

ANNUAL CONTINUING DISCLOSURE INFORMATION:



ST. JOSEPH COUNTY  
ST. JOSEPH COUNTY, INDIANA

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More specifically, matters relating to the issuance of:

LIMITED TAX BRIDGE REFUNDING BONDS OF 2014

MENTAL HEALTH REVENUE REFUNDING BONDS OF 2012

ECONOMIC DEVELOPMENT INCOME TAX REVENUE BONDS 2014

TAXABLE FIRST MORTGAGE REFUNDING BONDS SERIES 2015A

FIRST MORTGAGE REFUNDING BONDS SERIES 2015B

REDEVELOPMENT SPECIAL TAXING BONDS SERIES 2016

GENERAL OBLIGATION BONDS, SERIES 2017

FOR THE YEAR ENDED DECEMBER 31, 2017

Dissemination Agent



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**ST. JOSEPH COUNTY, INDIANA**

**ANNUAL CONTINUING DISCLOSURE INFORMATION**

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ST. JOSEPH COUNTY, INDIANA

SCHEDULE OF BONDED INDEBTEDNESS

(As of March 1, 2018)

Issuer	Total Outstanding Debt	Percent Allocable to County*	Amount Allocable to County
Property Tax Supporting Debt:			
1 St. Joseph County	\$ 14,517,000	100.00%	\$ 14,517,000
2 John Glenn School Corporation	12,055,420	63.77%	7,687,741
3 School City of Mishawaka	42,829,022	100.00%	42,829,022
4 New Prairie United School Corporation	70,170,480	36.42%	25,556,089
5 Penn-Harris-Madison School Corporation	43,491,704	100.00%	43,491,704
6 South Bend Community School Corporation	98,390,370	100.00%	98,390,370
7 Union North United School Corporation	7,260,000	46.62%	3,384,612
8 St. Joseph County Public Library	2,465,000	100.00%	2,465,000
9 Mishawaka Public Library	3,525,000	100.00%	3,525,000
10 New Carlisle Public Library	1,230,000	100.00%	1,230,000
11 City of Mishawaka	2,399,992	100.00%	2,399,992
12 Town of New Carlisle	570,000	100.00%	570,000
13 City of South Bend	35,780,000	100.00%	35,780,000
14 South Bend Redevelopment Commission	29,880,000	100.00%	29,880,000
15 Town of Walkerton	1,687,459	100.00%	1,687,459
16 Clay Township	306,030	100.00%	306,030
17 Penn Township	351,597	100.00%	351,597
18 St. Joseph Airport	10,800,000	100.00%	10,800,000
Total Property Tax Supported Debt			<u>\$ 324,851,616</u>
Tax Increment Financing Debt - Property Tax Backed:			
19 South Bend Redevelopment Authority	16,490,000	100.00%	16,490,000
20 South Bend Redevelopment District	2,475,000	100.00%	2,475,000
Total Tax Increment Financing Debt - Property Tax Backed			<u>\$ 18,965,000</u>
County Option Income Tax Revenue Debt:			
22 City of South Bend	\$ 1,885,000	100.00%	<u>\$ 1,885,000</u>
County Economic Development Income Tax Revenue Debt:			
23 St. Joseph County	\$ 7,850,000	100.00%	\$ 7,850,000
24 City of South Bend	-	100.00%	-
Total County Economic Development Tax Revenue Debt			<u>\$ 7,850,000</u>
Hotel-Motel Tax Supported Debt:			
25 South Bend Redevelopment Authority	\$ 2,875,000	100.00%	<u>\$ 2,875,000</u>
Revenue Supported Debt:			
26 Town of Lakeville	\$ 563,240	100.00%	\$ 563,240
27 City of Mishawaka	89,652,000	100.00%	89,652,000
28 Town of New Carlisle	1,230,000	100.00%	1,230,000
29 Town of North Liberty	3,066,151	100.00%	3,066,151
30 City of South Bend	91,528,821	100.00%	91,528,821
31 Town of Walkerton	3,396,000	100.00%	3,396,000
Total Revenue Supported Debt			<u>\$ 189,436,212</u>

\* Based upon the 2017 payable 2018 net assessed valuation of the respective taxing units



ST. JOSEPH COUNTY, INDIANA

NOTES TO BONDED INDEBTEDNESS

(As of March 1, 2018)

Overlapping Debt

	<u>Outstanding</u>
[5] Penn-Harris-Madison School Corporation	
General Obligation Bonds of 2018	\$ 7,600,000
General Obligation Bonds of 2017	7,190,000
General Obligation Bonds of 2013	1,535,000
Taxable General Obligation Pension Refunding Bonds of 2010	1,505,000
Taxable Ad Valorem Property Tax First Mortgage Bonds, Series 2010B	6,750,000
First Mortgage Refunding Bonds, Series 2017	6,120,000
First Mortgage Refunding Bonds, Series 2016	6,585,000
Lease Refunding Bonds, 2009	778,000
Common School Fund Loans	5,428,704
Total	<u>\$ 43,491,704</u>
[6] South Bend Community School Corporation	
2002 Building Corporation:	
First Mortgage Refunding Bonds, Series 2017	\$ 48,255,000
2000 School Building Corporation:	
First Mortgage Refunding Bonds, Series 2017	31,260,000
Riley School Building Corporation First Mortgage Refunding Bonds, Series 2008	5,120,000
General Obligation Taxable Pension Bonds, Series 2006	7,655,273
General Refunding Bonds, Series 2013	5,830,000
Common School Fund Loans	270,097
Total	<u>\$ 98,390,370</u>
[7] Union North United School Corporation	
School Building Corporation First Mortgage Bonds, Series 2014	\$ 1,025,000
School Building Corporation First Mortgage Bonds, Series 2012	925,000
School Bldg. Corp. Ad Valorem Property Tax First Mortgage Bonds, Series 2010B	1,885,000
General Obligation Bonds, Series 2013	775,000
School Building Corporation First Mortgage Bonds, Series 2016	1,660,000
General Obligation Bonds, Series 2017	990,000
Total	<u>\$ 7,260,000</u>
[8] St. Joseph County Public Library	
General Obligation Bonds, Series 2007	\$ 2,465,000
Total	<u>\$ 2,465,000</u>
[9] Mishawaka Public Library	
General Obligation Refunding Bonds of 2017	\$ 2,000,000
General Obligation Refunding Bonds of 2016	1,525,000
Total	<u>\$ 3,525,000</u>

