The South Bend Paper

Stories in this paper are written with AI from public records and published sources, listed with every story. See sbpaper.com/about for how we work and who we are.

Tips: sbpaper.com/submit. Updates: sbpaper.com/subscribe.

The South Bend Paper

Issue 4 November 27, 2026 sbpaper.com

DEVELOPMENT

Redevelopment Commission adopts $52.8M spending plan for 2027

Commissioners also extended Fatbird's lease at the Palais Royale through mid-2030 and cleared its transfer to a new owner, signed city records show.

South Bend's Redevelopment Commission adopted its $52.8 million spending plan for 2027 at its Nov. 23 meeting, according to the signed resolution the city posted afterward.

Resolution No. 3682, signed by commission President David Relos and Secretary Eli Wax, says it was adopted at the Nov. 23 meeting. It approves the plan, directs staff to file it with the Indiana Department of Local Government Finance, the mayor and the Common Council, and lets staff amend it later if needed. State law requires the filing by Dec. 1, a staff memo with the resolution says.

The adopted plan carries the same figures as the draft in the meeting packet, which The South Bend Paper described before the meeting. It lists $52,770,683 in planned spending, against $48.7 million in projected tax increment financing, or TIF, revenue from the city's development areas and $1.6 million for the commission's general fund. That leaves planned spending about $2.5 million above projected revenue. The largest lines are $17.3 million in debt payments, $14 million for infrastructure and $9.9 million for land and property improvements.

The city has not yet posted minutes of the Nov. 23 meeting, so the vote count and any discussion are not in the record.

Continued on page 2

ECONOMY

Area payrolls grow 0.6% in October as hospitality jobs slide

The South Bend-Mishawaka metro counted 140,500 nonfarm jobs in preliminary federal figures, while leisure and hospitality fell to its lowest level since at least May.

Employers in the South Bend-Mishawaka area had 140,500 nonfarm jobs in October, 0.6% more than a year earlier, according to preliminary figures from the U.S. Bureau of Labor Statistics.

The gain was spread across a few large sectors. Leisure and hospitality — restaurants, hotels and entertainment — kept losing ground.

Hospitality down again

Continued on page 2

INSIDE

ECONOMY
Cascade TIF pledge doubles 3

DEVELOPMENT
Stadium Flats loan fully paid out 5

DEVELOPMENT
Great Lakes warehouse cost $14.5M 6

COMMUNITY
Riverwalk rebuild adds $41,261 7

DEVELOPMENT
How ambulance billing works 8

WEATHER THIS WEEK

FRI	SAT	SUN	MON	TUE	WED	THU
45°	48°	45°	41°	45°	54°	58°
Rain And Snow	Mostly Sunny	Light Rain	Partly Sunny	Partly Sunny	Mostly Sunny	Chance Light Rain

RDC adopts $52.8M 2027 plan CONTINUED FROM PAGE 1

Fatbird lease extended

The commission also approved two changes to its sublease with Haunt of Hounds LLC, which runs the Fatbird restaurant in the city-owned Palais Royale at 103 W. Colfax Ave. Both documents are posted as fully executed.

A staff memo says a new company, Fatbird Acquisition LLC, is buying the restaurant business and has confirmed that the restaurant's operations, offerings and staff will stay the same. The existing sublease did not allow an assignment, and it ran through June 30, 2028.

The first amendment extends the sublease two more years, through June 30, 2030, lets the commission approve an assignment, and lets either side end the lease for any reason on 90 days' written notice. Base rent in the added years is $3,343.90 a month from July 2028 and $3,444.22 a month from July 2029, plus $1,000 a month for real estate taxes and common expenses.

The second document assigns the sublease to Fatbird Acquisition. Under it, the new company takes on the tenant's obligations only when the sale of the business closes; until then, Haunt of Hounds remains the tenant, the memo says.

Other business

The commission's claims form for the meeting lists $3,461,959.75 in bills certified by City Controller Kyle Willis on Nov. 10. The agenda also called for approving the minutes of the Nov. 12 meeting, which the city has since posted in signed form.

The commission's next meeting is Thursday, Dec. 10, at 9:30 a.m. in the Common Council chambers at City Hall, the agenda says.

Sources: Resolution No. 3682, adopting the 2027 Annual Spending Plan, with staff memo and Exhibit A (signed, Nov. 23, 2026); First Amendment to Sublease Agreement, Haunt of Hounds LLC d/b/a Fatbird, with staff memo (fully executed, Nov. 23, 2026); Assignment and Assumption of Sublease Agreement, Fatbird Acquisition LLC, with staff memo (fully executed, Nov. 23, 2026); Redevelopment Commission agenda and packet, Nov. 23, 2026 (text of First Amendment); Redevelopment Commission agenda, Nov. 23, 2026. Links at sbpaper.com.

Area jobs up 0.6% in October CONTINUED FROM PAGE 1

The metro's leisure and hospitality sector counted 14,600 jobs in October, 2.7% fewer than in October 2025. It has drifted down since May, when it had 15,300 jobs, falling or holding steady each month, the bureau's figures show.

Where jobs grew

- Education and health services, the area's largest sector, had 34,900 jobs, up 1.2% from a year earlier and its highest level since at least May.
- Government had 16,300 jobs, up 3.2%.
- Mining, logging and construction had 6,900 jobs, up 4.5%.
- Professional and business services had 13,800 jobs, up 0.7%.

Manufacturing held at 14,800 jobs, unchanged from a year earlier. Financial activities had 5,900 jobs, down 1.7%, and information had 2,200, down 4.3%.

11/29 Symphony Sleigh Ride Adventure

Weather

Fri	Sat	Sun	Mon	Tue	Wed	Thu
45°	48°	45°	41°	45°	54°	58°
Rain And Snow	Mostly Sunny	Light Rain	Partly Sunny	Partly Sunny	Mostly Sunny	Chance Light Rain

National Weather Service forecast at press time.

Scoreboard

Send your scores to sbpaper.com/scores.

