

GOSHEN COMMON COUNCIL

Minutes of the April 18, 2022 Regular Meeting

Convened in the Council Chambers, Police & Court Building, 111 East Jefferson Street, Goshen, Indiana

Before the Council meeting officially began. **Mayor Stutsman** administered the oath of office to **Jaden Espinosa Lopez**, a fourth-grader at **Prairie View Elementary**, who is serving as Goshen's Kid Mayor for 2021-2022.

Kid Mayor Lopez called the meeting to order at 6:02 p.m. and led the Pledge of Allegiance

Kid Mayor Lopez asked the Clerk-Treasurer to conduct the roll call.

Present: Megan Eichorn (District 4) Julia King (At-Large) Doug Nisley (District 2)
 Gilberto Pérez Jr. (District 5) Donald Riegsecker (District 1) Matt Schrock (District 3)
 Council President Brett Weddell (At-Large)
 Youth Advisor Adrian Mora (Non-voting) – Arrived at 6:19 p.m.

Absent: None

Mayor Stutsman explained that for the second year, the City of Goshen was participating in the **Kid Mayor program** and that **Jaden Espinosa Lopez** was serving as the **Kid Mayor** this year. **Mayor Stutsman** also introduced the **current Kid Council:** Carly Sensenig of Parkside Elementary; Kellan Snapp of Model Elementary; Madeline Harkenrider of Waterford Elementary; and Abby Nichols of West Goshen Elementary. Gemma Stickel of West Goshen Elementary also is on the Kid Council, but could not be present tonight.

Approval of Minutes: **Mayor Stutsman** asked the Council's wishes regarding the minutes of the March 21, 2022 regular meeting. **Councilor Eichorn** moved to approve the minutes as submitted. **Councilor King** seconded the motion. The motion passed 7-0.

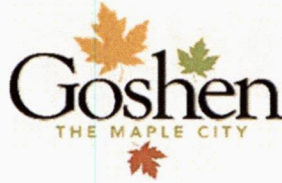
Approval of Agenda: **Mayor Stutsman** asked the Council's wishes regarding the meeting agenda. **Councilor Doug Nisley** moved to approve the agenda as submitted. **Councilor Don Riegsecker** seconded the motion. The motion passed 7-0.

Privilege of the Floor:

At 6:05 p.m., **Mayor Stutsman** invited public comments on matters not on the agenda.

Robert Roeder of Goshen said he had a list of things to talk about, but wanted to start by stating that he found the introduction of the Kid Mayor and Kid Council to be "adorable." He said there are serious matters to discuss, but this was nice. Roeder congratulated the students for being "winners" and having the courage to step up to do something. He said he would table what he planned to discuss because it is more "more adult in nature." Instead, Roeder said he would email his comments to Council members, but wanted some feedback.

Nick Kieffer, President & CEO of the Goshen Chamber of Commerce, thanked **Kid Mayor Lopez** for starting a recycling program, which will begin on April 23, and will involve businesses cleaning up the industrial Park. On behalf of Goshen businesses, Kieffer thanked Jaden.



Mayor Stutsman said the Kid council has met three or four times at City Hall and has developed a City clean-up program.

There were no other public comments, either from those in the Council chamber or via Zoom, so Mayor Stutsman closed the Privilege of the Floor at 6:07 p.m.

1) Presentation: City of Goshen Annual Financial Report (Deputy Clerk-Treasurer Jeffery Weaver)

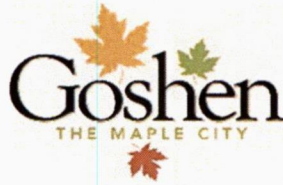
Mayor Stutsman said there would now be a presentation on the City of Goshen's Annual Financial report by **Deputy Clerk Treasurer Jeffery Weaver** after some introductory comments by **Clerk-Treasurer Richard R. Aguirre**.

Clerk-Treasurer Aguirre said that on Feb. 25, 2022, the City of Goshen's 2021 Annual Financial Report was filed with the State. Aguirre said the Annual Financial Report (AFR) is a detailed financial report that the public has access to and includes the City's beginning and ending cash balances of funds, disbursements, receipts, federal grants, financial assistance to non-governmental entities and a wide range of other data and information. He said Indiana state law requires the filing of the AFR by all municipalities, townships, counties, libraries, utilities and special districts. Aguirre said this is a way of providing transparency on how government operates and how tax dollars are being spent. He said **Deputy Clerk-Treasurer Weaver** would provide an overview of the 2021 Annual Financial Report and also would be available to answer questions.

Deputy Clerk-Treasurer Jeffery Weaver said he provided the Council last year with a summary of the 2020 Annual Financial Report (AFR), but hoped the information he provided tonight would be more digestible than last time. Weaver discussed the AFR by guiding Councilors through a series of PowerPoint slides (**EXHIBIT #1**, "City of Goshen Summary of the 2021 Annual Financial Report.")

During his presentation, Weaver reported that:

- **The public can access the City's Annual Financial report** – and those of other jurisdictions – online at gateway.ifionline.org
- The City's AFR was filed Feb. 25, 2022 and consisted of 63 pages of information, including many long lists of numbers.
- The Annual Financial Report (AFR) provides information on the actual cash effects of the City's activities in 2021, but does not reflect any budget information.
- The AFR is posted to Indiana Gateway, and is later audited by the State Board of Accounts and after this review is completed it becomes the City's Audited Financial Statements.
- **City operations consist of revenue and expenses** for the Council, Mayor, Clerk-Treasurer, Legal, Board of Works, Engineering, Public Safety (Police and Fire), Court, Probation, Parks, Building, Planning, Redevelopment, Streets, Central Garage and Stormwater. **Utilities operations consist of revenue and expenses** for Water Treatment and Distribution, Wastewater Collection and Treatment.
- In 2021, **City Operations had \$59,208,507 in receipts** while **Utilities had \$17,216,588 in receipts**. He displayed pie charts showing the breakdown of receipts for each major area.
- The **City received \$5,065,532 in federal grants** with the following breakdown: American Rescue Plan, \$3,346,254; Community Development Block Grant, \$530,248; and Wilden Avenue DOT Project, \$577,815.
- There were **\$46,010,903 in City expenditures** and **\$29,326,389 in expenditures for Utilities operations**. For the City, personal services (salaries and wages) was the biggest area of expenditures (\$23,563,429), while capital outlays (\$16,706,955) was the largest area of expenditures for Utilities.



- **Debt payments** largely consisted of the following principal payments: City financing, \$1,104,438 (\$8,671,290 outstanding principal); Water Utility bonds, \$790,000 (\$6,312,411 outstanding principal) and Wastewater bonds, \$1,922,000 (\$44,278,000 outstanding principal).
- The **2021 year-end total cash balance was \$104,380,205**, which included \$34,670,299 for capital projects, \$28,353,068 for Utilities, \$17,780,872 in special revenue, a general fund balance of \$16,127,291, \$4758,818 for grants; and \$2,689,857 for Pensions, permanent and debt service funds.. For these of the broad categories, Weaver provided breakdowns of cash balances in each.
- For each of the major appropriated categories, these were the **percentages of the appropriated funds spent in each in 2021**: General Fund, 87% spent; Special Revenue, 81% spent; Pension, Permanent, Debt Service, 95% spent; and Capital Projects, 41% spent.

Mayor Stutsman said that when the City budget is prepared, Departments are asked to only budget 95% of their appropriations. So, the Mayor said these figures are a great illustration of what a good job the City has done to manage funds. He said the City hasn't cut back on funding for projects; the funds just cannot be spent at this time.

Deputy Clerk-Treasurer Weaver agreed, saying that the City has stayed well within its budget.

Councilor Riegsecker said late last year the City Council approved the budget for 2022. As in the past, he said there was some public criticism for the budget being so large. Riegsecker said the City didn't spend all the funds appropriated for capital projects because COVID-19 caused a delay in projects, so the funds were carried over into the next year's budget, which made the 2022 budget larger.

Riegsecker said despite any negative public perception, it's not that the City spent money frivolously; it's just that funds were moved from 2021 to 2022. And, he added, it's not known if all of the funds appropriated for 2022 will be spent. "You don't know what's going to happen yet, so next year we'll get the same criticism, so just remember that," Riegsecker said. "It's not that we're wantonly throwing money away, down the drain."

Mayor Stutsman said the City has averaged budgets of about \$65 million a year, but the budget jumped to about \$73 million because of the carryover funds from projects. "That's not our new normal," he said.

Weaver said the State will not allow the City to pass a budget that it cannot fund. He said if the City exceeds the amount specified that it will spend, the State will cut the budget, because the City must show it can afford what it wants to spend and the State will not allow the City to go bankrupt.

Councilor Pérez asked the City's goals for seeking grants and whether the goal will be to pursue public-private partnerships as well as a continual increase in grants.

Weaver said the biggest chunk of the City's \$5.06 million in grants was from the \$3.3 million received through the federal American Rescue Plan Act. He said it isn't known whether the City will continue to receive that much in federal funds in the future. Weaver said one of the City grant manager's biggest tasks is compliance. "There's no such thing as free money and all of these grants come with a lot of compliance requirements," he said. Still, Weaver said there are increasing grant opportunities.

Mayor Stutsman said the City wants to continue looking for good grant opportunities, but will not pursue every grant possible. Instead, he said the City will pursue grants that fit within the City's needs and priorities.

Councilor Pérez said he appreciated that approach.

Mayor Stutsman thanked Weaver for the presentation. He said he meets with **Clerk-Treasurer Aguirre** and **Deputy Clerk-Treasurer Weaver** a few times a month as well as with Department heads to work through the budget and assess what's going on.



2) Redevelopment Department: Continued hearing and consideration of Resolution 2022-06, Economic Development agreement with AP Development LLC and AP Cycleworks LLC

Kid Mayor Lopez called for the introduction of the next item – Resolution 2022-06, Economic Development agreement with AP Development LLC and AP Cycleworks LLC. **Council President Weddell** asked the Clerk-Treasurer to read Resolution 2022-06 by title only, which was done.

Weddell/Eichorn moved to approve Resolution 2022-06.

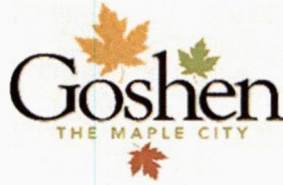
BACKGROUND:

Presented to the Common Council for the second consecutive meeting was **Resolution 2022-06, an Economic Development Agreement with AP Development LLC and AP Cycleworks LLC for the acquisition, financing and development of the property at 620 East Douglas Street in Goshen, which is also known as the former Western Rubber Inc. manufacturing site. AP Development LLC and AP Cycleworks LLC are proposing a mixed-use development with approximately 132 units of residential apartments and 5,000 square feet of commercial/institutional space.**

On March 21, 2022, the Common Council considered and held a public hearing on Resolution 2022-06 (see minutes of the March 21, 2022 Common Council meeting for more details).

Summary of the March 21, 2022 Council meeting consideration of Resolution 2022-06:

- **Mayor Stutsman** gave the background and context of the proposal and an overview of the process necessary to approve the project. He stressed that there would be many opportunities for public comment.
- **City Redevelopment Director Hutsell** provided extensive information about the proposed development agreement with AP Development LLC and AP Cycleworks LLC for the development of the former Western Rubber Inc. property. Hutsell said the developer proposes to invest \$31 million for the project and is asking the City to issue a \$4.42 million-dollar Economic Development Revenue Bond with a 100% Tax Increment Financing (TIF) pledge, until the bond is repaid in no later than 25 years, as well as City support for a \$5 million READI grant application to the South Bend-Elkhart Regional Partnership. She said the developer also is seeking the development of a site-specific TIF district for this project, which would require the parcel to be removed from the existing Consolidated River Race TIF and established as its own district.
- **Hutsell** also said the proposed plan accounts for the site's condition as a brownfield, incorporates extensive green infrastructure to address the lack of a stormwater connection, is designed to prohibit ingress/egress onto Plymouth Avenue and to connect to the 9th Street trail way. Hutsell said most, if not all, of the housing units would be priced within a 60% to 120% of average median income range for rent.
- **Hutsell** said the developer also has agreed that 20% of the residential units within the project would be offered to persons employed as first responders, health care workers and teachers, who all are designated as "Essential Workers." She said the developers also are proposing green infrastructure and keeping all stormwater on the site, so there is no runoff from the property.
- **Hutsell** said that the developer reached out to neighbors for feedback and is committed to continuing to engage with them through the review process. She said that if the project is approved by the City, the developer's goal is to begin construction of the project before the end of 2022.
- **Hutsell** said the developers were attending the Council meeting via Zoom and wanted to discuss their proposal. **Mayor Stutsman** said conflicts prevented the developers from attending the meeting in person.



- **Jonathan R. Anderson**, the principal/attorney for Anderson Partners LLC and the developer of the Western Rubber site, gave an overview of his "Ariel Cycleworks" proposal via Zoom. He said the project would align with the City's 9th Street Corridor Redevelopment Goals, which are: create a mixed-use redevelopment project; 4,000 square foot maker space and a 1,000 square foot coffee shop; 145 units of market rate, entry-level apartments; sustainable environmental and energy design; stormwater; energy efficiency as feasible; connect development green space to 9th St. trail and school networks; and partner with Goshen Schools, Goshen College and other institutions on maker space that reflects the industrial heritage and entrepreneurship of the 9th Street Corridor.

In support of his request for \$6.1 million in Tax Increment Financing from the City, Anderson shared the following project infrastructure cost estimates:

Site Preparation & Grading	\$ 175,000
Drinking Water & Sanitary Sewer lines	\$ 565,721
Storm Water Controls	\$3,077,620
Sidewalks	\$ 173,320
Street Repaving, Pervious Pavers, and Curbs	\$ 677,400
Community Amenities in central Green Area	\$ 500,000
Engineering Design, Construction, & Inspection	\$ 982,122
TOTAL Project Infrastructure Estimate:	\$6,151,183

He also shared these development costs

ARIEL CYCLEWORKS – TOTAL PROJECT FINANCIAL SOURCES		
Financial Sources - Construction/Permanent	TDC%	Amount
Developer Contribution	8.00%	\$ 2,480,000
Construction Loan HUD	76.6%	\$ 24,518,529
- Debt Serviced by Project Revenues \$20,018,529		
- Debt Serviced by Project-based TIF \$ 4,500,000		
City of Goshen	0.00%	\$ -
IRTC Tax Credit/READI - State	15.6%	\$ 5,000,000
TOTAL SOURCES	100%	\$ 31,998,529
Value Creation without public investment		
Cap Rate	8.0%	
Projected Assessed Value per Baker Tilley		\$ 14,083,500

Financial GAP closed by:
 Deferred Dev Fees
 100% TIF to Increase HUD Loan Debt
 NO Direct City Funds
 READI Grant

Financial GAP
 \$17M per Baker Tilley



Draft for Illustrative Financial Planning Purposes Only

Council members made extensive comments about the proposal and also asked questions.

At 7:19 p.m. on March 21, 2022, Mayor Stutsman opened a public hearing on Resolution 2022-06, an Economic Development Agreement with AP Development LLC and AP Cycleworks LLC for the acquisition, financing and development of the property at 620 East Douglas Street in Goshen, which is also known as the former Western Rubber Inc. manufacturing site. The following people spoke on the proposal:

- **Beverly Stegelmann**, who lives on 12th Street in Goshen, opposed the development agreement.
- **Dallas Gonzalez Morgan** of Goshen opposed the development agreement.
- **Myrna Burkholder**, who lives on 8th Street in Goshen, opposed the development agreement.



- **Dolores Bond**, who lives in the Greencroft Communities in Goshen, opposed the development agreement.
- **David Kendall**, who lives on 8th street in Goshen, opposed the development agreement.
- **David Pinkerman**, the president of the United Food and Commercial Workers Union in Goshen, opposed the development agreement.
- **Hollie Rieth**, who lives on 10th Street in Goshen, opposed the development agreement.
- **Kyle Richardson**, who lives on 7th Street in Goshen, supported the development agreement.
- **Former Goshen Councilor Tom Stump**, who lives on 7th Street, at Plymouth Avenue, in Goshen, opposed the development agreement.
- **William “Bill” Malone** of Goshen opposed the development agreement.
- **Omar Riehl**, who lives in the 10th Street neighborhood in Goshen, opposed the development agreement.
- **Dana Miller**, who lives about three blocks from the Western Rubber site in Goshen, supported the development agreement.
- **Lewis Morse**, who lives on 10th Street in Goshen, opposed the development agreement.

There were no further public comments, so the Mayor closed the public comment period at 8:01 p.m.

Mayor Stutsman and Councilors asked questions about the proposal to **Redevelopment Director Hutsell** and developer **Jonathan Anderson** and also commented about the project. **Councilors Riegsecker, Nisley and Schrock** said they wanted to reserve 25% of TIF funds so the Redevelopment Department could address issues in the neighborhood and favored repayment in 20 years and not 25 years. **Councilors Eichorn, King, Perez and Weddell** all expressed interest in continuing to consider the project.

Ultimately, at **8:26 p.m.**, **Councilors Eichorn/Riegsecker** moved to **table consideration of Resolution 2022-06**. **On a voice vote, Councilors voted to table Resolution 2022-06 to the April 18, 2022 Council meeting by a 7-0 margin, with all Councilors present voting “yes,” at 8:25 p.m.** Youth Adviser **Mora** also voted “yes.”

On April 18, Mayor Stutsman initiated continued consideration of Resolution 2022-06. He noted that the developers of the project were present, but asked **City Redevelopment Director Becky Hutsell** to open the discussion. The Mayor said there was a misperception that this project was being rushed, but actually there would be many more hearings and votes before it won final approval. So, he said it was good so many people were again present.

Hutsell provided an overview the proposed agreement, the terms the proposed project and added that this was the first step in the process. She said that since the March 21, 2022 Council meeting, there has been a community meeting with neighbors, the developers, several Council members and City staff.

Hutsell said that at the last Council meeting questions were raised about the amount and percentage of Tax Increment Financing (TIF) that would be allocated for the project (100%) and the repayment term (25 years). To address the issues raised, **Hutsell** provided the Council tonight with a memorandum (**EXHIBIT #2**) dated April 18, 2022 regarding “Request for Approval of an Economic Development Agreement with Ariel Cycleworks, LLC for the Development of the former Western Rubber Property.” The two-page memorandum included updated information on the proposal and 14 pages of attachments.

Hutsell’s memorandum outlined the principal bond capacity and net proceeds available for the project with a 100% TIF pledge for 25 years (\$4,21,000 and \$4,305,000), a 100%TIF pledge for 20 years (\$3,725,000 and \$3,610,000) and a 75% TIF pledge for 20 years (\$2,738,000 and \$2,620,000). She said none of the funding scenarios would cover the project’s infrastructure costs and that the third option would cover less than half the infrastructure costs.



Hutsell said that while City staff understands the desire of some Council members for consistency in approving TIF projects, she said each project should be considered on its own merits. She said the infrastructure costs for the recent Indiana Avenue apartment project are expected to be about the same as the bond amount. In addition, the bond for the Indiana Avenue project totals about 20% of the project costs while for the Ariel Cycleworks project, a 100% TIF pledge for 25 years would only pay 14% of the project costs and a 75% TIF pledge for 20 years would cover just under 9% of the costs.

Hutsell reminded Councilors that the Western Rubber site is within an area identified for redevelopment (9th Street Corridor), is a documented brownfield site and faces unusual stormwater limitations due to the unavailability of stormwater infrastructure. She also said the project will meet many of the City's desired goals, including workforce housing, housing for essential workers, green infrastructure and neighborhood enhancement.

Hutsell said that if approved by the Council, work will begin on the establishment of a new Tax Increment Financing district and the issuance of a bond, both of which will need to be approved. And she said the 4% interest earned on the bond will be reinvested in the project.

Mayor Stutsman said the most frequent concerns he has heard about the project have focused on the intensity of traffic and how stormwater would be handled. He said that if the development agreement is approved, there will be studies and design work to address those issues. The Mayor added that this project would provide much-needed affordable housing.

