N Hill St Mishawaka, IN 46544

11/20 Film Screening: Mimmo Paladino's Quijote (2006)

11/20 Friday Night Hike Series: Turkey Trek · St. Patrick's County Park St. Patrick's County Park, 50651 Laurel Rd South Bend, IN 46637

11/21 UYT Presents: The Outsiders · Century Center, 120 S Doctor M.L.K. Jr Blvd

11/21 Football: Penn at Carmel, IHSAA Class 6A northern semistate · Carmel High School, Carmel, Ind.

11/21 Football (6A semistate): Penn at Carmel · Carmel High School, Carmel

11/21 JOHN GLENN THEATRE COMPANY PRESENTS: THE PLAY THAT GOES WRONG! · John Glenn High School Auditorium 201 John Glenn Drive Walkerton

11/21 Football semi-state (Class 4A): Northridge (13-0) at Fort Wayne Bishop Dwenger (12-1) · Bishop Dwenger High School, Fort Wayne

11/21 OldTime Dancing · Pinhook Park Community Building 2801 Riverside Dr. South Bend

11/21 Quintin Harris Trio · Merrimans' Playhouse, 401 E Colfax Ave, Suite 135

11/21 Girls basketball: Marian at South Bend Adams · Adams High School, South Bend

11/21 Girls basketball: South Bend Washington at Elkhart · Elkhart High School

11/21 Girls basketball: Concord at Wawasee · Wawasee High School

11/21 Girls basketball: Penn at South Bend Riley · Riley High School, South Bend

11/21 A Tribute to Earth, Wind & Fire · Patricia George Decio Theatre, DeBartolo Performing Arts Center

11/21 These Shining Lives · DeBartolo Performing Arts Center 100 Performing Arts Center Notre Dame

11/21 The Good, the Bad, and the Ugly (1966) · DeBartolo Performing Arts Center DeBartolo Performing Arts Center, 100 Performing Arts Center Notre Dame, IN 46556

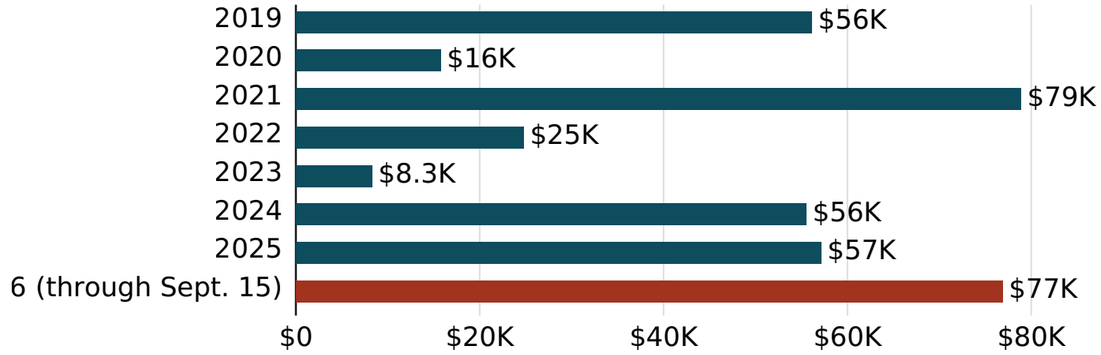
p. 318); Common Council minutes, Feb. 10, 1919 (Minute Book 20, p. 334). Links at sbpaper.com.

ECONOMY

Council's 'police tapes' legal bills near $77,000 this year

Checkbook records show $373,130 paid since 2019 for the council's long fight over police recordings, which a judge ordered suppressed and destroyed in May.

Common Council payments for 'police tapes' legal work
Payments to May Oberfell & Lorber, nominal dollars. 2026 runs through Sept. 15



Source: City of South Bend checkbook via the South Bend Transparency Portal

The South Bend Common Council has paid $76,853 this year to the law firm May Oberfell & Lorber for work labeled "police tapes," city checkbook records show. That is already more than in any full year since 2019 except 2021, with more than three months of the year left in the records.

Since 2019, the first year in the checkbook, the council has paid the firm $373,130 for work under that label.