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ST. JOSEPH COUNTY, INDIANA

NOTES TO BONDED INDEBTEDNESS

(As of March 1, 2018)

Overlapping Debt

	<u>Outstanding</u>
[10] New Carlisle Public Library	
First Mortgage Refunding Bonds, Series 2010	\$ 1,230,000
Total	<u>\$ 1,230,000</u>
[11] City of Mishawaka	
Fire Station Revenue Bonds of 2012	\$ 2,399,992
Total	<u>\$ 2,399,992</u>
[12] Town of New Carlisle	
General Obligation Bonds of 2013	\$ 570,000
Total	<u>\$ 570,000</u>
[13] City of South Bend	
Building Corp. 1st Mortgage Revenue Bonds, Series 2012	\$ 7,010,000
Building Corp. 1st Mortgage Revenue Bonds, Series 2013	4,695,000
Lease Rental Revenue Bonds of 2015	24,075,000
Total	-
	<u>\$ 35,780,000</u>
[14] South Bend Redevelopment Commission	
2015 Eddy Street Commons Refunding Revenue Bonds	\$ 28,085,000
Special Taxing District Refunding Bonds of 2014	1,795,000
Total	<u>\$ 29,880,000</u>
[15] Town of Walkerton	
Ad Valorem Property Tax Lease Rental Bonds, Series 2013	\$ 1,445,000
Police Car Lease	5,777
Police Car Lease 2	5,492
Police Car Lease 3	19,299
Police Car Lease 4	20,891
GO Bonds of 2015	191,000
Total	<u>\$ 1,687,459</u>
[16] Clay Township	
E-One Englines Lease	\$ 306,030
Total	<u>\$ 306,030</u>
[17] Penn Township	
2013 Pumper Lease	\$ 45,083
Pumper Lease 2	228,806
US Bank Defibrillator Lease	4,372
Freightliner M2/ Ambulance	73,336
Total	<u>\$ 351,597</u>

(Continued on next page)

ST. JOSEPH COUNTY, INDIANA

NOTES TO BONDED INDEBTEDNESS

(As of March 1, 2018)

Overlapping Debt

	<u>Outstanding</u>
[18] St. Joseph Airport	
Airport Authority General Obligation Refunding Bonds of 2012	\$ 3,965,000
Airport Authority General Obligation Bonds of 2011	6,000,000
Taxable General Obligation Bonds of 2015	835,000
Total	<u>\$ 10,800,000</u>
[19] South Bend Redevelopment Authority	
Lease Rental Revenue Refunding Bonds of 2003 (Downtown Central Dev. Area)	\$ 10,505,000
Taxable Lease Rental Revenue Refunding Bonds of 2003 (Airport Econ. Dev.)	5,985,000
Total	<u>\$ 16,490,000</u>
[20] South Bend Redevelopment District	
Taxable Revenue Bonds, Series 2010	\$ 680,000
Special Taxing District Refunding Bonds of 2014	1,795,000
Total	<u>\$ 2,475,000</u>
[21] South Bend Redevelopment Authority	
Lease Rental Refunding Bonds, Series 2011 A	\$ -
Lease Rental Bonds, Series 2011 B	-
Total	<u>\$ -</u>
[22] City of South Bend	
Building Corporation COIT Lease Rental Revenue Refunding Bonds of 2010	\$ 1,885,000
Total	<u>\$ 1,885,000</u>
[23] St. Joseph County	
Economic Development Income Tax Revenue Bonds of 2014	\$ 7,850,000
Total	<u>\$ 7,850,000</u>
[24] City of South Bend	
CEDIT Refunding Revenue Bonds, Series 2006A	\$ -
CEDIT Refunding Revenue Bonds, Series 2006b	-
Total	<u>\$ -</u>
[25] South Bend Redevelopment Authority	
Lease Rental Revenue Refunding Bonds, Series 2013 (Century Center Project)	\$ 2,875,000
Total	<u>\$ 2,875,000</u>

(Continued on next page)

ST. JOSEPH COUNTY, INDIANA

NOTES TO BONDED INDEBTEDNESS

(As of March 1, 2018)

Overlapping Debt

	<u>Outstanding</u>
[26] Town of Lakeville	
Storm Water Construction Loan of 2009	\$ 85,350
Waterworks Revenue Bonds of 1997	366,000
Sewage Revenue Bonds of 1996, Series A	111,890
Total	<u>\$ 563,240</u>
[27] City of Mishawaka	
Sewage Works Revenue Bonds of 2010, Series A (SRF)	\$ 1,612,000
Sewage Works Refunding Bonds, Series 2015	28,580,000
Sewage Works Refunding Bonds, Series 2017 A	15,630,000
Sewage Works Refunding Bonds, Series 2017 B	24,210,000
Waterworks Refunding Revenue Bonds of 2013	6,680,000
Waterworks Refunding Revenue Bonds of 2007	1,055,000
Redevelopment Bonds 2015	900,000
Taxable Economic Development Revenue Bonds, Series 2017	10,985,000
Total	<u>\$ 89,652,000</u>
[28] Town of New Carlisle	
Electric Utility Revenue Bonds of 2007	\$ 355,000
Sewage Works Revenue Bonds of 2007	400,000
Sewage Works Revenue and Refundings Bonds of 2000	190,000
Waterworks Refunding Revenue Bonds of 2011	285,000
Total	<u>\$ 1,230,000</u>
[29] Town of North Liberty	
USDA Rural Development Bond Issue	\$ 580,000
Sewage Waterworks Revenue Bonds of 2015 (SRF)	2,486,151
Total	<u>\$ 3,066,151</u>
[30] City of South Bend	
Sewage Works Refunding Revenue Bonds, Series 2013A	\$ 6,095,000
Sewage Works Revenue Bonds of 2012	19,830,000
Sewage Works Revenue Bonds of 2011	16,400,000
Sewage Works Revenue Bonds of 2010	6,750,000
Sewage Works Revenue Bonds of 2009 (SRF)	2,087,171
Sewage Works Refunding Revenue Bonds of 2015	22,435,000
Waterworks Revenue Bonds of 2012	6,570,000
Waterworks Refunding Revenue Bonds of 2012B	2,005,000
Waterworks Revenue Bonds of 2009, Series A (SRF)	311,650
Waterworks Revenue Bonds of 2009, Series B	4,085,000
Waterworks Revenue Bonds of 2002	2,065,000
Waterworks Refunding Revenue Bonds of 2016	2,895,000
Total	<u>\$ 91,528,821</u>
[31] Town of Walkerton	
Sewage Works Refunding Revenue Bonds of 2011	\$ 36,000
Walkerton Sewage 2014 Rural Development	2,707,000
Waterworks Revenue Bonds of 2000	653,000
Total	<u>\$ 3,396,000</u>