Council President Weddell noted that the developers would be borrowing money on the bond, so it would be a "wash" on interest. He said developers of the Indiana Avenue apartment complex bought the bond for zero percent interest. He asked if the developer would be "taking a bath" on the bond. **Hutsell** said she couldn't specifically address the issue.

Council President Weddell also commented on the April 10 neighborhood meeting on the apartment project with the developer and City staff. He said that he and three other Councilors were not invited.

Mayor Stutsman said he also got late notice of the meeting; just one day in advance, and was unable to attend.

Council President Weddell said he wanted it to be acknowledged that the four Republican Council members were not invited to the neighborhood meeting with the developer. **Mayor Stutsman** said it was not a political issue, but instead was a last-minute scheduling issue. **Councilor King** said she was unsure why some Councilors were not invited. **Mayor Stutsman** said City staff had no control over who was invited.

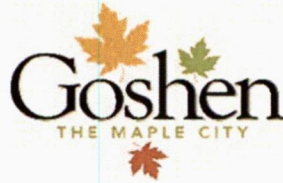
Councilor Nisley said he was concerned about the state Open Door law because a Council majority – four Councilors – was present. Nisley said he wasn't invited, but learned about the meeting and attended.

Mayor Stutsman asked if there were any questions for the developers.

Council President Weddell asked about the proposed infrastructure cost of \$500,000 for "Community Amenities" in the central Green Area. **Jonathan R. Anderson**, the principal/attorney for Anderson Partners LLC and the developer of the Western Rubber site, said the green area would be located between the project's four buildings and would be used by residents as well as for stormwater retention. He said it would be an attractive area for residents.

Councilor Riegsecker asked if the number of units had been reduced to 132. **Anderson** said it is a "very tight site" that would fit within the neighborhood, honor the industrial heritage of the site and have four-story buildings. He said there has been continual design work and that the number of units has been decreased from 145 to 132.

Councilor Eichorn asked Anderson about the impact of reducing the original 100% TIF pledge with repayment in 25 years compared with a 100% TIF pledge for 20 years or a 75% TIF pledge for 20 years



Jonathan R. Anderson, the developer, said that for every dollar that comes out of the project budget, something has to come out on the expense side. He said the project would be harmed if repayment was required in 20 years vs. 25 years. Anderson said the project would have a higher property tax bill.

Councilor Nisley asked if more work will take place on the site if the development agreement was passed tonight.

Anderson said his company has done a fair amount of boring and survey work on the site and crews have been checking the soil. Nisley said he wondered about the soil type and drainage issues. Anderson said there would be underground storage to address drainage issues.

Councilor Pérez asked about the costs of the units and what kind of rental increases that might take place in the coming years. **Anderson** said he hasn't mapped out the costs. Initially, Anderson said the units would rent for \$900 to \$1,300 a month, but rent increases would be based on a variety of factors, some of which he said would be out of his control. Still, Anderson said there are no "built-in escalators" for rent increases.

Councilor King asked about Anderson's plans for the project's commercial space and whether whatever is there would appeal to residents. **Anderson** said he takes a different approach to retail than other developers and it might have a small coffee shop or perhaps a "maker space." He said he is hoping for an open space with many windows and a flexible design. Mostly, Anderson said he wants residents to come home in the evening and not drive off again because of such on-site amenities as a coffee shop, open space to relax and access to the bike trail.

Councilor Nisley said he knows a sewer line would need to be added and said the street would need to be torn up.

Anderson said that in his projects, he works to minimize the impact on neighborhoods and will coordinate road closures with the City to reduce disruptions.

Councilor Nisley asked if sidewalks would be added to both sides of 10th Street with parking or just one side and the impact on the neighborhood. **Mayor Stutsman** said that will all be part of the ongoing process of developing the project. **Redevelopment Director Hutsell** said the planning process will include a new sidewalk on 10th Street, but more study will be needed. Hutsell said the City may need to make some street and sidewalk improvements.

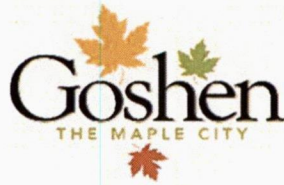
Anderson said developers will seek to be good neighbors and create an asset for the community.

At 6:57 p.m., Mayor Stutsman invited questions or comments from the public about Resolution 2022-06, the proposed Economic Development Agreement with AP Development LLC and AP Cycleworks LLC.

Robert Roeder, who lives on 10th Street in Goshen, said he also wasn't given notice about the recent community meeting on the apartment project and would like to be informed about future meetings. He said he had other thoughts he wanted to share with Councilors, but also wanted to share them with his neighbors. He wanted to know if there was a common email list of neighborhood residents he could access.

Mayor Stutsman said Roeder could send emails to the Mayor and Councilor through their City email addresses. He also asked the audience to extend grace to the residents who organized the community meeting. The Mayor said the meeting's organizers didn't intend to exclude anyone from attending the meeting. **Councilor King** said the meeting was promoted on Facebook. **Roeder** said he questioned why the meeting was held on a Sunday. **Mayor Stutsman** repeated that the meeting was organized by residents.

Beverly Stegelmann of Goshen repeated her opposition to the project. Stegelmann said she was personally invited to the community meeting, but didn't attend because it was Palm Sunday and also her 81st birthday. She said many people also didn't attend the meeting because some of her neighbors don't use computers and didn't know about it. Stegelmann said the meeting was organized by people who live "on the other side of the tracks."



Stegelmann said those who live on her side of the tracks "are different." She said she has lived in her home for 53 years. Stegelmann said she previously served as the secretary for a conservancy district and said it was against state law for a majority of Council members to gather and discuss an issue. Stegelmann also raised concern about sewer and stormwater discharges in her neighborhood. She also said most people don't understand Tax Increment Financing and said such funds should be used to improve infrastructure in her neighborhood.

Mayor Stutsman responded that TIF funds can often be used to make infrastructure improvements in areas adjacent to projects, but not in this case. If this project doesn't proceed, the Mayor said no TIF resources will be available. Mayor Stutsman also said that Councilors often are invited to community gatherings and it's up to them to decide whether to attend or not. He added that a Council majority can be present at community meetings and that's not a violation of state law as long as Councilors don't discuss or make City decisions.

Stegelmann asked if TIF money can be used from one project to another. **Mayor Stutsman** said it depends on the project.

Council President Weddell said he wanted the audience to know and remember that neither the Mayor, the Council nor anyone employed by the City initiated the April 10 community meeting on the apartment project.

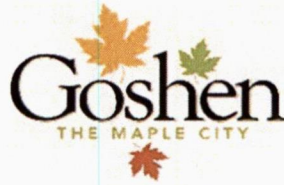
Mayor Stutsman said that he hoped people would now move on and stop discussing the community meeting and instead focus on the apartment proposal.

Kathleen Jones of Goshen, who lives three blocks from the former Western Rubber site, said she was present to express her **support for the project** and the support of other members of the Mayor's Environmental Advisory Committee. She said the project would follow environmental sustainability principles while providing desperately needed affordable housing options. She said the developers and the City are pledging to go above and beyond regulatory requirements and follow green building requirements, retain stormwater on site. Install bike storage areas, and electric vehicle chargers and consider solar panels. She said the residents would have access to the pedestrian and bike paths to exercise and commute. She said the former brownfield site has the potential to become a thriving place. Jones said that while it's natural to be skeptical about projects, this apartment complex would be a clear win for the City's environmental and its economic well-being.

Dolores Bond of Goshen repeated her opposition to the project. She said she testified at the Council's March 21 meeting because she was upset about the project's potential impact on traffic and she remains upset opposed to the project. She said every day she sees more and more traffic. Bond said the project will harm the quality of life of nearby residents. She said if new sidewalks are built, the yards of current homes could be reduced. She also said increased traffic will make it harder for people to back out of driveways. Bond, who said she is 80, said he loves Goshen, but traffic is getting out of control, especially after 1:30 p.m. She said the Council's decision will affect the City's quality of life and added that issues like traffic should be addressed before the project is approved.

Jeffrey Riehl of Goshen said he was born in Goshen in 1981 and has lived in the City since then, except for five years. He said his parents have lived at their home on 10th Street since 1978. Riehl said he wishes the proposed apartments would be more affordable. He said the eventual apartment residents wouldn't have the best views – a factory to the north, a railroad track to the west, a road to the east and to the south an open area the City owns for a possible Parks Department building. He wondered what might be built there. Riehl also asked the amount of space between the railroad tracks and the apartments and the impact of a possible derailment, plus the noise of trains. He also said rental housing in Goshen is becoming too expensive.

Mayor Stutsman said that the City of Goshen is planning a Parks and Recreation maintenance facility south of the proposed apartments. Although it has been delayed, he said it will be a good fit for the neighborhood.



Dr. Steve Hope, the superintendent of Goshen Community Schools, said he **supported the apartment project**. Dr. Hope said: "We need housing. We need low-income housing. We need middle-income housing and we need high-income housing. We lost over 100 students to Elkhart Community Schools over the last two years. As we followed up with those parents, many of them said, 'Yeah, it's just a lot cheaper to live in Elkhart than it is in Goshen.' We can't continue to keep losing people."

Dr. Hope continued: "When we hire teachers, when we hire administrators who are not from Goshen, they would love to live in the City of Goshen. The City of Goshen is an easy sell. It's a great place to be. But they can't find housing of any kind. When I tried to move to Goshen, it took well over a year to find the right house," he said. "So, we need housing of all different levels. The more we can have, the better off we'll be."

Dr. Hope said that Goshen Community Schools serves more than 400 families who live outside Goshen and many of them would love to live in Goshen, but can't find a house. He acknowledged the concern about dedicating all of the proposed TIF resources to the apartment project and not sharing with the surrounding neighborhood, but said, "That property is currently doing nothing for us, so if we have more families moved in, more students moved in, we can offset that loss from the TIF district."

Mayor Stutsman joked with Dr. Hope that **Kid Mayor Lopez** wanted to be excused from a half-day of school on Tuesday.

Council President Weddell thanked Dr. Hope for attending the meeting and sharing his perspective.

Nick Kieffer, President and CEO of the Goshen Chamber of Commerce, offered his support for the project.

He said he agreed with Dr. Hope's comments about the need for more housing in Goshen.

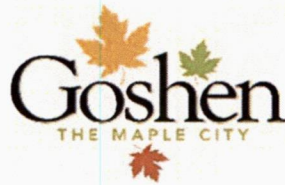
Kieffer also cited the comments by **Councilor King** about the value of the proposed commercial space in the project. He said Goshen has about a 95% occupancy rate for commercial property and added, "That's a great number, but that means there's not a lot of space for people to move in, so having some more additional space built into a neighborhood would be a great amenity for the community."

Chris Stager, president and CEO of the Economic Development Corporation of Elkhart County, spoke in **support of the project**. Stager said: "Elkhart County's housing growth rate is not really matching our needs for our businesses. It's very simple. For the last 10 years, our new project announcements have indicated a need for over 2,000 new housing units in our county. We now import about 35,000 workers a day. Those people don't live here because they don't have a place to live. They would like to live here. Goshen sells itself very easily."

Stager continued: "Our unemployment rate was .9% in January and 1.7% in February and we're anxious to see what it's going to be in March. Unfortunately, we hope it's going to bump up a little bit so that frees up some workers for some of our businesses."

Stager said housing projects are hard to pull off without some type of subsidy to the developer if a community wants workforce housing. "The math just doesn't work. You have to provide some subsidy." Although conceding that TIF support is relatively new for housing projects, Stager added, "It's being utilized very extensively throughout Elkhart County. So, we do support housing in Elkhart County and support this project as well."

Vince Turner of Goshen, a member of the City Redevelopment Commission, offered **supportive comments for the project** as a single member of the commission. He said that on Easter Sunday, he and his wife took an evening stroll around the River Walk area in Elkhart and he found it to be a positive development with a 95% occupancy rate for its housing. Turner said that this project required extensive City of Elkhart support to be completed. He said he hoped Goshen could emulate that approach to provide workforce housing. Turner said that he wanted to address several issues that have been discussed extensively in relation to the apartment project.



First, **Vince Turner** said he has heard concerns that the project is a “decided issue.” Turner said it is not, adding: “Primarily what the Redevelopment Commission has asked the City Council to consider is the funding mechanism for this project, not necessarily all the nuts and bolts of the project itself. (The) Council will have a vote in that. The Plan Commission will have a vote in that, and most importantly, the neighborhood will have input in that. And as the Mayor pointed out, it’s one of what may be eight levels of consideration; not the final consideration. So, it’s a long way from a done deal.”

Turner also said another major issue has been whether the City should approve a Tax Increment Financing district with 100% or 75% dedicated to the project and repayment over 25 or 20 years. While Turner said he supports the 75% figure for consistency with past development decisions, he said, “please don’t let that one issue kill this project ... please don’t let this project die.” He added that there is a dire need for housing in Goshen and housing done well with a private-public partnership can be an asset for Goshen.

William “Bill” Malone, of Gleason Industrial Products Inc. of Goshen, said he was speaking on behalf of the factory, which has been in Goshen for 132 years. He **opposed the project**. He said Gleason is a vibrant organization whose hand truck is sold throughout the United States. And he said Gleason was the first to use that part of Goshen.

Malone said Gleason supports the construction of more housing, but there are areas downtown that could be used to create 132 housing units. He said traffic in the area also is a big issue.

Malone said that noise is a byproduct of Gleason’s manufacturing, but the factory has nevertheless maintained good relationships with its neighbors. However, Malone expressed concerns about what will happen when apartments are built across from the center of the plant. He said that issue hasn’t been considered. Malone also said there has been no discussion about a buffer between the plant and the apartments as well employee parking.

Brian Garber, a member of the City Redevelopment Commission, addressed the financing issues of the project. He said the Redevelopment Commission approved giving the developer a 100% TIF district to be repaid in 25 years because of the infrastructure needs of the site. He said the Commission is still sorting out many issues related to the project. Still, Garber said he **supported the project**.

Tim Doyle of Goshen said he **opposed the project as proposed**. While Doyle said he agreed with those who believe Goshen needs more housing, he said there is a shortage because of a lack of long-term planning for many years. And he said poor planning today, by packing too many homes into too small an area, would not be a solution to past planning mistakes.

Doyle said he walked through the area adjacent to the project site and in a similar land area counted 26 homes. He said the proposed density of the apartment project was too high for that small an area. He said limiting traffic in and out of the complex to 10th Street would be a problem because that street hasn’t been designed to accommodate that level of vehicles. While the City needs housing, Doyle said it should be “smart housing.” He urged the City to consider the impact of the project on the broader community.

Doyle also questioned the TIF allocation proposal and said the impact on traffic must be considered. He added that perhaps 25 or 30 town houses could be a better fit for the Western Rubber site. And Doyle added that he invited all Councilors to the recent community meeting.

Mayor Stutsman said that the City is developing a long-term plan for the City’s growth. He also said that while Tax Increment Financing historically has been used only for industrial development, in the past four or five years it also has been used to develop housing because of its need.

Former Goshen Mayor Allan Kauffman generally spoke in **support of the project** while commenting on the proposed project funding.



Allan Kauffman acknowledged that some people are uncomfortable with new funding strategies, pointing out that TIF has not traditionally been used to subsidize private development or housing. But before he was mayor, Kauffman said the City moved forward conservatively and didn't offer many economic development incentives, whether TIF or tax abatements. "It was looked at as public welfare at the time," he said.

However, **Kauffman** said City officials learned that Goshen's unwillingness to offer incentives meant that the City was missing out on development opportunities. Today, Kauffman said the City will miss out on housing opportunities if it doesn't offer the financing options available in other communities. Kauffman said that there are extenuating circumstances at the Western Rubber site that appear to justify a 100% TIF allocation for the developer.

Kauffman added that he grew up near the project site, on 8th Street, and that his father once worked at Western Rubber. He said that the railroad tracks were between his home and Western Rubber. So, he said all the noise from passing trains bounced over to 8th Street. He said when Western Rubber was demolished, the residents of 10th Street were surprised at how much noise came their way; this made it quieter for residents of 8th Street but not for 10th Street. So if the apartments are built, Kauffman said he believes the buildings will muffle the sounds of the trains.

Lewis Morse of Goshen repeated his **opposition to the project**, noting the potential impact on parking in the area. He also asked how the property is now being used. He said it has been used for parking for school activities.

Council President Weddell said the site is used for school activities on occasion.

There were no further public comments about Resolution 2022-06, so Mayor Stutsman closed the public comment period at 7:38 p.m.

Mayor Stutsman invited **Jonathan Anderson**, the principal/attorney for Anderson Partners LLC and the developer of the Western Rubber site, to respond to the public testimony.

Anderson extended his thanks and said it has been a good process working with the City. He said he knows it can be a frustrating process for neighbors when information comes out sporadically. Anderson said he participated in a community meeting in November that wasn't well attended. He said the April 10 meeting was better attended and that he will continue to engage with neighbors.

Anderson said: "We're excited about the site for some of the reasons people aren't excited about the site. The railroad is cool. The trail is there because the railroad is there. It's going to be a quiet design. Every project we're building that we own is on a trail or a quarter-mile from a trail. And I know other developers haven't looked at this site, but we like it and we think it's going to be an asset to the neighborhood."

Anderson continued: "One-hundred percent (TIF) is important to us because of what we're tackling. We don't tackle green field development. Green field development is easy. So, we really appreciate what the neighbors are saying. I haven't heard any issue today that we haven't already thought of and aren't willing to continue talking about. That's how development works as we continue to go through this process," he said. "We obviously hope that you will vote in favor of 100% TIF tonight and we can continue our momentum."

Anderson added: "We've been moving on because we trust Goshen and we trust the process and we trust what's been happening. Our market study is done, our environmental is done, our survey is almost done our schematic design is moving forward," he said. "We want to be your partner. We want to build a great project."

Asked by **Mayor Stutsman** about the number of parking spaces, **Anderson** said the developers were still considering how much to provide, but doesn't want a massive parking lot. He also said he won't be encouraging apartment residents to park in the neighborhood.



Mayor Stutsman noted that the project design already has been modified because of neighborhood concerns. He also pledged that the City will continue to work through issues as it seeks development of the former brownfield site. And he added that the City is doing what it can to increase all levels of housing.

Youth Adviser Mora said that Douglas Street is not connected to 9th Street and he asked if that might ever happen.

Mayor Stutsman responded that that connection was eliminated five or six years ago to enhance a quiet zone by the railroad. He said he doubted there would be an option to reconnect it.

Councilor Eichorn said she thought it was important to recognize that the recently approved Indiana Avenue apartment project took years to develop until an appropriate plan could be designed for that property. She said many proposals were brought to the Council and rejected. Eichorn said 10 years ago a focus group was convened to discuss the Western Rubber site, and housing was proposed.

So, **Eichorn** said, if this proposal is rejected, she wondered what could be developed on the site. "And we need to respect the fact that we've got a developer who is willing to go into a space that's a brownfield which isn't easy to develop and has so many issues and he needs this money (100% TIF allocation) to do it properly with the integrity in which he does all his other projects.

Eichorn added: "So, I really, really hope that the rest of us can bring this 100 percent (TIF). They need that money. The stormwater needs to be dealt with properly and we can't go down to 75% and expect it to get done adequately. I don't want to see this project fail. We need the housing and we need that neighborhood to have a developer like the one we have tonight who is willing to do it the way that it needs to be done."

Mayor Stutsman said the City is working a housing market study for another project and that **Deputy Mayor Mark Brinson** had some preliminary numbers to share about the need for housing in Goshen.

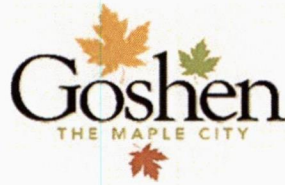
Brinson said the City has hired a consultant to do a feasibility study on a large parcel on the south side of town and that part of the study involves an analysis of the housing market. Brinson said he was informed today by the consultant that there is a huge unmet demand for rental housing based on the City's population growth over the past two decades, which has been very strong, as well as commuting patterns.