The totals count council payments to the firm with "tapes" in the description, nearly all of them labeled "police tapes." The council also pays the firm a regular amount for general legal work, $8,240 in most months of 2025 and 2026. In all, the council paid May Oberfell & Lorber $151,543 in 2025 and $147,993 through Sept. 15 this year. Payments under the "tapes" label made up about 38% of the 2025 total and about 52% this year.

The case behind the bills

The "police tapes" case is the council's long legal effort to obtain police recordings. A July 2022 council news release from council attorney Bob Palmer said the council had decided years earlier, by majority vote in a public meeting, to pursue legal action to obtain the recordings, and that the decision would stand until the litigation ended or the council voted to do something else. The same release noted that the Indiana Court of Appeals had reversed a trial court ruling in the council's favor.

In September 2024, council budget hearing minutes record then-President Sharon McBride saying more money would be budgeted in 2025 in part because the council was going to trial over the tapes. At that hearing, Sue Kesim, who lives on Kennedy Drive, asked how much money had been spent on the police tapes issue. The minutes do not record an answer to that question.

On May 29, 2026, Council President Canneth Lee said in a statement that he was disappointed with a St. Joseph Superior Court decision that the recordings, in litigation for nearly 14 years, should be suppressed from the public and destroyed. He said he would schedule a closed executive session with the council's attorneys to discuss next steps.

The checkbook shows two more "police tapes" payments after that statement, $6,033 in July and $7,280 in September, plus $140 in August. Records found do not show what the council decided after the executive session, or what the payments since May were for.

Sources: City of South Bend Checkbook Explorer (South Bend Transparency Portal): Common Council payments to May Oberfell & Lorber, 2019 through Sept. 15, 2026; City of South Bend finances dashboard (source of the checkbook); Common Council news release, 'Clarification of the South Bend Common Council's Police Tapes Process,' Bob Palmer, July 14, 2022; Personnel & Finance Committee minutes, Sept. 25, 2024 (2025 Common Council budget hearing); Statement of

President Canneth Lee Regarding Police Tapes Litigation, May 29, 2026. Links at sbpaper.com.

DEVELOPMENT

Pure Green Farms expansion unstarted as tax-break deadline nears

The council extended two 2022 tax breaks for an $80 million greenhouse expansion to Dec. 31, 2026. The city's latest abatement report lists the project as not started.

Older records: The main records behind this story run through June 13, 2025.

In early 2022, the South Bend Common Council approved two tax breaks for an expansion of Pure Green Farms, the hydroponic lettuce greenhouse at 3820 W. Calvert St. on the city's southwest side. The company promised to build a $12 million second greenhouse, buy $68 million in equipment and add 75 full-time jobs.

Nearly three years later, the expansion had not begun. In January 2025 the council voted 9-0 to extend both tax breaks to Dec. 31, 2026, after city staff said the project had been delayed. The city's most recent annual tax abatement report, filed June 13, 2025, still lists both the real property and equipment abatements as "Not Started."

That report is the newest public record the paper found on the expansion's status. It is about 17 months old, and newer city records on the project were not found. The extended deadline is now six weeks away.

What was promised

Greenleaf Holdco LLC, which does business as Pure Green Farms, asked for the breaks in January 2022. A tax abatement lets a business phase in property taxes on new buildings or equipment over several years.

The council's resolutions gave the company a nine-year abatement on a new greenhouse and a five-year abatement on new equipment. Under its memorandum of agreement with the city, the company committed to spend at least $12 million on the building and at least $68 million on equipment, to keep its 25 existing full-time jobs and to create at least 75 more "within the first three years of the tax abatement," paying at least $15 an hour.

A Department of Community Investment staff member, Angelina Billo, told a council committee on Jan. 24, 2022, that the property-tax break would forgo an estimated half a million dollars. A department presentation in August 2023 estimated the equipment break at $4,834,800 in taxes abated over five years. Neither break has taken effect, because nothing has yet been built or bought under them.

