St. Joseph City Commission
Commission Chambers
700 Broad Street, St Joseph, MI 49085

AGENDA
November 17, 2025
6:00 PM

This meeting will be held in person: the public can view the meeting by going to Zoom.us on a computer or mobile device, or by calling 312.626.6799 (or 877.853.5247 toll free). Comments will not be received via Zoom; persons wishing to speak should be present in person.

Meeting ID: 844 8860 9278

Telecommunications relay services to assist individuals with disabilities are available by calling 7-1-1 and providing the meeting information to the relay operator; there is no charge to the caller.

Call to Order

Order of Business

Pledge of Allegiance

Announcements

1 Introduction of New Employee: Gregory Siuda

2. Introduction of New Employee: Chris Mangold

3. National Care at Home Month - Proclamation

Approval of Agenda

Public Comment - For Items on the Consent Agenda, or Not on the Agenda - Please Limit Comments to Three Minutes

Consent Agenda

4 Invoice and Tax Disbursements

5 Assessor Appointment

6 St. Joseph Housing Commission Monthly Update - September 2025

7 St. Joseph Housing Commission Monthly Update - October 2025

8 City Right-of-Way Pole Banner Policy

9 Baseball & Softball Field Use Policy Revision

10 Armor Level IIIA Bullet Proof Vests

11 Meeting Minutes of October 27, 2025

Old Business

12 Second Reading - Ordinance to Amend Ch. 10, Downton Development Authority Tax Increment Financing and Development Plan

New Business

13 Resolution in Opposition to Ax MI Tax

14 Traffic Control Order

15 Michigan Gas Utility Franchise Ordinance

16 MOCC 2025 Determination of Salaries

17 Downtown Development District Liquor License - Silver Beach Hotel

Reports

18 RRC Report

City Manager Comments

City Commission Comments

Agenda Item

TO: **City Commissioners**

FROM: **Steve Neubecker, Public Safety Director**

RE: **Introduction of New Employee: Gregory Siuda**

MEETING DATE: **November 17, 2025**

We are pleased to announce the addition of Public Safety Officer Gregory Siuda to our Public Safety team. Officer Siuda brings three years of experience in law enforcement and has previously served with the Berrien County Sheriff Office. He was also a fire officer with New Buffalo and Bridgman Fire Departments.

He is a graduate of New Buffalo High School, served in the United States Navy and graduated from Lake Michigan College.

Please join us in welcoming Public Safety Officer Gregory Siuda to the team. We are confident that his expertise and dedication will make a valuable contribution to maintaining a safe and secure environment for everyone.

Agenda Item

TO: **City Commissioners**

FROM: **Greg Alimenti, Water Treatment Plant Superintendent**

RE: **Introduction of New Employee: Chris Mangold**

MEETING DATE: **November 17, 2025**

We are pleased to announce that Chris Mangold, previously a part-time member of the Parks Department, has joined the staff at the St. Joseph Water Plant as a Water Plant Operator. Chris interviewed along with three other candidates for the position and was the unanimous choice of the interview committee. He is a Lakeshore High School graduate and attended Davenport College. Given his coursework in chemistry and biology he is well equipped to pass the EGLE (Michigan Department of Great Lakes, Environment and Energy) F-4 Operator Certification Examination in May of 2026.

Agenda Item

TO: **City Commission**

FROM: **Michael Sarola**

RE: **National Care at Home Month - Proclamation**

MEETING DATE: **November 17, 2025**

Commissioner Mike Sarola will present a proclamation for designating November 2025 to be National Care at Home Month.

Action Requested: To approve the Proclamation designating the month of November 2025 in the City of St Joseph as National Care at Home Month.

ATTACHMENT(S):

- National Care at Home Month 2025 Proclamation - M.S..docx

National Care at Home Month – November 2025

PROCLAMATION

WHEREAS, for more than half a century, care at home has supported millions of patients nationwide, allowing them to recover from acute illness or injury, navigate activities in their daily lives, or spend their final months at home, surrounded by loved ones;

WHEREAS, home-based care and support offer a person-centered approach to treatment, including expert medical care, quality symptom control, assistance with essential daily activates, and comprehensive pain management as a foundation of care;

WHEREAS, beyond providing physical treatment, care at home improves the quality of life for patients by allowing them to remain where they'd most like to reside and continue to integrate with their communities;

WHEREAS, in addition to helping patients, home care provides support, respite, and in some cases, counseling services, to patients' families and loved ones;

WHEREAS, in an increasingly fragmented and difficult-to-navigate medical system, home care is one of the areas of healthcare that demonstrates how care can – and should – work at its best for its patients, offering a full continuum of services;

WHEREAS, millions of Americans recovering from acute illness or injury or living with serious or life-limiting illnesses and their loved ones receive care from home health, hospice and palliative care, home care, and Medicaid home and community based service providers in communities throughout the United States each year;

WHEREAS, home care organizations are advocates and educators about advance care planning that helps individuals make decisions about the care they want and empowers them to be the architects of their care plan;

WHEREAS, the central philosophy of home care puts patients first, ensuring a coordinated and person-centered approach to care, protecting patient choice and access to individualized services based on a patient's unique care needs and wishes.

WHEREAS, care at home is a valuable resource that should be available for *all* Americans.

AND

WHEREAS, our local non-profit hospice and palliative care provider, **Corewell Health Hospice & Palliative Care of Southwest Michigan (formerly Caring Circle),** has served the community for over 40 years.

NOW, THEREFORE, be it resolved that I Mayor Brook Thomas, by virtue of the authority vested in me by the City of St. Joseph, Berrien County, Michigan, do hereby proclaim November 2025 as **National Care at Home Month** and encourage citizens to increase their understanding and awareness of home, hospice, and palliative care, discuss their healthcare wishes with their families, and observe this month with appropriate activities and programs.

IN WITNESS WHEREOF, I have hereunto set my hand this 17th day of November 2025 and caused this seal to be affixed.

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Mayor Brook Thomas

Agenda Item

TO: **City Commission**

FROM: **Ben Reynnells, Finance Director**

RE: **Invoice and Tax Disbursements**

MEETING DATE: **November 17, 2025**

As part of the consent agenda, please consider approval of the following invoices and disbursements from October 7, 2025, through October 17, 2025.

Regular invoices: $2,676,877.26
Tax disbursements: $193,808.06
Total disbursed: $2,870,685.32

Action Requested: Within the consent agenda, motion to approve the cash disbursements, as presented.

ATTACHMENT(S):

- EXP CHECK RUN DATES 10-18-2025 TO 11-13-2025.pdf

GL Number	Vendor	Invoice Desc.	Amount
Fund 101 General Fund			
Dept 000.000			
101-000.000-081.000	SOUTHWEST MI REGIONAL AIRPORT	TAX DISBURSEMENT - AIRPORT	(52.09)
101-000.000-204.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	31.80
101-000.000-230.000	SOUTHWEST MI REGIONAL AIRPORT	TAX DISBURSEMENT - AIRPORT	1,644.63
101-000.000-273.000	BERRIEN COUNTY INTERMEDIATE	TAX DISBURSEMENT - RESA SPECIAL	853.59
101-000.000-273.000	BERRIEN COUNTY INTERMEDIATE	TAX DISBURSEMENT - RESA GENERAL	67.82
101-000.000-273.000	BERRIEN COUNTY TREASURER	TAX DISBURSEMENT - COUNTY GENERAL	1,855.40
101-000.000-273.000	BERRIEN COUNTY TREASURER	TAX DISBURSEMENT - COUNTY 911	174.90
101-000.000-273.000	BERRIEN COUNTY TREASURER	TAX DISBURSEMENT - COUNTY LAW EN	136.02
101-000.000-273.000	BERRIEN COUNTY TREASURER	TAX DISBURSEMENT - COUNTY SR CENTER	116.61
101-000.000-273.000	BERRIEN COUNTY TREASURER	TAX DISBURSEMENT - COUNTY PARKS	38.86
101-000.000-273.000	LAKE MICHIGAN COLLEGE	TAX DISBURSEMENT - LAKE MI COLLEGE	881.60
101-000.000-273.000	SOUTHWEST MI REGIONAL AIRPORT	TAX DISBURSEMENT - AIRPORT	95.09
101-000.000-273.000	ST JOSEPH PUBLIC SCHOOLS	TAX DISBURSEMENT - SJPS SCH-2001DEBT	385.27
101-000.000-273.000	ST JOSEPH PUBLIC SCHOOLS	TAX DISBURSEMENT - SJPS SCH-2014BLDGS	778.31
101-000.000-273.000	ST JOSEPH PUBLIC SCHOOLS	TAX DISBURSEMENT - SJPS SCH-2010DEBT	387.06
101-000.000-273.000	ST JOSEPH PUBLIC SCHOOLS	TAX DISBURSEMENT - SJPS SCH-2016DEBT	276.30
101-000.000-273.000	STATE OF MICHIGAN	TAX DISBURSEMENT - 2022 PILOT	11,589.52
101-000.000-273.500	BRICKS AND STICKS HOME SERVICES LLC	OCT 2025 RENTAL INSPECTOR	18,636.00
101-000.000-273.500	JEWELL, KENNETH MICHAEL	MECHANICAL INSPECTOR OCT 2025	3,984.00
101-000.000-273.500	KEYONE SERVICES PLLC	PLUMBING INSPECTOR OCT 2025	1,888.80
101-000.000-273.500	SIMPSON, KENNETH D.	ELECTRICAL INSPECTOR OCT 2025	2,702.40
101-000.000-491.000	RENEWAL BY ANDERSEN	REFUND OF PERMIT FEE FOR CANCELLED PROJECT	150.00
		Total For Dept 000.000	46,621.89
Dept 172.000 City Manager			
101-172.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	69.40
101-172.000-740.000	DOUBLEDAY OFFICE PRODUCTS	SUPPLIES - CITY HALL	7.64
101-172.000-805.000	FOSTER SWIFT COLLINS & SMITH	PROFESSIONAL SERVICES RENDERED THROUGH 09-30-2025	350.00
101-172.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 172.000 City Manager	449.23
Dept 215.000 City Clerk			
101-215.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	15.00
101-215.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	44.38
		Total For Dept 215.000 City Clerk	59.38
Dept 235.000 Central Purchasing			

GL Number	Vendor	Invoice Desc.	Amount
101-235.000-740.000	DOUBLEDAY OFFICE PRODUCTS	SUPPLIES - CITY HALL	54.00
101-235.000-740.000	DOUBLEDAY OFFICE PRODUCTS	SUPPLIES - CITY HALL	335.87
101-235.000-740.000	PRINTING SYSTEMS, INC.	AP LASER CHECKS	286.55
101-235.000-740.000	DOUBLEDAY OFFICE PRODUCTS	SUPPLIES - CITY HALL	68.06
101-235.000-740.000	DOUBLEDAY OFFICE PRODUCTS	SUPPLIES - CITY HALL	136.96
101-235.000-740.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	296.00
101-235.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	290.90
101-235.000-941.100	FIRST NATIONAL BANK OF OMAHA	EMILY HACKWORTH	557.89
101-235.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
101-235.000-956.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	144.00
		Total For Dept 235.000 Central Purchasing	2,192.42
Dept 253.000 City Treasurer			
101-253.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	42.40
101-253.000-728.000	PETTY CASH - KATHERINE FRY	PETTY CASH	10.48
101-253.000-728.000	SBF ENTERPRISES	TAX BILLS POSTAGE	2,655.60
101-253.000-860.000	FIRST NATIONAL BANK OF OMAHA	SAMANTHA WINNELL	20.00
101-253.000-860.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	375.24
101-253.000-860.000	NEUBECKER, MEGAN	STATEWIDE PAYROLL CONFERENCE - FALL 2025	251.12
101-253.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	66.57
		Total For Dept 253.000 City Treasurer	3,421.41
Dept 257.000 City Assessor			
101-257.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	19.00
101-257.000-805.000	BLOOM SLUGGETT MORGAN	LEGAL SERVICES RENDERED THROUGH 09-30-2025	506.00
101-257.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	20.02
101-257.000-860.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	393.80
101-257.000-870.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	255.00
101-257.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 257.000 City Assessor	1,216.01
Dept 262.000 Elections			
101-262.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	11.20
101-262.000-740.000	PRINTING SYSTEMS, INC.	APPLICATION TO VOTE BINDERS	26.83
101-262.000-740.000	BROAD STREET CAFE	ELECTION DAY FOOD FOR WORKERS	500.00
101-262.000-740.000	BROAD STREET CAFE	ELECTION WORKER BREAKFAST & LUNCH	524.60
101-262.000-740.000	BROAD STREET CAFE	ELECTION DAY WORKER FOOD	436.96
101-262.000-740.000	SPECTRUM PRINTERS, INC	TEST DESK FOR BALLOT TESTING	193.48
101-262.000-801.000	ELECTION SOURCE	PRE ELECTION TESTING AND ACCURACY TEST	2,707.30
101-262.000-801.000	ELECTION SOURCE	ELECTION EQUIPMENT TESTING	1,658.50

GL Number	Vendor	Invoice Desc.	Amount
101-262.000-900.000	HERALD-PALLADIUM	NOTICE OF ELECTION PUBLICATION	282.71
		Total For Dept 262.000 Elections	6,341.58
Dept 265.000 Buildings & Grounds			
101-265.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	11.20
101-265.000-740.000	ACE HARDWARE	OLUMBING REPAIR PARTS	10.78
101-265.000-740.000	KENDALL ELECTRIC INC	LIGHT REPAIRS	41.65
101-265.000-740.000	KSS ENTERPRISES	CLEANING SUPPLIES	362.90
101-265.000-740.000	KSS ENTERPRISES	CLEANING SUPPLIES	42.49
101-265.000-740.000	KSS ENTERPRISES	CLEANING SUPPLIES	67.08
101-265.000-740.000	KSS ENTERPRISES	CLEANING SUPPLIES	323.14
101-265.000-740.000	KSS ENTERPRISES	CLEANING SUPPLIES	45.59
101-265.000-740.000	LEEP'S SUPPLY CO., INC.	REPAIRS	183.62
101-265.000-740.000	LEEP'S SUPPLY CO., INC.	REPAIRS	201.47
101-265.000-740.000	LEEP'S SUPPLY CO., INC.	REPAIRS	(69.30)
101-265.000-740.000	FIRST NATIONAL BANK OF OMAHA	MIKE CHRISTENSEN	3,023.70
101-265.000-740.000	KENDALL ELECTRIC INC	LIGHT REPAIR	41.18
101-265.000-740.000	KENDALL ELECTRIC INC	LIGHT REPAIRS	52.96
101-265.000-740.000	LEEP'S SUPPLY CO., INC.	MAINTENANCE SUPPLIES	398.34
101-265.000-740.000	LEEP'S SUPPLY CO., INC.	PW GAS METER COVER	418.40
101-265.000-740.000	SPENCER, GARY	CLOTHING REIMBURSEMENT	128.25
101-265.000-850.000	TELNET WORLDWIDE	BILL DATE 11-03-2025	832.71
101-265.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	73.52
101-265.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00006	484.12
101-265.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	3,990.75
101-265.000-931.000	ALLIED MECHANICAL SERVICES, INC.	CONTRACT PAYMENT	119.00
101-265.000-931.000	ALLIED MECHANICAL SERVICES, INC.	CONTRACT PAYMENT	330.50
101-265.000-931.000	ALLIED MECHANICAL SERVICES, INC.	CONTRACT PAYMENT	118.50
101-265.000-931.000	ALLIED MECHANICAL SERVICES, INC.	CONTRACT PAYMENT	902.00
101-265.000-931.000	ALLIED MECHANICAL SERVICES, INC.	CONTRACT PAYMENT	441.50
101-265.000-931.000	ALLIED MECHANICAL SERVICES, INC.	CONTRACT PAYMENT	344.50
101-265.000-931.000	ALLIED MECHANICAL SERVICES, INC.	CONTRACT PAYMENT	659.00
101-265.000-931.000	ENERCO SPECIALTY CHEMICAL	CONTRACT PAYMENT	225.00
101-265.000-931.000	GUSE-HAHN GARAGE DOORS	PW EQUIPMENT GARAGE - NORTH DOOR	1,695.00
		Total For Dept 265.000 Buildings & Grounds	15,499.55
Dept 266.000 City Attorney			
101-266.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	20.00
101-266.000-790.000	RELX INC. DBA LEXIS NEXIS	MONTHLY LEGAL SUBSCRIPTION	108.00
101-266.000-860.000	SCHMIDT, LAURIE	MAMA FALL CONFERENCE	228.80