Calendar

11/27 American Cornhole Organization South Bend Major · Century Center, 120 S Doctor M.L.K. Jr Blvd

11/27 It's a Wonderful Life · Morris Performing Arts Center 211 N Michigan St South Bend

11/27 Holiday Lights on the Diamond · Four Winds Field 501 W outh St South Bend

11/27 Black Friday Gift Shop Sale 2026 · Potawatomi Zoo 500 S Greenlawn Ave South Bend, IN 46615

11/27 Winter Open · Howard Park 219 S St Louis Blvd South Bend, IN 46614

11/27 Notre Dame Hockey vs. Boston College · Compton Family Ice Arena 100 Compton Family Ice Arena Notre Dame

11/27 Christmas Tree Lighting · Inn at Saint Mary's SR-933 & Douglas Rd. South Bend , Indiana

11/27 Winter Wonderland Holiday Lights · Wellfield Botanic Gardens 1011 N Main Street Elkhart

11/28 It's a Wonderful Life · Morris Performing Arts Center

11/28 Football, IHSAA Class 6A state championship: Penn vs. Brownsburg · Lucas Oil Stadium, 500 S. Capitol Ave., Indianapolis

11/28 DJ Skate · Howard Park 219 S St Louis Blvd South Bend, IN 46617

11/28 Notre Dame Men's Basketball vs. Stonehill · Purcell Pavilion 113 Joyce Center Notre Dame

11/28 Holiday Lights on the Diamond · Four Winds Field 501 W outh St South Bend

11/28 American Cornhole Majors Tournament · Century Center Convention Center 120 S Doctor M.L.K. Jr Blvd South Bend, IN 46601

11/28 New Kitchen Store Annual Christmas Open House · New Kitchen Store 1100 Roosevelt Road Walkerton

11/28 Happy Holly-Days at the Zoo · Potawatomi Zoo 500 S Greenlawn Ave South Bend

11/28 Small Business Saturday Makers Market · MAKE SOUTH BEND 2228 Mishawaka Ave South Bend

11/28 2027 Happy Holly-days · Potawatomi Zoo 500 S Greenlawn Ave South Bend, IN 46615

11/28 Support Local Artists and Shop Small Business Saturday at the Fire Arts Holiday Show · Fire Arts Inc. 305 East Colfax South Bend

11/28 Mishawaka Eagles monthly billiards tournament · Mishawaka Eagles FOE #2083 225 S Main St, Mishawaka, IN 46544, USA Mishawaka

11/28 Crafting With The Creatures · Potawatomi Zoo 500 S Greenlawn Ave South Bend, IN 46615

11/28 Girls basketball: Penn at Carroll · Carroll High School, Fort Wayne

11/28 Touchdown at Cheers: Notre Dame vs. Syracuse · Cheers Bar and Grill 103 S Dixie Way South Bend

11/28 Decorative Winter Planter Workshop · Wellfield Botanic Gardens 1011 N Main Street Elkhart

11/28 Holladay Christkindl Fest · Inn at Saint Mary's 53993 State Hwy 933 South Bend

11/28 Boys basketball: Penn at Carroll · Carroll High School, Fort Wayne

11/28 Winter Wonderland Holiday Lights · Wellfield Botanic Gardens 1011 N Main Street Elkhart

11/29 The Bergamot – A South Shore Christmas · Morris Performing Arts Center

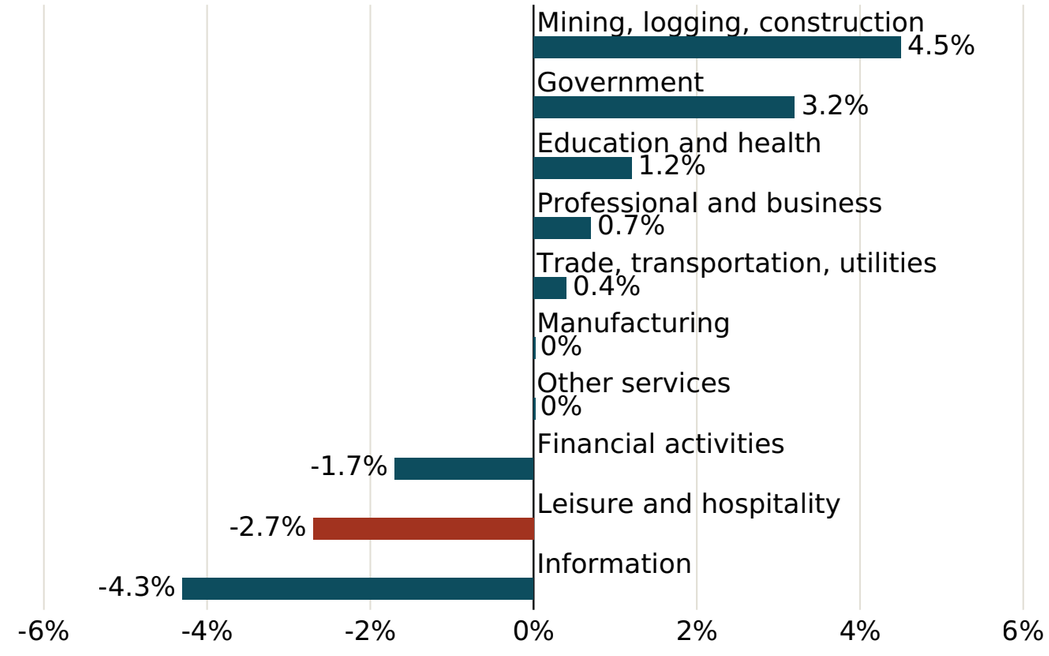
11/29 Holiday Lights on the Diamond · Four Winds Field 501 W outh St South Bend

11/29 A Very Merry Symphony Sleigh Ride Adventure · DeBartolo Performing Arts Center

11/29 Happy Holly-Days at the Zoo · Potawatomi Zoo 500 S Greenlawn Ave South Bend

11/29 Christmas in New Carlisle · Downtown New Carlisle 204 E. Michigan St New Carlisle

Change in jobs from a year earlier, October 2026
South Bend-Mishawaka metro, percent change; preliminary, not seasonally adjusted



Source: U.S. Bureau of Labor Statistics, Economy at a Glance

September revised

The bureau's revised September figures differ from the preliminary ones this paper reported Nov. 10. September now shows 139,900 total jobs, unchanged from a year earlier, and 14,900 leisure and hospitality jobs, down 3.2% rather than 4.5%.