Brinson said the consultant found that a large percentage of the work force is traveling 10 miles or more per day to Goshen, and they are good candidates to live here. He said the consultant projected that the demand for market rate housing in Goshen today is 1,952 units. If that housing was available, Brinson said the consultant reported that half would be absorbed by people who now live in Goshen and half would be used by people moving to the community.

Brinson said that was the City's experience with the Park 33 apartments; about 80% of the people who moved there were working in Goshen and wanted to live here and moved to Goshen. The consultant also projected that by 2030, there would be a demand for another 600 units. Brinson said there will be a presentation on this study later. He added that the City's current apartment vacancy rate is 98 percent.

Asked by **Council President Weddell** to define "market rate housing," **Brinson** said it would housing affordable to households making \$35,000 to \$75,000 annually. He said people with annual incomes of less than \$35,000 usually are seeking or need a subsidy to pay for rent. Those making \$35,000 to \$75,000 usually don't need a subsidy for rentals. And those with incomes above \$75,000 are usually seeking homes to buy and not rent, Brinson said.

Councilor Nisley said he had concerns about the project. He said he knows Goshen needs more housing, but didn't know that the Western Rubber site was the right place to put it. As he indicated at the March 21 Council meeting, Nisley also said he opposed the 100% Tax Increment Financing allocation.



Councilor Nisley then made a motion to amend the development agreement to reduce the 100% TIF allocation, with repayment in 25 years, to a 75% TIF allocation with repayment in 20 years. Councilor Riegsecker seconded the motion.

Mayor Stutsman reminded **Councilor Nisley** that at the last Council meeting, he said that if Nisley planned to seek a reduction of the TIF from 100% to 75% that he should contact the developer and ask how that funding reduction would affect the project. The Mayor asked Nisley if he had done so.

Councilor Nisley said he sat through two presentations on the project by the developers and they were aware of his concerns and he said he received no indication they wanted to speak with him. Nisley said he didn't reach out to the developers and they didn't reach out to him. He added that he could accept a friendly amendment to his motion to allow for repayment in 25 years.

Mayor Stutsman asked Anderson how the reduction in the TIF allocation from 100% to 75% would affect the project. **Anderson** responded, "It changes the project in a way that I don't want to change the project. We have a certain build quality that we look for, a certain kind of project that we want and are excited about; the things we can do on the site with 100% TIF. If we go to 75% and 20 years, it's probably roughly cut in half, property taxes double on my part and it really changes the project, and I'm not sure what we're gaining when we do that. This is a site that's creating zero taxes right now and it's going to continue to create zero taxes."

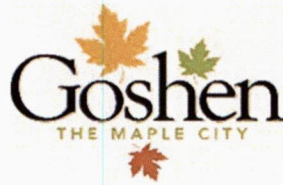
Anderson said a 75% TIF allocation with repayment in 20 years would hurt his project, change its aesthetics, change the materials used and "the loss to the project is going too far outweigh the benefit" of a 25% allocation to the City. He said that developers may be able to trim the projected \$6.1 million in infrastructure costs but not by much because of the issues on the site, including the need to prevent stormwater runoff.

Councilor King said she agreed with **Councilor Eichorn** and that she also favored the proposed 100% TIF allocation, which she acknowledged was unlike her usual advocacy for a lower allocation. King said she normally is not a fan of Tax Increment Financing, but the City is in a housing crisis and wants infill development, which she said is the "next generation of housing" in Goshen.

King said that situation and the unusual issues with the former brownfield site justifies the 100% TIF allocation. King also said the developer has listened to residents and answered their questions and has a vision and she would like to help him realize that vision in partnership with the city.

Councilor Riegsecker said he spent last week on vacation thinking about the project as well as what happened at the last Council meeting. He said, "I don't think we disagree that it's not a nice project. I think we all agree it's a nice project." Riegsecker said that when he sought appointment to the vacant Council position last year, he wanted to care for the City of Goshen and its residents and not just Republicans. So, he said he must listen to concerns of the neighbors as well as the impact of the potential project on others.

Riegsecker listed his pros and cons of the project. He said it's a nice project. He said he liked and didn't like the on-site stormwater containment because it's a way to solve a problem, but he doesn't like the \$3 million cost. He said other projects may not need to spend that amount and it won't be known for a while if the proposed stormwater system would actually solve the problem. He liked the proximity to the bicycle path, the proposed electrical charging stations and the proposed green design elements. He said some of those amenities will be costly and it's assumed they would reduce the need for driving and parking, but that isn't certain because people would still need to drive to jobs. He said the project would be good for Goshen Community Schools, but probably more for its employees than families as there would be fewer two-bedroom apartments.



Councilor Riegsecker said the City was going above and beyond by proposing the 100% TIF allocation for apartments. He said the City has not done this before. He also said he would prefer repayment in 20 years, but could support 25 years.

Still, **Riegsecker** said that after hearing the concerns about road conditions and traffic, there must be money left over for the City to address the issues raised by those who have testified to the Council and that cannot be done with a 100% TIF. The City must come up with that funding, he said, and reserving 25% of the TIF allocation would provide funding for road, sidewalk and stormwater system improvements.

Riegsecker said the developer has a proven track record and taxpayers "would not be on the hook" for the project and no direct City funds would be used. However, he estimated that 80% of neighbors oppose the project and the developer is proposing a large number of units in a small area. He also expressed concern about groundwater containment issues, parking and inflation driving up the cost of the project.

Citing the minutes of the March 21 meeting, **Riegsecker** said that he and three other Councilors clearly indicated they didn't support the 100% TIF allocation, so that their continued opposition should not be a surprise. And he said the City should reserve funds to address the neighborhood concerns.

Councilor King said all Councilors agreed that the City should address the concerns raised by neighborhood residents. **Riegsecker** agreed and said that it's clear the project will have to receive many more approvals to proceed, but using TIF for housing is a new strategy and he wasn't willing to support a 100% TIF allocation.

Riegsecker concluded: "Maybe it's just not the right time to build a project like this. I don't know. We need housing, yes. Can this be downscaled just a little bit? It's going to be hard on that site because you've got \$3 million of groundwater contamination you have to take care of; so it makes it very difficult and I don't know how to overcome that. But that's where I'm at right now when I look at everything."

Councilor Nisley said that **Councilor Riegsecker** indicated he would be comfortable with repayment of the 75% TIF in 25 years instead of Nisley's original motion for repayment in 20 years. Nisley said he would be willing to amend his motion to that effect. **Riegsecker** said he would be comfortable with that amendment.

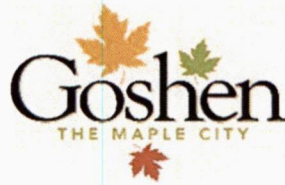
Councilor Nisley made a friendly amendment to change the TIF repayment from 20 years to 25 years, which Riegsecker accepted.

Mayor Stutsman asked **Jonathan Anderson** if changing the repayment period to 25 years would be helpful. Anderson said it would not be helpful and that the financing would still be difficult because of the reduction to a 75% TIF allocation.

Mayor Stutsman and **Redevelopment Director Hutsell** both commented on the financing and the use of TIF to help with neighborhood improvements that already have been made in the area. And Hutsell said more improvements are planned. The Mayor also said the City is studying parking issues in the neighborhood.

Councilor Pérez said he is glad TIF is available for housing. He said he appreciated the comments from residents and other Councilors. He said he would still support the 100% TIF allocation.

Riegsecker said that the use of TIF for industrial projects helps a broader range of people who are able to get jobs. He said a residential TIF helps fewer people. He said a 75% TIF allocation would be reasonable and consistent with the 75% allocation provided for the Indiana Avenue apartment project. And Riegsecker said he didn't want to rush and approve a more generous allocation when the impact is unknown.



Councilor Pérez noted that a TIF has been in place in this area for 10 years already and improvements have been made because of it.

Council President Weddell asked about similar improvements in the area and **Hutsell** clarified the issue.

Council President Weddell said he's been willing to support a 100% TIF payback for the East College Avenue TIF because of the benefits that will be provided to the surrounding area. In contrast, he said the Indiana Avenue project and the project at the Western Rubber site would only benefit the individual projects. While he conceded that the site has development difficulties and that he could support a 25-year repayment period, Council President Weddell said a 100% allocation was too high and that perhaps 85% was a better allocation so that there are funds to help address issues in the neighborhood. He added that the amount of money required to repair roads far exceeds the available funds and it is unclear if any of those funds can be redirected to this area.

Mayor Stutsman said funds could be redirected by the Council.

Council President Weddell agreed, but said those in areas where funds are redirected would be concerned. He said this is a give-and-take process, but still opposed a 100% TIF allocation and wanted to come up with a percentage he could support.

Mayor Stutsman said another issue will be deciding the repairs of road and sidewalks on 10th Street. He said it wouldn't be prudent to make those improvements without knowing what will happen with the Western Rubber property. He said there are many issues to consider, but a positive vote on the apartment project doesn't mean supporters don't care about the neighborhood's concerns. He said the City will work hard to make sure the concerns are addressed.

Councilor King agreed and said she is 100% in support of addressing the neighborhood's concerns. **Councilor Eichorn** agreed.

In response to a question from the Mayor, Councilors indicated that they were ready to vote on the amendment. The Kid Mayor asked the Clerk-Treasurer to conduct a roll call vote.

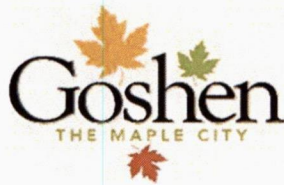
On a roll call vote, Councilors failed to pass Councilor Nisley's motion to amend the proposed development agreement to reduce the 100% TIF allocation to 75%, with repayment in 25 years, by a 3-3 margin, with Councilors Nisley, Riegsecker, and Weddell voting "yes" and Councilors Eichorn, King, and Pérez voting "no" and Councilor Schrock voting "pass." Youth Adviser Mora also voted "no."

Council President Weddell then made a motion to reduce the TIF allocation from 100% to 85% with repayment in 25 years. Councilor King seconded the motion.

Council President Weddell said he wanted to hear Jonathan Anderson's response to this motion.

Anderson said infill neighborhood development is supposed to spark this kind of discussion. Now it has, Anderson said, and the neighborhood was now the talk of the town because this project was proposed. He said he is proposing a great project for the City that will be responsive to neighborhood concerns and will increase property values. He also said he didn't want to publicly negotiate over the appropriate TIF allocation. He added that any reduction in the allocation would hurt his project and increase his financial risks.

"We're not asking the city to take on any risk. This isn't a general obligation bond," he continued. "I'm just asking you to think about that, the risk that I'm taking on, versus the risk I'm asking the city to take on, which is zero."



Jonathan Anderson added: "Just let me reinvest my property taxes into my project, and when my assessment comes back 30% higher than I think it is in five years, I can't come back and ask you guys for a bigger bond, right? I'm taking on all the risk. So, all I'm asking is, give me the 100% TIF, let us go forward, let us build the project and be partners."

Council President Weddell thanked Anderson for his comments and withdrew his motion. Councilor King withdrew her second to the motion.

Council President Weddell said he respected and appreciated the presence and comments of Redevelopment Commission members **Vince Turner, Brian Garber and Andrea Johnson**.

Mayor Stutsman said he didn't know the outcome of the vote, but pledged to the community that if Resolution 2022-06 passed, he would work hard to make sure the City addressed all the concerns raised about the project.

There were no other questions or comments from Councilors and they indicated they were ready to vote. The Kid Mayor called for a roll call vote by the Clerk-Treasurer.

On a roll call vote, Councilors approved Resolution 2022-06 by a 5-2 margin, with Councilors Eichorn, King, Pérez, Schrock and Weddell voting "yes" and Councilors Nisley and Riegsecker voting "no." Youth Adviser Mora voted "yes."

3) Planning Department: Ordinance 5118, An Ordinance to Amend the Willow Lakes of Goshen (Planned Shopping Center), Ordinance 3770, and Ordinances 3998 and 4009

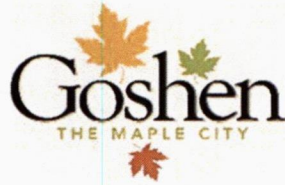
Mayor Stutsman called for the introduction on first reading of Ordinance 5118, An Ordinance to Amend the Willow Lakes of Goshen (Planned Shopping Center), Ordinance 3770, and Ordinances 3998 and 4009. **Council President Weddell** asked the Clerk-Treasurer to read Ordinance 5118 by title only, which was done.

Weddell/Perez moved to approve Ordinance 5118 on first reading.

BACKGROUND:

The Goshen Plan Commission met on March 15, 2022, in regular session and considered a request for a B-4 major change and preliminary site plan approval for the Willow Lakes of Goshen (planned shopping center) to allow a self-storage facility (Warehousing, Mini, not permitted in the B-4 District), including two freestanding signs, a 6' fence located within the front yard setback along Ferndale Road, and self-storage parking requirements, for subject property containing ±3.98 acres, zoned Commercial B-4 District, and generally located at the southeast corner of Ferndale Road and Willows Way, with the following outcome: The matter was forwarded to the Goshen Common Council with a favorable recommendation by a vote of 7-0. According to a report by City Planner Rhonda Yoder: The Willow Lakes of Goshen (zoned B-4, planned shopping center) is part of an overall Willows development that includes a residential area (zoned R-4, mobile home park/subdivision). Both B-4 and R-4 districts function similarly to a Planned Unit Development (PUD) in that development is tied to a site plan.

The overall Willows development began in 1996 and jurisdiction was transferred from Elkhart County to the City of Goshen for the entire area.



The R-4 area was annexed in 1998 and portions of the B-4 area were annexed in 2000 and 2003. The subject property is part of a small area that remains unannexed, but under the jurisdiction of the City of Goshen. The original R-4 and B-4 ordinances were adopted in 1997, and minor changes were approved for the B-4 area in 2000, with the most recent overall B-4 preliminary site plan approved by Ordinance 3998 in January 2001 (enclosed). The 2001 B-4 preliminary plan included the Target/Kohl's area and an area to the south (including the subject property) for an office complex. Uses and developmental standards follow the B-4 District in the area zoned B-4. The current petition sought approval for an automated self-storage facility with eight buildings. There would be no on-site office. The major change was required because self-storage facilities (warehousing, mini) are not a permitted use in the B-4 District. They are permitted in the Commercial B-3 District and in Industrial M-1 and M-2 Districts. Approval of the preliminary site plan was requested with the major change.

(NOTE: A memorandum included in the Council agenda packet included extensive background on the project, draft Ordinance 5118, an analysis of the Willow Lakes of Goshen (planned shopping center) for the Plan Commission and the Common Council, site maps, a detailed site plan of the self-storage facility and a letter of opposition from Frederick Martin, a neighborhood resident.)

City Planning and Zoning Administrator Rhonda L. Yoder discussed the request before the Council and explained the basis for the recommendation that the Council approve Ordinance 5118. She stated that resident comments prior to and at the Plan Commission meeting included concerns about: access; the view of fence and buildings; the maintenance of the facility and the system to receive resident complaints; and the impact on the residential neighborhoods due to the storage facility's lighting and traffic.

Crystal Welsh, a senior urban planner with Abonmarche Consultants, who was representing the developer of the project, said there have been changes in the plans for the automated self-storage facility based upon neighborhood concerns. She presented the Council with a two-page document with color renderings of the proposed storage facility and a revised and detailed site map of the proposed Ferndale Road Self-Storage Facility (**EXHIBIT #3**).

Welsh said changes have been made in the aesthetics of the facility design, including the color of the buildings, and the fencing. She also said there would be added landscaping and a redesigned driveway to reduce traffic from backing up in the road.

In response to questions from **Councilor Riegsecker**, Welsh described the vehicle access into the facility.

Councilor Eichorn asked the number of storage facilities in Goshen and their current capacity. **Welsh** said she was unsure.

Youth Adviser Mora praised the developer for expanding the size of the driveway. In response to a question from **Councilor Nisley**, Welsh further described the driveway orientation.

Councilor King asked about other possible uses for the site. **Yoder** said a range of retail and office uses could be allowed.

At 8:43 p.m., Mayor Stutsman invited questions or comments from the public about Ordinance 5118.

Rick Thompson, who lives in The Willows, asked Councilors to consider the adverse impact of a 288-unit storage facility on residents. He said those impacts would include accumulated trash with no daily pick up, bright lights from vehicles using the facility shining into homes, increased traffic and a view of a chain link fence. He said residents wanted a traffic study on the impact of the project. He said the project was not a good fit for the neighborhood.



Rick Thompson also said that there already are two storage facilities within four miles of this site. He said the proposed entrance would also cause access problems for neighbors. He also objected to the impact of noise pollution from the 24-hour access to the facility and the displacement of wildlife now on the site.

Colette Crowder, who also lives in The Willows, presented the Council with a petition with the names and signatures of 151 people opposed to the storage facility (**EXHIBIT #4**). She said she could have gathered even more names and signatures except for recent cold weather. She said only six people declined to sign the petition.

Crowder said residents held a meeting and all who attended opposed the storage facility. She said that she was concerned that businesses could be operated inside storage units. She also expressed concerns about lighting, the fencing and traffic. Crowder asked Councilors to consider the feelings of residents who oppose the project.

Eric Cox, who lives near the proposed facility, quoted extensively from Scripture, including verses about obeying God and loving one's neighbor. He said changing the zoning would be a mistake and create lighting and noise problems. He said the storage facility would decrease property values. Cox said the 24-hour facility should be built somewhere else. He also stated that he didn't think Councilors would want a storage facility built across the street from their homes.

Glenda Thompson, who also lives in The Willows, said there are already three storage facilities within a few miles of The Willows. She said she was not sure how a fourth facility in a residential neighborhood would add any value for neighbors.

Paulette Brouillete, a retired Goshen teacher who lives in The Willows, said there are already two curb cuts adjacent to the site of the proposed storage facility. She said that one might be a good place for an entrance to the storage facility and the second curb cut a good location for an exit. She said doing this would minimize the impact on The Willows. But she said only using one entrance would adversely affect more residents.

John Long, who lives in The Willows, asked what would happen if the storage facility were to fail. Who, he asked, would clean up what was left behind? He said if it failed, it would become an eyesore and the neighborhood would be left with a mess. Long also said that given Goshen's housing shortage, the site should be used for housing.

Charles Fort, who moved to The Willows 12 years ago, said the storage facility would reduce his property's value by 50 percent. Fort discussed his family and their work in the community. He also discussed his background, including his work in the steel industry. Fort said that the Willows is a great community with good people. He added that he is a Korean War veteran.

Dean Kenyon of The Willows said the storage facility would resemble an industrial complex and believes his property's value would decline. He said it didn't make financial sense for the City to approve the storage facility. Instead, he said the City should encourage the development of offices or housing on the site. He said The Willows is one of the nicest mobile home parks in the City and he would like to keep it that way. And he asked Councilors to consider whether they would like to live across the street from a storage facility.

John McClure of The Willows said there is a storage facility on County Road 28 with buildings that are 13-feet tall and surrounded with a 10-foot fence, topped with barbed wire. He said it has no aesthetic value whatsoever.

There were no further public comments about Ordinance 8118, so the Mayor closed the public comment period at 9:04 p.m.

Mayor Stutsman invited Crystal Welsh and developer Mike Stockrahm to respond to the concerns raised by those who testified against the proposed storage facility.



Crystal Welsh provided the following responses to the comments by audience members: the sign to be posted at the storage facility would include a phone number people could call and speak to the owner if they had concerns or questions about the operations; there would be weekly maintenance of the facility; no outdoor storage would be allowed; the fence would not include barbed wire; and trash would be regularly collected.

Mike Stockrahm, one of the property owners, said he didn't think traffic into the facility would be a problem. He said his research has shown that facilities about the size of his project average just two vehicle visits per day.