GL Number	Vendor	Invoice Desc.	Amount
101-266.000-870.000	FIRST NATIONAL BANK OF OMAHA	LAURIE SCHMIDT	1,559.38
101-266.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
101-266.000-956.000	PETTY CASH - KATHERINE FRY	PETTY CASH	2.00
		Total For Dept 266.000 City Attorney	1,940.37
Dept 270.000 Personnel			
101-270.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	14.00
101-270.000-860.000	FIRST NATIONAL BANK OF OMAHA	SAMANTHA WINNELL	376.16
101-270.000-860.000	WINNELL, SAMANTHA	STATEWIDE PAYROLL CONFERENCE - FALL 2025	252.80
101-270.000-941.100	FIRST NATIONAL BANK OF OMAHA	SAMANTHA WINNELL	0.37
101-270.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
101-270.000-956.100	FIRST NATIONAL BANK OF OMAHA	SAMANTHA WINNELL	189.87
		Total For Dept 270.000 Personnel	855.39
Dept 336.000 Fire Department			
101-336.000-740.000	ACE HARDWARE	SUPPLIES	14.38
101-336.000-740.000	AMAZON CAPITAL SERVICES	FILTER	52.99
101-336.000-740.000	FISHER AUTO PARTS, INC.	CLEANING SUPPLIES	112.76
101-336.000-740.000	NYE UNIFORM COMPANY	TACTICAL PANTS	188.51
101-336.000-740.000	NYE UNIFORM COMPANY	POLO SHIRTS	129.00
101-336.000-740.000	FIRST NATIONAL BANK OF OMAHA	MICHAEL PHELPS	194.66
101-336.000-740.000	FIRST NATIONAL BANK OF OMAHA	PUBLIC SAFETY DEPARTMENT	42.38
101-336.000-740.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	2,982.00
101-336.000-776.000	PHOENIX SAFETY OUTFITTERS	LIFEGUARD KIT	4,285.00
101-336.000-776.000	DOUBLE K ENTERPRISES INC.	NEW COMPUTER/SOFTWARE	1,908.03
101-336.000-776.000	FIRST NATIONAL BANK OF OMAHA	MICHAEL PHELPS	709.00
101-336.000-850.000	AT&T MOBILITY	CELL PHONES AND TABLETS	187.61
101-336.000-860.000	BRUURSEMA, SEAN	TRAINING ALLOWANCE	374.00
101-336.000-860.000	MILLER, LANTZ	TRAINING ALLOWANCE	306.00
101-336.000-860.000	BRUURSEMA, SEAN	TRAINING ALLOWANCE	306.00
101-336.000-860.000	MILLER, LANTZ	TRAINING ALLOWANCE	306.00
101-336.000-860.000	FIRST NATIONAL BANK OF OMAHA	STEVE NEUBECKER	129.99
101-336.000-860.000	FIRST NATIONAL BANK OF OMAHA	PUBLIC SAFETY DEPARTMENT	5,251.11
101-336.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00003	77.68
101-336.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	771.62
101-336.000-930.000	EMERGENCY VEHICLE PRODUCTS	ENGINE 106	5,046.89
101-336.000-930.000	GREAT LAKES BREATHING AIR	AIR COMPRESSOR	992.92
101-336.000-930.000	MACQUEEN GROUP RENTALS	REPAIR	1,460.00
101-336.000-930.000	LEADERS RPM	POLARIS FRONT TIRE	249.10
101-336.000-941.100	D.L. GALLIVAN OFFICE SOLUTIONS	COPY MACHINE	103.76

GL Number	Vendor	Invoice Desc.	Amount
101-336.000-941.100	VERDANT COMMERCIAL CAPITAL	MONTHLY MAINTENANCE	78.99
101-336.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 336.000 Fire Department	26,282.57
Dept 345.000 Public Safety Department			
101-345.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	418.40
101-345.000-740.000	ACE HARDWARE	HEATER	39.60
101-345.000-740.000	AMAZON CAPITAL SERVICES	FILTER	13.98
101-345.000-740.000	AMAZON CAPITAL SERVICES	KEYBOARD	42.74
101-345.000-740.000	DOUBLEDAY OFFICE PRODUCTS	PAPER	49.00
101-345.000-740.000	NYE UNIFORM COMPANY	TRAINER BELT	50.00
101-345.000-740.000	NYE UNIFORM COMPANY	UNDERVEST	176.56
101-345.000-740.000	NYE UNIFORM COMPANY	PANTS AND UNDERVEST	501.90
101-345.000-740.000	QUILL CORPORATION	LEGAL PADS	28.64
101-345.000-740.000	QUILL CORPORATION	OFFICE SUPPLIES	394.69
101-345.000-740.000	NYE UNIFORM COMPANY	BADGE	172.52
101-345.000-740.000	FIRST NATIONAL BANK OF OMAHA	STEVE NEUBECKER	344.74
101-345.000-740.000	FIRST NATIONAL BANK OF OMAHA	PUBLIC SAFETY DEPARTMENT	121.03
101-345.000-801.000	KENT KLEEN, LLC	CLEANING FOR CARS	350.00
101-345.000-801.000	ZIKER CLEANERS	DRY CLEANING	135.44
101-345.000-801.000	FIRST NATIONAL BANK OF OMAHA	TIFFANY MITCHELL	46.03
101-345.000-801.000	FIRST NATIONAL BANK OF OMAHA	STEVE NEUBECKER	75.00
101-345.000-801.000	FIRST NATIONAL BANK OF OMAHA	PUBLIC SAFETY DEPARTMENT	224.34
101-345.000-801.000	PSYCHOLOGY SERVICES	PSYCH EXAM - G SIUDA	325.00
101-345.000-850.000	AT&T MOBILITY	CELL PHONES AND TABLETS	1,018.12
101-345.000-860.000	BERRIEN COUNTY SPORTSMAN CLUB	RANGE TRAINING	300.00
101-345.000-860.000	GREENE, CARNEY	TRAINING ALLOWANCE	238.00
101-345.000-860.000	MACNLOW ASSOCIATES	TRAINING	395.00
101-345.000-860.000	LAKE MICHIGAN COLLEGE	PSO AUSTIN CARLSON PHYSICAL FITNESS TEST FOR LMC ACADEMY	55.00
101-345.000-860.000	WRIGHT, JACOB	TRAINING ALLOWANCE	153.00
101-345.000-860.000	FIRST NATIONAL BANK OF OMAHA	PUBLIC SAFETY DEPARTMENT	399.45
101-345.000-941.100	D.L. GALLIVAN OFFICE SOLUTIONS	COPY MACHINE	81.09
101-345.000-941.100	TRAFFIC & SAFETY CONTROL SYSTEM INC	MONTHLY MAINTENANCE	1,200.00
101-345.000-941.100	VERDANT COMMERCIAL CAPITAL	MONTHLY MAINTENANCE	79.00
101-345.000-941.100	VERDANT COMMERCIAL CAPITAL	MONTHLY MAINTENANCE	104.00
101-345.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 345.000 Public Safety Department	7,554.46
Dept 371.000 Building Inspection Department			
101-371.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	37.04

EXP CHECK RUN DATES 10/18/2025 - 11/13/2025

GL Number	Vendor	Invoice Desc.	Amount
101-371.000-740.000	AMAZON CAPITAL SERVICES	RECHARGEABLE FLASHLIGHT	109.73
101-371.000-740.000	DOUBLEDAY OFFICE PRODUCTS	STAMP FOR RECEIPTS AT FRONT COUNTER	24.20
101-371.000-740.000	FIRST NATIONAL BANK OF OMAHA	GALINA BOGDANOVA	(130.65)
101-371.000-740.000	AMAZON CAPITAL SERVICES	SMOKE FOR INSPECTIONS	165.14
101-371.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	120.27
101-371.000-860.000	FIRST NATIONAL BANK OF OMAHA	GALINA BOGDANOVA	742.66
101-371.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 371.000 Building Inspection Department	1,090.58
Dept 372.000 Code Enforcement Department			
101-372.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	74.13
101-372.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	44.38
		Total For Dept 372.000 Code Enforcement Department	118.51
Dept 441.000 Public Works Department			
101-441.000-740.000	DOUBLEDAY OFFICE PRODUCTS	OFFICE SUPPLIES	121.78
101-441.000-740.000	DOUBLEDAY OFFICE PRODUCTS	SUPPLIES	100.16
101-441.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00001	68.38
101-441.000-930.000	WORKFORCE PAYHUB	TIMECLOCK	213.01
101-441.000-930.000	CLEAN EARTH ENVIRONMENTAL SERVICES	PW TRENCH DRAIN CLEANING	3,396.20
101-441.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 441.000 Public Works Department	3,921.72
Dept 442.000 Asset Management			
101-442.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	11.40
101-442.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	216.06
101-442.000-860.000	FIRST NATIONAL BANK OF OMAHA	TIM ZEBELL	30.00
		Total For Dept 442.000 Asset Management	257.46
Dept 447.000 City Engineer			
101-447.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	39.60
101-447.000-740.000	QUILL CORPORATION	PLOTTER INK	890.95
101-447.000-804.000	ABONMARCHE CONSULTANTS INC	ENG. RETAINER JULY 2025	500.00
101-447.000-804.000	ABONMARCHE CONSULTANTS INC	ENG RETAINER SEPT 2025	500.00
101-447.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	113.75
101-447.000-870.000	FIRST NATIONAL BANK OF OMAHA	TIM ZEBELL	80.00
		Total For Dept 447.000 City Engineer	2,124.30
Dept 448.000 Street Lighting			
101-448.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	7,283.26

GL Number	Vendor	Invoice Desc.	Amount
		Total For Dept 448.000 Street Lighting	7,283.26
Dept 466.000 Paid Parking - Downtown			
101-466.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	500.10
		Total For Dept 466.000 Paid Parking - Downtown	500.10
Dept 721.000 Community Development			
101-721.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	20.00
101-721.000-728.000	PETTY CASH - KATHERINE FRY	PETTY CASH	8.70
101-721.000-860.000	GUNDERSEN, KRISTEN	MILEAGE REIMBURSEMENT	256.80
101-721.000-860.000	FIRST NATIONAL BANK OF OMAHA	KRISTEN GUNDERSEN	423.30
101-721.000-870.000	FIRST NATIONAL BANK OF OMAHA	KRISTEN GUNDERSEN	180.00
101-721.000-900.000	HERALD-PALLADIUM	NOTICE OF PUBLIC HEARING	218.25
101-721.000-900.000	HERALD-PALLADIUM	NOTICE OF PUBLIC HEARING	177.00
101-721.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	54.18
		Total For Dept 721.000 Community Development	1,338.23
Dept 728.000 Economic Development			
101-728.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	13.60
101-728.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 728.000 Economic Development	35.79
Dept 740.000 Communications			
101-740.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	13.60
		Total For Dept 740.000 Communications	13.60
Dept 751.000 Parks/Recreation			
101-751.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	98.89
101-751.000-740.000	ACE HARDWARE	ELECTRICAL BOX	3.59
101-751.000-740.000	ACE HARDWARE	OUTLET COVERS	21.22
101-751.000-740.000	ACE HARDWARE	MISC SHOP SUPPLIES	128.34
101-751.000-740.000	ACE HARDWARE	PLUG	5.39
101-751.000-740.000	ACE HARDWARE	HOLIDAY SUPPLIES	16.99
101-751.000-740.000	AMAZON CAPITAL SERVICES	TAPE, TIES, AND PLUGS	140.80
101-751.000-740.000	LOWE'S HOME CENTERS, LLC	CEILING FAN	322.05
101-751.000-740.000	MID-COUNTY LAWN & GARDEN	BEARING/SPRINDLE	19.49
101-751.000-740.000	PETTY CASH - KATHERINE FRY	PETTY CASH	60.00
101-751.000-740.000	RENTAL BRANCH	TILLER RENTAL	93.50
101-751.000-740.000	JIM SCHUHKNECHT	SOIL	600.00
101-751.000-740.000	ACE HARDWARE	STA-BIL	8.99

GL Number	Vendor	Invoice Desc.	Amount
101-751.000-740.000	FAMILY FARM & HOME	WIRE	44.99
101-751.000-740.000	FAMILY FARM & HOME	WIRE EXCHANGED	(5.00)
101-751.000-740.000	FOHS, MATT	CLOTHING REIMBURSEMENT	260.58
101-751.000-740.000	KIRBY, DAVID	CLOTHING REIMBURSEMENT	185.49
101-751.000-740.000	LOWE'S HOME CENTERS, LLC	EXTENSION POLES	113.92
101-751.000-740.000	ULINE	SHELVING	174.80
101-751.000-740.000	AMAZON CAPITAL SERVICES	PARKS SUPPLIES	353.45
101-751.000-801.000	STALEY MASONRY & CONSTRUCTION	BLUFF PAVILION REPAIR	3,521.18
101-751.000-801.000	STALEY MASONRY & CONSTRUCTION	BLUFF STAIRS REPAIR	3,911.73
101-751.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	157.78
101-751.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	60.14
101-751.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	1,455.32
101-751.000-930.000	PRIDE THE PORTABLE TOILET COMPANY	TOILET RENTAL	125.00
101-751.000-930.000	T2 SYSTEMS CANADA INC.	DIGITAL IRIS SERVICE	65.00
101-751.000-964.000	TALBOTT, NICHOLAS	REFUND FOR RESIDENT RATE DISCOUNT	62.00
		Total For Dept 751.000 Parks/Recreation	12,005.63
Dept 752.000 Lighthouse Operations			
101-752.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	72.11
		Total For Dept 752.000 Lighthouse Operations	72.11
Dept 756.000 Recreation Programs			
101-756.000-740.000	ACE HARDWARE	CANDY BINS AND TOOL	91.75
101-756.000-740.000	AMAZON CAPITAL SERVICES	TRUCK OR TREAT CANDY	470.45
101-756.000-740.000	LOWE'S HOME CENTERS, LLC	BINS FOR TRUCK OR TREAT	98.54
101-756.000-740.000	AMAZON CAPITAL SERVICES	TRUCK OR TREAT CANDY AND ICE ARENA SUPPLIES	286.12
101-756.000-801.000	TPC TECHNOLOGIES, INC.	MOVIE SCREEN RENTAL	1,880.00
101-756.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	37.51
101-756.000-860.000	IMSA, MICHIGAN SECTION	IMSA CERTIFICATION TRAINING	615.00
		Total For Dept 756.000 Recreation Programs	3,479.37
Dept 757.000 Ice Arena Operations			
101-757.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	12.60
101-757.000-740.000	ACE HARDWARE	CANDY BINS AND TOOL	26.99
101-757.000-740.000	ACE HARDWARE	HOSE FOR MOP SINK	26.99
101-757.000-740.000	ACE HARDWARE	EXTRA GLOVES AND BENCH REPAIR EQUIPMENT	28.78
101-757.000-740.000	ACE HARDWARE	NEW TOOLS FOR RINK	359.10
101-757.000-740.000	ACE HARDWARE	BENCH SUPPLIES	64.77
101-757.000-740.000	ACE HARDWARE	RINK SUPPLIES	30.57
101-757.000-740.000	ACE HARDWARE	ICE RINK SUPPLIES	80.67