Earlier city help

The tax breaks were the second round of city support. In October 2020 the Redevelopment Commission signed a development agreement to pay up to $500,000 in tax increment financing, or TIF, for paving, a retention pond and landscaping at the site. TIF uses the growth in property taxes inside a district to pay for projects there. The company pledged at least $15.5 million in private investment and 20 new jobs within 24 months, and agreed to file job reports with the commission.

In October 2022 the commission raised the city's share to $657,000, mostly for electrical equipment, and the company raised its investment pledge to $25 million. At that meeting, Matt Barrett, listed in the minutes as a resident, "questioned the terms of the original agreement and accountability." According to the minutes, Joe McGuire, the company's CEO, said the reports had not been filed but that the company had "exceeded the original number of 30 with 45" jobs, and said he would work with staff to file them. The paper did not find those reports in the city's public records.

City checkbook records show $448,664 in Community Investment capital payments labeled for Pure Green Farms between May 2023 and August 2024, including $107,008 to AEP for electrical work and payments to C&E Excavating and Engineering Resources.

The 2025 extension

In a Jan. 8, 2025, letter to the council, Erik Glavich, the city's director of growth and opportunity, wrote that "the expansion project has been delayed" and that a company representative said it "is scheduled to begin by mid-2025, and the previously granted tax abatements are necessary for the project to move forward." The reconfirming resolutions say construction "was delayed by project development challenges and other issues outside of the control of Greenleaf Holdco LLC" and that the company had "not yet purchased and installed equip-

HISTORY

Council takes 3 days to approve $1,000 for flu nurses in 1918

Minutes show four councilmen voted down a same-night vote on Oct. 14, 1918, before a special session passed the relief fund 8-0 in 20 minutes.

On the night of Oct. 14, 1918, the South Bend Common Council suspended its rules and voted 7-0 to move money into the Board of Park Commissioners' miscellaneous fund. The minutes of that meeting show it would not do the same for nurses.

Councilman Judson had introduced an ordinance appropriating $1,000 from the General fund to a special fund to be known as "the relief fund." The money was to pay for the services of nurses under the supervision of the Visiting Nurses Association of South Bend. Every voucher on the fund needed the approval of the City Controller and the City Board of Health.

The ordinance was read by title, then read in full. Councilman Goebel moved to suspend the rules and put it on third reading, which would have let the council pass it that night.

The motion lost, 4 to 3. Bailey, Kus, Luther and Wisniewski voted no. Judson, Byers and Goebel voted yes.

The minutes do not record why. Judson then moved to refer his own ordinance to the Committee of the Whole, and that motion carried.

The nurses' money had company there. The Board of Public Works had met in special session that day and ordered appropriation ordinances drawn up for the council. Its requests, including $8,000 for streets and alleys and $15,000 for street lighting, were introduced and referred to committee, as was $1,800 for the police miscellaneous fund.

A 20-minute meeting

The relief fund did not wait long. A special meeting was called for Thursday, Oct. 17, three days later.

The call, signed by Franklin R. Carson and attested by the city clerk, said the meeting was to consider an ordinance appropriating $1,000 "to assist the Visiting Nurses association to stamp out the prevailance [sic] of Influenza."

The notice record says most councilmen accepted service by reading it. For Councilmen August Bailey, Charles Byers and Maurice Vennett, a copy was left at each man's last and usual place of residence on Oct. 15. Peter Kline, chief of police, signed the return.

The council met at 8:10 p.m. with Vice President Luther presiding. Kus and Vennett were absent.

The ordinance got its third reading and passed 8 to 0. Bailey, Luther and Wisniewski, who had voted against moving it forward three days earlier, voted yes. Kus, the fourth no vote, was not there.

On Goebel's motion, the council adjourned at 8:30 p.m.

More bills came. On Feb. 10, 1919, Councilman Olejniczak introduced an ordinance for another $234.20 to cover services and bills the association had contracted during the influenza epidemic in the latter part of 1918. The Committee of the Whole reported on Feb. 24 that it should pass, and the report was adopted. The scanned page does not legibly show the final vote.

Then the council did it again. On Jan. 26, 1920, it took up Ordinance No. 2063, another $1,000 for the relief fund, to be used by the association in "providing services of nurses in the Influenze [sic] Epidemic in South Bend," on order of the Board of Health.