October's unemployment rate for the metro has not yet been published. The rate was 4.1% in September, a preliminary figure.

The figures cover the South Bend-Mishawaka metropolitan area, which includes St. Joseph County, Indiana, and Cass County, Michigan. They are not seasonally adjusted, so the bureau's comparisons with the same month a year earlier are the most meaningful. October's numbers are preliminary and can be revised. The bureau's estimates do not say why employment in any sector changed.

Sources: U.S. Bureau of Labor Statistics, Economy at a Glance: South Bend-Mishawaka, IN-MI (data extracted Nov. 20, 2026). Links at sbpaper.com.

ECONOMY

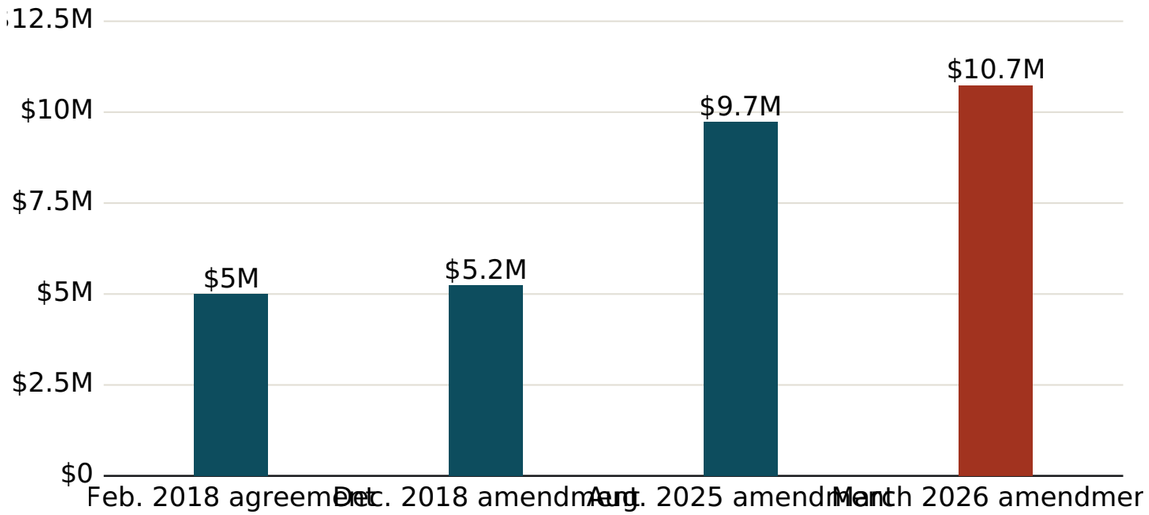
City's Cascade TIF pledge more than doubles to $10.7 million

The developer's required private investment rose 69% to $65 million, and about $8 million of the city money is left for the project's second riverfront tower.

Older records: The main records behind this story run through April 27, 2026.

City TIF pledged to the Cascade project

Most the Redevelopment Commission may spend under each version of its agreement with Wharf Partners LLC; nominal dollars, both phases combined



Source: South Bend Redevelopment Commission development agreement, amendments and minutes

The most South Bend has agreed to spend on the Cascade development on the East Bank has more than doubled since 2018, from $5 million to $10.7 million, Redevelopment Commission records show.

The money is tax increment financing, or TIF: property tax growth inside a district, here the River East district, that the commission can spend on projects there. Under its agreement with developer Wharf Partners LLC, the commission pays for "Local Public Improvements" such as site preparation and infrastructure, while the developer builds the towers along the St. Joseph River just north of Seitz Park.

The cap was $5 million in the February 2018 agreement and $5.237 million after an amendment that December. A second amendment in August 2025 raised it to $9.737 million, and a third, effective March 26, 2026, raised it to $10.737 million.

The developer's side grew more slowly. The minimum private investment rose from $38.5 million in 2018 to $65 million, an increase of 69%, while the city's cap rose 115%. That moved the city's pledge from about 13% of the required private investment to about 16.5%.

Where the money goes

City staff told the commission in August 2025 that it had spent just over $2.7 million on the first phase, a seven-story tower with an underground garage finished in December 2019, according to the minutes. That leaves roughly $8 million for the second phase, none of it spent as of March, the third amendment says.

That second building, at 312-318 E. Colfax Ave., must have at least seven stories, 20 housing units and 10,000 square feet of commercial space, plus an underground garage, under the 2026 project plan. Developer Frank Perri told the commission in 2025 he expected 20 to 25 condominiums. The 2026 staff memo puts the developer's planned spending on it at $40.5 million at least.

That memo said cost estimates in 2025 had come in higher than expected, and that the work had to be scheduled around the city's Colfax Avenue streetscape project.

The case for and against

Staff told the commission in 2025 that delays to the Seitz Park rebuild and Notre Dame's hydroelectric project, which used the second-phase site for staging, were outside the developer's control. They estimated the city's second-phase money would be paid back in property taxes in 12 to 15 years. Caleb Bauer, executive director of the Department of Community Investment, said the concrete building could pay taxes for close to 100 years, the minutes say.

Matt Barrett, identified in the minutes as a resident, raised concerns about the total investment per market-rate unit compared with the city's spending on afford-

to reserve the rights than to retrieve them when once given away."

He proposed that every street railway contract carry a franchise term of no more than 30 years. "The tendency is toward shorter term franchises," he wrote. The council referred his message to the Committee on Ordinances.

How long a private company should hold a public street is a question the 1885 ordinance answered with one word.

Five years after Fogarty's message, on Oct. 26, 1908, another company, the Chicago, Lake Shore & South Bend Railway Company, told the council it had complied with its franchise "in the manner of constructing its track" and asked for the return of its deposit. The council voted unanimously to have the city controller issue a warrant for the amount "if found correct."