GL Number	Vendor	Invoice Desc.	Amount
101-757.000-740.000	ACE HARDWARE	SAW BLADES	15.29
101-757.000-740.000	ACE HARDWARE	ICE ARENA TOLLS AND SUPPLIES	243.28
101-757.000-740.000	ACE HARDWARE	ICE RINK SUPPLIES	22.65
101-757.000-740.000	ACE HARDWARE	ICE RINK SUPPLIES	56.67
101-757.000-740.000	ACE HARDWARE	ICE ARENA SUPPLIES	10.06
101-757.000-740.000	ACE HARDWARE	ICE ARENA SUPPLIES	30.21
101-757.000-740.000	ACE HARDWARE	STAIN/SEALER FOR BENCHES	20.69
101-757.000-740.000	D & D FIREWOOD	FIREWOOD	240.00
101-757.000-740.000	FIRST NATIONAL BANK OF OMAHA	CAMERON WELCH	263.88
101-757.000-740.000	LINDE GAS & EQUIPMENT INC.	PROPANE DELIVERY	440.08
101-757.000-740.000	AMAZON CAPITAL SERVICES	TRUCK OR TREAT CANDY AND ICE ARENA SUPPLIES	123.59
101-757.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	166.85
101-757.000-860.000	IMSA, MICHIGAN SECTION	IMSA CERTIFICATION TRAINING	615.00
101-757.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00009	40.61
101-757.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00010	62.47
101-757.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	39.80
101-757.000-930.000	ACE HARDWARE	EXTRA GLOVES AND BENCH REPAIR EQUIPMENT	60.26
101-757.000-930.000	LINDE GAS & EQUIPMENT INC.	PRPANE SERVICE	71.63
101-757.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 757.000 Ice Arena Operations	3,175.68
		Total For Fund 101 General Fund	147,850.60
Fund 202 Major Street Fund			
Dept 445.000 Public Drains			
202-445.000-801.000	SPICER GROUP	MS4 COMPLIANCE	1,113.53
		Total For Dept 445.000 Public Drains	1,113.53
Dept 449.000 Roads, Streets, Bridges - ACT 51			
202-449.000-740.000	ACE HARDWARE	TOOLS FOR CRACK PATCH	117.70
202-449.000-740.000	DIAMOND SPEED PRODUCTS, INC.	CONCRETE SAW BLADES	1,210.47
202-449.000-740.000	HIGH GRADE MATERIALS CO.	CONCRETE PATCH FOR WATER	394.50
202-449.000-740.000	RIETH-RILEY CONSTRUCTION CO., INC.	HOT PATCH MAJORS	92.15
202-449.000-801.000	ABONMARCHE CONSULTANTS INC	UPTON DRIVE CONCEPTS	4,040.00
202-449.000-801.000	WIGHTMAN	PARK ST BRIDGE - MDOT QA MEETING	150.00
		Total For Dept 449.000 Roads, Streets, Bridges - ACT 51	6,004.82
Dept 474.000 Traffic Services			
202-474.000-740.000	DORNBOS SIGN & SAFETY INC	SIGN BLANKS AND HARDWARE	625.15
202-474.000-740.000	RATHCO SAFETY SUPPLY INC.	SIGN POST REFLECTORS	310.00

GL Number	Vendor	Invoice Desc.	Amount
202-474.000-740.000	FIRST NATIONAL BANK OF OMAHA	MIKE CHRISTENSEN	415.99
202-474.000-740.000	SHARE CORPORATION	TOOL	672.52
202-474.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	124.07
202-474.000-930.000	BERRIEN COUNTY ROAD DEPARTMENT	PAVEMENT MARKINGS	4,707.61
		Total For Dept 474.000 Traffic Services	6,855.34
Dept 903.194 Anchors Way Drainage			
202-903.194-801.000	WADE TRIM	ANCHORS WAY HWI DESIGN	25,007.00
		Total For Dept 903.194 Anchors Way Drainage	25,007.00
Dept 903.207 Cleveland Ave			
202-903.207-801.000	ABONMARCHE CONSULTANTS INC	SERVICES COMPLETED THROUGH 09-30-2025	29,088.56
202-903.207-989.000	STATE OF MICHIGAN	BOTHAM & CLEVELAND PROJECTS - CITY SHARE	89,657.64
		Total For Dept 903.207 Cleveland Ave	118,746.20
		Total For Fund 202 Major Street Fund	157,726.89
Fund 203 Local Street Fund			
Dept 445.000 Public Drains			
203-445.000-801.000	SPICER GROUP	MS4 COMPLIANCE	1,113.53
		Total For Dept 445.000 Public Drains	1,113.53
Dept 449.000 Roads, Streets, Bridges - ACT 51			
203-449.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	130.94
203-449.000-740.000	ACE HARDWARE	BATTERY AND HARDWARE	207.88
203-449.000-740.000	ACE HARDWARE	TOOLS	35.06
203-449.000-740.000	ACE HARDWARE	SHOP SUPPLIES	140.38
203-449.000-740.000	ACE HARDWARE	HARDWARE	4.95
203-449.000-740.000	CONSUMERS CONCRETE CO.	PINS	124.00
203-449.000-740.000	DIAMOND SPEED PRODUCTS, INC.	CONCRETE SAW BLADES	1,087.00
203-449.000-740.000	HUTTENGA, LEE	CLOTHING REIMBURSEMENT	357.13
203-449.000-740.000	HAMMERSMITH EQUIPMENT COMPANY	TOOLS	156.00
203-449.000-740.000	ACE HARDWARE	TOOLS	58.47
203-449.000-740.000	ANTHONY HAMANN	CLOTHING REIMBURSEMENT	237.74
203-449.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	75.63
203-449.000-860.000	IMSA, MICHIGAN SECTION	IMSA CERTIFICATION TRAINING	2,460.00
203-449.000-860.000	FIRST NATIONAL BANK OF OMAHA	LIAM CORMIER	50.00
		Total For Dept 449.000 Roads, Streets, Bridges - ACT 51	5,125.18
Dept 474.000 Traffic Services			

GL Number	Vendor	Invoice Desc.	Amount
203-474.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	8.32
203-474.000-740.000	DORNBOS SIGN & SAFETY INC	SIGN BLANKS AND HARDWARE	600.00
203-474.000-740.000	DORNBOS SIGN & SAFETY INC	SIGN HARDWARE	53.24
203-474.000-740.000	LOWE'S HOME CENTERS, LLC	LUMBER FOR BARRICADES	115.50
203-474.000-740.000	RATHCO SAFETY SUPPLY INC.	SIGN POST REFLECTORS	230.00
203-474.000-740.000	DORNBOS SIGN & SAFETY INC	SIGN HARDWARE	31.35
203-474.000-740.000	FIRST NATIONAL BANK OF OMAHA	MIKE CHRISTENSEN	416.00
		Total For Dept 474.000 Traffic Services	1,454.41
Dept 903.160 Botham Avenue Reconstruction			
203-903.160-974.000	STATE OF MICHIGAN	BOTHAM & CLEVELAND PROJECTS - CITY SHARE	463,022.13
		Total For Dept 903.160 Botham Avenue Reconstruction	463,022.13
		Total For Fund 203 Local Street Fund	470,715.25
Fund 204 Municipal Street Fund			
Dept 449.000 Roads, Streets, Bridges - ACT 51			
204-449.000-801.000	SECOND NATURE GARDENS INC.	DUNE GRASS PLANTING	4,265.00
		Total For Dept 449.000 Roads, Streets, Bridges - ACT 51	4,265.00
		Total For Fund 204 Municipal Street Fund	4,265.00
Fund 209 Cemetery Fund			
Dept 567.000 Cemetery Operatings			
209-567.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	24.00
209-567.000-740.000	ACE HARDWARE	CONCRETE	30.92
209-567.000-740.000	ACE HARDWARE	CONCRETE	23.19
209-567.000-740.000	ACE HARDWARE	DRILL BITS	28.79
209-567.000-740.000	ACE HARDWARE	CONCRETE	23.19
209-567.000-740.000	COLD SPRING	COLUMBARIUM NICHE PLAQUE	366.00
209-567.000-740.000	COLD SPRING	COLUMBARIUM NICHE PLAQUE	366.00
209-567.000-740.000	COLD SPRING	COLUMBARIUM NICHE PLAQUE	366.00
209-567.000-740.000	COLD SPRING	COLUMBARIUM NICHE PLAQUE	366.00
209-567.000-740.000	KENDALL ELECTRIC INC	FLOOD LIGHT	52.96
209-567.000-850.000	TELNET WORLDWIDE	BILL DATE 11-03-2025	17.35
209-567.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	166.85
209-567.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0504619643-00001	40.77
209-567.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	197.90
209-567.000-941.100	PONTEM SOFTWARE	PONTEM SOFTWARE	2,055.00
		Total For Dept 567.000 Cemetery Operatings	4,124.92

GL Number	Vendor	Invoice Desc.	Amount
		Total For Fund 209 Cemetery Fund	4,124.92
Fund 214 Depot Fund			
Dept 264.000 Buildings			
214-264.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	31.66
		Total For Dept 264.000 Buildings	31.66
		Total For Fund 214 Depot Fund	31.66
Fund 226 Rubbish Collection Fund			
Dept 521.000 Sanitation/Solid Waste			
226-521.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	24.00
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	49,326.48
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	1,458.49
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	117.00
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	326.27
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	593.25
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	500.70
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	412.11
226-521.000-804.000	WM CORPORATE SERVICES	RESIDENTIAL RUBBISH	1,103.04
226-521.000-804.100	BEST WAY DISPOSAL INC	SPECIAL PICKUPS	4,850.90
226-521.000-804.200	STEVENSVILLE TRANSFER STATION-3246	TRASH DUMPING	3,140.93
226-521.000-804.200	BEST WAY DISPOSAL INC	COMMERCIAL RUBBISH	247.80
226-521.000-804.200	STEVENSVILLE TRANSFER STATION-3246	TRASH DUMPING	2,931.78
226-521.000-804.300	BEST WAY DISPOSAL INC	DDA CARDBOARD	1,502.27
		Total For Dept 521.000 Sanitation/Solid Waste	66,535.02
		Total For Fund 226 Rubbish Collection Fund	66,535.02
Fund 243 Brownfield Redevelopment Authority Fund			
Dept 728.000 Economic Development			
243-728.000-728.000	FIRST NATIONAL BANK OF OMAHA	TIFFANY MITCHELL	94.32
243-728.000-801.000	FLEIS & VANDENBRINK	BROWNFIELD CONSULTANT	3,896.54
		Total For Dept 728.000 Economic Development	3,990.86
		Total For Fund 243 Brownfield Redevelopment Authority Fund	3,990.86
Fund 248 Downtown Development Authority Fund			
Dept 730.000 Downtown Development			

GL Number	Vendor	Invoice Desc.	Amount
248-730.000-801.000	ST JOSEPH TODAY	MARKETING FOR DOWNTOWN	5,000.00
248-730.000-825.000	FIRST NATIONAL BANK OF OMAHA	TIFFANY MITCHELL	73.36
248-730.000-900.000	HERALD-PALLADIUM	DDA TIF NOTICE	102.00
		Total For Dept 730.000 Downtown Development	5,175.36
		Total For Fund 248 Downtown Development Authority Fund	5,175.36
Fund 264 Law Enforcement Training Fund			
Dept 301.000 Police Group			
264-301.000-543.000	HOLLAND DEPT. OF PUBLIC SAFETY	FALL 2025 DISTRIBUTION	1,907.36
		Total For Dept 301.000 Police Group	1,907.36
		Total For Fund 264 Law Enforcement Training Fund	1,907.36
Fund 271 Library Fund			
Dept 790.000 Library			
271-790.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	69.26
271-790.000-740.000	DEMCO EDUCATIONAL CORPORATION	COLLECTION SUPPLIES	121.76
271-790.000-740.000	DOUBLEDAY OFFICE PRODUCTS	OFFICE SUPPLIES	36.45
271-790.000-740.000	DOUBLEDAY OFFICE PRODUCTS	OFFICE SUPPLIES	32.82
271-790.000-740.000	AMAZON CAPITAL SERVICES	OFFICE SUPPLIES - LIBRARY	51.25
271-790.000-780.000	CENGAGE GROUP	LARGE PRINT - FIC	259.92
271-790.000-780.000	CENTER POINT LARGE PRINT	LARGE PRINT - MYSTERY	575.28
271-790.000-780.000	CENTER POINT LARGE PRINT	LARGE PRINT FICTION	575.28
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	16.20
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	31.85
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	12.39
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	45.36
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	60.48
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FICTION	17.26
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	10.79
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	94.23
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	77.76
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	15.12
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	15.65
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	49.14
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	12.95
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	17.54
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	10.25
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	10.79

GL Number	Vendor	Invoice Desc.	Amount
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	16.74
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	31.86
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	32.93
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	10.39
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	49.14
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	157.37
271-790.000-780.000	MIDWEST TAPE	DIGITAL COLLECTION	1,199.57
271-790.000-780.000	ELM USA, INC.	DVD CLEANING	25.00
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	26.98
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	20.64
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	8.63
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	51.84
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	46.31
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	16.19
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN'S NFIC	10.25
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	17.28
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	17.28
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	33.47
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	8.79
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	112.84
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	8.63
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	68.57
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	35.64
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	10.79
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	14.58
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	118.47
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	63.72
271-790.000-780.000	INGRAM LIBRARY SERVICES	YOUNG ADULT	10.79
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	19.17
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	9.92
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	50.16
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	17.98
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	113.37
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	152.56
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	45.89
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	65.88
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	81.53
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	183.60
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADUL NFIC	43.31
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	10.39

GL Number	Vendor	Invoice Desc.	Amount
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	47.52
271-790.000-780.000	OVERDRIVE, INC.	LIBBY ADVANTAGE	607.43
271-790.000-780.000	AMAZON CAPITAL SERVICES	OFFICE SUPPLIES - LIBRARY	98.42
271-790.000-801.000	UNIQUE MANAGEMENT SERVICES, INC.	PLACEMENTS	11.65
271-790.000-802.000	DOUBLE K ENTERPRISES INC.	COMPUTER TECH SUPPORT	190.00
271-790.000-805.000	BANYON FETTE LAW OFFICE	LEGAL SERVICES	170.00
271-790.000-850.000	TELNET WORLDWIDE	BILL DATE 11-03-2025	190.83
271-790.000-850.000	FIRST NATIONAL BANK OF OMAHA	PAULA STAKLEY	314.85
271-790.000-885.000	STRONG, ADELLA	REIMBURSEMENT FOR PROGRAM SUPPLIES	69.27
271-790.000-885.000	AMAZON CAPITAL SERVICES	SPECIAL PROGRAMS SUPPLIES	221.26
271-790.000-885.000	LAKESHORE LEARNING MATERIALS, LLC	BOSCH - BLOCK PARTY - BLOCKS	995.00
271-790.000-885.000	SLAVICEK, LISA	REIMBURSEMENT FOR TRAVEL TALES:POLAND SUPPLIES	29.75
271-790.000-885.000	STRONG, ADELLA	REIMBURSE FOR ANNIE CLUB AND NOVEMBER TEEN EVENT SNACKS	40.32
271-790.000-885.000	AMAZON CAPITAL SERVICES	OFFICE SUPPLIES - LIBRARY	9.99
271-790.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00005	152.98
271-790.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	1,488.84
271-790.000-930.000	CROWDER LANDSCAPING & LAWN CARE LLC	LAWN MAINTENANCE	570.00
271-790.000-930.000	VESTIS SERVICES, LLC	SEASONAL RUG RENTAL	34.65
271-790.000-930.000	CITY PLUMBING & HEATING	REPAIR TOILET; REPLACE FILTER IN DRINKING FOUNTAIN	414.53
271-790.000-930.000	D.L. GALLIVAN OFFICE SOLUTIONS	COPIER USAGE	455.81
271-790.000-930.000	ROSE PEST SOLUTIONS	PEST INSPECTION	259.00
271-790.000-930.000	VESTIS SERVICES, LLC	SEASONAL RUG RENTAL	34.65
271-790.000-930.000	VESTIS SERVICES, LLC	SEASONAL RUG RENTAL	34.65
271-790.000-930.000	EPS SECURITY	MONTHLY MONITORING	26.50
271-790.000-930.000	VESTIS SERVICES, LLC	SEASONAL RUG RENTAL	34.65
271-790.000-930.000	VESTIS SERVICES, LLC	SEASONAL RUG RENTAL	34.65
271-790.000-941.100	EDUCATE STATION	2 YEAR SUBSCRIPTION	570.00
271-790.000-941.100	FIRST NATIONAL BANK OF OMAHA	PAULA STAKLEY	45.00
271-790.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	31.99
271-790.000-941.100	UPLAND SOFTWARE	FAX SERVICE	19.00
		Total For Dept 790.000 Library	12,441.42
		Total For Fund 271 Library Fund	12,441.42
Fund 275 Band Fund			
Dept 802.000 Municipal Band			
275-802.000-740.000	J.W. PEPPER & SON INC.	MUSIC FOR BAND	214.99
275-802.000-740.000	J.W. PEPPER & SON INC.	MUSIC FOR BAND	169.99
275-802.000-740.000	J.W. PEPPER & SON INC.	MUSIC FOR BAND	55.00
275-802.000-740.000	J.W. PEPPER & SON INC.	MUSIC FOR BAND	198.99