ST. JOSEPH COUNTY, INDIANA

DEBT AND TAXATION  
Direct and Overlapping Debt  
(As of March 1, 2018)

<u>Direct Debt</u>	Outstanding Debt	%	Amount Applicable
<b><u>General Obligation Bonds</u></b>			
Limited Tax Bridge Refunding Bonds of 2014	\$ 1,020,000	100.00%	\$ 1,020,000
Limited Tax Mental Health Revenue Refunding Bonds, Series 2012	1,545,000	100.00%	1,545,000
General Obligation (Guaranteed Energy Savings) Bonds, Series 2017	<u>\$ 10,500,000</u>	100.00%	<u>10,500,000</u>
<b>Total Direct Debt</b>	<b><u>\$ 13,065,000</u></b>		<b><u>\$ 13,065,000</u></b>
<u>Underlying and Overlapping Tax Supported Debt:</u>			
Redevelopment District Special Taxing Bonds of 2016	8,730,000	100.00%	8,730,000
St. Joseph County Jail Building Corporation	3,222,000	100.00%	3,222,000
John Glen Community School Corporation	12,055,420	63.77%	7,687,741
School City of Mishawaka	42,829,022	100.00%	42,829,022
New Prairie United School Corporation	70,170,480	36.42%	25,556,089
Penn Harris Madison School Corporation	43,491,704	100.00%	43,491,704
South Bend Community School Corporation	7,260,000	100.00%	7,260,000
Union North United School Corporation	7,260,000	46.62%	3,384,612
St. Joseph County Public Library	2,465,000	100.00%	2,465,000
Mishawaka Public Library	3,525,000	100.00%	3,525,000
New Carlisle Public Library	1,230,000	100.00%	1,230,000
City of Mishawaka	2,399,992	100.00%	2,399,992
Town of New Carlisle	570,000	100.00%	570,000
City of South Bend	35,780,000	100.00%	35,780,000
South Bend Redevelopment Commission	29,880,000	100.00%	29,880,000
Town of Walkerton	1,687,459	100.00%	1,687,459
Clay Township	306,030	100.00%	306,030
Penn Township	<u>351,597</u>	100.00%	<u>351,597</u>
<b>Total Underlying and Overlapping Tax Supported Debt:</b>	<b><u>\$ 273,213,704</u></b>		<b><u>\$ 220,356,246</u></b>
<b>Total Direct and Overlapping Direct Debt &amp; Lease Obligation</b>			<b><u>\$ 233,421,246</u></b>
Assessed Value 2017 payable 2018	\$ 8,478,762,714		
One-Third of Assessed Valuation	<u>2,826,254,238</u>		
Statutory Limitation of 2%	\$ 56,525,085		
Debt Subject to Limitation	20,915,000		
Issuance Margin	<u>\$ 35,610,085</u>		
<u>Per Capita &amp; Debt Ratio Analysis</u>			
Population - July 1, 2017 (estimate)	270,434		
Assessed Value 2017 payable 2018	\$ 8,478,762,714		
<u>Description</u>	<u>Amount</u>	<u>Debt Per Capita</u>	<u>Ratio of Debt/ AV</u>
Total Direct Debt	\$ 13,065,000	\$ 48.31	0.15%
Total Overlapping Direct Debt & Lease Obligations	<u>220,356,246</u>	<u>814.82</u>	<u>2.60%</u>
Total	<u>\$ 233,421,246</u>	<u>\$ 863.13</u>	<u>2.75%</u>

ST. JOSEPH COUNTY, INDIANA

STATEMENT OF RECEIPTS AND DISBURSEMENTS  
(For Year Ended December 31, 2017 Unaudited)