This time the sponsor was Bailey. Judson moved to suspend the rules. The vote was 7-0, and the ordinance passed the same night, 7-0. It was approved and signed for the mayor's office Jan. 29.

It is 108 years this fall since the first vote. The records do not show how many people in South Bend were sick or died, or what the nurses did day to day.

They do show where the association worked. In March 1918, the Board of Public Works let William Cordier live rent-free as caretaker in a city-owned house at 224 N. Main St., on condition he furnish heat, light and water for two rooms for the nurses' association, then housed in the Park Board office. In May 1919, the board let the association put a small sign on the city's house.

In July 1921, the council gave the association $2,000 in a fund under its own name, with bills to be paid on the OK of the association's president and secretary.

And on Feb. 28, 1922, Mrs. Lamport and Mrs. De Lorenzi of the association met with the board and asked for all of the city-owned house north of City Hall, where the association then had two rooms.

The board took it under advisement. The records found do not show its answer.

Sources: Common Council minutes, Oct. 14, 1918 (Minute Book 20, p. 316); Common Council minutes, Oct. 14, 1918, continued (Minute Book 20, p. 317); Board of Public Works special meeting minutes, Oct. 14, 1918; Common Council special session minutes, Oct. 17, 1918 (Minute Book 20,

similar properties, purchase offers and, for rental and commercial property, income and expense figures.

Normally the assessor's number is presumed correct until an owner shows otherwise. But if the assessment rose more than 5% from the year before, the assessor has to prove it, unless the increase came from renovations, new construction, zoning or a new use.

While an appeal is pending, an owner may pay taxes based on the previous year's assessment without penalty, the state says. Paying less than that makes the bill delinquent.

Step 2: An informal meeting

Filing the appeal triggers a preliminary meeting with the assessing official, where both sides trade the evidence they are relying on. The result is reported to the county board on a Form 134. If the two sides agree, the board votes on the agreed value and any hearing is called off.

Step 3: The county board hearing

Cases that don't settle go to the county Property Tax Assessment Board of Appeals, known as the PTABOA. State law lets each county choose three or five members, appointed by the commissioners and the County Council, who must be knowledgeable about property values. The county assessor sits on the board without a vote.

St. Joseph County's board has five voting members, the board's minutes show: Anthony Piraccini, the president; Connor McCarthy, the vice president; Mike Dobson; Rosemary Mandrici; and Heather Merrill. County Assessor Michael Castellon serves as secretary. The commissioners appointed Piraccini, McCarthy and Merrill on Dec. 23, 2025. The County Council reappointed Mandrici on Dec. 9, 2025, and appointed Dobson on April 28, 2026.

The board must hold a hearing within 180 days of the appeal and mail notice at least 30 days ahead. An owner can ask for a postponement, with good cause, or withdraw the appeal, but either request must be in writing at least 10 days before the hearing. If an owner simply doesn't come, the county assessor may charge a $50 penalty, which can itself be appealed.

The board's Aug. 19, 2026, hearing shows how that plays out. The morning schedule listed 28 appeals, all of them homes, with assessed values under appeal from $46,000 to about $1.22 million. Three members were present, one of them by video; the president and vice president were absent.

For owners who did not appear, the board voted to leave the assessed value unchanged and charge $50 per parcel. The minutes made an exception for any parcel whose signed Form 134 or written withdrawal reached the office by 4:30 p.m. that day. The same day, the board dropped one owner's $50 penalty from a 2025 appeal and refused to drop another's after a late signed Form 134. The minutes do not say why in either case.

The board's written ruling is a Form 115, and members approved a list of them at the end of the meeting.

The board also rules on property tax exemptions for churches and nonprofits. On Aug. 19, it granted Believers Church of God a full exemption on its land and building for taxes payable in 2027. It denied exemptions on business equipment and other personal property, for taxes payable in 2028, for filers including Madison Union Chapel Church, Mount Olive Baptist Church and La Petite Academy. The minutes do not give the reasons.