GL Number	Vendor	Invoice Desc.	Amount
275-802.000-740.000	J.W. PEPPER & SON INC.	MUSIC RETURN	(75.50)
275-802.000-740.000	J.W. PEPPER & SON INC.	MUSIC RETURN	(104.99)
275-802.000-740.000	J.W. PEPPER & SON INC.	MUSIC RETURN	(82.99)
275-802.000-740.000	J.W. PEPPER & SON INC.	MUSIC RETURN	(165.00)
275-802.000-740.000	J.W. PEPPER & SON INC.	MUSIC RETURN	(48.00)
275-802.000-740.000	OSCAR'S PRINTING & COPY CENTER	BAND PROGRAMS	212.80
275-802.000-740.000	OSCAR'S PRINTING & COPY CENTER	BAND PROGRAMS	266.00
275-802.000-740.000	OSCAR'S PRINTING & COPY CENTER	BAND PROGRAMS	133.00
275-802.000-740.000	OSCAR'S PRINTING & COPY CENTER	BAND PROGRAMS	133.00
275-802.000-810.000	GIBSON, CHRISTINA	BAND PAY FOR CONCERT 8/25 & 9/2	240.54
275-802.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	68.57
		Total For Dept 802.000 Municipal Band	1,216.40
Dept 901.028 Band Sound System Improvements			
275-901.028-977.000	KORZUN, DR JONATHAN	REIMURSEMENT FOR BAND DIRECTOR	4,310.00
		Total For Dept 901.028 Band Sound System Improvements	4,310.00
		Total For Fund 275 Band Fund	5,526.40
Fund 401 Capital Projects Fund			
Dept 441.100 Public Works Facility Upgrade			
401-441.100-970.000	B&B ROOFING AND CONSTRUCTION	GUTTERS AND LEAD GUARDS	2,398.20
401-441.100-970.000	THE RIENKS GROUP, LLC	CONTRACT PAYEMENT	160,446.04
401-441.100-970.000	RIETH-RILEY CONSTRUCTION CO., INC.	PUBLIC WORKS LOT	3,184.21
		Total For Dept 441.100 Public Works Facility Upgrade	166,028.45
Dept 751.270 Dickinson Parking & Playground			
401-751.270-976.000	HEARTSONG ARCHAEOLOGY	DICKINSON PARK PROJECT	2.96
401-751.270-976.000	PEARSON CONSTRUCTION COMPANY	DICKINSON PARK	196,791.13
401-751.270-976.000	ABONMARCHE CONSULTANTS INC	DICKINSON PARK	14,975.00
401-751.270-976.000	FIRST NATIONAL BANK OF OMAHA	MIKE CHRISTENSEN	286.53
		Total For Dept 751.270 Dickinson Parking & Playground	212,055.62
Dept 901.017 Ice Arena Boiler Replacement			
401-901.017-967.000	ACE HARDWARE	PROJECT MATERIALS	26.65
401-901.017-967.000	KENDALL ELECTRIC INC	PROJECT MATERIALS	32.20
401-901.017-967.000	LEEP'S SUPPLY CO., INC.	PROJECT MATERIALS	408.82
401-901.017-967.000	LEEP'S SUPPLY CO., INC.	PROJECT MATERIALS	343.74
401-901.017-967.000	LEEP'S SUPPLY CO., INC.	RETURN MATERIALS	(35.45)
401-901.017-967.000	LEEP'S SUPPLY CO., INC.	PROJECT MATERIALS	6,567.22

GL Number	Vendor	Invoice Desc.	Amount
401-901.017-967.000	LEEP'S SUPPLY CO., INC.	PROJECT MATERIALS	330.89
401-901.017-967.000	LEEP'S SUPPLY CO., INC.	PROJECT MATERIALS	98.58
401-901.017-967.000	LEEP'S SUPPLY CO., INC.	PROJECT MATERIALS	13.85
401-901.017-967.000	LEEP'S SUPPLY CO., INC.	RETURNED MATERIAL	(93.59)
		Total For Dept 901.017 Ice Arena Boiler Replacement	7,692.91
Dept 901.020 City Hall Carpet (PS side)			
401-901.020-967.000	DOUBLEDAY OFFICE PRODUCTS	PROJECT LABOR	1,938.75
		Total For Dept 901.020 City Hall Carpet (PS side)	1,938.75
Dept 901.022 Parks Sign Replacement (14 signs)			
401-901.022-967.000	FAIRMONT SIGN COMPANY	PARK SIGNS	17,596.80
		Total For Dept 901.022 Parks Sign Replacement (14 signs)	17,596.80
Dept 901.023 5 Year Parks and Recreation Master Plan			
401-901.023-801.000	EDGEWATER RESOURCES, LLC	5 YEAR MASTER PLAN	5,430.00
		Total For Dept 901.023 5 Year Parks and Recreation Master Plan	5,430.00
Dept 901.024 Painting Lions Park Shelters			
401-901.024-930.000	DAVE COLE DECORATORS, INC.	CONTRACT PAYMENT	9,950.00
		Total For Dept 901.024 Painting Lions Park Shelters	9,950.00
		Total For Fund 401 Capital Projects Fund	420,692.53
Fund 590 Sewer Fund			
Dept 000.000			
590-000.000-230.100	ST JOSEPH CHARTER TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN OCTOBER 202	15,395.69
590-000.000-230.200	LINCOLN CHARTER TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN OCTOBER 2025	48,881.98
590-000.000-230.400	ROYALTON TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN OCTOBER 2025	242,039.19
590-000.000-230.500	JOINT WASTEWATER TREATMENT PLANT	AUTHORITY WWTP	71,792.37
		Total For Dept 000.000	378,109.23
Dept 527.000 Sewer System			
590-527.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	13.60
590-527.000-740.000	MACQUEEN GROUP RENTALS	ZOOM CAMERA REPLACEMENT BATTERY	1,084.88
590-527.000-740.000	MICHIANA SUPPLY INC.	REPLACEMENT HOSES	370.00
590-527.000-740.000	BLACKBURN MANUFACTURING CO.	MISSDIG SUPPLIES	134.23
590-527.000-740.000	FERGUSON WATERWORKS #3386	FAIRWAYS LS REPLACEMENT CUTTERS	5,214.30
590-527.000-740.000	LEEP'S SUPPLY CO., INC.	SEWER CLEANOUT REPAIR PARTS	57.01
590-527.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	36.01

GL Number	Vendor	Invoice Desc.	Amount
590-527.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00011	40.61
590-527.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00007	43.67
590-527.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00008	42.86
590-527.000-920.000	MICHIGAN GAS UTILITIES	ACCT # 0506740475-00001	44.47
590-527.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0503619446-00001	45.36
590-527.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0614144879-00001	43.67
590-527.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0614144879-00002	42.17
590-527.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	1,122.37
590-527.000-925.000	JOINT WASTEWATER TREATMENT PLANT	SJC SEWER TREATMENT	62,416.98
590-527.000-930.000	MES SERVIICE COMPANY LLC	GAS MONITOR REPAIRS	254.67
590-527.000-956.000	CSX TRANSPORTATION	SEWER CROSSING FEE	371.77
		Total For Dept 527.000 Sewer System	71,378.63
Dept 527.100 Sewer Rehabilitation Project CIPP			
590-527.100-967.000	WASTE RECOVER SYSTEMS, INC	SEWER REHAB PROJECT - PAYMENT REQUEST #1	157,982.00
		Total For Dept 527.100 Sewer Rehabilitation Project CIPP	157,982.00
Dept 527.500 CSO storage project			
590-527.500-801.000	WADE TRIM	CSO EA PROJECT	2,850.75
		Total For Dept 527.500 CSO storage project	2,850.75
Dept 527.501 CSO Storage Project Phase 2			
590-527.501-801.000	WADE TRIM	CSO FLOW MONITORING	232.50
590-527.501-801.000	WADE TRIM	CSO FLOW MONITORING	225.00
		Total For Dept 527.501 CSO Storage Project Phase 2	457.50
Dept 904.942 Hawthorne Lift Station Rehab			
590-904.942-801.000	ABONMARCHE CONSULTANTS INC	HLS GRANT SERVICES	217.75
		Total For Dept 904.942 Hawthorne Lift Station Rehab	217.75
Dept 905.000 Debt Service			
590-905.000-998.000	ARGENT INSTITUTIONAL TRUST CO	ANNUAL ADMINISTRATION FEE	500.00
		Total For Dept 905.000 Debt Service	500.00
		Total For Fund 590 Sewer Fund	611,495.86
Fund 591 Water Fund			
Dept 000.000			
591-000.000-230.100	ST JOSEPH CHARTER TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN OCTOBER 202	10,029.45
591-000.000-230.200	LINCOLN CHARTER TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN OCTOBER 2025	4,620.06

GL Number	Vendor	Invoice Desc.	Amount
591-000.000-230.400	ROYALTON TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN OCTOBER 2025	80,957.06
591-000.000-256.000	MARTIN, SHANNON	UB REFUND FOR ACCOUNT: 613060 OK'D PERD	332.50
591-000.000-256.000	MERIDIAN TITLE	UB REFUND: 030390 - 1123 LAKE BLVD	52.68
		Total For Dept 000.000	95,991.75
Dept 530.000 Water Treatment Plant			
591-530.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	71.20
591-530.000-740.000	ACE HARDWARE	OPERATING SUPPLIES	6.46
591-530.000-740.000	ACE HARDWARE	OPERATING SUPPLIES	125.94
591-530.000-740.000	ERA	LAB QA/QC	413.98
591-530.000-740.000	FIRST NATIONAL BANK OF OMAHA	GREG ALIMENTI (LATE)	405.77
591-530.000-740.000	HACH COMPANY	LAB SUPPLIES	524.00
591-530.000-740.000	SHI INTERNATIONAL CORP	CAMERA SYSTEM EQUIPMENT	333.84
591-530.000-740.000	USA BLUE BOOK	REAGANTS	6,540.71
591-530.000-740.000	VWR INTERNATIONAL	LAB SUPPLIES	1,511.63
591-530.000-740.000	VWR INTERNATIONAL	LAB SUPPLIES	1,254.44
591-530.000-740.000	VWR INTERNATIONAL	LAB SUPPLIES	443.89
591-530.000-740.000	ADENT'S LANDSCAPE & SUPPLY	GRASS SEED	190.00
591-530.000-740.000	DOUBLEDAY OFFICE PRODUCTS	OFFICE SUPPLIES	225.97
591-530.000-740.000	FAMILY FARM & HOME	FENCE TOOL	33.98
591-530.000-740.000	FIRST NATIONAL BANK OF OMAHA	GREG ALIMENTI	3,786.55
591-530.000-740.000	GRAINGER	MAINTENANCE SHOP SUPPLIES	961.21
591-530.000-740.000	HOLLYWOOD SMALL ENGINE	EDGER TOOL	225.00
591-530.000-740.000	KSS ENTERPRISES	CLEANING SUPPLIES	427.05
591-530.000-740.000	LEEP'S SUPPLY CO., INC.	HOT WATER HEATER - BPS	414.86
591-530.000-740.000	LEEP'S SUPPLY CO., INC.	DIELECTRIC UNION	47.86
591-530.000-740.000	LEEP'S SUPPLY CO., INC.	PROPRESS TOOL/PLUMBING SUPPLIES	4,425.02
591-530.000-740.000	MID-COUNTY LAWN & GARDEN	LAWN EQUIPMENT SUPPLIES	366.66
591-530.000-740.000	USA BLUE BOOK	FALL PROTECTION DAVIT/MAST	1,639.95
591-530.000-740.000	VWR INTERNATIONAL	LAB SUPPLIES	417.48
591-530.000-750.000	WILSON CHEMICAL SOLUTIONS	ALUM	7,310.76
591-530.000-750.000	WILSON CHEMICAL SOLUTIONS	CHLORINE - BLEACH	8,839.32
591-530.000-801.000	CORNWELL ENGINEERING GROUP, INC.	CCT STUDY - LEAD ANALYSIS	1,620.00
591-530.000-801.000	CORNWELL ENGINEERING GROUP, INC.	CCT STUDY	2,471.06
591-530.000-801.000	EUROFINS EATON ANALYTICAL LLC	ANALYSIS - PFAS	865.20
591-530.000-801.000	EUROFINS EATON ANALYTICAL LLC	ANALYSIS - TOC	108.16
591-530.000-801.000	EUROFINS EATON ANALYTICAL LLC	ANALYSIS - STAGE 2 DBP 4TH QTR	648.90
591-530.000-801.000	FISHBECK	GROUNDING STUDY	4,065.00
591-530.000-801.000	FISHBECK	VALVE PLAN	3,225.00
591-530.000-801.000	STATE OF MICHIGAN	ANNUAL WATER SUPPLY FOR CITY	4,061.91

GL Number	Vendor	Invoice Desc.	Amount
591-530.000-801.000	TRACE ANALYTICAL LABORATORIES, INC.	ANALYSIS - LEAD - AUTHORITY	75.00
591-530.000-802.000	DOUBLE K ENTERPRISES INC.	COMPUTER ASSISTANCE	95.00
591-530.000-850.000	TELNET WORLDWIDE	BILL DATE 11-03-2025	86.74
591-530.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	37.51
591-530.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	238.95
591-530.000-860.000	FIRST NATIONAL BANK OF OMAHA	GREG ALIMENTI (LATE)	609.92
591-530.000-860.000	MICHIGAN WATER ENVIRONMENT ASSOC.	REGISTRATION - LAB PRACTICES SEMINAR	195.00
591-530.000-870.000	FIRST NATIONAL BANK OF OMAHA	GREG ALIMENTI (LATE)	132.03
591-530.000-870.000	FIRST NATIONAL BANK OF OMAHA	GREG ALIMENTI	854.39
591-530.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00012	45.14
591-530.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0504619643-00002	40.92
591-530.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0507486606-00001	40.80
591-530.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	20,257.92
591-530.000-930.000	ANDY J. EGAN CO., INC.	REPAIR BOILER CONDENSATE PUMP	1,329.08
591-530.000-930.000	BOELCKE HEATING & AIR	REPAIR DEHUMIDIFIER	225.50
591-530.000-930.000	JOHNNY ON THE SPOT WINDOW CLEANING	WINDOW CLEANING	970.00
591-530.000-930.000	VESTIS SERVICES, LLC	RUGS AND RAGS	20.54
591-530.000-930.000	VESTIS SERVICES, LLC	RUGS AND RAGS	167.15
591-530.000-930.000	VESTIS SERVICES, LLC	RUGS AND RAGS	20.54
591-530.000-930.000	WEST MI INSTRUMENTATION SYSTEMS	INSTRUMENTATION	3,382.70
591-530.000-930.000	CUSTOM FENCE COMPANY	SECURITY GATE REPAIR	362.55
591-530.000-930.000	KONE INC	ELEVATOR PM	266.61
591-530.000-930.000	SHORELINE BUILDING SERVICES LLC	STRIP AND WAX FLOORS	4,085.00
591-530.000-930.000	SHORELINE BUILDING SERVICES LLC	CLEAN FAMILY	1,056.60
591-530.000-930.000	VESTIS SERVICES, LLC	RUGS AND RAGS	20.54
591-530.000-930.000	VESTIS SERVICES, LLC	RUGS AND RAGS	167.15
591-530.000-930.000	VISION LAWN AND PROPERTY MANAGEMENT	IRRIGATION WINTERIZATION	225.00
591-530.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 530.000 Water Treatment Plant	93,039.23
Dept 536.000 Water Distribution System			
591-536.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	108.60
591-536.000-740.000	ACE HARDWARE	BOLTS/VALVE REPAIR	42.98
591-536.000-740.000	HIGH GRADE MATERIALS CO.	CONCRETE PATCH FOR WATER	941.63
591-536.000-740.000	RED ARROW TRANSPORT, INC	BACKFILL MATERIAL	3,766.12
591-536.000-740.000	ACE HARDWARE	METER SUPPLIES	57.58
591-536.000-740.000	CORE & MAIN LP	METER PARTS/ACCESSORIES	443.10
591-536.000-740.000	ETNA SUPPLY COMPANY	FIRE HYDRANT REPAIR PARTS	323.20
591-536.000-740.000	HIGH GRADE MATERIALS CO.	CONCRETE PATCH FOR WATER	998.00
591-536.000-740.000	HIGH GRADE MATERIALS CO.	CONCRETE PATCH FOR WATER	481.75