Local Fund Name	Beg Cash & Inv Bal		End Cash & Inv Bal	
	Jan 1, 2017	Receipts	Disbursement	Dec 31, 2017
Treasurer After Settlement Collections	\$ 8,676,323	\$ 8,668,626	\$ 8,676,323	\$ 8,668,626
Sheriff's Inmate Trust	69,956	1,185,035	1,174,309	80,681
Jail Commissary	255,339	126,279	80,326	301,292
JJC Detention Fund	2,264	886	624	2,527
JJC Equipment Reimbursement	2,982	520	290	3,212
JJC Restitution	27,552	11,990	15,788	23,753
JJC Probation User Fees	23,817	92,513	101,280	15,050
Clerk Main Office Cashbook	5,523,343	-	41,617	5,481,726
Clerk Support Cashbook	69,718	3,673,145	3,645,536	97,327
Clerk Small Claims	74,905	-	15,277	59,629
Clerk Odyssey	3,100,196	17,914,355	18,080,531	2,934,021
Clerk Mishawaka Cashbook	130,986	-	-	130,986
Clerk Trust & Investment	7,174	2,536	-	9,710
Adult Probation User Fees	13,909	107,801	114,096	7,614
Adult Probation Administrative Fees	3,346	26,974	28,200	2,120
0016 Clerk Judge Ordered Accounts	369	-	369	-
Portage Manor Trust	5,156	1,161,730	1,158,444	8,441
2015 PSAP US Bank Escrow	462,133	376	436,936	25,573
2017 PSAP US Bank Escrow	-	2,500,014	783,329	1,716,685
Sheriff Unclaimed and Unearned	152,261	-	-	152,261
Clerk Quest System	-	270,461	250,618	19,843
2015 General Sheet Metal US Bank Escrow	313,785	4,205	264,236	53,754
2015 Jail Bond US Bank Escrow	1,615,342	3,227,591	3,226,400	1,616,533
County General	11,704,971	78,335,030	71,410,180	18,629,821
Accident Reports Sheriff	88,514	32,369	14,871	106,012
Public Housing Authority	28,180	-	-	28,180
Tax Sale Clearing	2,153	6,541,112	6,541,112	2,153
LIT Economic Dev.-County Share	-	16,507,098	10,220,990	6,286,108
City/Town Court Cost	306,101	50,475	-	356,577
Clerks Record Perpetuation	295,427	216,664	71,132	440,959
Community Based Corrections	173,430	-	-	173,430
Animal License Fee (Dog Tax)	35,366	-	-	35,366
County Disclosure Fees	308,820	30,280	100,292	238,808
Cumulative Bridge	1,692,624	882,328	1,544,249	1,030,703
Cum Capital Devlpmt Fund	1,106,211	1,420,133	1,435,990	1,090,354
County Drug Free Fund	101,713	72,556	100,000	74,269
Local Emergency Planning Fund	10,993	12,361	6,512	16,842
St Joseph Co. Em.Tel.Sys.Fund	117,364	-	60,873	56,491
Enhanced Access Fee (1154 & 1155)	339,382	80,085	34,353	385,114
Firearms Training & Police Ed.	269,930	48,037	52,005	265,962
General Drain Impr	13,504	221,813	71,106	164,212
County Health	1,075,867	2,730,151	2,374,312	1,431,706
SJC Ident. Security Protection	40,897	25,897	-	66,794
Excess Levy Fund	79,505	-	-	79,505
Local Roads & Streets	447,903	2,582,900	2,328,755	702,048
LIT Public Safety-County Share	-	7,007,865	5,747,181	1,260,684
Major Cumulative Bridge	1,056,602	1,981,945	2,625,494	413,053
Local Major Moves Const. Fund	648,326	947,407	1,283,846	311,887
Misdemeanant Non-Reverting Fnd	-	177,919	-	177,919
County Highway	2,776,328	6,957,429	7,982,138	1,751,619
Park & Recr Capital	133,908	22,809	74,472	82,245
Park & Recr Non Reverting	350,967	294,287	191,924	453,330
Plat Book Maint. Fund	261,527	59,270	61,914	258,883
County Rainy Day Fund	6,443,120	-	-	6,443,120
2017 Cum Reassessment	1,519,065	832,201	673,517	1,677,749
Recorder Perpetuation	978,738	340,652	263,960	1,055,431
Co Police Pension Trust	843,246	375,124	514,138	704,232
Surplus Tax	500,057	616,609	699,707	416,958
Surveyor Corner Fund	95,353	106,415	90,978	110,790
Tax Sale Redemption	45,335	1,747,216	1,633,577	158,975
Tax Sale Surplus	3,204,442	5,321,036	4,199,095	4,326,383
Special Vehicle Inspection	13,057	3,360	8,364	8,053
GAL/CASA Program	363,839	135,025	156,791	342,073
H.A.V.A. 102 Funds	441,535	-	-	441,535
Ineligible Deductions Fund	292,230	194,742	394,654	92,318
Co Elected Ofcls Training Fund	87,030	25,897	4,030	108,897
Park & Recreation Fund	191,468	1,831,983	1,680,356	343,095
Statewide 9-1-1 Fund	3,715,805	2,257,189	3,343,301	2,629,693
L.O.I.T. County Special Dist.	4,912,009	1,670,000	4,728,752	1,853,257
Ineligible Deduction - 7/1/13	944,435	167	187,714	756,889
Adult Probation Fees	276,323	107,801	122,679	261,444
Juvenile Probation Fees	43,814	59,444	29,800	73,459
Various Court Fees (2501, 2502, 7398, 7399)	1,481,507	789,146	735,150	1,535,503
Veteran's Court Fees	-	3,000	-	3,000
Drainage Maintenance	1,792,294	613,762	687,310	1,718,746

ST. JOSEPH COUNTY, INDIANA

STATEMENT OF RECEIPTS AND DISBURSEMENTS  
(For Year Ended December 31, 2017 Unaudited)