Step 4: State review and the courts

An owner unhappy with the county board's decision, or who gets no decision within 180 days, can take the case to the Indiana Board of Tax Review by filing a Form 131. After that board rules, an owner has 45 days to petition the Indiana Tax Court. The Indiana Supreme Court may take the case after that, but it doesn't have to.

Owners do not need a paid tax representative. They can represent themselves, and a relative can speak for them before the county board, though not before the state board.

Sources: Indiana Department of Local Government Finance, Property Tax Assessment Appeals Fact Sheet (November 2025); Indiana DLGF, Form 130 appeal flowchart (State Form 53958 R9); Indiana DLGF, appeal of assessment flowchart (via Howard County; Tax Court petition within 45 days of IBTR determination); Indiana DLGF, Assessment Appeals FAQ I (Form 134 and PTABOA procedure); Boone County Assessor's Office, appeals page (Form 115 notice of PTABOA decision). Links at sbpaper.com.

ment" that would qualify. The company's new filing listed an April 1, 2025, start and a Dec. 31, 2026, finish.

At the council meeting Jan. 13, 2025, McGuire said the company had already invested $20 million to $25 million and would reach "closer to fifty million dollars" after the project, according to the minutes. He confirmed that the expansion would take production from 2 million to 8 million pounds of lettuce a year.

Dr. Robert Bennett, who lives on O'Brien Street, spoke against the bills and "raised concerns of low wages," the minutes say. McGuire responded that the typical starting wage is $15 an hour and that most employees are from the South Bend area. The minutes record no other public speakers. Council members praised the company, and both resolutions passed 9-0.

Under the agreement, the city can end the abatements if the company does not substantially comply with its commitments. Records do not show whether construction began in 2025.

Sources: Resolution 5108-25, reconfirming real property tax abatement for Greenleaf Holdco LLC, with Statement of Benefits and Memorandum of Agreement (Jan. 13, 2025); Resolution 5109-25, reconfirming personal property tax abatement for Greenleaf Holdco LLC (Jan. 13, 2025); Bill 25-02 packet: DCI letter from Erik Glavich and reconfirming resolution (Jan. 8, 2025); South Bend Common Council meeting minutes, Jan. 13, 2025; Community Investment Committee minutes, Jan. 13, 2025. Links at sbpaper.com.

COMMUNITY

Board to weigh seeking bids on Leeper Park Tennis Center work

The building renovation follows a rebuild of the park's outdoor courts, named for A. David Filer V, under a contract that grew to $1,792,951.07.

The agreement that rebuilt the tennis courts at Leeper Park says a local nonprofit joined the effort "in furtherance of celebrating the life of David Filer."

That June 2025 memorandum of understanding between the city and the South Bend Community Tennis Association Inc. names the courts the A. David Filer V Tennis Courts. It calls for a permanent donor display on the west side of the tennis center acknowledging Albert "David" Filer V "as the impetus for this fundraising campaign."

The city also recommended a second display beside it, "sharing the impact he had on tennis and the significance of his loss," according to the memorandum.

Now the tennis center building itself is in line for work of its own.

The Board of Public Works' Nov. 19 agenda review session lists, under requests to advertise for the receipt of bids, "Leeper Park Tennis Center Renovation – Project No. 126-040." The agenda gives no cost estimate, and no document found gives a construction budget for the building work.

Design approved in May

The board approved a $43,500 professional services agreement with Alliance Architects Inc. of South Bend on May 26 for full design services.

The agreement describes design "for complete interior renovations" to the tennis center at 837 North Lafayette Boulevard. It covers programming, up to three conceptual designs, design development, construction documents, bidding and construction administration.

The 2025 memorandum had kept building work out of the court project. It said any renovation to the Leeper Park clubhouse and any potential lighting upgrades "will be separate from the Project."

How the courts were paid for

The memorandum called for turning the park's 14 existing courts into 13 courts sized to U.S. Tennis Association standards.

The tennis association, which the memorandum describes as "organized with a purpose of creating awareness and opportunities for Michiana residents to get involved with tennis," was to contribute at least $600,000. Another $200,000 was possible, contingent on USTA approval of final specifications.