GL Number	Vendor	Invoice Desc.	Amount
591-536.000-740.000	HIGH GRADE MATERIALS CO.	CONCRETE PATCH FOR WATER	1,047.50
591-536.000-740.000	MATHIAS, ROBERT	CLOTHING REIMBURSEMENT	73.63
591-536.000-740.000	MICHIANA SUPPLY INC.	REPLACEMENT HOSES	370.00
591-536.000-740.000	RED ARROW TRANSPORT, INC	BACKFILL MATERIAL	1,807.21
591-536.000-740.000	SMITH, CHRIS	CLOTHING REIMBURSEMENT	217.18
591-536.000-740.000	BLACKBURN MANUFACTURING CO.	MISSDIG SUPPLIES	227.42
591-536.000-740.000	FIRST NATIONAL BANK OF OMAHA	DAVID LINDERMAN	84.58
591-536.000-740.000	HIGH GRADE MATERIALS CO.	CONCRETE PATCH FOR WATER	641.50
591-536.000-740.000	RIETH-RILEY CONSTRUCTION CO., INC.	HOT PATCH MAJORS	92.00
591-536.000-801.000	BERRIEN COUNTY ROAD DEPARTMENT	ROW PERMIT	100.00
591-536.000-801.000	BERRIEN COUNTY ROAD DEPARTMENT	ROW PERMIT	35.00
591-536.000-801.000	BERRIEN COUNTY ROAD DEPARTMENT	ROW PERMIT	100.00
591-536.000-801.000	FIRST NATIONAL BANK OF OMAHA	DAVID LINDERMAN	87.00
591-536.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	221.78
591-536.000-930.000	MID-COUNTY LAWN & GARDEN	CHOP SAW REPAIR	39.49
		Total For Dept 536.000 Water Distribution System	12,307.25
Dept 540.000 Water Administration			
591-540.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	33.60
591-540.000-728.000	SBF ENTERPRISES	OCTOBER DELINQUENT NOTICES FOR SJC AND RT	397.82
591-540.000-728.000	SBF ENTERPRISES	NOVEMBER WATER BILLS FOR SJCT	1,367.07
591-540.000-801.000	SBF ENTERPRISES	OCTOBER DELINQUENT NOTICES FOR SJC AND RT	140.60
591-540.000-801.000	SBF ENTERPRISES	NOVEMBER WATER BILLS FOR SJCT	370.51
591-540.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 540.000 Water Administration	2,331.79
Dept 900.000 General Capital Outlay			
591-900.000-972.000	FISHBECK	SCIP II CONSTRUCTION ENGINEERING 09-09-2025	17,674.22
591-900.000-972.000	FISHBECK	SCIP II CONSTRUCTION ENGINEERING 10-02-2025	3,835.00
591-900.000-972.000	FISHBECK	SCIP II CONSTRUCTION ENGINEERING 10-03-2025	19,864.55
591-900.000-972.000	RK DAVIS, INC.	SCIP II CONSTRUCTION PAY APP #24	189,495.16
		Total For Dept 900.000 General Capital Outlay	230,868.93
Dept 900.005 WTP North Intake Cleaning			
591-900.005-972.000	UNDERWATER CONSTRUCTION CORP.	INTAKE CLEANING	71,110.00
591-900.005-972.000	UNDERWATER CONSTRUCTION CORP.	INTAKE CLEANING	34,290.00
		Total For Dept 900.005 WTP North Intake Cleaning	105,400.00
		Total For Fund 591 Water Fund	539,938.95

GL Number	Vendor	Invoice Desc.	Amount
Fund 592 City System Development Fund			
Dept 000.000			
592-000.000-256.000	MERIDIAN TITLE	UB REFUND: 030390 - 1123 LAKE BLVD	91.31
		Total For Dept 000.000	91.31
Dept 536.000 Water Distribution System			
592-536.000-801.000	HYDROCORP	CROSS CONNECTION CONTROL COMMERCIAL	1,441.00
592-536.000-801.000	HYDROCORP	CROSS CONNECTION CONTROL COMMERCIAL	1,441.00
592-536.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	37.57
592-536.000-930.000	MID-COUNTY LAWN & GARDEN	WEED EATER REPAIRS	84.61
		Total For Dept 536.000 Water Distribution System	3,004.18
		Total For Fund 592 City System Development Fund	3,095.49
Fund 594 Marina Fund			
Dept 000.000			
594-000.000-676.000	BIRD, KEVIN	REFUND FOR SLIP TRANSFER	2,880.00
		Total For Dept 000.000	2,880.00
Dept 597.000 Marina Operations			
594-597.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	49.20
594-597.000-740.000	HULL LIFT TRUCK, INC.	FORK LIFT PARTS	88.73
594-597.000-740.000	ULINE	MAINTENANCE SUPPLIES	380.84
594-597.000-740.000	AMAZON CAPITAL SERVICES	MAINTENANCE SUPPLIES	335.90
594-597.000-741.000	MERLE BOES	GAS	2,537.57
594-597.000-741.000	MERLE BOES	DIESEL	3,140.80
594-597.000-741.000	MERLE BOES	DIESEL	2,807.66
594-597.000-741.000	MERLE BOES	GAS	6,384.32
594-597.000-850.000	TELNET WORLDWIDE	BILL DATE 11-03-2025	34.70
594-597.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	73.52
594-597.000-850.000	COMCAST	BOAT LAUNCH INTERNET	308.80
594-597.000-850.000	FIRST NATIONAL BANK OF OMAHA	ANDREW PETERS	159.99
594-597.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	314.85
594-597.000-920.000	MICHIGAN GAS UTILITIES	ACCT #0505563219-00002	57.43
594-597.000-920.000	INDIANA MICHIGAN POWER COMPANY	NOVEMBER BILLING	1,250.34
594-597.000-930.000	SHORELINE BUILDING SERVICES LLC	CLEANING SERVICE	1,050.00
594-597.000-930.000	CITY PLUMBING & HEATING	AIR CONDITIONING REPAIR	205.00
594-597.000-941.100	T2 SYSTEMS CANADA INC.	BOAT LAUNCH PAY MACHINE	55.00
		Total For Dept 597.000 Marina Operations	19,234.65

GL Number	Vendor	Invoice Desc.	Amount
		Total For Fund 594 Marina Fund	22,114.65
Fund 661 Motor Pool Fund			
Dept 345.000 Public Safety Department			
661-345.000-930.000	FIRST NATIONAL BANK OF OMAHA	GREG GROTHOUS	160.00
661-345.000-941.000	ENTERPRISE FM TRUST	VEHICLE LEASES	25.29
		Total For Dept 345.000 Public Safety Department	185.29
Dept 441.000 Public Works Department			
661-441.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	12.80
661-441.000-740.000	BRUCE D. ZELMER	SIDE BOARD #467	76.00
661-441.000-740.000	ENVIRONMENTAL EQUIP SALES & SERVICE	PARTS	3,903.58
661-441.000-740.000	FISHER AUTO PARTS, INC.	FILTERS	63.16
661-441.000-740.000	FISHER AUTO PARTS, INC.	FILTER	21.17
661-441.000-740.000	FISHER AUTO PARTS, INC.	RETURN - REFUND	(106.57)
661-441.000-740.000	FISHER AUTO PARTS, INC.	PART	106.57
661-441.000-740.000	FISHER AUTO PARTS, INC.	PARTS	29.95
661-441.000-740.000	FISHER AUTO PARTS, INC.	WIPER BLADES	96.46
661-441.000-740.000	FISHER AUTO PARTS, INC.	PARTS	512.03
661-441.000-740.000	FISHER AUTO PARTS, INC.	FILTER	5.17
661-441.000-740.000	FISHER AUTO PARTS, INC.	SHOP SUPPLIES	22.50
661-441.000-740.000	FISHER AUTO PARTS, INC.	PART	20.06
661-441.000-740.000	MID-COUNTY LAWN & GARDEN	BEARING/SPRINDLE	431.51
661-441.000-740.000	MID-COUNTY LAWN & GARDEN	PARTS	433.79
661-441.000-740.000	MID-COUNTY LAWN & GARDEN	PART	59.99
661-441.000-740.000	SIEMANS IN BRIDGMAN	PART	30.44
661-441.000-740.000	AIRGAS USA, LLC	CYLINDER RENTAL	395.66
661-441.000-740.000	CRYSTAL CLEAN, LLC	OIL RECYCLING	522.26
661-441.000-740.000	JOHN DEERE FINANCIAL	MOWER SUPPLIES	99.20
661-441.000-740.000	JOHN DEERE FINANCIAL	PARTS	764.19
661-441.000-740.000	MACQUEEN GROUP RENTALS	TRUCK REPAIRS/PARTS #465	203.38
661-441.000-740.000	MACQUEEN GROUP RENTALS	TRUCK REPAIR PARTS #465	907.74
661-441.000-740.000	MACQUEEN GROUP RENTALS	REPLACEMENT PARTS	1,076.28
661-441.000-740.000	MICHIANA SUPPLY INC.	VAC ALL HOSE	239.70
661-441.000-740.000	MICHIANA SUPPLY INC.	PARTS AND HARDWARE	93.14
661-441.000-740.000	O' REILLY AUTO PARTS	FILTER	5.99
661-441.000-740.000	FIRST NATIONAL BANK OF OMAHA	LIAM CORMIER	369.10
661-441.000-740.000	FISHER AUTO PARTS, INC.	FILTER	40.08
661-441.000-740.000	FISHER AUTO PARTS, INC.	FILTER	24.79
661-441.000-740.000	FISHER AUTO PARTS, INC.	RETURN/REFUND	(75.99)

GL Number	Vendor	Invoice Desc.	Amount
661-441.000-740.000	FISHER AUTO PARTS, INC.	TOOLS	24.97
661-441.000-740.000	FISHER AUTO PARTS, INC.	FILTER	4.76
661-441.000-740.000	FISHER AUTO PARTS, INC.	FILTER	28.56
661-441.000-740.000	FISHER AUTO PARTS, INC.	FILTERS	35.46
661-441.000-740.000	FISHER AUTO PARTS, INC.	TOOL AND FILTERS	168.31
661-441.000-740.000	FISHER AUTO PARTS, INC.	FILTERS	20.35
661-441.000-740.000	FISHER AUTO PARTS, INC.	FILTER AND PART	41.97
661-441.000-740.000	FISHER AUTO PARTS, INC.	PLOW ACCESSORIES	100.86
661-441.000-740.000	THE SAFETY COMPANY LLC, DBA MTECH	PART	89.23
661-441.000-741.000	MERLE BOES	FUEL SYSTEM PARTS	851.65
661-441.000-801.000	R.W. MERCER CO. INC.	FUEL SYSTEM INSPECTION CONTRACT	1,400.00
661-441.000-850.000	VERIZON WIRELESS	BILL PERIOD 09-24-2025 TO 10-23-2025	72.02
661-441.000-930.000	GOOD YEAR TIRE & RUBBER CO.	TIRES	4,142.90
661-441.000-930.000	R.W. MERCER CO. INC.	ANNUAL TESTING	667.00
661-441.000-930.000	FIRST NATIONAL BANK OF OMAHA	GREG GROTHOUS	120.00
661-441.000-930.000	GOOD YEAR TIRE & RUBBER CO.	TIRES	327.88
661-441.000-930.000	GOOD YEAR TIRE & RUBBER CO.	TIRE	152.42
661-441.000-941.000	ENTERPRISE FM TRUST	VEHICLE LEASES	2,152.24
661-441.000-981.000	MICHIGAN CAT	EXCAVATOR PURCHASE	129,474.94
		Total For Dept 441.000 Public Works Department	150,259.65
		Total For Fund 661 Motor Pool Fund	150,444.94
Fund 677 Self-Insurance Fund			
Dept 851.000 Insurance Premiums			
677-851.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 VOLUNTARY LIFE INSURANCE	292.53
		Total For Dept 851.000 Insurance Premiums	292.53
Dept 857.000 Unemployment			
677-857.000-910.000	UNEMPLOYMENT INSURANCE AGENCY	REIMBURSING EMPLOYER BILLING FOR BENEFIT CHARGES FOR CALENDAR \	307.75
		Total For Dept 857.000 Unemployment	307.75
Dept 871.000 Worker's Compensation			
677-871.000-910.000	MML WORKERS' COMP FUND	WC POLICY PREMIUM 25-26 INSTALLMENT #3	21,622.00
		Total For Dept 871.000 Worker's Compensation	21,622.00
		Total For Fund 677 Self-Insurance Fund	22,222.28
Fund 690 Health Care Fund			
Dept 851.000 Insurance Premiums			

GL Number	Vendor	Invoice Desc.	Amount
690-851.000-716.100	VARIPRO	DEC HEALTH PREMIUM - RETIREES OVER AGE 65	1,946.00
		Total For Dept 851.000 Insurance Premiums	1,946.00
		Total For Fund 690 Health Care Fund	1,946.00
Fund 701 General Agency Fund			
Dept 000.000			
701-000.000-283.000	ADAM, PAUL	CHECK IN LIEU OF BOND REFUND	5,000.00
		Total For Dept 000.000	5,000.00
		Total For Fund 701 General Agency Fund	5,000.00
Fund 703 Current Tax Collection Fund			
Dept 000.000			
703-000.000-228.000	STATE OF MICHIGAN	TAX DISBURSEMENT - IFT VALUES	42,538.44
703-000.000-228.000	STATE OF MICHIGAN	TAX DISBURSEMENT - CRA/CFT VALUES	151,269.62
		Total For Dept 000.000	193,808.06
		Total For Fund 703 Current Tax Collection Fund	193,808.06
Fund 731 Retirement System Fund			
Dept 000.000			
731-000.000-801.200	GABRIEL, ROEDER, SMITH & CO	GASBV 24/25 REPORT	7,000.00
731-000.000-860.000	FIRST NATIONAL BANK OF OMAHA	SAMANTHA WINNELL	(45.00)
731-000.000-870.000	MAPERS	MAPERS RENEWAL	200.00
		Total For Dept 000.000	7,155.00
Dept 190.000 General Government			
731-190.000-875.000	EDWARD JONES	PENSION ROLLOVER - MICHELE BENNETT	12,459.22
		Total For Dept 190.000 General Government	12,459.22
		Total For Fund 731 Retirement System Fund	19,614.22
Fund 755 Housing Payroll Fund			
Dept 535.000 Component Units & Joint Ventures			
755-535.000-717.000	RELIANCE STANDARD LIFE INSURANCE CO	NOVEMBER 2025 LIFE INSURANCE	21.60
		Total For Dept 535.000 Component Units & Joint Ventures	21.60
		Total For Fund 755 Housing Payroll Fund	21.60

GL Number	Vendor	Invoice Desc.	Amount
	Fund Totals:		
		Fund 101 General Fund	147,850.60
		Fund 202 Major Street Fund	157,726.89
		Fund 203 Local Street Fund	470,715.25
		Fund 204 Municipal Street Fund	4,265.00
		Fund 209 Cemetery Fund	4,124.92
		Fund 214 Depot Fund	31.66
		Fund 226 Rubbish Collection Fund	66,535.02
		Fund 243 Brownfield Redevelopment Authority Fund	3,990.86
		Fund 248 Downtown Development Authority Fund	5,175.36
		Fund 264 Law Enforcement Training Fund	1,907.36
		Fund 271 Library Fund	12,441.42
		Fund 275 Band Fund	5,526.40
		Fund 401 Capital Projects Fund	420,692.53
		Fund 590 Sewer Fund	611,495.86
		Fund 591 Water Fund	539,938.95
		Fund 592 City System Development Fund	3,095.49
		Fund 594 Marina Fund	22,114.65
		Fund 661 Motor Pool Fund	150,444.94
		Fund 677 Self-Insurance Fund	22,222.28
		Fund 690 Health Care Fund	1,946.00
		Fund 701 General Agency Fund	5,000.00
		Fund 703 Current Tax Collection Fund	193,808.06
		Fund 731 Retirement System Fund	19,614.22
		Fund 755 Housing Payroll Fund	21.60
		Total For All Funds:	2,870,685.32

Agenda Item

TO: **City Commission**

FROM: **Emily Hackworth, City Manager**

RE: **Assessor Appointment**

MEETING DATE: **November 17, 2025**

In anticipation of the City Assessor's retirement, staff interviewed three applicants for the City Assessor position on March 27, 2025. The unanimous recommendation of the interview panel was to hire Jacob Sutton. Sutton was selected based on his previous experience as the City Assessor in the City of Saline and his Level 3 Certification. Prior to his work in Saline, Sutton was a Senior Appraiser in Livingston County and a City Assessor in the City of Howell.