Welsh said one of the reasons a "no-office" storage facility was proposed for the site is because the property owners have no legal way to get sewer and water service to the site. She said the adjacent property owner declined to provide an easement to bring utilities to site, so an office couldn't be included in the project.

In response to a question from **Councilor Nisley**, **Welsh** said the plans call for a chain link fence with wood slats. She also said it would have wall-mounted lights activated by motion sensors.

Council President Weddell asked for an explanation of a sentence in the staff report on the project that described the property in question as being "part of a small area that remains unannexed, but under the jurisdiction of the City of Goshen." He asked what that meant. **City Planning and Zoning Administrator Rhonda Yoder** said the county transferred jurisdiction of the property to the City, which has annexed areas in pieces. She said the intent would be to annex the property after it is developed.

Councilor King asked if the access to water and sewer would change if the property was annexed. **Yoder** said it would not. Councilor King asked if a storage facility was the only permission use for the property. **Yoder** said that isn't accurate. The issue is that a neighboring property owner won't provide an easement for a connection to sewer and water service.

In response to a question by **Councilor Pérez**, **Yoder** clarified the request before the Council. Pérez asked about the request by some residents for a second driveway to alleviate possible traffic concerns. **Yoder** said a second entrance off Ferndale Road might actually cause more traffic to back up than the current proposal. She also said the entrance issue would be addressed in the City's technical review process and the number of driveways could be modified.

Councilor Riegsecker said when the storage facility was first proposed across from the Spring Brooke condominium complex on College Avenue, residents raised the same type of concerns as expressed tonight. He asked **Yoder** if she wanted to share what happened in that case. **Yoder** said she really couldn't address the situation.

Councilor Riegsecker wondered if there have been problems at two other housing developments that have nearby storage unit facilities. **Councilor Nisley** responded that this situation is different from those two examples because the users of those facilities access them through public roads while users of this proposed storage facility would be accessing them via a private street.

Councilor Nisley said he visited the site on Saturday and while there saw vehicles cutting through the area quickly and disregarding stop signs. He also said the entrance into The Willows has a lock on the gate that had been broken. **Nisley** said residents are concerned users of the storage facility would use their driveways to turn around. **Nisley** responded to questions from Councilors about the road and said traffic could be a problem if the storage facility was approved.

Councilor King said she was unsure if people had testified against the proposal because the property owner was requesting a use that otherwise wouldn't be allowed or if residents simply didn't want a storage facility near their homes. **King** said she wanted to know if they would approve of another use of the property.

In response to clarifying questions from **Council President Weddell**, **Yoder** said Willows Way is a private road owned by The Willows, that storage facility users would need to use it and have received permission to do so.



City Planning and Zoning Administrator Rhonda Yoder said the proposed shopping center, which would be the site of the storage facility, was developed on the road going into The Willows. Yoder said any permitted use would generate traffic and could be developed without City review. A storage facility was not a permitted use, Yoder said, which is why this proposal came to the Council for approval.

Councilor Riegsecker said at this point he was neither for nor against the project. He said he wasn't concerned about the size of the facility because it's a business and owners have a right to take the risk of building it. He also said he could not consider as an issue the possibility the storage facility could go bankrupt.

Riegsecker said he liked the idea of separate entrances and exits for the facility. He also said there are other storage facilities near residential areas. He said he has a place near a retirement community in Florida and knows what's that's like and what's nearby. He said he didn't think property values would fall by 50% if the storage units were built. He said the facility will generate some revenue for City. Riegsecker also said he doesn't foresee a big traffic impact from the proposed facility.

Councilor Nisley asked if there was fire hydrant service in this area. City staff members said there is.

Councilor King said she wanted to hear more from audience members and especially their perspective on the property being used for a purpose allowed now because of its current zoning.

At 9:25 p.m., Mayor Stutsman reopened the public hearing on proposed Ordinance 5118.

Collette Crowder said residents of The Willows have City water and sewer services and said she didn't understand why owners of the site of the proposed storage facility wouldn't have access as well.

Councilor King said she wanted to know if residents would be equally as opposed to another development as they are to storage units.

Crowder said she would be OK with a medical office building or housing.

Roger Schmucker of Goshen said residents of The Willows want should take precedence. He said he sometimes works in security and said there will be areas of the storage facility that motion-sensor lights and cameras will not cover. He also said people could break into the facility, so it would need good security.

Paul Maurer, who lives in The Willows, said he would favor another type of development on the site. He said he doubted only one or two cars would visit the storage facility daily. He said he and his wife moved to the area 55 years ago and residents were ensured there would never be access to County Road 15. Maurer added that he would favor something else at the site, but he opposed the storage facility.

Mayor Stutsman asked for a report on the availability of water and sewer service at the site.

City Director of Public Works and Utilities Dustin Sailor said the City has water and sewer lines than run right down the middle of The Willows access drive. However, an easement would need to be granted from an adjoining property to the site of the proposed storage facility. He confirmed that the previous owner of The Willows gave the owners of the proposed site of the storage facility access to the private road, but the current owner of The Willows has declined to grant an easement for water and sewer service.

Councilor King said she felt her question had been answered. **Council President Weddell** said he wanted to hear from one or two more people.

John Zerbe, a newer resident of The Willows, said he looked all over Goshen to find a place to live. He said there is no place in Goshen like The Willows. Zerbe said The Willows is clean, people take care of their property and he has good neighbors. And he said he didn't want to live near a storage facility.



Bobbie Newberry said she has lived in The Willows for 11 years and has many concerns about the proposed storage facility. She said police have told her that homeless people like to go to storage areas and it is a great place to sell drugs. She said she feared someone would wander out of the storage facility and into the home of a resident of The Willows. She said the facility would pose a major security risk.

At 9:34 p.m., Mayor Stutsman closed the public hearing on Ordinance 5118.

Crystal Welsh, who represents the developer, said efforts would be made to consider the issues raised by residents, including the suggestion for a second driveway. She said the developer would be willing to add trees and landscaping, even though it's not required. She also said the developer would work to address traffic concerns. **Youth Adviser Mora** asked if a speed bump could be installed. **Welsh** said the developer would be willing to discuss that with the owner of The Willows, but added there are some site limitations. She also said the developer has been working to address the issues raised by residents.

Councilor Riegsecker asked **Police Chief José Miller** if he was aware of crime-related problems at Goshen storage facilities. Chief Miller said there may be problems, but couldn't say for sure without reviewing police call logs. **Councilor King** said she acknowledged the developer's flexibility and appreciated the efforts, but that it was still a storage facility and she probably couldn't vote to approve it.

Councilor Pérez said he appreciated the residents coming to share their concerns. He said it was good citizen engagement and appreciated it. "I hear you loud and clear," he added.

Mayor Stutsman said it was a difficult decision. He said he knew the developer would do a good job, but acknowledged residents not wanting a storage facility near their homes.

While noting that there sometimes is a "not in my backyard" approach to development, Mayor Stutsman said the neighbors had made a persuasive case. "I'm not sure of any situation in the 15 years now I've been part of City meetings that I've seen a neighborhood come out against something" as strongly, he said.

Councilor Schrock asked if the developer was the owner of the property.

Mike Stockrahm said he was one of the property owners. He said that in lieu of the restrictions on site, the developers proposed a storage unit facility. He said they worked with an architect to design a facility that exceeded the requirements. He said he and his family have deep roots in the community.

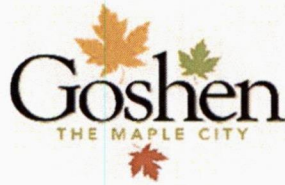
Stockrahm said he has known about The Willows for years and was seeking to be a good neighbor with his proposal. He thanked City staff members for their patience and hard work on the project.

Stockrahm said the ownership team tried to pick a project that could be accomplished and could benefit the community. He said the general contractor has built some of the best buildings in St. Joseph County. He said if completed, the storage facility would pay taxes. Stockrahm pledged that he would address concerns that have been raised and that he was committed to producing a good project.

Councilor Nisley said some residents told him they wouldn't be using the storage facility.

There were no other questions or comments from Councilors and they indicated they were ready to vote.

On a roll call vote, Councilors rejected Ordinance 5118 on first reading by a 0-7 margin, with all Councilors present voting "no" at 9:47 p.m. Youth Adviser Mora also voted "no."



4) Planning Department: Resolution 2022-08, A Resolution of the Common Council of the City of Goshen authorizing filing of an application for a Community Development Block Grant

Mayor Stutsman called for the introduction of Resolution 2022-08, A Resolution of the Common Council of the City of Goshen authorizing filing of an application for a Community Development Block Grant. **Council President Weddell** asked the Clerk-Treasurer to read Resolution 2022-08 by title only, which was done. **Weddell/Pérez** moved to approve Resolution 2022-08 on first reading.

City Community Development Block Grant Administrator Rhonda Yoder told Councilors that passage of Resolution 2022-08 would authorize the filing of the City's Community Development Block Grant (CDBG) application (annual plan) for Program Year 2022. She said the annual plan was presented for a public hearing at the Council's March 21 meeting.

Yoder said the City hasn't received its 2022 Housing and Urban Development allocation and the City cannot submit its CDBG plan before the allocation is received, but it can proceed with the planning process. She said the plan included information on determining the final budget, which will be adjusted when the allocation is received about mid-May. She said passage of the resolution will allow City staff to prepare to submit the City's plan.

At 9:49p.m., Mayor Stutsman invited questions or comments from the public about Resolution 2022-08.

There were no public comments about Resolution 2022-08, so the Mayor closed the public comment period at 9:49 p.m.

There were no other questions or comments from Councilors and they indicated they were ready to vote.

On a voice vote, Councilors approved Resolution 2022-08 by a 7-0 margin, with all Councilors present voting "yes." Youth Adviser Mora also voted "yes."

5) Legal Department: Resolution 2022-09, To elect the standard allowance available under the revenue loss provision of the Coronavirus Local Fiscal Recovery Fund established under the American Rescue Plan Act

Mayor Stutsman called for the introduction Resolution 2022-09, *To elect the standard allowance available under the revenue loss provision of the Coronavirus Local Fiscal Recovery Fund established under the American Rescue Plan Act.* Council President **Weddell** asked the Clerk-Treasurer to read Resolution 2022-09 by title only, which was done. **Weddell/Eichorn** moved to approve Resolution 2022-09.

Mayor Stutsman provided the background and purpose of Resolution 2022-09, which related to the City's American Rescue Act Plan ARP Fund Plan, which was passed by Councilors on Nov. 2, 2021. The Mayor said he learned in January that a rules change would allow the City to designate up to \$10 million of the City's ARPA funds as "revenue loss." The Mayor proposed that the City designate its entire \$6.7 million in ARPA funds as revenue replacement.

Mayor Stutsman said the City technically would eliminate its funding plan, but the funds distribution formula approved by the Council would still be followed. However, he said changing the designation to revenue replacement would simplify grant reporting procedures. He said state officials are aware cities across Indiana are doing this.

Clerk-Treasurer Aguirre said reporting requirements for federal grants are very exacting and that Indiana, through the State Board of Accounts, audits the City's federal grant expenditures.



Clerk-Treasurer Aguirre said this change will not eliminate public accountability. In fact, Aguirre said there will be accountability. He said there will still be a City plan to guide the spending, but this change will streamline the reporting process. And this will reduce the need for a lot of paperwork by City staff.

Mayor Stutsman said this change was a great opportunity and that the State was allowing this.

Councilor Riegsecker said he understood by this action the City will not get any more or any less money. **Mayor Stutsman** confirmed that understanding, adding that officials acknowledged that there are many so grant reporting requirements that some bigger communities were having to hire consultants to assist with the reporting process.

Councilors said they understood passing this resolution would not reduce Council oversight. **Mayor Stutsman** agreed and publicly committed to following the spending plan approved by the City Council. And he said he would bring any proposed changes in the spending to the Council.

At 9:54 pm p.m., Mayor Stutsman invited questions or comments from the public about Resolution 2022-09.

Robert Roeder of Goshen asked if there were any strings attached to the federal grant funds.

Mayor Stutsman responded that there still are regulations on how the funds can be spent and those regulations will still be followed. Passing the resolution, he said, would mostly deal with the reporting procedures.

City Attorney Bodie Stegelmann said technically, the statute allows revenue replacement as one use of the ARPA funds, so the guidelines specify that communities can treat up to \$10 million as revenue replacement without having to prove revenue loss because of COVID-19. So, he said the City doesn't have to justify that the spending is to help people affected by COVID-19. Stegelmann said the City can just operate under the assumption that the City lost \$10 million worth of tax revenue because of COVID-19 and doesn't have to justify any uses of funds.

Council President Weddell confirmed that the City's allocation was the same as before and that it wasn't receiving \$10 million. **Councilor Schrock** said the situation seemed "crazy" to him.

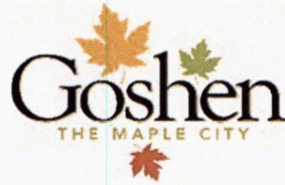
There were no other questions or comments from members of the public or Councilors, who indicated they were ready to vote.

On a voice vote, Councilors approved Resolution 2022-09 by a 7-0 margin, with all Councilors present voting "yes" at 9:56 p.m. Youth Adviser Mora also voted "yes."

Elected Official Reports:

Mayor Stutsman said a **City Council retreat** had been scheduled for May 6, but he said some Council members and some key City staff member are traveling at that time. He said that in consultation with Council President Weddell and Councilor Eichorn, the decision was made to cancel the May 6 retreat. The Mayor said that if Councilors want to reschedule the retreat for later in year, they should provide at least a month of advance notice. He said he was open to rescheduling the retreat to later in the summer.

Mayor Stutsman provided an update on the proposed allocation of ARPA Funds to nonprofit agencies. In the City's ARPA plan, the Council approved giving \$300,000 to local nonprofit agencies. However, about \$750,000 in requests were received from 19 organizations. He said a committee formed to decide on funding for the agencies met twice and the requests have now been reduced and decided.



Mayor Stutsman said he informed the committee that he would be asking the Council tonight to approve transferring additional ARPA funds to go to the nonprofit agencies. He told Councilors that he would like to transfer to the non-profits \$64,000 from the \$100,000 set aside for COVID-19 vaccine incentives and an additional \$40,000 to \$50,000 from another area. He said that would provide additional funds for the nonprofit agencies and this approach unanimously was supported by the committee.

Mayor Stutsman asked Councilors to affirm his recommendation.

Council President Weddell asked about the spending recommendations. **Mayor Stutsman** said some requests were reduced. **Councilor King** asked if a formal vote was required. **Mayor Stutsman** said, in light of the passage of the revenue replacement resolution earlier tonight, that wasn't necessary. Still, the Mayor said he still wanted to inform Councilors of the change and to seek their support.

Councilors Pérez, King and Eichorn said they supported the change. **No Councilor objected.**

Councilor Nisley said he wanted to tell City staff and Goshen residents with family connections to Ukraine that the people of Ukraine are in his prayers daily for what is happening there. Nisley said he will keep praying until President Putin regains his humanity. Other Councilors and the Mayor echoed those sentiments.

Council President Weddell thanked **City Planning and Zoning Administrator Rhonda Yoder** for her efforts during the Council's consideration of the storage facility proposal. The Council President said Yoder was prepared, answered questions and handled herself well.

Councilor Riegsecker said that votes don't always go the way Councilors would like, but he appreciates that everyone listens and is cordial and is respectful. **Councilor Nisley** agreed and said that just because his amendment didn't pass, he didn't have any hard feelings "all except for Brett (Weddell)." Nisley laughed as did some **Councilors**. **Council President Weddell** said, "That's OK."

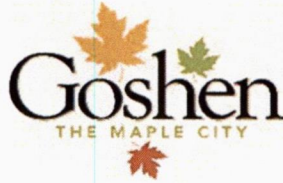
Councilor Pérez thanked the Mayor and City staff for working with the children who attended the Council meeting. He said he appreciated the effort to work with the fourth-graders and that it was a model for other cities.

Mayor Stutsman invited Councilors to attend the November First Friday gathering at the Goshen Theater, when the new Kid Mayor will be announced. He said the speeches of the finalists are always amazing.

Councilor Pérez said he also appreciated **Robert Roeder** delaying comments that he said were more appropriate for adults. He said that was a good example for young people.

Councilor Eichorn said that last Monday, the Kid Council students picked up trash along the Millrace. She said Friday (April 22) is Earth Day, so for Saturday, the students have challenged the community to pick up trash. Trash bags will be available at 10 a.m. Saturday at Shanklin Park. She said people are being asked to take photos and post them on social media with the hashtag #Kidscanrecycle. **Mayor Stutsman** said local businesses will be joining the effort by picking up trash later this week.

Councilor Schrock reminded Councilors to attend the City's Arbor Day celebration on April 29 at the Elkhart County Courthouse. He said there will be food and many activities and it should be a good time. **Mayor Stutsman** said that day will be the 150th anniversary of Arbor Day. **Youth Adviser Mora** said the Goshen High School Youth Caucus has a goal of raising \$1,000 through a tree raffle. He said 18 trees will be given out. Mora added that during lunch today, information was distributed to high school students.



Councilor Riegsecker said that Kid Mayor Jaden Espinoza Lopez did very well tonight, but jokingly complained that Mayor Stutsman allowed him to go home earlier than Riegsecker goes to bed.

Councilor Schrock added that City Director of Environmental Resilience Aaron Sawatsky Kingsley has begun an effort to reintroduce tamarack trees in East Goshen. He said East Goshen used to have many tamarack trees. He said six trees have been ordered and will be planted this summer.

There were no further comments by the Mayor or by Councilors.

Councilor King made a motion to adjourn the meeting, which was seconded by Councilor Eichorn On a voice vote, Councilors voted to adjourn the meeting by a 7-0 vote, with all members present voting “yes.”

Mayor Stutsman adjourned the meeting at 10:07 p.m.

EXHIBIT #1: PowerPoint presentation, “City of Goshen Summary of the 2021 Annual Financial Report,” by Deputy Clerk-Treasurer Jeffery Weaver. The presentation had 16 pages of slides.

EXHIBIT #2: Memorandum dated April 18, 2022 by City Redevelopment Director Becky Hutsell regarding “Request for Approval of an Economic Development Agreement with Ariel Cycleworks, LLC for the Development of the former Western Rubber Property.” The two-page memorandum included updated information on the proposal and 14 pages of attachments.

EXHIBIT #3: A two-page document with color renderings and a detailed site map of the proposed Ferndale Road Self-Storage Facility, proposed for vacant land at Ferndale Road and Willows Way. The exhibit was presented by Crystal Welsh, a senior urban planner with Abonmarche Consultants.

EXHIBIT #4: A petition presented to the Council with the names and signatures of 151 people opposed to the storage facility. Collette Crowder, who lives in The Willows, provided the petition.

APPROVED:

Jeremy P. Stutsman, Mayor of Goshen

ATTEST:

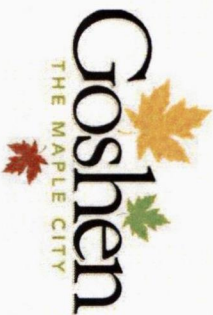
Richard R. Aguirre, City Clerk-Treasurer

EXHIBIT #1

CITY OF GOSHEN

SUMMARY OF THE 2021

ANNUAL FINANCIAL REPORT

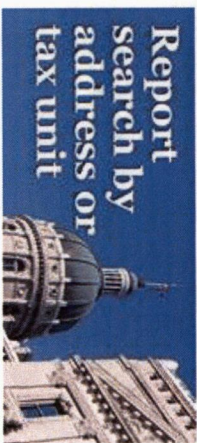


LOCATION OF THE ANNUAL REPORT

BROWSE TO gateway.ifonline.org

SELECT

Report Search By Address or Tax Unit



SELECT

Annual Financial Report



[Annual Financial Report](#)

Multiple reports detail the receipts and expenditures of each local government unit, reflecting income and expenditures for a full calendar year. The primary purpose is to assist in the auditing of government units.