That deposit was $6,000. The 1885 company's was $1,000.

Sources: South Bend Ordinance Book 3, p. 385: Ordinance 696, street railway franchise (adopted Jan. 19, 1885); Ordinance Book 3, p. 386: Ordinance 696, continued (fares, special police, speed rules, Section 14); Ordinance Book 3, p. 387: end of Ordinance 696 (deposit, adoption); Ordinance 871 begins; Ordinance Book 3, p. 388: Ordinance 871, electric cars, continued; Ordinance Book 3, p. 389: end of Ordinance 871 (Nov. 1, 1889); Ordinance 907 (April 25, 1892). Links at sbpaper.com.

HISTORY

South Bend grants a streetcar company 'perpetual' rights in 1885

Seventeen years later, the Common Council voted 9-0 to require its own consent before a street railway could occupy any street not already in use.

In January 1885, the South Bend Common Council gave a street railway company the use of the city's streets and put no end date on it.

The word is in Section 14 of Ordinance 696, adopted Jan. 19, 1885: "The rights of said Company to operate said railways upon all the streets of said City shall be perpetual."

The same section tied the city's own hands. The city and its council, it says, "shall not grant or confer upon any person or persons or corporation any privileges or franchises which will impair or destroy" the company's rights.

The ordinance book prints the measure over the names of Mayor George W. Loughman and the city clerk. Its title names the South Bend Railway Company. The grant allowed single or double track "in and upon and along the course, or courses, of all the streets and bridges" of the city.

The ordinance also set rules for running the cars, and they are specific.

"No car shall be drawn within the City limits at a greater speed than six miles an hour," it says. Turning corners, "the horses or mules shall not be driven faster than a walk."

The fare was capped at 5 cents for any distance within the city limits, with free transfer tickets. That price held from 6 a.m. to 11 p.m. After that, the fare could be 10 cents.

The ordinance also made the crews police. Conductors and drivers became special police officers of the city "without salary from the City," with power to arrest people "guilty of disorderly conduct or of using indecent, profane or obscene language in or about the cars or barns of said Company."

On money, the council reserved the power to charge a license fee of no more than $5 a year per car, and not until 10 years after passage. The company left a $1,000 deposit in the city treasury, to be refunded if the lines were built and running by Jan. 1, 1886, and kept by the city if they were not.

The council adds conditions

Later ordinances added conditions.

Ordinance 871, recorded as adopted Nov. 1, 1889, over the name of Mayor W. H. Longley, dealt with the South Bend and Mishawaka Railway Company, which the ordinance book describes as the successor and assignee of the earlier companies. It gave the council power to make "reasonable rules and regulations as to the manner and time of running electric cars," and held those cars to 8 miles an hour in residence areas and 6 in business areas.

It went further. The council could, "for good cause stated," declare any part of the street railway "a nuisance and dangerous to public travel" and have it removed at the company's cost.

In 1892, Ordinance 907 let the company relay a route to run along South Bend Avenue to Notre Dame Avenue. The council wrote that it was "of the opinion that the interests of the people of the City would be served by such change." The permission carried a deadline: If the new route was not finished by July 1893, all the company's rights and franchises in the city's streets would be forfeited.

Nine ayes, no nays

In September 1902, the council narrowed the 1885 grant.

It passed Ordinance 1144, "requiring street railways to obtain consent of the common council before occupying or attempting to occupy any streets or alleys of the city of South Bend."

It repealed the parts of the 1885 ordinance, and of the ordinances supplementing or amending it, that gave or attempted to give consent to use streets, bridges and alleys not specifically named in them.

It did not undo the perpetual grant in full. On the floor, the council inserted the words "not now occupied for street railway purposes," and a proviso kept the repeal from reaching streets, bridges and alleys a street railway already occupied. The amendment, the suspension of the rules and final passage each carried with nine ayes and no nays.

The minutes of Sept. 22, 1902, record a new applicant. The Board of Public Works told the council a company had petitioned "seeking to operate an electric Street car line into this city." The board's first question: "Would the Common Council approve a contract entered into by this board, permitting a competing company to enter the local field."

Eight months later, Mayor Edward J. Fogarty addressed a proposed interurban railway ordinance. In a message dated May 21, 1903, he wrote: "The experience of the city suggests that it is much easier

able housing, and asked for more conditions in such agreements. The commission approved the 2025 amendment unanimously.

In April 2026 the Common Council also granted the second phase a six-year property tax abatement. Condos qualify only while the developer owns them and they are not occupied, the resolution says.

The newest records found for this story are from April 2026. They do not show whether construction began in June 2026, as the 2025 schedule planned.

Sources: Third Amendment to Development Agreement, Wharf Partners LLC, with staff memo (effective March 26, 2026); South Bend Redevelopment Commission minutes, Aug. 28, 2025 (Second Amendment, Cascade-Wharf Partners); Development Agreement, Redevelopment Commission and Wharf Partners LLC (Feb. 22, 2018); First Amendment to Development Agreement, Wharf Partners LLC (Dec. 13, 2018); Resolution 5169-26 confirming six-year real property tax abatement for Wharf Partners LLC (April 27, 2026). Links at sbpaper.com.

DEVELOPMENT

City pays out full $3.8M loan as Stadium Flats still under way

Diamond View's 60 affordable apartments opened with a 200-person waitlist. The 90 market-rate units next door are still being built after a September fire.

South Bend has now paid out the full $3.8 million tax increment financing loan it promised for the Diamond View and Stadium Flats apartments, city checkbook records show, while the market-rate half of the RealAmerica Development project is still under construction near Four Winds Field.

The affordable half is finished. Diamond View's 60 income-restricted apartments were fully leased by July, a city official told the Redevelopment Commission, and a ribbon cutting took place by early October. On Oct. 12, Joe Molnar, deputy director of Community Investment, cited a 200-person waitlist at Diamond View as evidence of the city's need for affordable housing, according to council committee minutes.

The 90 market-rate Stadium Flats apartments started construction this spring. A fire at the construction site in early September forced the evacuation of Diamond View residents. Commission minutes from Sept. 24 record that construction was proceeding despite the fire.