Donors who pledged $50,000 get name recognition on the court surface and on the fence behind the court for at least five years, the memorandum says.

On June 12, 2025, the Redevelopment Commission approved $500,000 from the River East TIF district. TIF, or tax increment financing, sets aside property tax revenue from new development in a district to pay for projects there.

The request said that money would supplement the $600,000 raised by the association and a $500,000 grant from Visit South Bend Mishawaka, described in the minutes as the hotel/motel grant. The request, presented by Lidya Abreha of city Engineering, said the project "will

expand recreational opportunities for South Bend residents."

Joseph Molnar told the commission the park sits between the River East and River West TIF districts and serves both, and that the money would come from River East because of proximity, according to the minutes.

The Board of Public Works awarded the construction contract on June 10, 2025, to Byrne & Jones Construction of the St. Louis area for $1,756,171.07. Three change orders, for third-party testing of post-tension concrete pours, court lettering and a tennis backboard, raised it to $1,792,951.07. The completion date moved from Sept. 22, 2025, to May 10, 2026.

Six tournaments

Venues, Parks & Arts Executive Director Erin Thornton reported at the Sept. 21 Park Board meeting that the new Filer courts "hosted six tournaments," according to the minutes.

A day later, at a Common Council budget hearing, she said the department held a ribbon cutting in May for the courts, according to the minutes.

Among the department's 2027 priorities, those minutes list "making improvements to the Leeper Park Tennis Center building."

Sources: Board of Public Works agenda review session, Nov. 19, 2026; Professional Services Agreement, Leeper Tennis Center Renovation, Project No. 126-040, Alliance Architects Inc. (May 26, 2026); Memorandum of Understanding, City of South Bend and South Bend Community Tennis Association Inc., Leeper Courts (signed June 2025); Redevelopment Commission budget request, Leeper Park Tennis Reconstruction Project (June 12, 2025, signed); Redevelopment Commission minutes, June 12, 2025 (signed). Links at sbpaper.com.

COMMUNITY

Committee flags risk to oak savanna at Veterans Memorial Park

Park Board advisers say amenities floated for the riverside park could cut its tree canopy. The neighborhood plan adopted in September calls those ideas conceptual.

South Bend's newly adopted River Park Neighborhood Plan says Veterans Memorial Park "is generally lightly used" except on softball days. A committee whose minutes are filed in the South Bend Park Board's records describes the same park as having "mature oak savanna habitat to conserve."

That committee, the Ecological Advocacy Committee, has spent the fall warning that some ideas for the park could harm that habitat. The records reviewed show no city response addressed specifically to those concerns.

The committee took up the park on Aug. 3 at Rum Village Nature Center, where members each presented a "sensitive" park. The list also included City Cemetery, Ponader Park, Sorin Park, Elbel Park and Voorde Park.

The minutes of that meeting say Veterans Memorial Park is "designated as a sensitive park near the IUSB campus." Chair Clay Kusbach presented it on behalf of Andy S., the minutes say. The recommendations were to keep increasing native tree species and removing invasive species.

The minutes then list long-term concerns: "the potential of turning this into a dog park in its development with grand entrances and expanding the play and picnic areas. This would potentially deteriorate already existing ecological habitat."

The committee returned to the park on Sept. 14. According to those minutes, member Andy Schnabel presented on how "the under-appreciated Veteran's Memorial Park has an oak savanna habitat that is at risk to detrimental effects of development initiatives."

He explained Indiana University South Bend's involvement with the park and its work removing invasive plants, coordinated with the forestry efforts of Brent Thompson, the city forester with Venues Parks & Arts, who was present.

The Sept. 14 minutes say the amenities being considered, "including sports fields," "would affect the ecology of that area considerably." They cite mainly a reduction in tree canopy, and the building of a boat launch and expansion of its use.

What the plan proposes

Two weeks later, on Sept. 28, the South Bend Common Council adopted the River Park Neighborhood Plan 9-0 as Resolution 5187-26.