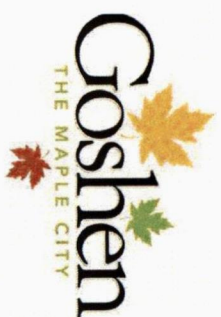
LOCATION OF THE ANNUAL REPORT

SELECT Annual Financial Report – Full Report
(or whichever portion you prefer to review)

ENTER Data for the municipality

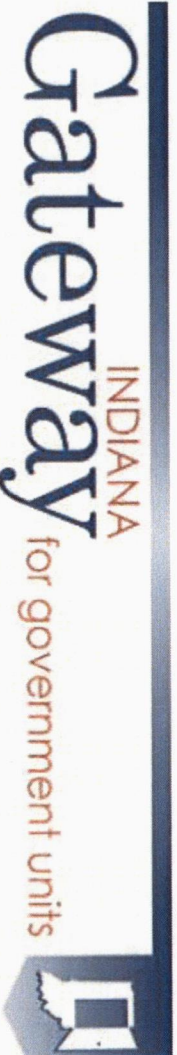
Report Builder: Annual Financial Report - Full Report Report

Country	Elkhart	Year	2021	<input type="button" value="View Report"/>
Unit Type	City/Town	Unit	GOSHEN CIVIL CITY	



LOCATION OF THE ANNUAL REPORT

Annual Financial Report



Indiana State Board of Accounts

2021

GOSHEN CIVIL CITY

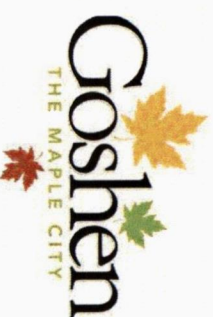
Elkhart County

Submitted on 2/25/2022 5:33:00 PM

Per IC 5-11-1-4 every municipality and local government is required to provide electronically and in a manner prescribed by the state examiner, financial reports for the fiscal year not later than sixty days after the close of the fiscal year.

Completion and submission of the Gateway *Annual Financial Report* (AFR) will fulfill this requirement.

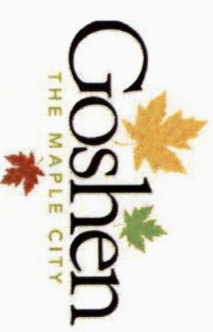
This document comprises all of the report outputs generated by Gateway, based on the information entered by the government unit and submitted by the government official as stipulated in state law.



ANNUAL FINANCIAL REPORT INTRODUCTION

The Annual Financial Report (AFR) provides information on the actual cash effects of the City's activities in 2021. It does not reflect any budget information.

The Annual Financial Report is posted to Indiana Gateway, and is later audited by the State Board of Accounts. It becomes the City's Audited Financial Statements.



ANNUAL FINANCIAL REPORT INTRODUCTION

CITY OPERATIONS



**Council, Mayor, Clerk-Treasurer, Legal,
Board of Works, Engineering,
Public Safety (Police and Fire), Court, Probation
Parks, Building, Planning, Redevelopment
Streets, Central Garage, Stormwater**

UTILITIES OPERATIONS

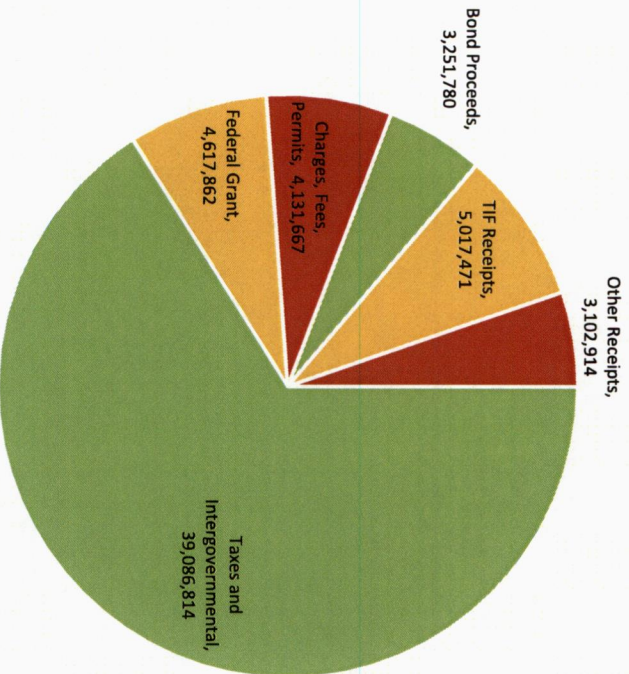


**Water Treatment and Distribution
Wastewater Collection and Treatment**

2021 RECEIPTS

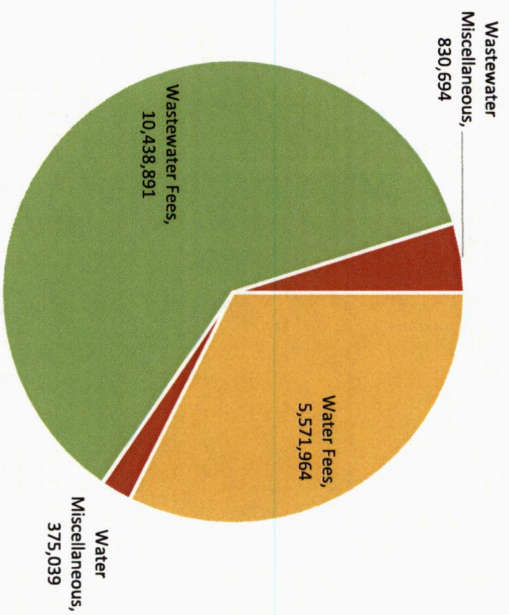
CITY OPERATIONS

2021 Receipts of \$59,208,507*



UTILITIES OPERATIONS

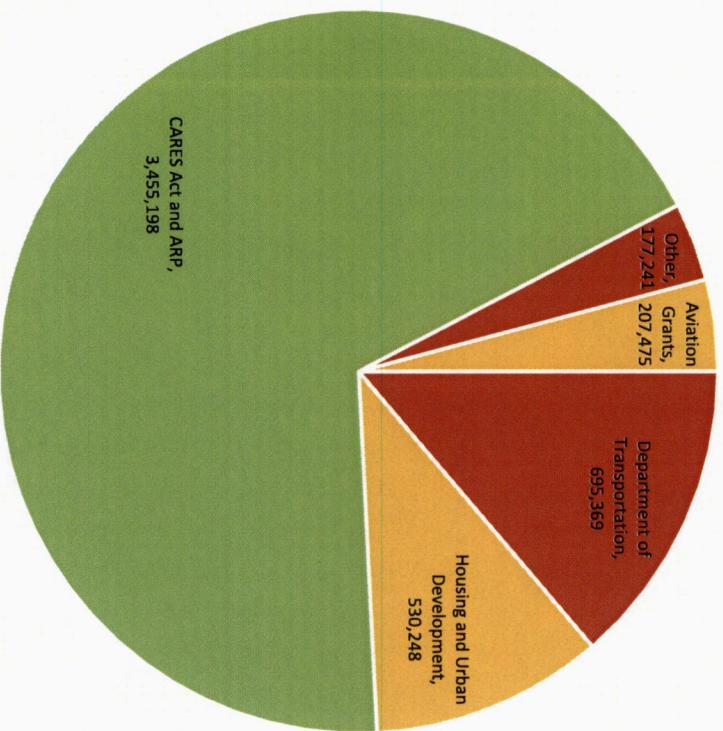
2021 Receipts of \$17,216,588*



*Amounts exclude interfund transfers reflected in the AFR.

2021 RECEIPTS

GRANT RECEIPTS



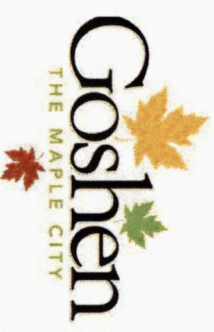
\$5,065,532 in Federal Awards awarded in 2021

Largest Grants included:

American Rescue Plan - \$3,346,254

Community Development Block Grant - \$530,248

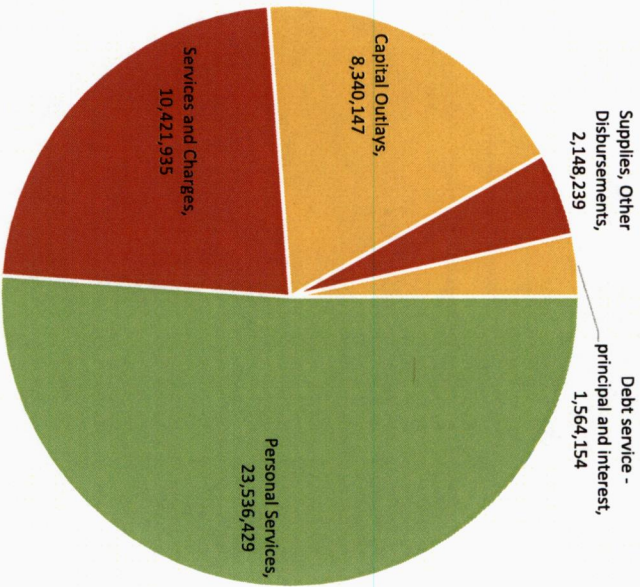
Wilden Avenue DOT Project - \$577,815



2021 EXPENDITURES

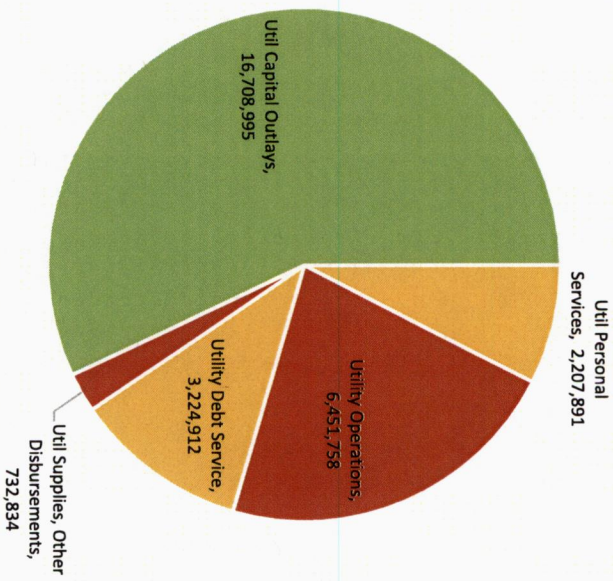
CITY OPERATIONS

2021 Expenditures of \$46,010,903*



UTILITIES OPERATIONS

2021 Expenditures of \$29,326,389*



*Amounts exclude interfund transfers reflected in the AFR.

2021 EXPENDITURES

DEBT PAYMENTS

2021 Principal Payments

Outstanding Principal

City Financing \$1,104,438

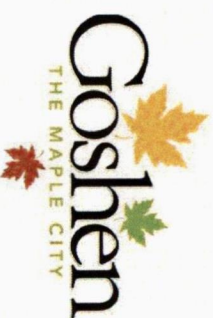
\$8,671,290

Water Utility Bonds \$790,000

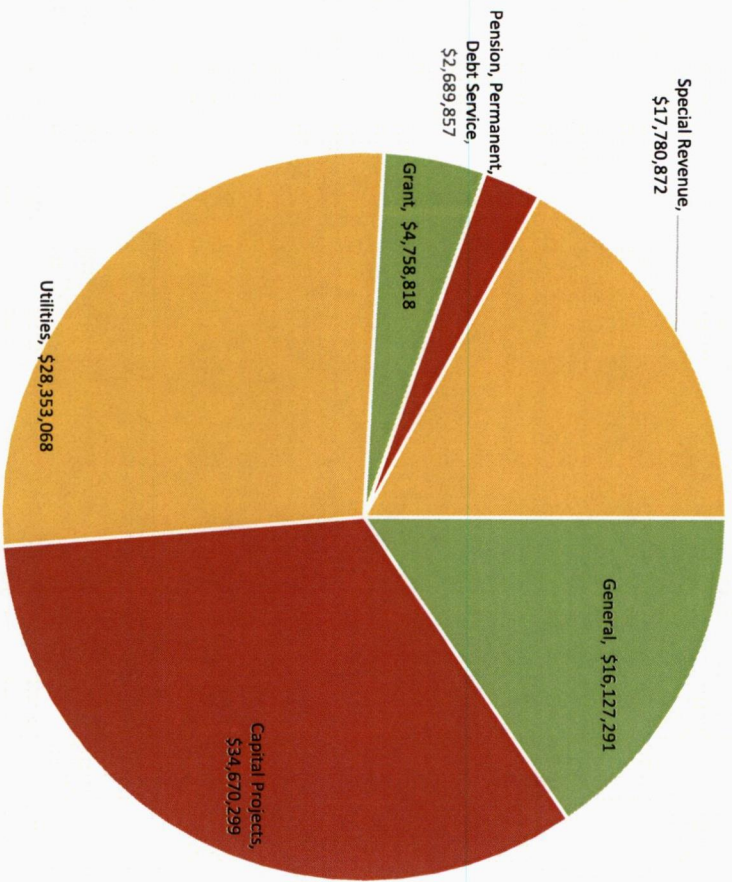
\$6,312,411

Wastewater Bonds \$1,922,000

\$44,278,000



2021 YEAR-END CASH BALANCES

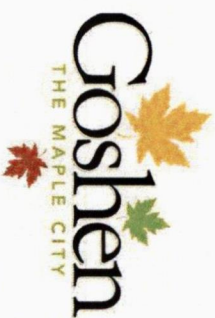


TOTAL CASH BALANCE

\$104,380,205

GENERAL FUND BALANCE

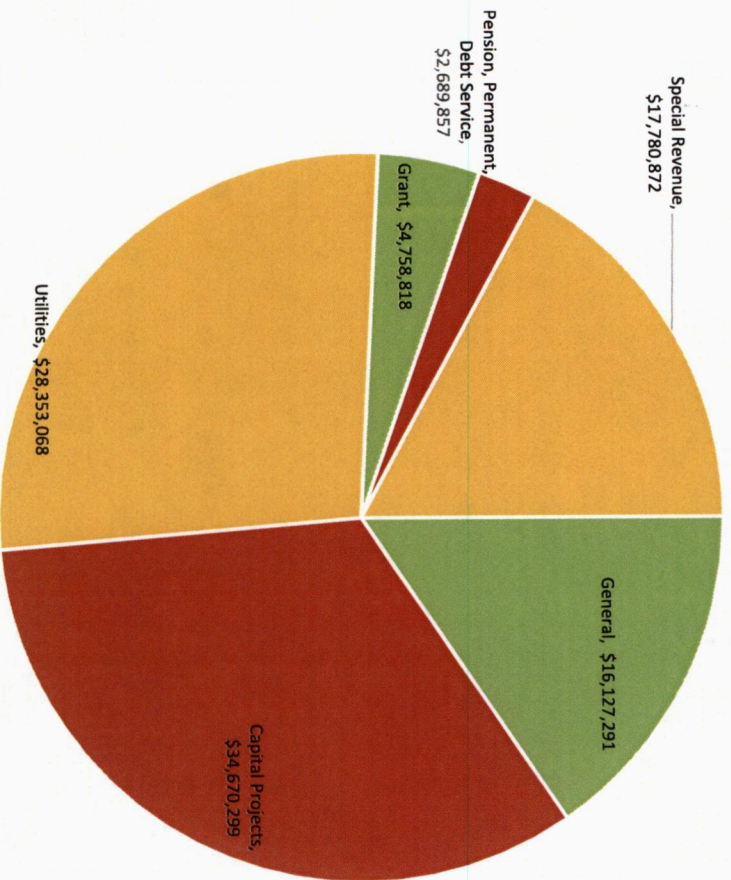
\$16,127,291



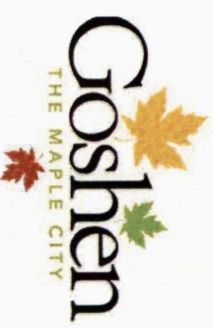
2021 YEAR-END CASH BALANCES

SPECIAL REVENUE FUNDS

\$17,780,872



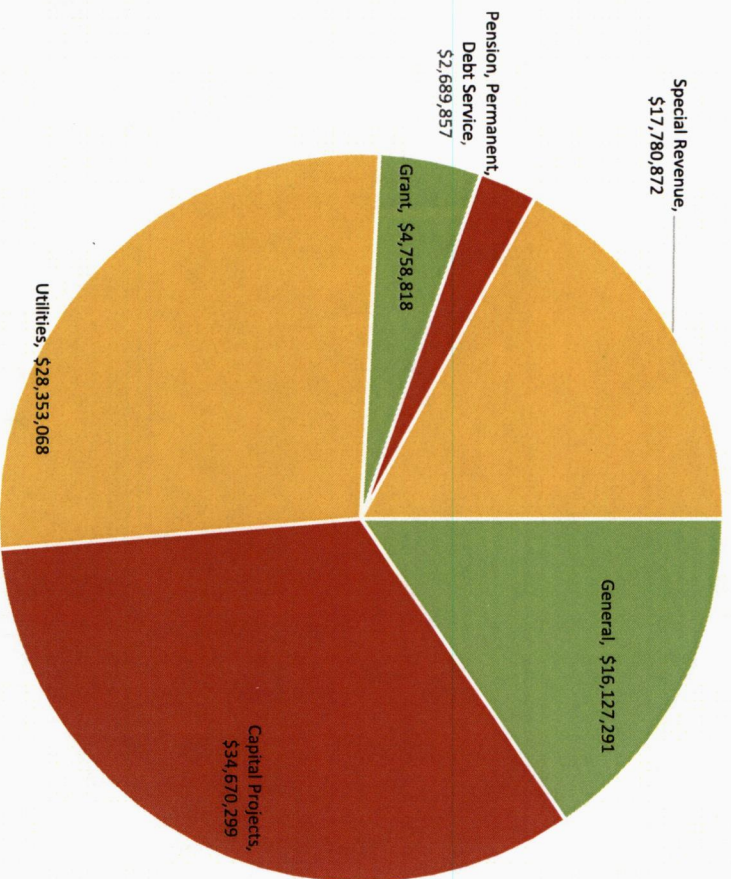
**Includes Streets, Parks, Aviation, Donation
Economic Improvement District,
Economic Development Income Tax,
Rainy Day, Public Safety LOIT Funds**



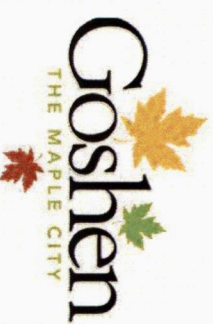
2021 YEAR-END CASH BALANCES

CAPITAL PROJECT FUNDS

\$6,738,745



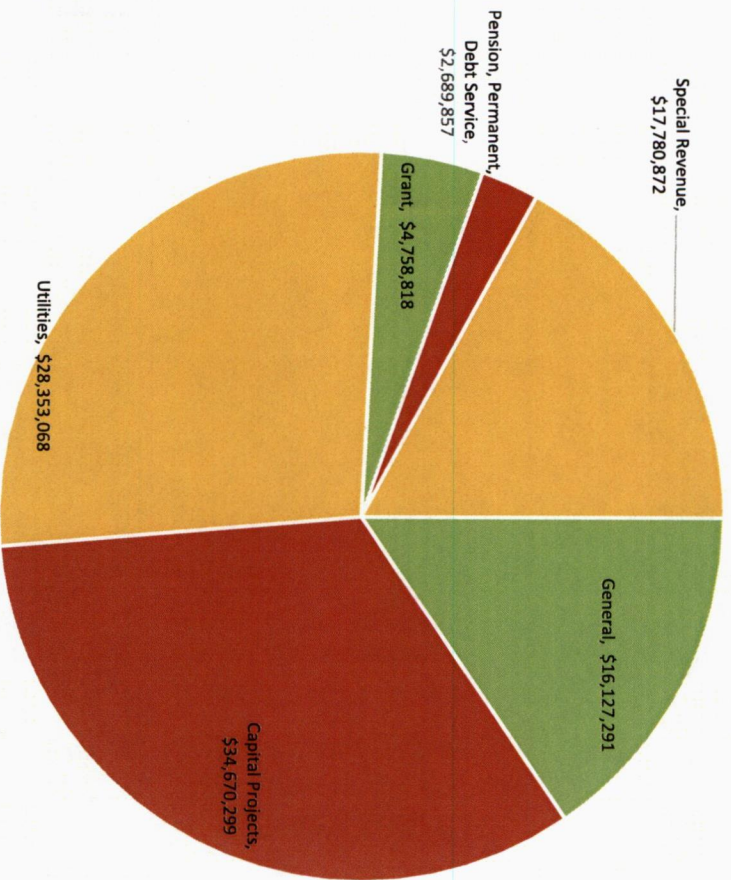
Includes CCD, CCI, CCI Fire, CCI Stormwater, Redevelopment, Stormwater, Capital Improvement, Major Moves, Bond Proceeds, TIF Funds