What the city put in

Since 2021 the city has backed the block bounded by Lafayette Boulevard and Main, Monroe and South streets with three kinds of help, according to city records:

Incentive	Approved	Amount
Land sale below appraised value	July 2021	$1,000 for land appraised at $280,000
Diamond View tax abatement, 8 years	2021, revised June 2023	Estimated $199,000
Stadium Flats tax abatement, 8 years	June 2023	Estimated $315,000
Forgivable TIF loan to Legacy25 Inc.	February 2024	$3.8 million

The abatement estimates come from a review of city records.

The Redevelopment Commission sold the six vacant lots to RealAmerica for $1,000 in July 2021. The commission had set an offering price of $280,000 in 2016 and received no bids. The deal gave the buyer 36 months from closing to finish construction, or the city could demand the $280,000, according to the 2021 staff memo. At the time, the project was pitched as a $12 million mixed-income complex.

A project that grew and split

RealAmerica won state low-income housing tax credits in November 2022, Molnar told the commission in March 2025. By 2024 the plan had grown to three buildings: 60 affordable units and two buildings of at least 45 market-rate units each, with about $21.5 million in investment, according to the loan ordinance the Common Council passed in February 2024.

That ordinance authorized a loan of up to $3.8 million from TIF revenues to Legacy25 Inc., a nonprofit that shares the development agreement with RealAmerica, to pay for site work and infrastructure. The loan is forgiven if the representations in its loan agreement are met; if they are not, it is not forgiven.

The two halves then moved on different schedules. In February 2024 the commission split the closings. The affordable parcel transferred in 2024 and construction began that fall, Molnar said. The market-rate parcels were held up by contamination: Indiana Brownfields paid about $250,000 to dig out roughly 1,500 tons of lead-contaminated soil, more than 68 truckloads, Molnar told the commis-

sion in March 2025, when it approved a seventh amendment extending that closing to July 31, 2025. Commission minutes from June 26, 2025, said the city would close with RealAmerica the following week.

Both halves fell behind the dates in their 2023 tax filings. Each statement of benefits listed an Oct. 1, 2023, start and a March 1, 2025, finish.

Where the money went

The city paid the loan in nine installments, all recorded in the checkbook to Legacy25 Inc. under Community Investment. Three payments from July to October 2024 totaled $550,000 for Diamond View, the share the review of city records assigns to the affordable units. Six payments from February to Aug. 18, 2026, totaled $3.25 million and are labeled for Diamond View and Stadium Flats. Together they come to exactly $3.8 million.

The tax breaks carry their own clock. Both abatement resolutions say the site's designation expires Dec. 31, 2026. In its agreement for the Stadium Flats break, RealAmerica committed to build a market-rate building and create at least two full-time jobs, and the city may end the break and seek repayment of tax savings if the company falls out of compliance.

The city's 2022 abatement report listed Diamond View as "Not Started." The text of the 2024 report, filed in June 2025, does not mention the project.

The fire

The Common Council said in a Sept. 8 statement that Stadium Flats was not yet occupied and that the cause of the fire was under investigation. Police Chief Scott Ruszkowski later commended Capt. Russell Buysse for recognizing that the fire had spread to the occupied Diamond View building, according to Board of Public Safety minutes. The records reviewed show no finding on the cause.

The records reviewed also do not show a completion date for Stadium Flats or whether the city has found that the loan's conditions for forgiveness have been met. The record shows no statement from RealAmerica on the project's schedule.

Sources: Redevelopment Commission packet, July 22, 2021: Real Estate Purchase Agreement with RealAmerica Development and staff memo; Resolution 5023-23, modifying and reconfirming the Diamond View Apartments LP abatement, with Statement of Benefits (June 12, 2023); Resolution 5036-23, confirming eight-year mixed-use abatement for RealAmerica Development (Stadium Flats), with Statement of Benefits and Memorandum of Agreement (June 26, 2023); Ordinance 11109-24, TIF-funded forgivable loan to Legacy25 Inc. (RealAmerica project) (Feb. 12, 2024); Redevelopment Commission minutes, March 27, 2025 (seventh amendment; brownfield cleanup). Links at sbpaper.com.

DEVELOPMENT

Great Lakes spec warehouse cost $14.5M, below tax-break estimate

The 296,000-square-foot Dylan Drive building was finished in December 2024, and the city rates its 2022 abatement substantially compliant. Records name no tenant.

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

When a Great Lakes Capital company asked South Bend for a tax break in 2022 to build a speculative warehouse on Dylan Drive, it had no tenant, and council members said so. Two years later the 296,000-square-foot building was finished for less than the company estimated, city reports show, and the city rates the deal substantially in compliance.

The newest of those reports covers 2024 and was filed in June 2025. The South Bend Paper did not find a newer city report on the project.

What was promised

GLC Portage Prairie V LLC, which the city identified as a subsidiary of Great Lakes Capital, petitioned in May 2022 to build the warehouse on 30 acres in the Ameriplex industrial park near Dylan Drive and Adams Road, later addressed as 5910 Dylan Drive. It estimated the cost at $15,318,200 and projected 50 to 200 indirect full-time jobs.

The Department of Community Investment's report called the building speculative, with a few tenants showing solid interest. Its schedule had the abatement start at 100% and fall 5 points a year to 70% over seven years. It estimated $1.88 million in taxes abated and $688,535 paid during those seven years, and about $367,600 a year in taxes once the break ends. The land paid about $1,565 in 2022.

The report also said the petitioner had not been granted any tax abatements. That was true of the new LLC, but city records list four earlier abatements in the same park for other Great Lakes Capital

"The purpose would not be to teach members what conclusion to reach," the plan says. "It would teach them how to reach a fair one."

A proposed 2027 calendar, marked not yet approved, keeps six public business meetings and adds six training and workshop sessions in the other months, all Thursdays at 6 p.m.

The office's adopted 2027 budget is $132,119, down $132 from this year. Education and training rises from $6,000 to $8,000.