Jacob accepted the position and began work with the City on May 12, 2025.

Per Chapter XI, Section 1 of the Charter, the City Commission is responsible for appointing the assessor, as highlighted below:

For the purpose of making assessment of the property of the City the Commission shall appoint, subject to removal, an Assessor and shall provide for his compensation. The Assessor shall possess all the powers vested in and be charged with all the duties imposed upon assessing officers by the general laws of the State. On completing the assessment roll the Assessor shall sign and transmit the same to the City Clerk for consideration by the Board of Review.

Staff asks that the City Commission formally appoint Jacob Sutton to the Assessor position, effective as of his start date, May 12, 2025.

Action Requested:

to appoint Jacob Sutton to the position of City Assessor, effective May 12, 2025.

ATTACHMENT(S):

- Sutton Jacob Application 03-15-2025.pdf

Jacob Sutton

Interim Assistant City Manager/Assessor

Michigan Advanced Assessing Officer (MAAO)

Manchester, MI | 810.360.8479 | Jacob.assessing@gmail.com

Summary

Experienced municipal professional with extensive background in public service, property tax administration, and local government operations. Currently serving as the Interim Assistant City Manager & Assessor for the City of Saline, overseeing property tax assessment and broader administrative responsibilities. Passionate about strengthening city operations, strategic planning, and fostering collaboration to drive municipal growth and innovation.

Experience

Interim Assistant City Manager/Assessor
City of Saline | Nov 2022 – Present

- Lead the City's assessment operations while assuming broader administrative responsibilities.
- Manage strategic planning initiatives and project management to enhance municipal services.
- Oversee risk mitigation strategies and compliance with local and state regulations.
- Facilitate collaboration between departments to optimize city operations and efficiency.
- Represent the City in Michigan Tax Tribunal proceedings and stakeholder engagements.

City Assessor
City of Howell | Jun 2021 – Nov 2022

- Conducted property assessments for residential, commercial, and industrial properties.
- Maintained compliance with assessment regulations, including special tax districts.
- Led reporting and audits, ensuring adherence to PA 660 audit standards.
- Provided training and mentoring to staff, improving departmental efficiency.

Senior Appraiser
Livingston County | Apr 2017 – Jun 2021

- Conducted on-site property inspections and appraisals for equitable tax assessments.
- Analyzed property sales and developed equalization factors to ensure fair valuations.
- Assisted local assessors and provided guidance on tax laws and assessment procedures.

Education

Cleary University | Bachelor of Business Administration, 2024

Major: Business Leadership

Key Projects & Achievements

- BS&A Software Transition – Led the transition to BS&A Cloud-based platform, optimizing data management and staff training.
- State Tax Commission Audit – Achieved a perfect score in the 2024 Michigan State Tax Commission Assessment Audit.
- Nondiscrimination Ordinance Modernization – Contributed to updating Saline's nondiscrimination ordinance to promote inclusivity.

Certifications & Skills

- Michigan Advanced Assessing Officer (MAAO) Certification
- Strategic Planning & Project Management
- Risk Mitigation & Compliance
- Municipal Leadership & Public Administration
- Property Tax Assessment & Appraisal
- Stakeholder Collaboration & Community Engagement

Agenda Item

TO: **City Commission**

FROM: **Ben Reynnells, Finance Director**

RE: **St. Joseph Housing Commission Monthly Update - September 2025**

MEETING DATE: **November 17, 2025**

As part of the consent agenda, please consider approval of the St. Joseph Housing Commission monthly financial update, per the deficit elimination plan requirements.

On February 18, 2025, the St. Joseph Housing Commission approved their deficit elimination plan, per PA 140 of 1971. And on February 24, 2025 the St. Joseph Housing Commission deficit elimination plan was approved by the City Commission to meet the PA 140 of 1971 requirements. On March 14, 2025 the State of Michigan Department of Treasury Local Audit and Finance Division approved the plan as well.

As stipulated in the plan, the Housing Commission will provide monthly financial updates regarding the status of their plan through fiscal years 2025 and 2026.

Attached are the monthly financial reports for the St. Joseph Housing Commission for the month of September 2025 as well as the approval letter from the State of Michigan Department of Treasury Local Audit and Finance Division.

Current Assets total	$418,922.47
Current Liabilities total	$82,644.31

To meet the requirements of the deficit elimination plan, the current assets need to be more than the current liabilities at year end, for this year and next. The current year end projections indicate that the year end current assets will be more than the current liabilities.

Action Requested: Motion to approve, as part of the consent agenda, the St. Joseph Housing Commission monthly financial update, per the deficit elimination plan requirements.

ATTACHMENT(S):

- 2025 03-14 St. Joseph, City of (11-2-070) DEP Approval (FY 2024).pdf
- Bank Reconcilations - MI046 - Sep 2025.pdf
- Monthly Financial Statements - MI046 - Sep 2025.pdf

GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

RACHAEL EUBANKS
STATE TREASURER

March 14, 2025

Deficit Elimination Plan Approval
Municipality Code: 11-2-070
APR Form ID Number: 133575
Report ID Number: 164708

Sent Via Email
Chief Administrative Officer
City of St. Joseph
financedirector@sjcity.com

Dear Chief Administrative Officer:

We have evaluated your deficit elimination plan that corrects the deficit condition in one or more of the following funds for the fiscal year ending in 2024:

- Housing Commission

The plan, as submitted under the requirements of the Glenn Steil State Revenue Sharing Act, Public Act 140 of 1971, Section 21(2), is projected to correct the deficit condition of the above-mentioned fund(s).

If you would like to speak with a member of our team, please email our office at Treas_MunicipalFinance@Michigan.gov.

Sincerely,

Cary Jay Vaughn, CPA, Administrator
Local Audit and Finance Division

St. Joseph Housing Commission
Bank Account Reconciliation Worksheet

General Checking

September 1, 2025 - September 30, 2025

Reference	Date	GL Account	Description		Amount
Bank Statement Information					
				Beginning Bank Balance	362,317.06
Cleared Deposits & Additions					
CR106	09/23/25	Multiple	September Cash Receipts		52,695.35
				Total	52,695.35
				Statement Total	52,695.35
				Difference	0.00
Cleared Checks & Payments					
1058	09/05/25	10191600	Google		67.20
1059	09/05/25	10194200	Amazon		91.72
1060	09/05/25	10193300	Michigan Gas		559.79
1061	09/11/25	10193200	American Electric Power		30.29
1062	09/11/25	10193200	American Electric Power		8,220.06
1063	09/12/25	Multiple	City of St Joseph		7,436.37
1064	09/15/25	10194200	Lowes		44.69
1065	09/23/25	10191600.1	Verizon		98.52
1066	09/26/25	10191600.1	AT&T		184.97
1067	09/26/25	Multiple	City of St Joseph		7,562.94
1068	09/15/25	10191600	Bank Fees		75.89
14882	07/25/25	10191900	Housing Authority Accounting Specialists		1,426.04
14892	08/18/25	10191700	Butzel Attorneys		960.05
14894	08/18/25	10191600.1	Indiana Electronics & Communications		253.79
14897	08/18/25	10191600	State of Michigan		10.00
14898	08/18/25	10191400	The Herald		117.00
14899	08/26/25	10191600	Bank of America		327.98
14901	08/26/25	10194300.02	R.W. LaPine, Inc		235.00
14903	09/09/25	10194300.12	Brown's Locksmith & Hardware		277.50
14904	09/09/25	101200	City of Saint Joseph - Pension		3,381.22
14905	09/09/25	Multiple	Housing Authority Risk Retention		3,724.00
14906	09/09/25	Multiple	Housing Authority Risk Retention		357.00
14907	09/09/25	10196110	Housing Insurance Services		11,154.00
14908	09/09/25	10191600.1	Indiana Electronics & Communications		253.79
14909	09/09/25	10191700	John D Bradshaw		150.00
14910	09/09/25	Multiple	Mid-County Lawn & Garden		315.97
14911	09/09/25	10191600.2	Parrett Company		59.78
14912	09/09/25	10191900	Urlaub & Co, PLLC		1,046.00
JE316	09/30/25		To record monthly charghes to tenants per MSO		801.00
				Total	49,222.56
				Statement Total	49,222.56
				Difference	0.00
				Ending Bank Balance	365,789.85
Reconciled Bank Information					
				Ending Bank Balance	365,789.85
Open Deposits & Additions					
				Total	0.00
Open Checks & Payments					
14886	07/25/25	10194200	Lowes		99.27
14893	08/18/25	10191900	Housing Authority Accounting Specialists		826.04
14913	09/23/25	10194300.12	EB Welding, Inc		500.00
14914	09/23/25	10194300.12	Elmer's Locksmith, LLC		98.00
14915	09/23/25	10191600.1	Indiana Electronics & Communications		155.00
14916	09/23/25	10191600.2	Parrett Company		29.50
14917	09/23/25	10194300.12	Wolverine Power Systems, Inc		1,065.00
14918	09/30/25	10194300.09	K.A.L. Pest Solutions		1,036.00

St. Joseph Housing Commission
Bank Account Reconciliation Worksheet

General Checking

September 1, 2025 - September 30, 2025

Reference	Date	GL Account	Description		Amount
14919	09/30/25	10191900	Maner Costerisan, CPA		1,773.30
				Total	5,582.11
				Reconciled Bank Balance	360,207.74

General Ledger Information

	Unadjusted General Ledger Balance	360,207.74
Adjustments		
	Total	0.00
	Adjusted General Ledger Balance	360,207.74

Bank Account Reconcilation Summary

Bank Statement Information	
Beginning Bank Balance	362,317.06
+ Cleared Deposits & Additions	52,695.35
- Cleared Checks & Payments	49,222.56
Ending Bank Balance	365,789.85
Reconciled Bank Information	
+ Open Deposits & Additions	0.00
- Open Checks & Payments	5,582.11
Reconciled Bank Balance	360,207.74
General Ledger Information	
Unadjusted General Ledger Balance	360,207.74
+/- Total Adjustments	0.00
Adjusted General Ledger Balance	360,207.74
Unreconciled Amount	0.00

Cleared Deposits & Additions count = 1
Cleared Checks & Payments count = 29
Open Deposits & Additions count = 0
Open Checks & Payments count = 9
General Ledger Adjustment count = 0

St. Joseph Housing Commission
Bank Account Reconciliation Worksheet

SD Checking

September 1, 2025 - September 30, 2025

Reference	Date	GL Account	Description		Amount
Bank Statement Information					
				Beginning Bank Balance	35,483.50
Cleared Deposits & Additions					
				Total	0.00
				Statement Total	0.00
				Difference	0.00
Cleared Checks & Payments					
				Total	0.00
				Statement Total	0.00
				Difference	0.00
				Ending Bank Balance	35,483.50
Reconciled Bank Information					
				Ending Bank Balance	35,483.50
Open Deposits & Additions					
				Total	0.00
Open Checks & Payments					
				Total	0.00
				Reconciled Bank Balance	35,483.50
General Ledger Information					
				Unadjusted General Ledger Balance	35,483.50
Adjustments					
				Total	0.00
				Adjusted General Ledger Balance	35,483.50

Bank Account Reconcilation Summary

Bank Statement Information	
Beginning Bank Balance	35,483.50
+ Cleared Deposits & Additions	0.00
- Cleared Checks & Payments	0.00
Ending Bank Balance	35,483.50
Reconciled Bank Information	
+ Open Deposits & Additions	0.00
- Open Checks & Payments	0.00
Reconciled Bank Balance	35,483.50
General Ledger Information	
Unadjusted General Ledger Balance	35,483.50
+/- Total Adjustments	0.00
Adjusted General Ledger Balance	35,483.50
Unreconciled Amount	0.00

Cleared Deposits & Additions count = 0
Cleared Checks & Payments count = 0
Open Deposits & Additions count = 0
Open Checks & Payments count = 0
General Ledger Adjustment count = 0

St. Joseph Housing Commission
Bank Account Reconciliation Worksheet

SD Checking

September 1, 2025 - September 30, 2025

Reference	Date	GL Account

Housing Authority Accounting Specialists, Inc.
PO Box 545
Sparta, WI 54656
608-269-6490

To the Board of Commissioners
And Management:

St. Joseph Housing Commission
Low Rent Public Housing
MI

Enclosed are the following reports for the month ending September 30, 2025. These reports have been compiled in accordance with Generally Accepted Accounting Principles (GAAP):

I. Financial Statements
II. Journal Register
III. General Ledger

A compilation is limited to presenting in the form of financial statements information that is the representation of management. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or any other form of assurance on them. This report is offered as a review of your past operations and is a basis for decisions for your future policies. All information included in these financial statements is the representation of the management of St. Joseph Housing Commission.

Respectfully Submitted:

Housing Authority Accounting Specialists, Inc.

St. Joseph Housing Commission
Low Rent Public Housing
Balance Sheet
As of September 30, 2025

ASSETS

CURRENT ASSETS		
Cash		
110 - General Checking	$	360,207.74
111 - Cash		2,887.65
114 - Cash-Tenant SD Acct		35,483.50
115 - Petty Cash		250.00
Total Cash		398,828.89
Receivables		
126 - Accounts Receivable-Tenants		9,417.84
126.1 - Allowance for Doubtful Accts		(7,104.34)
Total Receivables		2,313.50
Other Current Assets		
142 - Prepaid Expenses		12,492.08
144 - Inter program Due From		5,288.00
Total Other Current Assets		17,780.08
TOTAL CURRENT ASSETS		418,922.47
NONCURRENT ASSETS		
Capital Assets		
161 - Land		19,800.00
162 - Buildings		10,830,871.12
163 - Dwelling Equipment		33,900.00
164 - Administrative Equipment		87,537.98
166 - Accumulated Depreciation		(4,816,950.56)
Total Capital Assets		6,155,158.54
Other Noncurrent Assets		
200 - Deferred Outflow of Resources		61,514.72
Total Other Noncurrent Assets		61,514.72
TOTAL NONCURRENT ASSETS		6,216,673.26
TOTAL ASSETS	$	6,635,595.73

St. Joseph Housing Commission
Low Rent Public Housing
Balance Sheet
As of September 30, 2025

LIABILITIES AND EQUITY

LIABILITIES		
Current Liabilities		
312 - Accounts Payable	$	1,643.81
321 - Accrued Wages/Payroll Taxes		4,548.79
322 - Accrued Compensated Absences		8,743.70
333 - Accounts Payable-Other Govnt		14,496.00
341 - Tenant Security Deposits		39,147.00
346 - Accrued Liabilities - Other		14,065.01
Total Current Liabilities		82,644.31
Noncurrent Liabilities		
354 - Accrued Compensated Absences-LT		5,269.64
357 - Net Pension Liability		84,753.00
400 - Deferred Inflows		10,915.00
Total Noncurrent Liabilities		100,937.64
TOTAL LIABILITIES		183,581.95
EQUITY		
508.1 - Net Investment in Capital Assets		6,266,268.64
Unrestricted Net Position		
512.1 - Unrestricted Net Position		187,117.07
Current Year Profit/(Loss) - Public Housing		(1,371.93)
Total Unrestricted Net Position		185,745.14
TOTAL EQUITY		6,452,013.78
TOTAL LIABILITIES/EQUITY	$	6,635,595.73