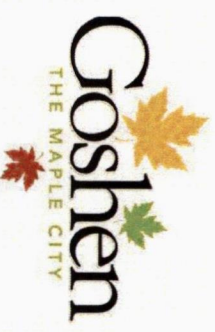
2021 YEAR-END CASH BALANCES

PENSION, PERMANENT, DEBT SERVICE FUNDS

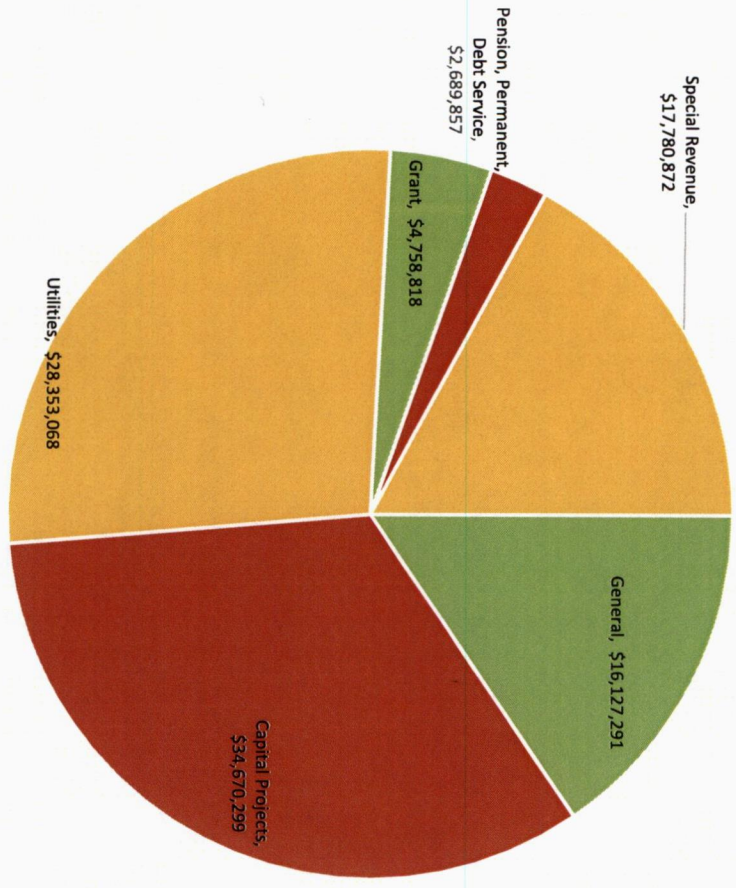
\$2,689,857



**Includes Fire Pension, Police Pension,
Endowment, Bond Payment,
Debt Service Reserve Funds**



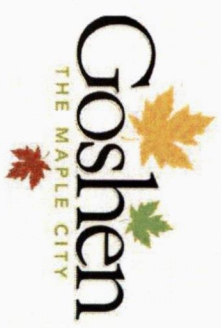
2021 YEAR-END CASH BALANCES



UTILITIES FUNDS

\$28,353,063

Includes Water Operating, Sewer Operating, Bond Payment, Debt Service Reserve, Construction, Depreciation Funds



2021 BUDGET PERFORMANCE

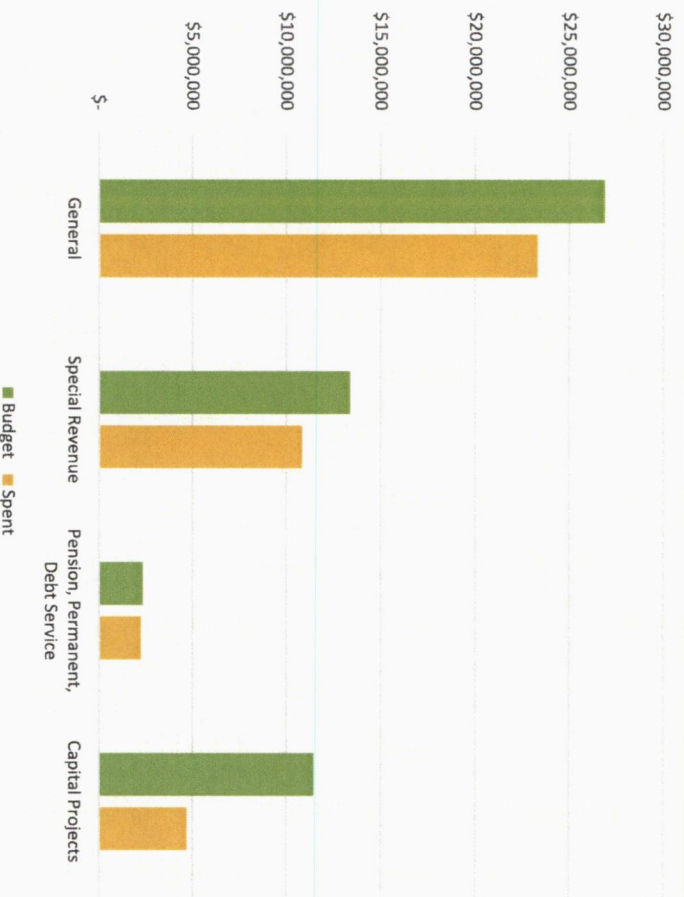
DLGF REQUIRES CERTAIN FUND CATEGORIES TO BE APPROPRIATED EACH YEAR*

General Fund – 87% spent in 2021

Special Revenue – 81% spent in 2021

Pension, Permanent, Debt Service – 95% spent in 2021

Capital Projects – 41% spent in 2021



***DLGF does not require budgeting for Grant Funds or Utilities Funds.**

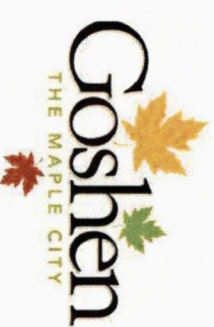
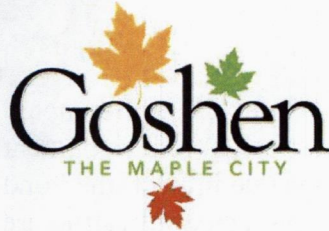


Exhibit #2



Department of Community Development
CITY OF GOSHEN

204 East Jefferson Street, Suite 2 • Goshen, IN 46528-3405

Phone (574) 537-3824 • Fax (574) 533-8626 • TDD (574) 534-3185
communitydevelopment@goshencity.com • www.goshenindiana.org

Memorandum

TO: City Council

FROM: Becky Hutsell, Redevelopment Director

RE: Request for Approval of an Economic Development Agreement with Ariel Cycleworks, LLC for the Development of the former Western Rubber Property

BOND CAPACITY SCENARIOS

DATE: April 18, 2022

The Economic Development Agreement with Ariel Cycleworks, LLC was introduced to the Council in March. At that meeting, the 100% TIF Pledge for 25 years towards a bond issued by the City for the project was discussed. Concern was voiced at that time regarding the increased pledge and bond term compared to what has previously been approved for the Indiana Avenue Apartment project. In order to be able to accurately present the options, we've had Baker Tilly run three (3) bond scenarios for us and copies are being provided this evening. The scenario options are as follows:

- 1. 100% TIF Pledge for 25 years**
 - \$4,421,000 Principal Bond Capacity
 - **\$4,305,000 Net proceeds available for the project**

- 2. 100% TIF Pledge for 20 years**
 - \$3,725,000 Principal Bond Capacity
 - **\$3,610,000 Net proceeds available for the project**

- 3. 75% TIF Pledge for 20 years**
 - \$2,738,000 Principal Bond Capacity
 - **\$2,620,000 Net proceeds available for the project**

While the scenarios show that that the bond holder is gaining significant interest, they have indicated that they intend to go through a lender for the funds needed to purchase the bond. As such, the lender will be charging an interest rate on their loan and the interest earned from the bond will go directly towards repayment to the lender.

A copy of the slide from their presentation has been provided documenting their anticipated infrastructure costs for development of this project. None of the three (3) scenarios cover the infrastructure costs in full and Scenario #3 provides less than half of the infrastructure costs.

While staff understands that consistency in approving projects is desired, our draft TIF policy noted the importance of considering each project on its own merit. Furthermore, no two (2) redevelopment projects will ever be identical in scope. To prove that point, for the Indiana Avenue project, the bond scenario approved through the development agreement is almost equal to the projected infrastructure costs. In addition, the bond for the Indiana Avenue project totals approximately 20% of the project costs while Scenario #1 covers just under 14% of the Ariel Cycleworks project. Scenario #3 would provide just under 9%.

Lastly, to restate what was provided in last month's memo, this project lies within an area identified for redevelopment (9th Street Corridor), is a documented brownfield site and faces unusual stormwater limitations due to the unavailability of stormwater infrastructure within the area. The proposed project does address many of the desired goals within the policy as follows:

1. Most, if not all, units within the development will be priced within the 60-120% AMI rent range and will serve as "work force" housing.
2. Developer supports the essential worker housing concept and agrees to set aside 20% of the units at the time of initial lease-up and to then keep a wait list for essential workers into the future. (Subject to review regarding Fair Housing standards)
3. Green infrastructure will be used throughout the project to address the stormwater limitations, including pervious pavers, rain gardens, etc.
4. Overall plan achieves the goal of redevelopment of brownfield sites and neighborhood enhancement.

If approved by the City Council, work will begin for the establishment of the new TIF and the issuance of the bond and will be brought back to both groups for subsequent approvals. In addition, the developer is prepared to make application to the Plan Commission for the rezoning request which will also be brought before the Council. Pending all necessary approvals, the developer's goal is to begin construction for the project before the end of 2022.

ARIEL CYCLEWORKS – PROJECT INFRASTRUCTURE COST ESTIMATES

Site Preparation & Grading	\$	175,000
Drinking Water & Sanitary Sewer lines	\$	565,721
Storm Water Controls	\$	3,077,620
Sidewalks	\$	173,320
Street Repaving, Pervious Pavers, and Curbs	\$	677,400
Community Amenities in central Green Area	\$	500,000
<u>Engineering Design, Construction, & Inspection</u>	\$	<u>982,122</u>
TOTAL Project Infrastructure Estimate	\$	6,151,183



MUNICIPAL ADVISORS

Baker Tilly Municipal Advisors, LLC
8365 Keystone Crossing, Ste 300
Indianapolis, IN 46240
United States of America

T: +1 (317) 465 1500
F: +1 (317) 465 1550
bakertilly.com

February 17, 2022

Ms. Becky Hutsell, Director of Redevelopment
City of Goshen
204 East Jefferson Street, Suite 6
Goshen, Indiana 46528

Re: Proposed Western Rubber Project

Dear Ms. Hutsell:

Per your request, we have prepared this illustrative analysis to assist you in the discussion and consideration of the proposed Western Rubber project. The attached schedules (listed below) present unaudited and limited information. The use of these schedules should be restricted to this purpose, for internal use only, as the information is subject to future revision and final report.

<u>Page</u>	
2	Estimated Tax Increment for the Proposed Development
<u>Scenario 1 – Assumes 20-Year Bonds</u>	
3	Illustrative Project Costs and Funding
4	Illustrative Amortization of \$3,725,000 Principal Amount of Economic Development Revenue Bonds of 2022
5	Comparison of Estimated Pledged Tax Increment and Illustrative Annual Debt Service
<u>Scenario 2 – Assumes 25-Year Bonds</u>	
6	Illustrative Project Costs and Funding
7	Illustrative Amortization of \$4,421,000 Principal Amount of Economic Development Revenue Bonds of 2022
8	Comparison of Estimated Pledged Tax Increment and Illustrative Annual Debt Service

In the preparation of these schedules, certain assumptions were made as noted regarding certain future events. As is the case with such assumptions regarding future events and transactions, some or all may not occur as expected and the resulting differences could be material. We have not examined the underlying assumptions nor have we audited or reviewed the historical data. Consequently, we express no opinion thereon nor do we have a responsibility to prepare subsequent reports.

We would appreciate your questions or comments on this information and would provide additional information upon request.

Very truly yours,

BAKER TILLY MUNICIPAL ADVISORS, LLC

DRAFT

Jason G. Semler, Partner

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Western Rubber Project

ESTIMATED TAX INCREMENT FOR THE PROPOSED DEVELOPMENT

	January 1 Completion Date	Estimated Sq. Ft./Acre	Estimated Assessed Value / Sq. Ft./Acre	Estimated Assessed Value Year Payable 2025
	(1)	(2)	(3)	
Proposed Development				
Apartments	2024	150,920	\$90	\$13,582,800
Commercial	2024	5,780	60	346,800
Land (4)	2024	5.13	30,000	153,900
				<hr/>
Estimated Net Assessed Value				14,083,500
Less: Base Assessed Value (5)				<hr/> 0
Estimated Incremental Assessed Value				14,083,500
Times: Net Tax Rate (6)				<hr/> \$3.4216
Sub-total				481,880
Less: Estimated Circuit Breaker Credit (7)				<hr/> (142,820)
Estimated Net Property Taxes				339,060
Less: Estimated Referendum Taxes (8)				<hr/> (53,880)
Estimated Tax Increment				285,180
Plus: Additional TIF from LIT PTRC (9)				<hr/> 24,290
Estimated Net Tax Increment (10)				<hr/><hr/>\$309,470

(1) Per City representatives. Assumes the first taxes payable year will be the year following the January 1 assessment date.

(2) Per Developer representatives.

(3) Estimated assessed values are based upon comparable properties located within Elkhart County. The actual assessed values will be determined by the Elkhart County Assessor upon completion, and the actual assessed values may be materially different from the values assumed in this analysis.

(4) Assumes the project is located on parcel 20-11-15-153-001.000-015 (the "Project Parcel") and that the Project Parcel will be assessed as primary commercial land.

(5) Represents the pay 2022 base assessed value of the Project Parcel per the Elkhart County Auditor's office.

(6) Represents the pay 2022 tax rate for the Goshen City-Elkhart Township taxing district of \$3.5940, less the 2021 LIT Property Tax Replacement Credit of 5.3678%.

(7) Accounts for the application of the Circuit Breaker Tax Credit, which limits property tax liability to 2.0% of gross assessed value for non-homestead residential property and 3.0% for commercial property. The Goshen Community School Corporation combined referendum tax rate of \$0.3826 does not apply to the calculation of the Circuit Breaker Tax Credit.

(8) Represents the taxes that will be captured by the Goshen Community School Corporation combined referendum tax rate of \$0.3826.

(9) Represents the taxes from the LIT Property Tax Replacement Credit that will be reimbursed to the Redevelopment Commission in the form of Tax Increment.

(10) Assumes 100% of the Tax Increment is pledged for debt service on the Bonds.

Note: This analysis assumes no additional growth in assessed values or changes in tax rates. Changes to these assumptions or to those outlined above may have a material effect on the tax increment estimates contained in this analysis.

(Subject to the attached letter dated February 17, 2022)
(Preliminary - Subject to Change)
(For Internal Use Only)

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Scenario 1

Western Rubber Project

ILLUSTRATIVE PROJECT COSTS AND FUNDING

Assumes 20-Year Bonds

Illustrative Project Costs:

Net proceeds available for the Project	\$3,610,000
Capitalized interest through January 1, 2025 (1)	0
Allowance for Bond issuance costs and contingencies	<u>115,000</u>
Total Illustrative Project Costs	<u><u>\$3,725,000</u></u>

Illustrative Project Funding:

Illustrative Economic Development Revenue Bonds of 2022 (2)	<u><u>\$3,725,000</u></u>
---	---------------------------

- (1) Assumes the Developer will forgo the interest during construction. If the Developer does not forgo interest, the net proceeds would decrease by \$390,297.
- (2) Assumes the bonds will be purchased by the Developer or a related subsidiary and will be payable solely from project tax increment.

(Subject to the attached letter dated February 17, 2022)
(Preliminary - Subject to Change)
(For Internal Use Only)

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Scenario 1

Western Rubber Project

**ILLUSTRATIVE AMORTIZATION OF \$3,725,000 PRINCIPAL AMOUNT OF
ECONOMIC DEVELOPMENT REVENUE BONDS OF 2022**

Assumes Bonds dated May 18, 2022

Payment Date	Principal Outstanding	Principal	Illustrative Interest Rate (1)	Illustrative Interest	Illustrative Total Debt Service	Illustrative Fiscal Year Debt Service
07/01/22	\$3,725,000			\$17,797 (2)	\$17,797	
01/01/23	3,725,000			74,500 (2)	74,500	\$92,297
07/01/23	3,725,000			74,500 (2)	74,500	
01/01/24	3,725,000			74,500 (2)	74,500	149,000
07/01/24	3,725,000			74,500 (2)	74,500	
01/01/25	3,725,000			74,500 (2)	74,500	149,000
07/01/25	3,725,000	\$78,000	4.00%	74,500	152,500	
01/01/26	3,647,000	79,000	4.00%	72,940	151,940	304,440
07/01/26	3,568,000	81,000	4.00%	71,360	152,360	
01/01/27	3,487,000	82,000	4.00%	69,740	151,740	304,100
07/01/27	3,405,000	84,000	4.00%	68,100	152,100	
01/01/28	3,321,000	85,000	4.00%	66,420	151,420	303,520
07/01/28	3,236,000	88,000	4.00%	64,720	152,720	
01/01/29	3,148,000	88,000	4.00%	62,960	150,960	303,680
07/01/29	3,060,000	91,000	4.00%	61,200	152,200	
01/01/30	2,969,000	92,000	4.00%	59,380	151,380	303,580
07/01/30	2,877,000	95,000	4.00%	57,540	152,540	
01/01/31	2,782,000	96,000	4.00%	55,640	151,640	304,180
07/01/31	2,686,000	99,000	4.00%	53,720	152,720	
01/01/32	2,587,000	100,000	4.00%	51,740	151,740	304,460
07/01/32	2,487,000	103,000	4.00%	49,740	152,740	
01/01/33	2,384,000	104,000	4.00%	47,680	151,680	304,420
07/01/33	2,280,000	107,000	4.00%	45,600	152,600	
01/01/34	2,173,000	108,000	4.00%	43,460	151,460	304,060
07/01/34	2,065,000	112,000	4.00%	41,300	153,300	
01/01/35	1,953,000	112,000	4.00%	39,060	151,060	304,360
07/01/35	1,841,000	116,000	4.00%	36,820	152,820	
01/01/36	1,725,000	117,000	4.00%	34,500	151,500	304,320
07/01/36	1,608,000	121,000	4.00%	32,160	153,160	
01/01/37	1,487,000	121,000	4.00%	29,740	150,740	303,900
07/01/37	1,366,000	126,000	4.00%	27,320	153,320	
01/01/38	1,240,000	126,000	4.00%	24,800	150,800	304,120
07/01/38	1,114,000	131,000	4.00%	22,280	153,280	
01/01/39	983,000	131,000	4.00%	19,660	150,660	303,940
07/01/39	852,000	136,000	4.00%	17,040	153,040	
01/01/40	716,000	137,000	4.00%	14,320	151,320	304,360
07/01/40	579,000	142,000	4.00%	11,580	153,580	
01/01/41	437,000	142,000	4.00%	8,740	150,740	304,320
07/01/41	295,000	147,000	4.00%	5,900	152,900	
01/01/42	148,000	148,000	4.00%	2,960	150,960	303,860
Totals		<u>\$3,725,000</u>		<u>\$1,834,917</u>	<u>\$5,559,917</u>	<u>\$5,559,917</u>

(1) The actual interest rate will be determined through negotiation with the Developer, in its role as Bond purchaser.