Proposed bylaw amendments in the packet would cut required attendance from 75% to 51% of meetings, count lawful remote attendance, and let members who join electronically vote only if they can be seen and heard, matching the ordinance change.

Sources: Youth de-escalation policy examples and Community Police Review Board recommendation, filed Nov. 19, 2026; Community Police Review Board agenda, Nov. 19, 2026 (as filed); Community Police Review Board minutes, Sept. 17, 2026; CPRB Training & Readiness Structure, October 2026; CPRB Civilian Oversight Academy Initial Orientation Instructor Manual. Links at sbpaper.com.

SPORTS

Penn, Northridge win semistates, reach state football finals

Penn held off Carmel 49-45 and Northridge beat Fort Wayne Bishop Dwenger 22-21 in overtime. Both unbeaten teams play for titles Friday at Lucas Oil Stadium.

Two unbeaten area football teams are headed to Indianapolis. Penn and Northridge won their IHSAA semistate games Friday, Nov. 20, and will play for state championships on Friday, Nov. 27, according to the Indiana High School Athletic Association's brackets and tournament schedule.

Penn 49, Carmel 45 (Class 6A)

Penn won a shootout at Carmel. Penn led 14-0 after the first quarter and 27-21 at halftime, according to the IHSAA's line score. Penn took a 34-28 lead into the fourth quarter, when the teams combined for 32 points; Penn scored 15 of them to Carmel's 17 and held on by four.

Penn (13-0) will face Brownsburg (13-0) for the Class 6A title at 7 p.m. Eastern on Friday, Nov. 27, at Lucas Oil Stadium. Brownsburg beat Warren Central 35-17 in the other 6A semistate.

Northridge 22, Fort Wayne Bishop Dwenger 21, OT (Class 4A)

Northridge needed overtime at Fort Wayne Bishop Dwenger. Neither team scored in the first quarter, Dwenger led 7-0 at halftime, and the game was tied 14-14 at the end of regulation. Northridge outscored Dwenger 8-7 in overtime, the IHSAA line score shows.

Northridge (14-0) will play Indianapolis Bishop Chatard (12-2) for the Class 4A title at 3 p.m. Eastern on Friday, Nov. 27, according to the IHSAA's state finals schedule. Chatard also won in overtime Friday, beating East Central 21-20.

Warsaw 45, Chesterton 21 (Class 5A)

Warsaw Community beat Chesterton 45-21 at home, leading 24-7 at halftime and 45-7 after three quarters. Chesterton had ended Concord's season in the regional a week earlier. Warsaw (12-1) will play Indianapolis Cathedral (10-3) for the Class 5A title at 7 p.m. Eastern on Saturday, Nov. 28, according to the IHSAA's state finals schedule.

The week ahead

All six state championship games are at Lucas Oil Stadium in Indianapolis, three on Friday, Nov. 27, and three on Saturday, Nov. 28. Tickets are $20 per person per day, general admission, sold as mobile tickets through Ticketmaster or at the stadium box office; children 5 and younger get in free. The stadium is cashless, and gates open at 10 a.m. Eastern each day.

Every title game streams on IHSAAtv.org by pay-per-view, $20 per game or $25 for all six, and airs on stations in the IHSAA Champions Radio Network.

No other local high school results had been submitted to the paper as of Sunday.

Sources: IHSAA 2026-27 Boys Football State Tournament page (semistates, state finals schedule, tickets, streaming); IHSAA Class 6A football bracket, 2026-27; IHSAA Class 4A football bracket, 2026-27; IHSAA Class 5A football bracket, 2026-27. Links at sbpaper.com.

Where the money goes

Ambulance revenue is one of the largest sources of money the fire department brings in. Its budget presentations put EMS revenue at $5.15 million in 2023, $5.27 million in 2024 and $6.55 million in 2025, noting that 2025 included two annual Medicaid payments. The department budgeted $6.12 million for 2026.

A 2008 ordinance requires the department to file the yearly summary of runs, billing, collections and lawsuits so the council can review the fees.

Sources: South Bend Fire Department, 2024 Ambulance/Medical Service and Lawsuits Report to the Common Council, with 2025 ambulance user fees (May 21, 2025); Ordinance 10444-16, amending Chapter 9, Article 3 to address ambulance/medical service fees (2016), including annual Medicare-based adjustment by the fire chief; Ordinance 9887-08, amending Chapter 9, Article 3, ambulance/medical user fees and annual report (Dec. 8, 2008); Fire Department 2026 budget presentation to the Common Council (Sept. 11, 2025); Fire Department 2027 budget presentation to the Common Council (Sept. 9, 2026). Links at sbpaper.com.

COMMUNITY

Police review board weighs asking SBPD for youth de-escalation rule

Materials filed for the board's Nov. 19 meeting also lay out a six-hour orientation for new members and a 2027 calendar with a training session every other month.

South Bend's Community Police Review Board had before it last week a recommendation that the South Bend Police Department change its Duty Manual to require officers to use "developmentally appropriate de-escalation" when they deal with juveniles.

The recommendation was among the materials filed with the city clerk on Nov. 19, the day of the board's regular meeting. Minutes of that meeting were not yet posted Monday, so the records do not show whether the board voted on it. The agenda listed the youth policy under old business, "action only if supported by the prior record and lawful notice."

What the recommendation asks

Under the draft, when it is safe and feasible, officers would use calm, age-appropriate language, give young people more time to comply, create distance and involve a parent, guardian or trusted adult. The rules would add to the department's existing Policies 300 and 901 and would not restrict force that is "objectively reasonable, necessary, and proportional" under Indiana law, the draft says. It asks Corporation Counsel to review the change and submit it to the Board of Public Safety for approval.

The records reviewed show no response from the police department to the proposal.

Attached to the recommendation is a survey, dated Oct. 19, of police departments that have adopted youth de-escalation rules. It lists departments in Madison, Wis.; Washington, D.C.; Houston; Boston; Cambridge, Mass.; Greenville, S.C.; Honolulu and several other cities. It says it left out Chicago, Phoenix and San Francisco because their youth policies were drafts or had no confirmed effective date, and it found no county sheriff's policy that met its tests.