Local Fund Name	Beg Cash & Inv Bal		End Cash & Inv Bal	
	Jan 1, 2017	Receipts	Disbursement	Dec 31, 2017
Treasurer After Settlement Collections	\$ 8,676,323	\$ 8,668,626	\$ 8,676,323	\$ 8,668,626
Solid Waste/ Recycling	-	2,879,056	2,879,056	-
Monies On Deposit (2801)	1,545,000	-	-	1,545,000
Portage Manor Fund	1,853,229	2,515,208	2,574,808	1,793,629
Donation Funds (4100-4112)	205,520	53,297	43,939	214,878
Wyatt Economic Dev Area #1 (4300-4302)	5,957,362	2,411,538	2,160,969	6,207,932
Cptl Fund Spcl Tax Dist Bnd 16	8,883,861	-	1,827,870	7,055,991
Redevelopment Funds (4401-4403)	343,410	1,461,903	1,092,141	713,172
County Bonds & Interest	1,514,493	3,186,810	3,225,000	1,476,303
SJC Gen Op Bonds Series 2017	-	10,348,369	90,515	10,257,854
County Poor Relief Bond	198,165	-	-	198,165
St Joe Co Group Insurance & Reserve (4700 - 4709)	315,712	18,584,327	24,731,520	(5,831,480)
Wrkr Comp/Casualty Insurance	4,157	1,125,877	1,035,668	94,366
D.R.C.B. Fee Fund	23,984	6,475	11,117	19,342
Alt. Dispute Resolution Fund	13,878	20,408	16,405	17,881
Cont. Education Fund/Sheriff	57,036	29,233	48,344	37,925
Sex/Violent Offender Fee	26,918	12,300	39,218	-
Ptg Manor Farm Operation	34,710	15,530	5,513	44,727
County Owned Tax Sale	1,340,834	811,666	730,615	1,421,885
Drug Testing Fees	138,409	17,214	23,917	131,705
Adult Drug Testing Fees	4,554	-	-	4,554
Community Development	14,565	-	-	14,565
Federal D.E.A./Sheriff & Pros (4912 & 4915)	148,799	27,396	45,739	130,456
Sheriff D.E.A. Fund	8,932	-	-	8,932
Pros D.E.A. Fund	11,482	-	-	11,482
Healthwin	631,910	103,877	-	735,787
Recorder's Escrow Fund	74,788	1,099,485	1,071,127	103,146
Public Defenders Fees	285,790	32,252	98,314	219,729
Co. Emergency Command Ctr. Fund	249,686	-	163,611	86,076
Comm. Corrections Bldg. Fund	561,777	31,288	-	593,065
Local Hwy. User Tax Projects	564,571	2,975,649	2,988,831	551,389
Misc.State Monies Trust Fund	1,112	409,659	409,659	1,112
Adult Pro. Admin. Fee	219,217	26,974	87,538	158,653
Dispatch Operating	155,367	5,922,700	5,215,894	862,173
Dispatch Capital Non-Reverting	199,980	200,004	-	399,984
Dispatch Bond	27,853	661,978	689,831	-
CEDIT/PSAP Construction Fund	123,267	-	112,645	10,623
Coroner Non-Reverting Fund	-	1,200	-	1,200
Payroll	9,836	41,734,835	41,744,671	-
Hlth Insurance Payroll Withhold (5200-5203)	-	112,501	112,501	-
Other Payroll Withholding (5250-5256)	10,847	129,858	141,023	(318)
Child Support Payroll Withhold	-	37,323	37,323	-
Deferred Comp Payroll Withhold	-	33,288	33,288	-
Federal Withholding	-	5,348,853	5,348,853	-
Fica	-	6,704,966	6,704,966	-
Med Reimburse Payroll Withhold	-	12,623	12,623	-
County Withholding	-	95,541	95,541	-
Perf	43	5,228,142	5,226,107	2,078
Ind Gross Withholding	263,381	2,163,115	2,426,493	2
Union Dues Payroll Withholding	-	7,048	7,048	-
Wage Garnishments Payroll With Settlement	-	14,301	14,301	-
Public Safety L.O.I.T.	2,962,404	267,812,133	267,775,424	36,708
BPPE Service Fees (old Fund 6053)	-	4,001,794	6,964,198	-
County Wheel Tax	-	15,726	-	15,726
C.V.E.T. Fund	378	976,086	962,579	13,884
Excise Surtax Fund	-	5,293,159	5,127,004	166,155
Sewage Liens Collections	-	6,401,138	6,142,256	258,882
Local Income Tax-Prop.Tax Rel.	40	73,428	60,147	13,321
Fines & Forfeitures (7101-7102)	-	37,640,869	36,840,194	800,675
Overweight Vehicle Fines	258,157	279,414	193,327	344,244
Special Death Benefit Fees	71	259	305	25
State Sales Disclosure Fees	1,100	13,440	13,610	930
Coroner Trng. & Cont. Ed. Fees	2,450	30,322	30,107	2,665
Adult/Juv. Interstate Compact	2,962	35,842	35,724	3,080
Mortgage Recording Fee-State	9,616	3,375	1,750	11,241
Sex/Violent Offender Reg Fee	1,925	20,795	21,203	1,518
Child Restraint Violations	-	29,457	-	29,457
Inheritance Tax	325	5,521	5,321	525
Education Plate Fee Distr	2,933	-	-	2,933
Riverboat Revenue Sharing	-	4,444	4,444	-
Convention Exhibition Center	-	1,581,278	1,581,278	-
C.E.D.I.T. Fund	4,630,062	5,239,133	4,416,003	5,453,192
C.O.I.T. Fund (H.S.C.)	6,070,583	6,181,431	12,251,438	576
C.O.I.T. Fund (P.T.R.C.)	1,647,161	-	-	1,647,161
C.O.I.T. Fund (P.T.R.C.)	1,613,465	-	-	1,613,465

ST. JOSEPH COUNTY, INDIANA

STATEMENT OF RECEIPTS AND DISBURSEMENTS  
(For Year Ended December 31, 2017 Unaudited)

Local Fund Name	Beg Cash & Inv Bal		End Cash & Inv Bal	
	Jan 1, 2017	Receipts	Disbursement	Dec 31, 2017
Treasurer After Settlement Collections	\$ 8,676,323	\$ 8,668,626	\$ 8,676,323	\$ 8,668,626
LIT Certified Shares	-	31,321,416	31,321,416	-
LIT Public Safety	-	15,673,247	15,673,247	(0)
LIT Economic Development	-	26,390,330	26,217,997	172,333
County C.O.I.T. Dist. Fund	994,217	-	994,217	-
County Tourism Development	-	287,257	217,863	69,395
Prosecutor P.C.A. 93.563	63,327	27,910	20,639	70,598
Federal Grant Fund	4,372	-	-	4,372
S.T.O.P. Violence Against Women	(76,073)	153,146	153,146	(76,073)
Medical Reserve Corps/Health	7,414	-	903	6,511
Health Bioterrorism Grant	9	-	-	9
Protective Order Project/SJC	(8,645)	62,501	48,888	4,969
Victims of Crime Act - Assist.	(2,146)	90,299	91,099	(2,946)
Emergency Mgmt Performance Grt	-	21,016	21,016	-
Hazardous Mat. Emg Prepar Trng	-	40,656	40,656	-
Juvenile Accountability Block	(442)	-	-	(442)
Health Ebola Grant	31,191	-	6,846	24,345
SHSP Competitive Grant Program	-	18,500	18,500	-
F.I.M.R. Program/SJC Health	10,812	33,840	34,107	10,545
Health Physical Activity Grant	-	2,068	2,068	-
Health Immunization CoAg Grant	(32,855)	91,897	72,480	(13,438)
V.O.C.A. - One-time Grant	(124)	-	-	(124)
Cyber Crimes Against Children	(30,962)	9,956	23,661	(44,666)
Health P.H.E.P.C.A. Grant	5,311	-	1,092	4,219
Health Zika Virus Grant	-	2,985	2,985	-
Public Defender Case Manager	-	1,654	4,785	(3,131)
93.563 Title IV-D Incentive	639,214	140,052	249,631	529,635
Title IV-D Pros. Incentive	238,951	210,708	253,702	195,957
Title IV-D Clerk Incentive	1,101,447	140,052	19,207	1,222,292
Health Local Hlth Services Grt	71,967	36,346	40,989	67,323
Drug Free Comm. Council Grant	13,617	15,719	9,879	19,457
2012 Problem Solving Grant	8,193	7,125	15,188	130
Data Share Initiative Grant	30	-	-	30
Adult Protective Services Grnt	(60,509)	327,293	341,405	(74,622)
Health Trust Fund	261,956	47,816	160,885	148,886
Juvenile Detention Alternative	33,570	68,464	87,767	14,267
Community Based Correct.	249,820	553	201,183	49,191
Community Transition Prog.	32,353	-	-	32,353
Court Interpreter Grant	79	3,150	2,337	892
Polling Place ADA Compliance	200	-	-	200
D. A. R. E.	25,988	24,560	13,251	37,297
S. U. D. S.	2,000	-	-	2,000
Real Services Grant	37,500	37,500	75,000	-
Comm. Based Correction-Ducomb	221,238	1,844,040	1,837,732	227,546
Comm. Transition Prog.-Ducomb	52,871	96,475	119,658	29,688
Project Income-C.B.C./Ducomb	148,718	902,770	1,193,220	(141,732)
Project Income-C.T.P./Ducomb	(41,074)	41,074	-	-
J.J.C.-D.O.C. Grant (C.B.C.)	58,209	301,023	258,240	100,993
J.J.C.-Project Income (C.T.P.)	(142,956)	24,701	25,377	(143,633)
Com. Correction Adult Services	223,648	164,000	192,422	195,226
Probation - Adult Services Grt	25,000	-	25,000	-
CASA Capacity Bldg Grant	52,799	67,555	37,732	82,622
Cooking Healthy Program	875	-	132	744
Big Box Appeals Fund	73,583	-	-	73,583
Drug Prosecution Fund	0	10,000	-	10,000
Veteran's Court Grant	3,600	-	790	2,810
Adult IDOC 1006 Add/Ducomb	125,266	273,300	341,825	56,741
Prosecutor/IDOC Pretrial FY17	25,118	123,000	104,714	43,405
IDOC - CRRP FY17	68,645	123,500	50,804	141,341
Adult Prob/IDOC-Pretrial FY17	88,100	198,625	106,758	179,968
Drug Investigations Unit	-	16,781	16,781	0
Pretrial Services - Adult Prob	-	100,000	15,601	84,399
Elect. Medical Records/Nures	-	5,000	-	5,000
2017 Foundation Grant-E.M.A.	-	-	1,990	(1,990)
Multi Hazard Mitigation Plan	-	-	15,000	(15,000)
Totals	\$ 120,015,559	\$ 715,056,994	\$ 709,114,755	\$ 125,957,798