The plan lists the park as "Site 5." It says the park sits next to the St. Joseph River, is "heavily wooded with a dense grove of mature trees" and is bisected by Northside Boulevard. The land rises steeply to the north and west, which the plan says makes access to Twyckenham, the neighborhood to the north and the IUSB campus difficult.

Ideas from public engagement listed in the plan include a "grand stair" and ADA ramp from the south end of Esther Street, expanded softball facilities possibly through a partnership with IUSB, a sculpture garden and art walk, a dog park, an improved play experience, picnic space and more pavilions, and a refreshed fishing pier and boat dock. The list also includes more trees and a consolidated entrance at the parking lot.

The plan says its ideas and drawings are conceptual and for illustrative purposes only. Its implementation table reads, "Veterans' Memorial Park: Explore improvements to park amenities," with IUSB as a partner.

Council minutes show planner Tania Barreto said goals for the park include better connections to the neighborhood, a new access point on the north side, upgraded amenities, a potential partnership with IUSB, and a buffer between the road and the Northside Trail.

The public hearing debate centered on Potawatomi Park. The minutes record no speaker on Veterans Memorial Park.

Tim Corcoran, who introduced the presenters, told the council each project in the plan is a high-level concept, not an engineering drawing, and that every project will include additional public engagement as it moves toward implementation, the minutes say. Discussing a Potawatomi Park parking lot, he said that for every tree cut down, several new trees will be planted.

One project at the park is already under contract. In November 2025, a Redevelopment Commission agenda packet carried a $250,000 budget request from the River East Development Area to replace failing sidewalk along Twyckenham Drive and stabilize the park's eroding hillside "to fix the root cause." The area is a tax increment financing, or TIF, district, which sets aside growth in property tax revenue within its boundaries to pay for projects there. On May 12, the Board of Public Works awarded the work to Selge Construction Co. at $175,215.25.

The committee's Sept. 14 minutes say its concerns "will be included in our committee's year-end annual report to the Park Board." An action item reads: "Veterans Memorial Park drafted letter to discuss ecological concerns over their Improvement Plan."

The Park Board's amended agenda for Nov. 16 listed the committee's "Annual Summation," by Brian Will and John Hamilton. Minutes of that meeting are not posted yet. The board's next regular meeting is Dec. 14 at 5 p.m. at Howard Park.

Sources: South Bend Ecological Advocacy Committee minutes, Aug. 3, 2026; South Bend Ecological Advocacy Committee minutes, Sept. 14, 2026; Resolution 5187-26 adopting the River Park Neighborhood Plan (Sept. 28, 2026); South Bend Common Council minutes, Sept. 28, 2026; Redevelopment Commission agenda and packet, Nov. 13, 2025 (Veteran's Memorial Park at Twyckenham Dr. budget request). Links at sbpaper.com.

DEVELOPMENT

How to appeal your property tax assessment, step by step

Owners generally have until June 15 to file. Cases that don't settle go to a five-member county board, which in August added $50 penalties for owners who didn't show up.

If you think the county has valued your house or building too high, Indiana gives you one way to fight it: a written appeal, usually due June 15, that starts with an informal meeting with the assessor's office and can end before a county board, a state board or the Indiana Tax Court.

It is a well-used path in St. Joseph County. In 2024, the county assessor's appeals staff reviewed and processed more than 8,000 taxpayer appeals, through informal conferences, county board hearings and state board hearings, according to the 2025 State of the County address that Board of Commissioners President Carl Baxmeyer delivered to the County Council on June 10, 2025.

Here is how the process works, based on the state Department of Local Government Finance's rules and the county's own hearing records.

Step 1: File a Form 130

The assessed value is the county's estimate of what your property is worth, and your tax bill is figured from it. The county mails a notice of assessment, called a Form 11, and an owner who disagrees files a "Taxpayer's Notice to Initiate an Appeal," known as Form 130, with the local assessing official. Each parcel needs its own form.

The deadline, according to a November 2025 state fact sheet, is June 15 of the assessment year if the county mailed the notice before May 1. If the notice went out on or after May 1, the deadline is June 15 of the year the tax bill is mailed.

Owners do not need an appraisal. The state lists other evidence that counts: a recent sale of the property, sales of