St. Joseph Housing Commission
Low Rent Public Housing
Statement of Revenue & Expense
For the 1 Month and 6 Months Ended September 30, 2025

	1 Month Ended September 30, 2025	6 Months Ended September 30, 2025	BUDGET	VARIANCE
Operating Revenue				
Tenant Rental Revenue				
70300 - Tenant Rental Revenue	$ 39,565.00	$ 235,025.00	$ 420,000	$ 184,975.00
70400 - Other Tenant Revenue	150.00	853.30	2,800	1,946.70
70400.1 - Excess Utilities	560.00	2,260.00	2,800	540.00
Total Tenant Rental Revenue	40,275.00	238,138.30	425,600	187,461.70
HUD PHA Grant Revenue				
70600 - HUD PHA Operating Grant	11,456.00	150,722.00	130,400	(20,322.00)
Total HUD PHA Grant Revenue	11,456.00	150,722.00	130,400	(20,322.00)
Other Revenue				
71100 - Investment Revenue	79.07	460.96	500	39.04
71500 - Other Revenue	0.00	11,092.11	25,000	13,907.89
71500.1 - Nondwelling Rent	1,658.88	9,953.28	20,000	10,046.72
Total Other Revenue	1,737.95	21,506.35	45,500	23,993.65
Total Operating Revenue	$ 53,468.95	$ 410,366.65	$ 601,500	$ 191,133.35
Operating Expenses				
Administration				
91100 - Administrative Salaries	$ 6,704.33	$ 43,057.85	$ 90,900	$ 47,842.15
91200 - Auditing	0.00	22,728.00	15,000	(7,728.00)
91400 - Advertising	0.00	117.00	500	383.00
91500 - Administrative Benefits	1,074.87	6,939.83	35,000	28,060.17
91600 - Office Expenses	153.09	2,620.08	15,000	12,379.92
91600.1 - Communication Expense	692.28	4,025.84	12,000	7,974.16
91600.2 - Administrative Service Contracts	89.28	8,629.07	10,000	1,370.93
91700 - Legal	507.00	3,092.05	10,000	6,907.95
91800 - Travel	0.00	0.00	500	500.00
91900 - Other-Accounting	2,819.30	6,497.42	7,800	1,302.58
Total Administration	12,040.15	97,707.14	196,700	98,992.86
Tenant Services				
92400 - Tenant Services	0.00	0.00	1,000	1,000.00
Total Tenant Services	0.00	0.00	1,000	1,000.00

St. Joseph Housing Commission
Low Rent Public Housing
Statement of Revenue & Expense
For the 1 Month and 6 Months Ended September 30, 2025

	1 Month Ended September 30, 2025	6 Months Ended September 30, 2025	BUDGET	VARIANCE
Utilities				
93100 - Water	0.00	1,708.73	8,000	6,291.27
93200 - Electricity	8,250.35	35,668.64	53,000	17,331.36
93300 - Gas	559.79	25,384.48	50,000	24,615.52
93600 - Sewer	0.00	2,940.57	11,000	8,059.43
93800 - Other Utilities Expense	0.00	1,217.19	6,500	5,282.81
Total Utilities	8,810.14	66,919.61	128,500	61,580.39
Ordinary Maint. & Operations				
94100 - Maintenance Salaries	4,775.80	31,281.00	64,100	32,819.00
94200 - Materials	392.40	2,456.69	15,000	12,543.31
94300.01 - Garbage	0.00	4,414.86	11,000	6,585.14
94300.02 - Heating & Cooling Contracts	0.00	885.00	25,000	24,115.00
94300.03 - Snow Removal	0.00	0.00	9,000	9,000.00
94300.04 - Elevator Maintenance Contracts	1,388.01	4,163.03	20,000	15,836.97
94300.05 - Landscape & Grounds	59.98	269.98	2,000	1,730.02
94300.07 - Electrical Contracts	0.00	514.25	10,000	9,485.75
94300.08 - Plumbing Contracts	0.00	297.42	4,000	3,702.58
94300.09 - Extermination Contracts	1,036.00	3,333.00	8,000	4,667.00
94300.12 - Misc. Maintenance Contracts	1,940.50	4,277.75	10,000	5,722.25
94500 - Maintenance Benefits	1,952.42	12,720.14	32,200	19,479.86
95200 - Protective Service Contracts	0.00	330.00	1,500	1,170.00
Total Ordinary Maint. & Oper	11,545.11	64,943.12	211,800	146,856.88
Insurance & General Expense				
96110 - Property Insurance	11,154.00	37,186.00	45,000	7,814.00
96120 - Liability Insurance	3,724.00	7,448.00	15,000	7,552.00
96130 - Workers Comp Insurance	228.45	1,162.94	3,500	2,337.06
96140 - All Other Insurance	0.00	0.00	1,000	1,000.00
96200 - Other General Expenses	0.00	2,193.00	2,500	307.00
96210 - Compensated Absences	0.00	0.00	5,000	5,000.00
96300 - Payments in Lieu of Taxes	2,416.00	14,496.00	29,000	14,504.00
96400 - Bad Debt - Tenants	0.00	0.00	1,500	1,500.00
Total Insurance & General Expense	17,522.45	62,485.94	102,500	40,014.06
Total Operating Expenses	49,917.85	292,055.81	640,500	348,444.19
Operating Income (Loss)	3,551.10	118,310.84	(39,000)	(157,310.84)
Other Expenses				
97100 - Extraordinary Maintenance	0.00	5,220.77	5,000	(220.77)
97400 - Depreciation Expense	19,077.00	114,462.00	0	(114,462.00)
Total Other Expenses	19,077.00	119,682.77	5,000	(114,682.77)
CFP Operating Transfers				
10010 - CFP Operating Transfers	0.00	0.00	44,000	44,000.00
Total CFP Operating Transfers	0.00	0.00	44,000	44,000.00
Total Net Income (Loss)	$ (15,525.90)	$ (1,371.93)	$ 0	$ 1,371.93
Capital Expenditures				
11620 - Buildings	0.00	3,351.90	0.00	(3,351.90)
Total Capital Expenditures	0.00	3,351.90	0	(3,351.90)

St. Joseph Housing Commission
Capital Fund Grants
Statement of Revenue & Expense
For the 1 Month and 6 Months Ended September 30, 2025

	1 Month Ended September 30, 2025	6 Months Ended September 30, 2025
Operating Revenue		
HUD PHA Grant Revenue		
Total HUD PHA Grant Revenue	0.00	0.00
Total Operating Revenue	$ 0.00	$ 0.00
Operating Expenses		
Administration		
Total Administration	0.00	0.00
Ordinary Maint. & Operations		
Total Ordinary Maint. & Oper	0.00	0.00
Total Operating Expenses	0.00	0.00
Other Financial Items		
Total Other Financial Items	0.00	0.00
Net Income/(Loss)	$ 0.00	$ 0.00
Capital Expenditures		
Total Capital Expenditures	0.00	0.00

St. Joseph Housing Commission

CAPITAL FUND PROGRAM

	1 Month Ended September 30, 2025	Cumulative September 30, 2025	BUDGET	BALANCE
2024 CFP Grant				
MI28P046501-24				
CFP Expenditures				
1000 - Reserved	0.00	0.00	433	433.00
1406 - Operations	0.00	43,987.75	43,988	0.25
1480 - General Capital Activity	0.00	0.00	131,963	131,963.00
Total Capital Funds Expended	$ 0.00	$ 43,987.75	$ 176,384	$ 132,396.25
Grant Funding	0.00	43,987.75	176,384	132,396.25
Over/(Under) Funding	$ 0.00	$ 0.00	$ 0.00	$ 0.00

St. Joseph Housing Commission
Journals
September 1, 2025 - September 30, 2025

Date	Reference	Account	Description	Amount
Journal: Cash Disbursements				
09/05/25	1058	101110	Google	(67.20)
09/05/25	1058	10191600	Google	67.20
09/05/25	1059	101110	Amazon	(91.72)
09/05/25	1059	10194200	Amazon	91.72
09/05/25	1060	101110	Michigan Gas	(559.79)
09/05/25	1060	10193300	Michigan Gas	559.79
09/11/25	1061	101110	American Electric Power	(30.29)
09/11/25	1061	10193200	American Electric Power	30.29
09/11/25	1062	101110	American Electric Power	(8,220.06)
09/11/25	1062	10193200	American Electric Power	8,220.06
09/12/25	1063	101110	City of St Joseph	(7,436.37)
09/12/25	1063	10191100	City of St Joseph	3,361.54
09/12/25	1063	10191500	City of St Joseph	538.15
09/12/25	1063	10194100	City of St Joseph	2,320.80
09/12/25	1063	10194500	City of St Joseph	971.09
09/12/25	1063	101200	City of St Joseph	131.72
09/12/25	1063	10196130	City of St Joseph	113.07
09/15/25	1064	101110	Lowes	(44.69)
09/15/25	1064	10194200	Lowes	44.69
09/23/25	1065	101110	Verizon	(98.52)
09/23/25	1065	10191600.1	Verizon	98.52
09/26/25	1066	101110	AT&T	(184.97)
09/26/25	1066	10191600.1	AT&T	184.97
09/26/25	1067	101110	City of St Joseph	(7,562.94)
09/26/25	1067	10191100	City of St Joseph	3,342.79
09/26/25	1067	10191500	City of St Joseph	536.72
09/26/25	1067	10194100	City of St Joseph	2,455.00
09/26/25	1067	10194500	City of St Joseph	981.33
09/26/25	1067	10196130	City of St Joseph	115.38
09/26/25	1067	101200	City of St Joseph	131.72
09/15/25	1068	101110	Bank Fees	(75.89)
09/15/25	1068	10191600	Bank Fees	75.89
09/09/25	14903	101110	Brown's Locksmith & Hardware	(277.50)
09/09/25	14903	10194300.12	Brown's Locksmith & Hardware	277.50
09/09/25	14904	101110	City of Saint Joseph - Pension	(3,381.22)
09/09/25	14904	101200	City of Saint Joseph - Pension	3,381.22
09/09/25	14905	101110	Housing Authority Risk Retention	(3,724.00)
09/09/25	14905	10196120	Housing Authority Risk Retention	3,724.00
09/09/25	14906	101110	Housing Authority Risk Retention	(357.00)
09/09/25	14906	10191700	Housing Authority Risk Retention	357.00
09/09/25	14907	101110	Housing Insurance Services	(11,154.00)
09/09/25	14907	10196110	Housing Insurance Services	11,154.00

Date	Reference	Account	Description	Amount
09/09/25	14908	101110	Indiana Electronics & Communications	(253.79)
09/09/25	14908	10191600.1	Indiana Electronics & Communications	253.79
09/09/25	14909	101110	John D Bradshaw	(150.00)
09/09/25	14909	10191700	John D Bradshaw	150.00
09/09/25	14910	101110	Mid-County Lawn & Garden	(315.97)
09/09/25	14910	10194200	Mid-County Lawn & Garden	255.99
09/09/25	14910	10194300.05	Mid-County Lawn & Garden	59.98
09/09/25	14911	101110	Parrett Company	(59.78)
09/09/25	14911	10191600.2	Parrett Company	59.78
09/09/25	14912	101110	Urlaub & Co, PLLC	(1,046.00)
09/09/25	14912	10191900	Urlaub & Co, PLLC	1,046.00
09/23/25	14913	101110	EB Welding, Inc	(500.00)
09/23/25	14913	10194300.12	EB Welding, Inc	500.00
09/23/25	14914	101110	Elmer's Locksmith, LLC	(98.00)
09/23/25	14914	10194300.12	Elmer's Locksmith, LLC	98.00
09/23/25	14915	101110	Indiana Electronics & Communications	(155.00)
09/23/25	14915	10191600.1	Indiana Electronics & Communications	155.00
09/23/25	14916	101110	Parrett Company	(29.50)
09/23/25	14916	10191600.2	Parrett Company	29.50
09/23/25	14917	101110	Wolverine Power Systems, Inc	(1,065.00)
09/23/25	14917	10194300.12	Wolverine Power Systems, Inc	1,065.00
09/30/25	14918	101110	K.A.L. Pest Solutions	(1,036.00)
09/30/25	14918	10194300.09	K.A.L. Pest Solutions	1,036.00
09/30/25	14919	101110	Maner Costerisan, CPA	(1,773.30)
09/30/25	14919	10191900	Maner Costerisan, CPA	1,773.30
			Transaction Balance for Cash Disbursements	0.00
Journal: Cash Receipts				
09/23/25	CR106	101110	September Cash Receipts	52,695.35
09/23/25	CR106	101126	Monthly TAR Collections	(39,502.00)
09/23/25	CR106	10171500.1	Tower Rent	(1,658.88)
09/23/25	CR106	10170600	September Operating Subsidy	(11,456.00)
09/23/25	CR106	10171100	Interest on Checking	(78.47)
			Transaction Balance for Cash Receipts	0.00
Journal: Journal Entries				
09/30/25	DEP	101166	To record monthly estimated depreciation	(19,077.00)
09/30/25	DEP	10197400	To record monthly estimated depreciation	19,077.00
09/30/25	JE315	101111	To record interest and fees on savings	(9.40)
09/30/25	JE315	10171100	To record interest and fees on savings	(0.60)
09/30/25	JE315	10191600	To record interest and fees on savings	10.00

St. Joseph Housing Commission
Journals
September 1, 2025 - September 30, 2025

Date	Reference	Account	Description	Amount
09/30/25	JE316	10170300	To record monthly charghes to tenants per MSO	(39,565.00)
09/30/25	JE316	10170400	To record monthly charghes to tenants per MSO	(150.00)
09/30/25	JE316	10170400.1	To record monthly charghes to tenants per MSO	(560.00)
09/30/25	JE316	101126	To record monthly charghes to tenants per MSO	41,076.00
09/30/25	JE316	101110	To record monthly charghes to tenants per MSO	(801.00)
09/30/25	PILOT	10196300	To accrued estimated monthly PILOT expense	2,416.00
09/30/25	PILOT	101333	To accrued estimated monthly PILOT expense	(2,416.00)
09/30/25	RT1	1011190	To record units available and leased for current month	106.00
09/30/25	RT1	1011190.1	To record units available and leased for current month	(106.00)
09/30/25	RT1	1011191	To record units available and leased for current month	100.00
09/30/25	RT1	1011191.1	To record units available and leased for current month	(100.00)
09/30/25	RT2	101142	To record monthly elevator contract expense	(1,388.01)
09/30/25	RT2	10194300.04	To record monthly elevator contract expense	1,388.01
			Transaction Balance for Journal Entries	0.00

St. Joseph Housing Commission
General Ledger
September 1, 2025 - September 30, 2025