The actual interest rate may vary materially from the rate assumed in this analysis.

(2) Assumes the developer will forgo the interest during construction.

(Subject to the attached letter dated February 17, 2022)

(Preliminary - Subject to Change)

(For Internal Use Only)

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Scenario 1

Western Rubber Project

COMPARISON OF ESTIMATED PLEDGED TAX INCREMENT AND ILLUSTRATIVE ANNUAL DEBT SERVICE
Assumes 20-Year Bonds

Taxes Payable Year	Estimated Pledged Tax Increment	Allowance for TIF Administration Fees	Net Tax Increment	Illustrative Debt Service	Estimated Tax Increment Remaining
2025	(1) \$309,470	(\$5,000)	\$304,470	(2) (\$304,440)	\$30
2026	309,470	(5,000)	304,470	(304,100)	370
2027	309,470	(5,000)	304,470	(303,520)	950
2028	309,470	(5,000)	304,470	(303,680)	790
2029	309,470	(5,000)	304,470	(303,580)	890
2030	309,470	(5,000)	304,470	(304,180)	290
2031	309,470	(5,000)	304,470	(304,460)	10
2032	309,470	(5,000)	304,470	(304,420)	50
2033	309,470	(5,000)	304,470	(304,060)	410
2034	309,470	(5,000)	304,470	(304,360)	110
2035	309,470	(5,000)	304,470	(304,320)	150
2036	309,470	(5,000)	304,470	(303,900)	570
2037	309,470	(5,000)	304,470	(304,120)	350
2038	309,470	(5,000)	304,470	(303,940)	530
2039	309,470	(5,000)	304,470	(304,360)	110
2040	309,470	(5,000)	304,470	(304,320)	150
2041	309,470	(5,000)	304,470	(303,860)	610
Totals	\$5,260,990	(\$85,000)	\$5,175,990	(\$5,169,620)	\$6,370

(1) See page 2. Assumes 100% of the Tax Increment is pledged for debt service on the Bonds.

(2) See page 4.

(Subject to the attached letter dated February 17, 2022)
(Preliminary - Subject to Change)
(For Internal Use Only)

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Scenario 2

Western Rubber Project

ILLUSTRATIVE PROJECT COSTS AND FUNDING

Assumes 25-Year Bonds

Illustrative Project Costs:

Net proceeds available for the Project	\$4,305,000
Capitalized interest through January 1, 2025 (1)	0
Allowance for Bond issuance costs and contingencies	<u>116,000</u>
Total Illustrative Project Costs	<u><u>\$4,421,000</u></u>

Illustrative Project Funding:

Illustrative Economic Development Revenue Bonds of 2022 (2)	<u><u>\$4,421,000</u></u>
---	---------------------------

- (1) Assumes the Developer will forgo the interest during construction. If the Developer does not forgo interest, the net proceeds would decrease by \$463,223.
- (2) Assumes the bonds will be purchased by the Developer or a related subsidiary and will be payable solely from project tax increment.

(Subject to the attached letter dated February 17, 2022)
(Preliminary - Subject to Change)
(For Internal Use Only)

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Scenario 2

Western Rubber Project

**ILLUSTRATIVE AMORTIZATION OF \$4,421,000 PRINCIPAL AMOUNT OF
ECONOMIC DEVELOPMENT REVENUE BONDS OF 2022**

Assumes Bonds dated May 18, 2022

Payment Date	Principal Outstanding	Principal	Illustrative Interest Rate	Illustrative Interest	Illustrative Total Debt Service	Illustrative Fiscal Year Debt Service
			(1)			
07/01/22	\$4,421,000			\$21,123 (2)	\$21,123	
01/01/23	4,421,000			88,420 (2)	88,420	\$109,543
07/01/23	4,421,000			88,420 (2)	88,420	
01/01/24	4,421,000			88,420 (2)	88,420	176,840
07/01/24	4,421,000			88,420 (2)	88,420	
01/01/25	4,421,000			88,420 (2)	88,420	176,840
07/01/25	4,421,000	\$64,000	4.00%	88,420	152,420	
01/01/26	4,357,000	64,000	4.00%	87,140	151,140	303,560
07/01/26	4,293,000	67,000	4.00%	85,860	152,860	
01/01/27	4,226,000	67,000	4.00%	84,520	151,520	304,380
07/01/27	4,159,000	69,000	4.00%	83,180	152,180	
01/01/28	4,090,000	70,000	4.00%	81,800	151,800	303,980
07/01/28	4,020,000	72,000	4.00%	80,400	152,400	
01/01/29	3,948,000	73,000	4.00%	78,960	151,960	304,360
07/01/29	3,875,000	75,000	4.00%	77,500	152,500	
01/01/30	3,800,000	75,000	4.00%	76,000	151,000	303,500
07/01/30	3,725,000	78,000	4.00%	74,500	152,500	
01/01/31	3,647,000	79,000	4.00%	72,940	151,940	304,440
07/01/31	3,568,000	81,000	4.00%	71,360	152,360	
01/01/32	3,487,000	82,000	4.00%	69,740	151,740	304,100
07/01/32	3,405,000	84,000	4.00%	68,100	152,100	
01/01/33	3,321,000	85,000	4.00%	66,420	151,420	303,520
07/01/33	3,236,000	88,000	4.00%	64,720	152,720	
01/01/34	3,148,000	88,000	4.00%	62,960	150,960	303,680
07/01/34	3,060,000	91,000	4.00%	61,200	152,200	
01/01/35	2,969,000	92,000	4.00%	59,380	151,380	303,580
07/01/35	2,877,000	95,000	4.00%	57,540	152,540	
01/01/36	2,782,000	96,000	4.00%	55,640	151,640	304,180
07/01/36	2,686,000	99,000	4.00%	53,720	152,720	
01/01/37	2,587,000	100,000	4.00%	51,740	151,740	304,460
07/01/37	2,487,000	103,000	4.00%	49,740	152,740	
01/01/38	2,384,000	104,000	4.00%	47,680	151,680	304,420
07/01/38	2,280,000	107,000	4.00%	45,600	152,600	
01/01/39	2,173,000	108,000	4.00%	43,460	151,460	304,060
07/01/39	2,065,000	112,000	4.00%	41,300	153,300	
01/01/40	1,953,000	112,000	4.00%	39,060	151,060	304,360
07/01/40	1,841,000	116,000	4.00%	36,820	152,820	
01/01/41	1,725,000	117,000	4.00%	34,500	151,500	304,320
07/01/41	1,608,000	121,000	4.00%	32,160	153,160	
01/01/42	1,487,000	121,000	4.00%	29,740	150,740	303,900
07/01/42	1,366,000	126,000	4.00%	27,320	153,320	
01/01/43	1,240,000	126,000	4.00%	24,800	150,800	304,120
07/01/43	1,114,000	131,000	4.00%	22,280	153,280	
01/01/44	983,000	131,000	4.00%	19,660	150,660	303,940
07/01/44	852,000	136,000	4.00%	17,040	153,040	
01/01/45	716,000	137,000	4.00%	14,320	151,320	304,360
07/01/45	579,000	142,000	4.00%	11,580	153,580	
01/01/46	437,000	142,000	4.00%	8,740	150,740	304,320
07/01/46	295,000	147,000	4.00%	5,900	152,900	
01/01/47	148,000	148,000	4.00%	2,960	150,960	303,860
Totals		<u>\$4,421,000</u>		<u>\$2,731,623</u>	<u>\$7,152,623</u>	<u>\$7,152,623</u>

(1) The actual interest rate will be determined through negotiation with the Developer, in its role as Bond purchaser.

The actual interest rate may vary materially from the rate assumed in this analysis.

(2) Assumes the developer will forgo the interest during construction.

(Subject to the attached letter dated February 17, 2022)

(Preliminary - Subject to Change)

(For Internal Use Only)

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Scenario 2

Western Rubber Project

COMPARISON OF ESTIMATED PLEDGED TAX INCREMENT AND
ILLUSTRATIVE ANNUAL DEBT SERVICE
Assumes 25-Year Bonds

Taxes Payable Year	Estimated Pledged Tax Increment	Allowance for TIF Administration Fees	Net Tax Increment	Illustrative Debt Service	Estimated Tax Increment Remaining
2025	\$309,470	(\$5,000)	\$304,470	(2) (\$303,560)	\$910
2026	309,470	(5,000)	304,470	(304,380)	90
2027	309,470	(5,000)	304,470	(303,980)	490
2028	309,470	(5,000)	304,470	(304,360)	110
2029	309,470	(5,000)	304,470	(303,500)	970
2030	309,470	(5,000)	304,470	(304,440)	30
2031	309,470	(5,000)	304,470	(304,100)	370
2032	309,470	(5,000)	304,470	(303,520)	950
2033	309,470	(5,000)	304,470	(303,680)	790
2034	309,470	(5,000)	304,470	(303,580)	890
2035	309,470	(5,000)	304,470	(304,180)	290
2036	309,470	(5,000)	304,470	(304,460)	10
2037	309,470	(5,000)	304,470	(304,420)	50
2038	309,470	(5,000)	304,470	(304,060)	410
2039	309,470	(5,000)	304,470	(304,360)	110
2040	309,470	(5,000)	304,470	(304,320)	150
2041	309,470	(5,000)	304,470	(303,900)	570
2042	309,470	(5,000)	304,470	(304,120)	350
2043	309,470	(5,000)	304,470	(303,940)	530
2044	309,470	(5,000)	304,470	(304,360)	110
2045	309,470	(5,000)	304,470	(304,320)	150
2046	309,470	(5,000)	304,470	(303,860)	610
Totals	\$6,808,340	(\$110,000)	\$6,698,340	(\$6,689,400)	\$8,940

(1) See page 2. Assumes 100% of the Tax Increment is pledged for debt service on the Bonds.

(2) See page 7.

(Subject to the attached letter dated February 17, 2022)
(Preliminary - Subject to Change)
(For Internal Use Only)



MUNICIPAL ADVISORS

Baker Tilly Municipal Advisors, LLC
8365 Keystone Crossing, Ste 300
Indianapolis, IN 46240
United States of America

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F: +1 (317) 465 1550
bakertilly.com

April 18, 2022

Ms. Becky Hutsell, Director of Redevelopment
City of Goshen
204 East Jefferson Street, Suite 6
Goshen, Indiana 46528

Re: Proposed Western Rubber Project

Dear Ms. Hutsell:

Per your request, we have prepared this illustrative analysis to assist you in the discussion and consideration of the proposed Western Rubber project. The attached schedules (listed below) present unaudited and limited information. The use of these schedules should be restricted to this purpose, for internal use only, as the information is subject to future revision and final report.

<u>Page</u>	
2	Estimated Tax Increment for the Proposed Development
3	Illustrative Project Costs and Funding
4	Illustrative Amortization of \$2,738,000 Principal Amount of Economic Development Revenue Bonds of 2022
5	Comparison of Estimated Pledged Tax Increment and Illustrative Annual Debt Service

In the preparation of these schedules, certain assumptions were made as noted regarding certain future events. As is the case with such assumptions regarding future events and transactions, some or all may not occur as expected and the resulting differences could be material. We have not examined the underlying assumptions nor have we audited or reviewed the historical data. Consequently, we express no opinion thereon nor do we have a responsibility to prepare subsequent reports.

We would appreciate your questions or comments on this information and would provide additional information upon request.

Very truly yours,

BAKER TILLY MUNICIPAL ADVISORS, LLC

Jason G. Semler, Partner

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Western Rubber Project

ESTIMATED TAX INCREMENT FOR THE PROPOSED DEVELOPMENT

	January 1 Completion Date <u>(1)</u>	Estimated Sq. Ft./Acre <u>(2)</u>	Estimated Assessed Value / Sq. Ft./Acre <u>(3)</u>	Estimated Assessed Value Year Payable <u>2025</u>
Proposed Development				
Apartments	2024	150,920	\$90	\$13,582,800
Commercial	2024	5,780	60	346,800
Land (4)	2024	5.13	30,000	153,900
Estimated Net Assessed Value				14,083,500
Less: Base Assessed Value (5)				<u>0</u>
Estimated Incremental Assessed Value				14,083,500
Times: Net Tax Rate (6)				<u>\$3.4507</u>
Sub-total				485,980
Less: Estimated Circuit Breaker Credit (7)				<u>(146,920)</u>
Estimated Net Property Taxes				339,060
Less: Estimated Referendum Taxes (8)				<u>(53,880)</u>
Estimated Tax Increment				285,180
Plus: Additional TIF from LIT PTRC (9)				<u>20,190</u>
Estimated Net Tax Increment				<u>\$305,370</u>
Estimated Net Pledged Tax Increment (10)				<u>\$229,030</u>

- (1) Per City representatives. Assumes the first taxes payable year will be the year following the January 1 assessment date.
- (2) Per Developer representatives.
- (3) Estimated assessed values are based upon comparable properties located within Elkhart County. The actual assessed values will be determined by the Elkhart County Assessor upon completion, and the actual assessed values may be materially different from the values assumed in this analysis.
- (4) Assumes the project is located on parcel 20-11-15-153-001.000-015 (the "Project Parcel") and that the Project Parcel will be assessed as primary commercial land.
- (5) Represents the pay 2022 base assessed value of the Project Parcel per the Elkhart County Auditor's office.
- (6) Represents the pay 2022 tax rate for the Goshen City-Elkhart Township taxing district of \$3.5940, less the 2022 LIT Property Tax Replacement Credit of 4.4616%.
- (7) Accounts for the application of the Circuit Breaker Tax Credit, which limits property tax liability to 2.0% of gross assessed value for non-homestead residential property and 3.0% for commercial property. The Goshen Community School Corporation combined referendum tax rate of \$0.3826 does not apply to the calculation of the Circuit Breaker Tax Credit.
- (8) Represents the taxes that will be captured by the Goshen Community School Corporation combined referendum tax rate of \$0.3826.
- (9) Represents the taxes from the LIT Property Tax Replacement Credit that will be reimbursed to the Redevelopment Commission in the form of Tax Increment.
- (10) Assumes 75% of the Tax Increment is pledged for debt service on the Bonds.

Note: This analysis assumes no additional growth in assessed values or changes in tax rates. Changes to these assumptions or to those outlined above may have a material effect on the tax increment estimates contained in this analysis.

(Subject to the attached letter dated April 18, 2022)
(Preliminary - Subject to Change)
(For Internal Use Only)

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Western Rubber Project

ILLUSTRATIVE PROJECT COSTS AND FUNDING

Assumes 20-Year Bonds and a 75% Pledge

Illustrative Project Costs:

Net proceeds available for the Project	\$2,620,000
Capitalized interest through January 1, 2025 (1)	0
Allowance for Bond issuance costs and contingencies	<u>118,000</u>
Total Illustrative Project Costs	<u><u>\$2,738,000</u></u>

Illustrative Project Funding:

Illustrative Economic Development Revenue Bonds of 2022 (2)	<u><u>\$2,738,000</u></u>
---	---------------------------

- (1) Assumes the Developer will forgo the interest during construction. If the Developer does not forgo interest, the net proceeds would decrease by \$278,668.
- (2) Assumes the bonds will be purchased by the Developer or a related subsidiary and will be payable solely from project tax increment.

(Subject to the attached letter dated April 18, 2022)
(Preliminary - Subject to Change)
(For Internal Use Only)

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Western Rubber Project

**ILLUSTRATIVE AMORTIZATION OF \$2,738,000 PRINCIPAL AMOUNT OF
ECONOMIC DEVELOPMENT REVENUE BONDS OF 2022**

Assumes Bonds dated June 15, 2022

Payment Date	Principal Outstanding	Principal	Illustrative Interest Rate (1)	Illustrative Interest	Illustrative Total Debt Service	Illustrative Fiscal Year Debt Service
07/01/22	\$2,738,000			\$4,868 (2)	\$4,868	
01/01/23	2,738,000			54,760 (2)	54,760	\$59,628
07/01/23	2,738,000			54,760 (2)	54,760	
01/01/24	2,738,000			54,760 (2)	54,760	109,520
07/01/24	2,738,000			54,760 (2)	54,760	
01/01/25	2,738,000			54,760 (2)	54,760	109,520
07/01/25	2,738,000	\$57,000	4.00%	54,760	111,760	
01/01/26	2,681,000	58,000	4.00%	53,620	111,620	223,380
07/01/26	2,623,000	59,000	4.00%	52,460	111,460	
01/01/27	2,564,000	61,000	4.00%	51,280	112,280	223,740
07/01/27	2,503,000	62,000	4.00%	50,060	112,060	
01/01/28	2,441,000	63,000	4.00%	48,820	111,820	223,880
07/01/28	2,378,000	64,000	4.00%	47,560	111,560	
01/01/29	2,314,000	66,000	4.00%	46,280	112,280	223,840
07/01/29	2,248,000	67,000	4.00%	44,960	111,960	
01/01/30	2,181,000	68,000	4.00%	43,620	111,620	223,580
07/01/30	2,113,000	69,000	4.00%	42,260	111,260	
01/01/31	2,044,000	71,000	4.00%	40,880	111,880	223,140
07/01/31	1,973,000	72,000	4.00%	39,460	111,460	
01/01/32	1,901,000	74,000	4.00%	38,020	112,020	223,480
07/01/32	1,827,000	75,000	4.00%	36,540	111,540	
01/01/33	1,752,000	77,000	4.00%	35,040	112,040	223,580
07/01/33	1,675,000	78,000	4.00%	33,500	111,500	
01/01/34	1,597,000	80,000	4.00%	31,940	111,940	223,440
07/01/34	1,517,000	81,000	4.00%	30,340	111,340	
01/01/35	1,436,000	83,000	4.00%	28,720	111,720	223,060
07/01/35	1,353,000	85,000	4.00%	27,060	112,060	
01/01/36	1,268,000	86,000	4.00%	25,360	111,360	223,420
07/01/36	1,182,000	88,000	4.00%	23,640	111,640	
01/01/37	1,094,000	90,000	4.00%	21,880	111,880	223,520
07/01/37	1,004,000	92,000	4.00%	20,080	112,080	
01/01/38	912,000	93,000	4.00%	18,240	111,240	223,320
07/01/38	819,000	95,000	4.00%	16,380	111,380	
01/01/39	724,000	98,000	4.00%	14,480	112,480	223,860
07/01/39	626,000	99,000	4.00%	12,520	111,520	
01/01/40	527,000	101,000	4.00%	10,540	111,540	223,060
07/01/40	426,000	103,000	4.00%	8,520	111,520	
01/01/41	323,000	106,000	4.00%	6,460	112,460	223,980
07/01/41	217,000	107,000	4.00%	4,340	111,340	
01/01/42	110,000	110,000	4.00%	2,200	112,200	223,540
Totals		<u>\$2,738,000</u>		<u>\$1,340,488</u>	<u>\$4,078,488</u>	<u>\$4,078,488</u>

(1) The actual interest rate will be determined through negotiation with the Developer, in its role as Bond purchaser.

The actual interest rate may vary materially from the rate assumed in this analysis.

(2) Assumes the developer will forgo the interest during construction.