The idea dates at least to the board's Sept. 17 meeting. Minutes show Director Charles L. King III said he had sent members de-escalation material from departments around the country and wanted recommendations to go to the police department before the end of the year. Board member Cheryl Ashe volunteered to work on it and said she wanted at least one police officer involved. King said the office's paid consultant, a retired officer, could take part, and that board members may ask city officers to join but cannot compel them to.

Training for new members

The Nov. 19 packet also includes a training plan written by the Community Police Review Office for what it calls the CPRB Civilian Oversight Academy. It follows the Common Council's October ordinance change, which requires up to six hours of orientation before a member may see protected investigative files or vote on a complaint, at least 16 hours of training in the first year and eight hours a year after that.

A 39-page instructor manual breaks the orientation into six one-hour modules, from Indiana's Open Door Law to bias-aware decision-making, each ending with a quiz. The recommended passing mark is 80%, with retakes allowed. The plan also calls for an annual three-day retreat, recorded sessions members can complete on their own, and a mock complaint, with body-camera video and an Internal Affairs report, for members to decide.

companies, approved in 2015, 2017 and 2019.

The council debate

Council members pressed on the jobs figure. Lori Hamann said the council's Community Investment Committee needed a better tool for judging a spec building with no tenant, according to the May 23, 2022, minutes. Caleb Bauer, then acting executive director of community investment, said no tenant was lined up and the job estimate drew on Great Lakes' earlier buildings. Isaac Hall of Great Lakes Capital told the council the estimate assumed about one job per 2,000 square feet.

Jeff Smoke, a Great Lakes Capital managing director, said the company was in serious talks with a tenant for 250,000 square feet. Asked by Council Member Eli Wax whether the project could go ahead without the break, Smoke said the company would not move forward without one, the minutes show. He said taxes and operating costs are passed on to tenants in their rent.

Joseph Shabazz, who lives on Martin Luther King Drive, asked how contractors would be chosen and said the application was vague about minority participation. Bauer said the abatement requires an affirmative action plan.

The council designated the area with eight votes in favor on May 23 and confirmed the break with seven votes in favor on June 13, 2022, the minutes show. In September 2022 the Board of Zoning Appeals approved a variance allowing loading docks in a corner yard, over one letter of opposition, its minutes show.

What the records show since

The city's 2022 abatement report, filed in June 2023, listed the project as not started and as a new abatement not yet required to report, with a $15 million estimate, a Dec. 1, 2023, completion date and 50 new jobs. The 2023 report, filed with the council in September 2024, rated it a 1, in compliance.

The 2024 report tells a different story on cost and timing:

Measure	2022 petition	2024 city report
Estimated cost	$15,318,200	$16,418,200
Actual cost	n/a	$14,527,610
Expected completion	n/a	Jan. 1, 2024
Actual completion	n/a	Dec. 1, 2024
Compliance score	n/a	2, substantially in compliance

The actual cost is about $790,000 below the petition and about $1.9 million below the estimate the 2024 report lists. The records reviewed do not explain why the report's estimate is $1.1 million higher than the petition's.

The report's key says a score of 2 can mean a company missed a jobs goal on a relatively new project or did not reach its estimated project cost. It does not say which applied here. The paper did not find a count of jobs actually at the building in city records, or a record naming a tenant.

Under the 2024 report, the abatement first applies to 2025 tax bills and runs through 2031.

Great Lakes Capital has since won more breaks nearby. In August 2026 the council approved an eight-year abatement for GLC Mid-Bay LLC's spec warehouse on Chet Waggoner Court, and the city's report for that petition lists the Dylan Drive building among the company's prior abatements.

Sources: Bill 22-21 packet: DCI letter, declaratory resolution, tax abatement report and schedule, petition, GLC Portage Prairie V LLC (May 18, 2022); Resolution 4956-22, designating resolution, GLC Portage Prairie V LLC (May 23, 2022); Resolution 4957-22, confirming seven-year real property tax abatement, GLC Portage Prairie V LLC (June 13, 2022); Common Council Community Investment Committee minutes, May 23, 2022; South Bend Common Council minutes, May 23, 2022 (signed). Links at sbpaper.com.

COMMUNITY

City adds $41,261 to Seitz-to-Howard riverwalk rebuild

The Nov. 24 change order covers steel, a water line, benches and anti-vandalism fencing, and brings the concrete trail contract to $5.32 million, still due May 1, 2027.

The wooden boardwalk between Seitz Park and Howard Park sat on gabion baskets along the St. Joseph River, and those baskets were sinking.

That detail comes from a budget request Patrick Sherman, the city's director of project management, signed March 26, 2026. It describes the riverwalk as "a heavily used section of wooden boardwalk" whose wood and wooden supports were deteriorating with age. The sinking baskets, the request says, were creating

an uneven trail surface. It also describes awkward blind corners toward Howard Park, under the Jefferson Bridge, that it says are not conducive to a safe and comfortable multi-use trail.

The replacement is a 14-foot-wide concrete multi-use trail supported by new piers. The project adds a staircase on the north side of the bridge, from the bridge surface down to the riverwalk, and replaces the concrete staircase down to Howard Park on the south side to meet current design standards.

On Nov. 24, the Board of Public Works approved the project's first change order, adding $41,261.27 to Larson-Danielson Construction Co.'s contract. That brings the LaPorte company's contract to $5,322,280.27, an increase of 0.78% over the original $5,281,019.

Most of the added cost, $30,622.84, covers steel changes and a water line. A staff memo says the steel changes account for conditions found on site after the boardwalk was demolished, and the water line had to be changed at the request of the building department.

The rest pays for smaller items. Two new park benches, requested by Venues Parks & Arts to replace existing ones, cost $6,000. Additional steel tubing on fencing panels under the bridge, added "to help prevent vandalism," according to the memo, costs $3,288.56. A small amount of added sidewalk "for better connectivity" costs $1,349.87.

The completion date does not change. Records show it remains May 1, 2027, with no time extension.