ST. JOSEPH COUNTY, INDIANA

DETAIL OF GENERAL FUND RECEIPTS AND DISBURSEMENTS - 2017

(Unaudited)

Receipts:	
General Property Taxes	\$ 39,252,404
Intergovernmental Revenue:	
Inheritance Tax	-
ABC Excise Tax	20,097
Casino/Riverboat Distribution	637,686
Financial Institution Tax Distribution	35,097
Vehicle/ Aircraft Excise Tax Distribution	3,253,761
Commercial Vehicle Excise Tax Distribution	133,689
Local Income Tax (LIT) Certified Shares	10,908,099
Federal and State Grants and Distributions	181,665
Other Taxes	653,209
Licenses and Permits:	
Building and Planning Permits	40,395
Charges for Services:	
County Auditor	11,336
County Recorder	499,861
County Sheriff	126,157
County Treasurer	195,899
Document and Copying Fees	218
Rental of Property	626,903
Federal, State, and Local Reimbursement for Services	5,636,855
Garbage/Trash/Recycling/Landfill Fees and Charges	804,406
Other Charges for Services, Sales, and Fees	1,292,725
Fines and Forfeits:	
Court Costs and fees	730,432
Other Court and Clerk Receipts	85,207
Miscellaneous Revenue:	
Earnings on Investments and Deposits	2,054,221
Sale of Capital Assets	100,077
Refunds and Reimbursements	8,431,774
Donations, Gifts, and Bequests	204,000
Transfers In	1,277,291
Other	1,141,563
	<hr/>
Total Receipts	78,335,030
	<hr/>
Disbursements:	
Salaries and Wages	34,376,474
Other Personal Services	475,627
Employee Benefits	13,073,880
Office Supplies	245,836
Operating Supplies	469,910
Repair and Maintenance Supplies	674,982
Services and Charges	13,477,485
Other	8,615,987
Transfer Out	-
	<hr/>
Total Disbursements	71,410,180
	<hr/>
Net increase (decrease) in cash & investments	6,924,850
Beginning Balance	11,704,971
	<hr/>
Ending Balance	\$ 18,629,821
	<hr/>

ST. JOSEPH COUNTY, INDIANA

DETAIL OF NET ASSESSED VALUATION

(As of 2017 for Taxes Payable 2018)

	<u>Total</u>
Gross Value of Land	\$ 2,834,635,505
Gross Value of Improvements	<u>12,195,477,750</u>
Total Gross Value of Real Estate	15,030,113,255
Less: Mortgage Exemption, Veterans, Blind, Age 65 and Others	(5,299,355,241)
Tax Exempt Property	(1,162,433,899)
TIF	<u>(1,388,636,070)</u>
<b>Net Assessed Value of Real Estate</b>	<u>7,179,688,045</u>
Business Personal Property	1,450,942,023
Less: Deductions	(68,396,131)
Tax Exempt Property	(276,406,415)
TIF	<u>(79,355,587)</u>
Net Assessed Value of Personal Property	<u>1,026,783,890</u>
Net Assessed Value of Utilities	<u>317,615,530</u>
Total Taxable Assessed Value	<u><u>\$ 8,524,087,465</u></u>

**ST. JOSEPH COUNTY, INDIANA**

**EXPECTED FLOW OF REVENUES AND DEBT SERVICE COVERAGE**

<u>Year</u>	<u>Combined Bridge Funds</u>	[1]	<u>2009 Bonds Debt Service</u>	<u>2014 Refunding Bonds Debt Service</u>	<u>Total Debt Service</u>	<u>Coverage</u>
2013	\$ 2,434,851	[2]	\$ 793,020		\$ 793,020	3.07
2014	2,190,420	[3]	782,320		782,320	2.80
2015	2,203,086	[4]	796,320	\$ 327,420	1,123,740	1.96
2016	2,919,053	[5]	804,570	314,824	1,119,394	2.61
2017	2,844,273	[6]		1,045,769	1,045,769	2.72
2018	2,382,533	[7]		1,029,968	1,029,968	2.31
<b>Total</b>			<u>\$ 3,176,230</u>	<u>\$ 2,717,981</u>	<u>\$ 5,894,211</u>	

[1] "Combined Bridge Funds" is the total of Cumulative Bridge and Major Cumulative Bridge Funds.