(Subject to the attached letter dated April 18, 2022)

(Preliminary - Subject to Change)

(For Internal Use Only)

GOSHEN (INDIANA) REDEVELOPMENT COMMISSION

Western Rubber Project

**COMPARISON OF ESTIMATED PLEDGED TAX INCREMENT AND
ILLUSTRATIVE ANNUAL DEBT SERVICE**
Assumes 20-Year Bonds and a 75% Pledge

Taxes Payable Year	Estimated Pledged Tax Increment (1)	Allowance for TIF Administration Fees	Estimated Net Pledged Tax Increment	Illustrative Debt Service (2)	Estimated Pledged Tax Increment Remaining
2025	\$229,030	(\$5,000)	\$224,030	(\$223,380)	\$650
2026	229,030	(5,000)	224,030	(223,740)	290
2027	229,030	(5,000)	224,030	(223,880)	150
2028	229,030	(5,000)	224,030	(223,840)	190
2029	229,030	(5,000)	224,030	(223,580)	450
2030	229,030	(5,000)	224,030	(223,140)	890
2031	229,030	(5,000)	224,030	(223,480)	550
2032	229,030	(5,000)	224,030	(223,580)	450
2033	229,030	(5,000)	224,030	(223,440)	590
2034	229,030	(5,000)	224,030	(223,060)	970
2035	229,030	(5,000)	224,030	(223,420)	610
2036	229,030	(5,000)	224,030	(223,520)	510
2037	229,030	(5,000)	224,030	(223,320)	710
2038	229,030	(5,000)	224,030	(223,860)	170
2039	229,030	(5,000)	224,030	(223,060)	970
2040	229,030	(5,000)	224,030	(223,980)	50
2041	229,030	(5,000)	224,030	(223,540)	490
Totals	\$3,893,510	(\$85,000)	\$3,808,510	(\$3,799,820)	\$8,690

(1) See page 2. Assumes 75% of the Tax Increment is pledged for debt service on the Bonds.

(2) See page 4.

(Subject to the attached letter dated April 18, 2022)
(Preliminary - Subject to Change)
(For Internal Use Only)

EXHIBIT #3



Building

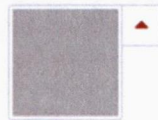


Single Story
Low Pitch



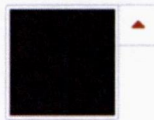
Single Story
High Pitch

Wall Colors



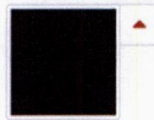
Ash Gray

Door Colors



Matte Black

Trim Colors



Matte Black

Roof Colors

Low pitched buildings are most commonly purchased with a galvalume finish roof, as the roof is not typically visible from the ground.

Note: Colors shown vary from actual material. For an accurate color sample, please contact Trachte Building Systems at 800-356-5824.

INSOMNIAC® Self-Service Kiosks

The new generation of INSOMNIAC Kiosks 20 series models mimic the feel and simplicity of your smartphone and tablet, including the latest in hardware components and cloud-based storage automation software for maximum engagement and unparalleled reliability – all available at a new, lower price.



INSOMNIAC 920

Wall-mounted, outdoor, maximum engagement and unparalleled reliability thanks to our storage automation software.



INSOMNIAC 720

Pedestal mount, outdoor, maximum engagement and unparalleled reliability.



INSOMNIAC 220

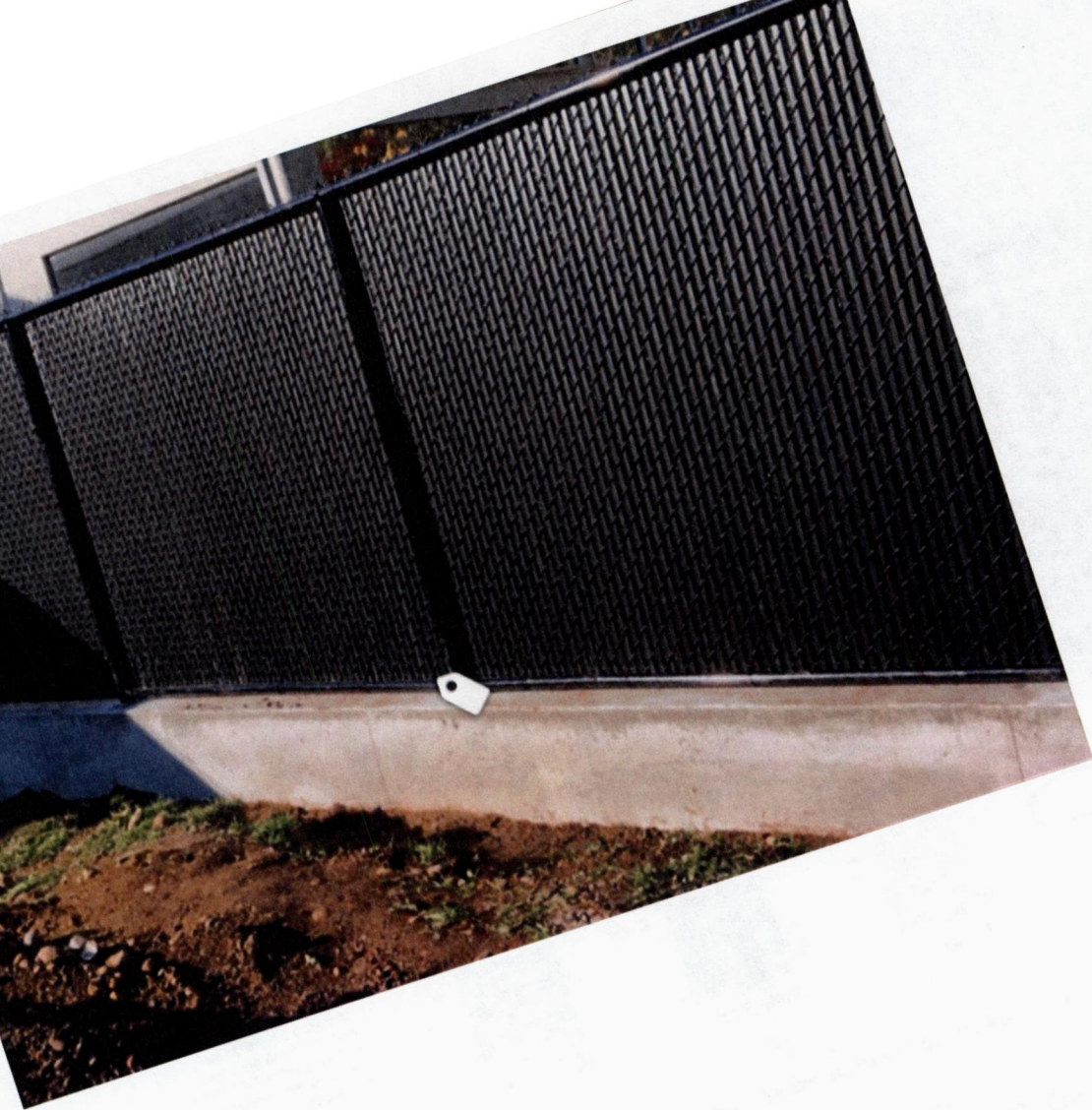
Surface wall mount, indoor, maximum engagement and unparalleled reliability.



INSOMNIAC 120

Small size, stellar performance, maximum engagement and unparalleled reliability.





Say "NO" to the Ferndale Road Self-Storage Facility

Traffic created by a 288 unit storage facility on a single lane road with no way around for fire rescue along with noise added to a 55+ community adjacent to the property does not add value to this location. Also the loss of wildlife that frequent the area would be detrimental.

Name <i>Print</i>	Address	Phone Number	Signature
Roger Chispy	193 ^{THE} Willows	574-536-7300	ROGER CHRISPYN
Cornie Chispy	193 The Willows	574-536-2729	Cornie Chispy
Carolyn Shetler	194 ^{THE} Willows	574-238-4384	Carolyn Shetler
Rita Shetler	242 The Willows	—	
Rene Castillo	237 - The Willows	574-343-6375	Rene Castillo
Rebecca Seyller	20 The Willows	574-612-2617	Rebecca Seyller
MARK SEYLLER	20 ^{THE} WILLOWS	574-612-9248	Mark Seyller
MARY OLTZ	238 The Willows	574-538-8924	Mary Oltz
Christine Montgomery	17 The Willows	574-971-1856	C. Montgomery
PAUL H. MAURER	202 ^{THE} WILLOWS	574-320-2431	Paul H. Maurer
Nancy K. Maurer	202 The Willows	574-320-2430	Nancy K. Maurer
Charlie Fitzgerald	234 "	574-536-2676	Charlie Fitzgerald
Louis Montier	233 The Willows	574-361-1842	Louis Montier
Kathy Peters	232 the Willows	883-389-1385	Kathy Peters
Don Sizemore	231 The Willow	574 312 8149	Don Sizemore
DEAN M CATES SR	206 ^{THE} WILLOWS	574-360-1502	Dean M. Cates
Elysee Cates	206 ^{the} WILLOWS	574-360-8871	Elysee M. Cates
Mary Poell	207 Willows	574-536-3020	Mary Poell
Craig Stiver	165 The Willows	574-875-0755	Craig Stiver
JOHN MILLER	197 " "	574-349-0941	John Miller
Rick Brownlette	171 The Willows	—	Rick Brownlette
BARA CREPE	175 ^{THE} WILLOWS	574-875-5811	Barbara Crepe
Merv Chupp	190 ^{THE} WILLOWS	574-536-8885	Merv Chupp
Deborah Wallace	176 The Willows	703-795-8468	Deborah Wallace

Say "NO" to the Ferndale Road Self-Storage Facility

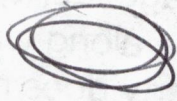
Traffic created by a 288 unit storage facility on a single lane road with no way around for fire rescue along with noise added to a 55+ community adjacent to the property does not add value to this location. Also the loss of wildlife that frequent the area would be detrimental.

PRINT

Name	Address	Phone Number	
John Wong	132	574-596-2113	John Wong
John Zerbe	157	574-536-7687	John Zerbe
Bobbie Newberry	21	574-830-5385	Bobbie Newberry
Patricia Long	132	574-596-5723	Patricia Long
Maryann Guelde	157	574-536-8318	Maryann Guelde
Charles V Fort	133	574-875-1263	Charles V Fort
Nancy Snyder	154	574-596-5668	NANDY SNYDER
Karen Cox	155	574-309-6846	Karen Cox
Avis Wilkison	156	574-875-1245	Avis Wilkison
Tracy Reed	150	574-891-4504	Tracy Reed
Shirley Supanick	160	574-875-7534	shirley supanick
Linnéa F. Her	161	740-350-1143	text me linnéa
KAREN PUGH	131	260-610-0312	KAREN PUGH
Kathy Dolshenko	#1	574-830-5055	Kathy Dolshenko
George Dolshenko	#1	574-830-5055	George Dolshenko
June Metzger	#1	574-830-5055	June Metzger
Richard Huffman	#4	574-895-9441	Richard Huffman
Pen & North School	#6	574-575-3382	Pen School
Carolyn Emment	#9	574-891-4141	Carolyn Emment
SAOPACK	#11	574-612-2329	SAOPACK
Mark Archibale	#148	574-370-1113	Mark Archibale
Carol A Fort	#133	574-875-1263	Carol A Fort
Quon Bank	#119	574-871-6365	Quon Bank
Marcie Forest	#153	574-875-4778	Marcie Forest

Go to the ...

The ... by a ...
way to ...
community ...
location ...



Address	Phone Number	Name
123 Main St	555-1234	John Doe
456 Elm St	555-5678	Jane Smith
789 Oak St	555-9012	Bob Johnson
101 Pine St	555-3456	Alice Brown
202 Cedar St	555-7890	Charlie White
303 Birch St	555-2345	Diana Green
404 Spruce St	555-6789	Frank Black
505 Willow St	555-0123	Grace King
606 Ash St	555-4567	Henry Lee
707 Hickory St	555-8901	Ivy Clark
808 Sycamore St	555-2345	Jack Hall
909 Magnolia St	555-6789	Karen Young
1010 Dogwood St	555-0123	Liam King
1111 Redwood St	555-4567	Mia Lee
1212 Cypress St	555-8901	Noah Clark
1313 Juniper St	555-2345	Olivia Hall
1414 Fir St	555-6789	Peter Young
1515 Hemlock St	555-0123	Quinn King
1616 Larch St	555-4567	Rachel Lee
1717 Alder St	555-8901	Samuel Clark
1818 Basswood St	555-2345	Tina Hall
1919 Cottonwood St	555-6789	Uma Young
2020 Elm St	555-0123	Victor King

Say "NO" to the Ferndale Road Self-Storage Facility

Traffic created by a 288 unit storage facility on a single lane road with no way around for fire rescue along with noise added to a 55+ community adjacent to the property does not add value to this location. Also the loss of wildlife that frequent the area would be detrimental.

Name	Address	Phone Number	
DORIS WALL	196 THE WILLOWS	574-875-1194	Doris Wall
Brian Wall	196 THE WILLOWS	574-875-1194	Brian Wall
KAREN HORNISH	173 The Willows	574-891-9070	Karen Hornish
ALICE BOLPH	163 The Willows	574-238-2313	Alice Bolph
Melissa Tanner	183 The Willows	574-875-4746	Melissa Tanner
Bob Holtz	APT B	574-534-2410	Bob Holtz
Emmett Crowder	128 The Willows	574-215-5090	Emmett Crowder
Collette Crowder	128 The Willows	574-215-3393	Collette Crowder
Pat Beertch	127 The Willows	574-875-5021	Pat Beertch
KEITH FREED	162 THE WILLOWS	574-376-2745	Keith Freed
RON MYERS	59722 LEE, NE	574-875-7882	Ron Myers
Melinda Miller	#158 THE WILLOWS	574-261-2174	Melinda Miller
Jim Miller	#158 THE WILLOWS	574-903-8835	Jim Miller
Tresa Hussey	#126 The Willows	574-238-1248	Tresa Hussey
Carl Bundo	#126 The Willows	574-238-1166	Carl Bundo
VERN STUTZMAN	#125 The Willows	574-536-8512	Vern Stutzman
MARY DONCASTER	159 THE WILLOWS	574-891-4126	Mary Doncaster
Sharon Baker	123 The Willows	574-830-5790	Sharon Baker
Katie Seel	122 The Willows	574-3326-0031	Katie Seel
Mary Seel	122 The Willows	574-809-4926	Mary Seel
Sheryl Wells	121 The Willows	574-500-5487	Sheryl Wells
Carl Miller	113 The Willows	574-536-1601	Carl Miller
Maynard Miller	113 The Willows	574-238-7257	Maynard E. Miller
Kathy Beck	119 The Willows	574-971-6945	Kathy S. Beck

Say "NO" to the Ferndale Road Self-Storage Facility

Traffic created by a 288 unit storage facility on a single lane road with no way around for fire rescue along with noise added to a 55+ community adjacent to the property does not add value to this location. Also the loss of wildlife that frequent the area would be detrimental.

Name Printed	Address	Phone Number	Signature
Joni Decker	11 The Willows	574-662-2329	Joni Decker
Phyl Stwick	165 The Willows	574-875-0755	Phyl Stwick
Dorma Metzger	144 The Willows	574-875-3835	Dorma Metzger
Brenda McClure	218 The Willows	574 612 2704	Brenda McClure
ETHEL LUCAS	1876	374-370-8153	E Ethel Lucas
Jennifer Huffman	4 The Willows	574 370 0699	Jennifer Huffman
WILLIAM FRANKS	5 The Willows	574-875-4923	William Franks
ISRAEL RITZOS	220 The Willows	574-971-6056	Israel Ritzos
Sandra Peck	221 The Willows	574 617-4831	Sandra Peck
Carol Leminger	222 " "	574 361 8105	Carol Leminger
Tom L. 4926	211 " "	219 308 6353	Tom Little
Bill Swihart	225 " "	574-370-3501	Bill Swihart
Linda Kader	18 " "	352 322 8810	Linda Kader
Tom Phend	120 " "	574 707 5040	Tom Phend
John Walker	#2 - The Willows	574 370 3428	John Walker
Maeu Bontrager	201 The willows	574 875 -8998	Maeu Bontrager
Joyce Bontrager	" "	" "	Joyce Bontrager
Linda Slabaugh	208 The Willows	574-575-9223	Linda Slabaugh
Keith Riegler	209 The willows		Keith Riegler
Gary Knipe	223 The Willow		Gary Knipe
Jane Adams	10 The willows		Jane Adams
Anni Fried	169 The Willows	615-956-6984	Anni Fried

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Name	Address	Phone Number	
Cindy Judon	235 The Willows	574-596-6001	Cindy Judon
Rebecca Bell	254 THE WILLOWS	574-361-7301	Rebecca Bell
Kathleen A. Freed	162 The Willows	574-378-2044	Kathleen A. Freed
ROSEANN SUTTON	239 The Willows	928-342-1318	Rn. Sutton
Betty MAST	13 The Willows	574-500-8813	Betty Mast
Wayne Mast	13 The Willows	574-524-5921	Wayne Mast
John Kaiser	250 The Willows	859-324-6043	John Kaiser
Lorene Brennenman	117 The Willows	574-849-1616	Lorene Brennenman
Dwight Brennenman	117 The Willows	574-849-1616	Dwight Brennenman
MIKE GRIGGS	14 The Willows	574-875-5149	Mike Griggs
Thomas J. Clark	244 The Willows	500-4948	Thomas J. Clark
Nancy Grady	15 The Willows	574-536-4835	
Dan Kerr	16 The Willows	574-875-4158	
Linda Jones	129 The Willows	574-2066585	Linda Jones
Frank Jones	129 The Willows	574-2066586	Frank Jones
BETTY STIDER	152 The Willows	815-566-6228	Betty Stider
SUSAN L. STONER	178 The Willows	574-830-5560	Susan L. Stoner
TONDA ALWINE	192 The Willows	574-238-9394	Tonda Alwine
Phil Alwine	192 The Willows	574-238-9394	Phil Alwine
Maxine Frederickson	198 The Willows	574-538-1135	Maxine Frederickson
Art Frederickson	198 The Willows	574-538-1916	Art Frederickson
Donna Ellis	167 The Willows	891-4909	Donna Ellis
Stephen Ellis	167 The Willow	" "	Stephen Ellis
Barbara Dunn	199 The Willows	574-214-9921	Barbara Dunn

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Name Print	Address	Phone Number	SIGNATURE
Kelly Beerman	135 The Willows	863-604-9354	Kelly Beerman
Irma Beerman	135 the Willows		Irma Beerman
Becky Stafford	118 the Willows	828-332-1861	Becky Stafford
Carol Stafford	118 the Willows	828-332-8673	Carol Stafford
Scott Seal	122 The Willows	574-532-7742	Scott Seal
John Doncaster	159 The Willows	574-891-4126	John Doncaster
Arthur Hyde	215 THE WILLOWS	231-245-2301	Arthur Hyde
BETH HYDE	215 THE WILLOWS	231-301-3292	Beth Hyde
Mary Jo Flagg	212 The Willows	574-322-1071	Mary Jo Flagg
Kelly Steffen	24 The Willows	574-535-3636	Kelly Steffen
Brian Steffen	24 The Willows	574-535-3065	Brian Steffen
MARIE ADAMS	205 THE WILLOWS	574-549-3164	Marie Adams
BETH YODER	219 THE WILLOWS	574-596-9559	Beth Yoder
JACK YODER	219 THE WILLOWS	574-596-8358	Jack Yoder
John McClure	218 The Willows	574 612 2706	John McClure
Jacqueline Seal	177 The Willows	574 830 5257	Jacqueline Seal
SANDY THRAPP	182 The Willows	574-500-7179	Sandy Thrapp
Jim Ernsberger	15 the Willows	574-849-7044	Jim Ernsberger
Carolyn Miller	26 The Willows	574-971-7160	Carolyn Miller
Shirley Trues	25 The Willows	574-265-3696	Shirley Trues
Michael H. Leman	200 The Willows	574-830-5060	Michael Leman
Doug K. Huffman	236 THE WILLOWS	574-361-7944	Doug Huffman
Sharon Huffman	236 The Willows	574-361-7740	Sharon Huffman
Rita Scott	22 The Willows	574-850-3946	Rita L Scott