How it is paid for

The money comes from tax increment financing, or TIF, which sets aside property taxes from growth in property values inside a district for projects in that district instead of sending them to the usual taxing units. Sherman's March 26 request to the Redevelopment Commission sought $5.6 million for final design and construction: $4 million from the River East Residential TIF and $1.6 million from the River East TIF. An earlier version on the commission's March 12 agenda asked for $4 million from the River East Residential TIF alone; that version is marked tabled.

Board of Public Works minutes show bids were opened March 10, after a Feb. 24 bid-opening item was tabled. One bid was received, from Larson-Danielson, and the board awarded the contract April 14.

The engineering memo with the award says the project had goals for minority- and women-owned business participation that Larson-Danielson was unable to meet. The city's Office of Diversity and Inclusion reviewed the bid and determined the company would be granted a good-faith effort, the memo says.

The same day, the board approved $122,905 for SmithGroup Inc. for final design changes and construction administration. The requested changes included switching the main walking path to exposed aggregate and integral colored concrete, and adding a screening element below the metal stair. SmithGroup's agreement, which dates to Dec. 12, 2017, and covers the Seitz Park design as well as this phase, now totals $1,572,100.

The riverwalk is the second phase of the Seitz Park work. The board approved a completion affidavit for the first phase, Ziolkowski Construction's renovation of the park at 316 E. Colfax Ave., on Aug. 26, 2025, in the amount of $10,235,924.48.

Sources: Change Order No. 1, Seitz Park Reconstruction Phase II, Project 125-041, Larson-Danielson Construction, with engineering memo (Board of Public Works, Nov. 24, 2026); Redevelopment Commission budget request, River Walk Improvements: Seitz Park to Howard Park (March 26, 2026, signed); Redevelopment Commission budget request, River Walk Improvements: Seitz Park to Howard Park (March 12, 2026, tabled); Board of Public Works minutes, March 10, 2026 (bid opening, Project 125-041); Board of Public Works minutes, Feb. 24, 2026 (tabled bid opening). Links at sbpaper.com.

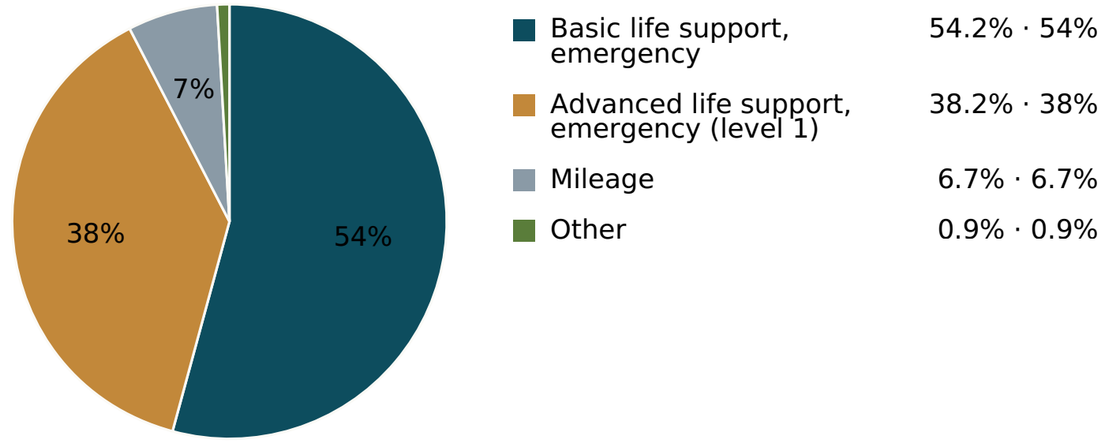
DEVELOPMENT

How South Bend bills for an ambulance ride

The fire department billed $9.37 million for ambulance service in 2024 and collected $5.22 million, with rates pegged to Medicare's and higher for nonresidents.

Older records: The main records behind this story run through May 2025.

What South Bend charged for ambulance service in 2024
Share of $9.37 million in ambulance charges by service type, resident and nonresident combined



Source: South Bend Fire Department 2024 ambulance and medical service report

When a South Bend Fire Department ambulance takes someone to the hospital, the city sends a bill. In 2024, the department charged $9.37 million for ambulance and medical service and collected $5.22 million that year, according to its most recent annual report to the Common Council, filed in May 2025. That report covers 2024; a report on 2025 billing was not found in the city's posted records.

The report does not say how much of the money collected in 2024 came from that year's bills rather than earlier ones.

Who sets the price

A city ordinance sets the fee for each kind of ambulance run, and the definitions follow federal Medicare rules. Basic life support is transport with medically necessary supplies and services. Advanced life support, level 1, adds an assessment by paramedic-level staff or at least one advanced treatment.

Since 2016, the fire chief has been allowed to raise or lower the fees once a year by the same percentage Medicare changes its own ambulance rates, effective the day after written notice is filed with the city clerk. The council does not vote on those yearly changes.

People whose primary home is outside the city limits pay more. The rates the department reported for 2025:

Service	City resident	Nonresident
Advanced life support, emergency (level 1)	$766.71	$1,073.39
Basic life support, emergency	$645.66	$903.92

Mileage is charged on top, and a medical call that ends without a trip to the hospital is $200.

What gets billed

The department's five city ambulances answered 20,782 calls in 2024, a count that includes hospital transports, fires and patients who refused treatment. Its report also lists paramedic chase cars and two ambulances sponsored by St. Joseph County that cover unincorporated areas.

Emergency basic life support runs made up the largest share of what was charged.

"Other" combines level 2 advanced life support, nonemergency runs and treatment without transport.

When bills go unpaid

Bills that go unpaid can be sent to a collection agency. In 2024, the department placed $1,105,658 in charges with collections and got back $202,544, of which $175,587 came from city calls and $26,957 from county runs. The report says no lawsuits were filed against the department that year.

Four of the department's eight non-bargaining staff process ambulance billing, its budget presentations say. The city also pays card-processing costs: $86,571 in bank and credit card fees in 2025, after the council added $25,000 for those fees in December 2025, citing higher EMS revenue collection.