[2] Pay 2013 property tax, financial institution tax and vehicle/aircraft excise tax distributions, per the 2013 St. Joseph County Annual Report

[3] Pay 2014 property tax, financial institution tax and vehicle/aircraft excise tax distributions, per the 2014 St. Joseph County Annual Report

[4] Pay 2015 property tax, financial institution tax and vehicle/aircraft excise tax distributions, per the 2015 St. Joseph County Annual Report

[5] Pay 2016 property tax, financial institution tax and vehicle/aircraft excise tax distributions, per the 2016 St. Joseph County Annual Report

[6] Pay 2017 property tax, financial institution tax and vehicle/aircraft excise tax distributions, per the 2017 St. Joseph County Annual Report

[7] Pay 2018 property tax per the pay 2018 1782 Notice.

## ST. JOSEPH COUNTY, INDIANA

### SALES REVENUES

<u>Year</u>		<u>Gross Sales</u>
2008	\$	10,948,327,361
2009		74,736,040,250
2010		7,242,912,530
2011		8,554,208,390
2012		8,291,220,972
2013		8,033,708,753
2014		9,371,240,491
2015		9,426,791,684
2016		9,505,108,506
2017		10,159,545,209

*Source: STATS Indiana*

**Note:**

Sales data at the county level should be used primarily for trend line purposes, not as a complete picture of sales in that county. Some retailers who own multiple establishments statewide or in many states are allowed to file a consolidated return, which resulted in the sales and sales tax data being reported in just one location. The State of Indiana and the Indiana Department of Revenue are providing access to these data to provide users with a general idea of sales in a county or group of counties, but cannot vouch that these represent all sales in a county. (Per STATS Indiana)



**ST. JOSEPH COUNTY, INDIANA**

**TOP TEN TAXPAYERS**

The following is a list of the ten largest taxpayers located within St. Joseph County, Indiana as provided by the St. Joseph County Auditor's Office and the Department of Local Government Finance.

Taxpayer	Type of Business	2017 Payable 2018 Assessed Values			% of County's Total Assessed Value
		Real Property	Personal Property	Total	
Indiana Michigan Power Company	Utility	\$ 394,300	\$ 106,435,030	\$ 106,829,330	1.26%
AM General Corporation, LLC	Automotive Manufacturer	28,562,600	59,585,610	88,148,210	1.04%
I/N Tek- I/N Kote	Steel Production	25,113,700	55,546,460	80,660,160	0.95%
University of Notre Dame	Higher Education	72,304,141	-	72,304,141	0.85%
Edward Rose of Indiana	Real Estate	64,583,900	1,989,810	66,573,710	0.79%
NIPSCO Industries Inc.	Utility	146,000	55,151,170	55,297,170	0.65%
Honeywell International Inc.	Manufacturing	7,401,900	28,601,739	36,003,639	0.42%
University Park Mall LLC.	Retail Stores	32,994,000	467,680	33,461,680	0.39%
Indiana Bell Telephone Co.	Utility	4,234,900	26,885,320	31,120,220	0.37%
G and I VII Main Street LLC	Real Estate	28,953,700	-	28,953,700	0.34%
	<b>Total</b>	<b>\$ 264,689,141</b>	<b>\$ 334,662,819</b>	<b>\$ 599,351,960</b>	<b>7.07%</b>

\* The total new assted valuation of the St. Joseph County is \$ 8,478,762,714 for taxes payable in 2018, according to the St. Joseph County Auditor's Office.

ST. JOSEPH COUNTY, INDIANA

COMPARATIVE SCHEDULE OF TAX RATES

Per \$100 of Net Assessed Valuation

(As Provided by the St. Joseph County Auditor's Office)

	2014	2015	2016	2017	2018
<u>Detail of Tax Rate:</u>					
General	\$ 0.5641	\$ 0.5472	\$ 0.5530	\$ 0.5640	\$ 0.5610
2015 Reassessment	0.0119	0.0114	0.0114	0.0109	0.0117
Exempt Debt Service	0.0466	0.0416	0.0385	0.0369	0.0111
Bond & Int/ Debt Serv Ex CB	-	-	-	-	0.0185
Cumulative Bridge	0.0098	0.0098	0.0098	0.0098	0.0098
County Major Bridge	0.0199	0.0191	0.0190	0.0185	0.0183
Health	0.0104	0.0213	0.0220	0.0124	0.0182
Park & Recreation	0.0232	0.0171	0.0247	0.0240	0.0239
Cumulative Capital Development	0.0199	0.0191	0.0190	0.0185	0.0183
<b>Total</b>	<b>\$ 0.7058</b>	<b>\$ 0.6866</b>	<b>\$ 0.6974</b>	<b>\$ 0.6950</b>	<b>\$ 0.6908</b>
<u>Total Tax</u>					
Centre Township	\$ 2.8933	\$ 2.9057	\$ 2.9319	\$ 2.7429	\$ 2.7319
South Bend - Centre	5.9804	5.9591	6.0268	5.9361	5.9323
Clay Township	2.8058	2.6983	2.7275	2.6286	2.6111
South Bend - Clay	6.0039	5.9762	6.0470	5.9686	5.9642
Mishawaka Clay	4.5809	4.3556	4.5021	4.4133	4.4466
Indian Village (Clay)	2.8141	2.7064	2.7343	2.6286	2.6111
Roseland (Clay)	3.4752	3.3014	3.4283	3.2778	3.1869
German Township	2.9345	2.6971	2.8584	2.6362	2.5922
South Bend - German	5.9839	5.9591	6.0295	5.9486	5.9453
Greene Township	2.7249	2.6244	2.6631	2.5604	2.4043
Harris Township	2.4845	2.2945	2.2758	2.1513	2.1602
Lincoln Township	2.1934	2.1572	2.2165	2.1104	2.3560
Walkerton (Lincoln)	3.5475	3.6350	3.8142	3.7930	4.0332
Madison Township	2.0639	1.8841	1.8574	1.7452	1.7495
Olive Township	2.3276	2.4054	2.6359	2.6292	2.4604
New Carlisle (Olive)	3.2802	3.3409	3.6138	3.9016	3.7438
Mishawaka (Penn) - PHM School	4.2913	3.9774	4.0737	3.9593	4.0207
Mishawaka - Penn	4.2905	4.1496	4.4296	4.5291	4.7991
Portage Township	2.9340	2.9418	2.9723	2.7956	2.7846
South Bend - Portage	6.0211	5.9952	6.0672	5.9888	5.9850
Union Township	2.2338	2.1731	2.2384	2.1896	2.0507
Lakeville (Union)	3.0700	3.1244	3.2701	3.2072	3.1317
Warren Township	2.7515	2.7151	2.7542	2.6279	2.6217
Osceola (Penn)	2.5284	2.3761	2.3870	2.2785	2.2396
Penn Township - PHM School	2.6172	2.3301	2.2912	2.1355	2.1371
Penn - Mishawaka School	2.6164	2.5023	2.6471	2.7053	2.9155
South Bend - Penn	5.7143	5.5980	5.6186	5.5146	5.5383
Liberty Township	2.2234	2.1740	2.2548	2.1861	2.2842
North Liberty (Liberty)	3.7733	3.7982	3.8827	3.4398	3.6711
Mishawaka - Harris	4.2596	3.9518	4.0504	3.9360	3.9957
South Bend - Warren	6.0117	5.9861	6.0583	5.9753	5.9731

\* Includes tax rates of overlapping taxing units.

ST. JOSEPH COUNTY, INDIANA

RECORD OF TAXES LEVIED AND COLLECTED

Collection Year	Assessed Valuation	Taxes Levied	Circuit Breaker	Net Levied	Collected	Collected as Percent of Gross Levy	Collected as Percent of Net Levy
2017	\$ 8,201,203,024	\$ 56,998,362	\$ (7,838,731)	\$ 49,159,631	\$ 49,155,543	86.24%	99.99%
2016	7,906,760,026	55,141,744	(7,711,191)	47,430,553	47,501,986	86.15%	100.15%
2015	7,864,008,472	53,994,283	(7,720,780)	46,273,503	45,834,853	84.89%	99.05%
2014	7,514,198,242	53,035,210	(7,191,331)	45,843,879	45,380,651	85.57%	98.99%
2013	7,671,151,787	51,634,523	(6,994,563)	44,639,960	44,232,345	85.66%	99.09%
2012	7,999,877,168	49,695,236	(5,248,938)	44,446,298	44,659,146	89.87%	100.48%
2011	8,137,497,231	44,137,786	(3,998,634)	40,139,152	39,128,689	88.65%	97.48%
2010	8,416,771,764	49,372,784	(3,744,422)	45,628,362	43,620,582	88.35%	95.60%

Source: St. Joseph County DLGF Budget Order and St. Joseph County Auditor's Office

## COUNTY CEDIT RECEIPTS

Distributive shares of County Economic Development Income Tax (CEDIT) receipts for St. Joseph County, South Bend, and Mishawaka are as follows:

Calendar Year	St. Joseph County Share	South Bend Share	Mishawaka Share
2009	\$ 5,428,151	\$ 4,612,694	\$ 1,685,636
2010	10,691,908	8,321,633	3,250,636
2011	9,322,120	8,044,773	2,905,390 [1]
2012	8,768,255	8,324,626	3,009,563 [2]
2013	9,000,415	8,177,352	2,932,639
2014	9,658,566	8,796,820	3,070,496
2015	10,079,331	9,181,206	3,244,832
2016	10,302,238	9,594,602	3,233,002
2017	11,251,153	10,600,122	3,619,204
2018	11,414,971	10,919,931	3,726,498

[1] Adjusted to reflect additional funds distributed by the State in April 2012 due to a correction.

[2] Certified amount revised by the State in April 2012.

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rection.

**ST. JOSEPH COUNTY, INDIANA**

**MISCELLANEOUS ECONOMIC INFORMATION**

Per Capita Income

<u>Year</u>	<u>St. Joseph County</u>	<u>Indiana</u>
2012	\$ 38,091	\$ 38,816
2013	38,778	39,148
2014	40,949	40,477
2015	43,040	41,984
2016	44,568	43,091

*Source: STATS INDIANA*

Median Household Income

<u>Years</u>	<u>St. Joseph County</u>	<u>Indiana</u>
2012-16	\$ 46,174	\$ 50,433

*Source: U.S. Census Bureau*

Changes in Employment by Industry

	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Services	72,840	52,868	80,224	71,718
Wholesale and retail trade	22,738	19,446	5,718	20,073
Government	15,058	3,925	3,893	-
Manufacturing	15,449	14,834	15,129	15,260
Finance, insurance, and real estate	10,388	4,889	4,800	4,924
Construction	5,606	3,942	4,572	4,954
Other*	4,181	7,358	3,660	3,667
Information	2,004	2,012	1,898	1,801
Farming	830	-	-	-
Forestry, fishing, and related activities**	143	171	173	168
Mining	69	11	8	5
Total	<u>149,306</u>	<u>109,456</u>	<u>120,075</u>	<u>122,570</u>

\* In order to avoid disclosure of confidential information, specific employment figures are not available for the Utilities, and Transportation and Warehousing sectors. The data is incorporated here.

\*\* In order to avoid disclosure of confidential information, specific employment figures are not available for the Forestry, fishing, and related activities sector. The data is incorporated in the "other" section.

**ST. JOSEPH COUNTY, INDIANA**

**MSA ESTABLISHMENT EMPLOYMENT**

(Annual Averages)

<u>Year</u>	<u>Manufacturing</u>	<u>Retail Trade</u>	<u>Services</u>	<u>Other*</u>	<u>Total</u>
2009	14,160	19,196	57,912	2,249	93,517
2010	13,850	19,244	62,791	17,963	113,848
2011	15,118	19,448	63,663	17,449	115,678
2012	15,000	19,250	62,613	18,373	115,236
2013	14,448	19,159	59,496	22,108	115,211

\* Includes construction, transportation, communication, public utilities, finance, insurance, real estate, and governmental sectors. Information is no longer available.

*Source: Indiana Department of Workforce Development*

**MAJOR EMPLOYERS**

<u>Name</u>	<u>Type of Business</u>
University of Notre Dame (Notre Dame)	Higher Education
Memorial Hospital-South Bend	Health Care
University of Notre Dame (South Bend)	Higher Education
St. Joseph Regional Medical Center	Health Care
Bayer Healthcare	Health Care
Honeywell Aerospace	Manuarfacturing
Am General LLC	Manuarfacturing
South Bend Medical Foundation (Mishawaka)	Health Care
Liberty Mutual Insurance	Insurance
South Bend Clinic	Health Care

*Source: STATS Indiana and Indiana Department of Workforce Development*