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
101110 General Checking				358,061.89		
09/05/25	1058	1	Google		(67.20)	
09/05/25	1059	1	Amazon		(91.72)	
09/05/25	1060	1	Michigan Gas		(559.79)	
09/09/25	14903	1	Brown's Locksmith & Hardware		(277.50)	
09/09/25	14904	1	City of Saint Joseph - Pension		(3,381.22)	
09/09/25	14905	1	Housing Authority Risk Retention		(3,724.00)	
09/09/25	14906	1	Housing Authority Risk Retention		(357.00)	
09/09/25	14907	1	Housing Insurance Services		(11,154.00)	
09/09/25	14908	1	Indiana Electronics & Communications		(253.79)	
09/09/25	14909	1	John D Bradshaw		(150.00)	
09/09/25	14910	1	Mid-County Lawn & Garden		(315.97)	
09/09/25	14911	1	Parrett Company		(59.78)	
09/09/25	14912	1	Urlaub & Co, PLLC		(1,046.00)	
09/11/25	1061	1	American Electric Power		(30.29)	
09/11/25	1062	1	American Electric Power		(8,220.06)	
09/12/25	1063	1	City of St Joseph		(7,436.37)	
09/15/25	1064	1	Lowes		(44.69)	
09/15/25	1068	1	Bank Fees		(75.89)	
09/23/25	1065	1	Verizon		(98.52)	
09/23/25	14913	1	EB Welding, Inc		(500.00)	
09/23/25	14914	1	Elmer's Locksmith, LLC		(98.00)	
09/23/25	14915	1	Indiana Electronics & Communications		(155.00)	
09/23/25	14916	1	Parrett Company		(29.50)	
09/23/25	14917	1	Wolverine Power Systems, Inc		(1,065.00)	
09/23/25	CR106	2	September Cash Receipts		52,695.35	
09/26/25	1066	1	AT&T		(184.97)	
09/26/25	1067	1	City of St Joseph		(7,562.94)	
09/30/25	14918	1	K.A.L. Pest Solutions		(1,036.00)	
09/30/25	14919	1	Maner Costerisan, CPA		(1,773.30)	
09/30/25	JE316	3	To record monthly charghes to tenants per MSO		(801.00)	
			Totals for 101110		2,145.85	360,207.74
101111 Cash				2,897.05		
09/30/25	JE315	3	To record interest and fees on savings		(9.40)	
			Totals for 101111		(9.40)	2,887.65
101114 Cash-Tenant SD Acct				35,483.50		
			Totals for 101114		0.00	35,483.50
101115 Petty Cash				250.00		
			Totals for 101115		0.00	250.00
101126 Accounts Receivable-Tenants				7,843.84		
09/23/25	CR106	2	Monthly TAR Collections		(39,502.00)	
09/30/25	JE316	3	To record monthly charghes to tenants per MSO		41,076.00	
			Totals for 101126		1,574.00	9,417.84
101126.1 Allowance for Doubtful Accts				(7,104.34)		
			Totals for 101126.1		0.00	(7,104.34)
101142 Prepaid Expenses				13,880.09		
09/30/25	RT2	3	To record monthly elevator contract expense		(1,388.01)	
			Totals for 101142		(1,388.01)	12,492.08
101144 Inter program Due From				5,288.00		
			Totals for 101144		0.00	5,288.00

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
101161	**Land**			19,800.00		
			Totals for 101161		0.00	19,800.00
101162	**Buildings**			10,830,871.12		
			Totals for 101162		0.00	10,830,871.12
101163	**Dwelling Equipment**			33,900.00		
			Totals for 101163		0.00	33,900.00
101164	**Administrative Equipment**			87,537.98		
			Totals for 101164		0.00	87,537.98
101166	**Accumulated Depreciation**			(4,797,873.56)		
09/30/25	DEP	3	To record monthly estimated depreciation		(19,077.00)	
			Totals for 101166		(19,077.00)	(4,816,950.56)
101200	**Deferred Outflow of Resources**			57,870.06		
09/09/25	14904	1	City of Saint Joseph - Pension		3,381.22	
09/12/25	1063	1	City of St Joseph		131.72	
09/26/25	1067	1	City of St Joseph		131.72	
			Totals for 101200		3,644.66	61,514.72
101312	**Accounts Payable**			(1,643.81)		
			Totals for 101312		0.00	(1,643.81)
101321	**Accrued Wages/Payroll Taxes**			(4,548.79)		
			Totals for 101321		0.00	(4,548.79)
101322	**Accrued Compensated Absences**			(8,743.70)		
			Totals for 101322		0.00	(8,743.70)
101333	**Accounts Payable-Other Govnt**			(12,080.00)		
09/30/25	PILOT	3	To accrued estimated monthly PILOT expense		(2,416.00)	
			Totals for 101333		(2,416.00)	(14,496.00)
101341	**Tenant Security Deposits**			(39,147.00)		
			Totals for 101341		0.00	(39,147.00)
101346	**Accrued Liabilities - Other**			(14,065.01)		
			Totals for 101346		0.00	(14,065.01)
101354	**Accrued Compensated Absences-LT**			(5,269.64)		
			Totals for 101354		0.00	(5,269.64)
101357	**Net Pension Liability**			(84,753.00)		
			Totals for 101357		0.00	(84,753.00)
101400	**Deferred Inflows**			(10,915.00)		
			Totals for 101400		0.00	(10,915.00)
101508.1	**Net Investment in Capital Assets**			(6,266,268.64)		
			Totals for 101508.1		0.00	(6,266,268.64)
101512.1	**Unrestricted Net Position**			(187,117.07)		
			Totals for 101512.1		0.00	(187,117.07)

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
701110 General Checking				7,797.49		
			Totals for 701110		0.00	7,797.49
701347 Interprogram due to				(5,288.00)		
			Totals for 701347		0.00	(5,288.00)
701512.1 Unrestricted Net Position				(2,509.49)		
			Totals for 701512.1		0.00	(2,509.49)
1011190 Unit Months Available				530.00		
09/30/25	RT1	3	To record units available and leased for current month		106.00	
			Totals for 1011190		106.00	636.00
1011190.1 Unit Months Available-contra				(530.00)		
09/30/25	RT1	3	To record units available and leased for current month		(106.00)	
			Totals for 1011190.1		(106.00)	(636.00)
1011191 Unit Months Leased				401.00		
09/30/25	RT1	3	To record units available and leased for current month		100.00	
			Totals for 1011191		100.00	501.00
1011191.1 Units Leased-Contra				(401.00)		
09/30/25	RT1	3	To record units available and leased for current month		(100.00)	
			Totals for 1011191.1		(100.00)	(501.00)
5231406 Operations				42,419.00		
			Totals for 5231406		0.00	42,419.00
5231480 General Capital Activity				127,793.00		
			Totals for 5231480		0.00	127,793.00
5231600 2023 Funding				170,212.00		
			Totals for 5231600		0.00	170,212.00
5239800 CFP Contra				(340,424.00)		
			Totals for 5239800		0.00	(340,424.00)
5241406 Operations				43,987.75		
			Totals for 5241406		0.00	43,987.75
5241600 CFP Funding				43,987.75		
			Totals for 5241600		0.00	43,987.75
5249800 CFP Contra				(87,975.50)		
			Totals for 5249800		0.00	(87,975.50)
10111620 Buildings				3,351.90		
			Totals for 10111620		0.00	3,351.90
10111690 Capital Expense - Contra				(3,351.90)		
			Totals for 10111690		0.00	(3,351.90)

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
10170300	**Tenant Rental Revenue**			(195,460.00)		
09/30/25	JE316	3	To record monthly charghes to tenants per MSO		(39,565.00)	
			Totals for 10170300		(39,565.00)	(235,025.00)
10170400	**Other Tenant Revenue**			(703.30)		
09/30/25	JE316	3	To record monthly charghes to tenants per MSO		(150.00)	
			Totals for 10170400		(150.00)	(853.30)
10170400.1	**Excess Utilities**			(1,700.00)		
09/30/25	JE316	3	To record monthly charghes to tenants per MSO		(560.00)	
			Totals for 10170400.1		(560.00)	(2,260.00)
10170600	**HUD PHA Operating Grant**			(139,266.00)		
09/23/25	CR106	2	September Operating Subsidy		(11,456.00)	
			Totals for 10170600		(11,456.00)	(150,722.00)
10171100	**Investment Revenue**			(381.89)		
09/23/25	CR106	2	Interest on Checking		(78.47)	
09/30/25	JE315	3	To record interest and fees on savings		(0.60)	
			Totals for 10171100		(79.07)	(460.96)
10171500	**Other Revenue**			(11,092.11)		
			Totals for 10171500		0.00	(11,092.11)
10171500.1	**Nondwelling Rent**			(8,294.40)		
09/23/25	CR106	2	Tower Rent		(1,658.88)	
			Totals for 10171500.1		(1,658.88)	(9,953.28)
10191100	**Administrative Salaries**			36,353.52		
09/12/25	1063	1	City of St Joseph		3,361.54	
09/26/25	1067	1	City of St Joseph		3,342.79	
			Totals for 10191100		6,704.33	43,057.85
10191200	**Auditing**			22,728.00		
			Totals for 10191200		0.00	22,728.00
10191400	**Advertising**			117.00		
			Totals for 10191400		0.00	117.00
10191500	**Administrative Benefits**			5,864.96		
09/12/25	1063	1	City of St Joseph		538.15	
09/26/25	1067	1	City of St Joseph		536.72	
			Totals for 10191500		1,074.87	6,939.83
10191600	**Office Expenses**			2,466.99		
09/05/25	1058	1	Google		67.20	
09/15/25	1068	1	Bank Fees		75.89	
09/30/25	JE315	3	To record interest and fees on savings		10.00	
			Totals for 10191600		153.09	2,620.08
10191600.1	**Communication Expense**			3,333.56		
09/09/25	14908	1	Indiana Electronics & Communications		253.79	
09/23/25	1065	1	Verizon		98.52	
09/23/25	14915	1	Indiana Electronics & Communications		155.00	
09/26/25	1066	1	AT&T		184.97	
			Totals for 10191600.1		692.28	4,025.84

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
10191600.2	**Administrative Service Contracts**			8,539.79		
09/09/25	14911	1	Parrett Company		59.78	
09/23/25	14916	1	Parrett Company		29.50	
			Totals for 10191600.2		89.28	8,629.07
10191700	**Legal**			2,585.05		
09/09/25	14906	1	Housing Authority Risk Retention		357.00	
09/09/25	14909	1	John D Bradshaw		150.00	
			Totals for 10191700		507.00	3,092.05
10191900	**Other-Accounting**			3,678.12		
09/09/25	14912	1	Urlaub & Co, PLLC		1,046.00	
09/30/25	14919	1	Maner Costerisan, CPA		1,773.30	
			Totals for 10191900		2,819.30	6,497.42
10193100	**Water**			1,708.73		
			Totals for 10193100		0.00	1,708.73
10193200	**Electricity**			27,418.29		
09/11/25	1061	1	American Electric Power		30.29	
09/11/25	1062	1	American Electric Power		8,220.06	
			Totals for 10193200		8,250.35	35,668.64
10193300	**Gas**			24,824.69		
09/05/25	1060	1	Michigan Gas		559.79	
			Totals for 10193300		559.79	25,384.48
10193600	**Sewer**			2,940.57		
			Totals for 10193600		0.00	2,940.57
10193800	**Other Utilities Expense**			1,217.19		
			Totals for 10193800		0.00	1,217.19
10194100	**Maintenance Salaries**			26,505.20		
09/12/25	1063	1	City of St Joseph		2,320.80	
09/26/25	1067	1	City of St Joseph		2,455.00	
			Totals for 10194100		4,775.80	31,281.00
10194200	**Materials**			2,064.29		
09/05/25	1059	1	Amazon		91.72	
09/09/25	14910	1	Mid-County Lawn & Garden		255.99	
09/15/25	1064	1	Lowes		44.69	
			Totals for 10194200		392.40	2,456.69
10194300.01	**Garbage**			4,414.86		
			Totals for 10194300.01		0.00	4,414.86
10194300.02	**Heating & Cooling Contracts**			885.00		
			Totals for 10194300.02		0.00	885.00
10194300.04	**Elevator Maintenance Contracts**			2,775.02		
09/30/25	RT2	3	To record monthly elevator contract expense		1,388.01	
			Totals for 10194300.04		1,388.01	4,163.03
10194300.05	**Landscape & Grounds**			210.00		

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
09/09/25	14910	1	Mid-County Lawn & Garden		59.98	
			Totals for 10194300.05		59.98	269.98
10194300.07	**Electrical Contracts**			514.25		
			Totals for 10194300.07		0.00	514.25
10194300.08	**Plumbing Contracts**			297.42		
			Totals for 10194300.08		0.00	297.42
10194300.09	**Extermination Contracts**			2,297.00		
09/30/25	14918	1	K.A.L. Pest Solutions		1,036.00	
			Totals for 10194300.09		1,036.00	3,333.00
10194300.12	**Misc. Maintenance Contracts**			2,337.25		
09/09/25	14903	1	Brown's Locksmith & Hardware		277.50	
09/23/25	14913	1	EB Welding, Inc		500.00	
09/23/25	14914	1	Elmer's Locksmith, LLC		98.00	
09/23/25	14917	1	Wolverine Power Systems, Inc		1,065.00	
			Totals for 10194300.12		1,940.50	4,277.75
10194500	**Maintenance Benefits**			10,767.72		
09/12/25	1063	1	City of St Joseph		971.09	
09/26/25	1067	1	City of St Joseph		981.33	
			Totals for 10194500		1,952.42	12,720.14
10195200	**Protective Service Contracts**			330.00		
			Totals for 10195200		0.00	330.00
10196110	**Property Insurance**			26,032.00		
09/09/25	14907	1	Housing Insurance Services		11,154.00	
			Totals for 10196110		11,154.00	37,186.00
10196120	**Liability Insurance**			3,724.00		
09/09/25	14905	1	Housing Authority Risk Retention		3,724.00	
			Totals for 10196120		3,724.00	7,448.00
10196130	**Workers Comp Insurance**			934.49		
09/12/25	1063	1	City of St Joseph		113.07	
09/26/25	1067	1	City of St Joseph		115.38	
			Totals for 10196130		228.45	1,162.94
10196140	**All Other Insurance**			0.00		
			Totals for 10196140		0.00	0.00
10196200	**Other General Expenses**			2,193.00		
			Totals for 10196200		0.00	2,193.00
10196300	**Payments in Lieu of Taxes**			12,080.00		
09/30/25	PILOT	3	To accrued estimated monthly PILOT expense		2,416.00	
			Totals for 10196300		2,416.00	14,496.00
10197100	**Extraordinary Maintenance**			5,220.77		
			Totals for 10197100		0.00	5,220.77
10197400	**Depreciation Expense**			95,385.00		
09/30/25	DEP	3	To record monthly estimated depreciation		19,077.00	

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
			Totals for 10197400		19,077.00	114,462.00
			Report Total			0.00

Net Profit/(Loss)

Current Period	(15,525.90)
Year-to-Date	(1,371.93)

Distribution count = 90

St. Joseph Housing Commission
State/Local Program
Balance Sheet
As of September 30, 2025

ASSETS	
CURRENT ASSETS	
Cash	
110 - General Checking	$ 7,797.49
Total Cash	7,797.49
Receivables	
Total Receivables	0.00
TOTAL CURRENT ASSETS	7,797.49
Capital Assets	
Total Capital Assets	0.00
TOTAL ASSETS	$ 7,797.49
LIABILITIES	
Current Liabilities	
347 - Interprogram due to	5,288.00
Total Current Liabilities	5,288.00
Noncurrent Liabilities	
Total Noncurrent Liabilities	0.00
TOTAL LIABILITIES	5,288.00
EQUITY	
Unrestricted Net Position	
512.1 - Unrestricted Net Position	2,509.49
Total Unrestricted Net Position	2,509.49
TOTAL EQUITY	2,509.49
TOTAL LIABILITIES/EQUITY	$ 7,797.49

Agenda Item

TO: **City Commission**

FROM: **Ben Reynnells, Finance Director**

RE: **St. Joseph Housing Commission Monthly Update - October 2025**

MEETING DATE: **November 17, 2025**

As part of the consent agenda, please consider approval of the St. Joseph Housing Commission monthly financial update, per the deficit elimination plan requirements.

On February 18, 2025, the St. Joseph Housing Commission approved their deficit elimination plan, per PA 140 of 1971. And on February 24, 2025 the St. Joseph Housing Commission deficit elimination plan was approved by the City Commission to meet the PA 140 of 1971 requirements. On March 14, 2025 the State of Michigan Department of Treasury Local Audit and Finance Division approved the plan as well.

As stipulated in the plan, the Housing Commission will provide monthly financial updates regarding the status of their plan through fiscal years 2025 and 2026.

Attached are the monthly financial reports for the St. Joseph Housing Commission for the month of September 2025 as well as the approval letter from the State of Michigan Department of Treasury Local Audit and Finance Division.

Current Assets total	$428,015.20
Current Liabilities total	$85,747.31

To meet the requirements of the deficit elimination plan, the current assets need to be more than the current liabilities at year end, for this year and next. The current year end projections indicate that the year end current assets will be more than the current liabilities.

Action Requested: Motion to approve, as part of the consent agenda, the St. Joseph Housing Commission monthly financial update, per the deficit elimination plan requirements.

ATTACHMENT(S):

- 2025 03-14 St. Joseph, City of (11-2-070) DEP Approval (FY 2024).pdf
- Oct 2025 Monthly Financial Statements - MI046.pdf
- Oct 2025 Bank reconciliations.pdf

GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

RACHAEL EUBANKS
STATE TREASURER

March 14, 2025

Deficit Elimination Plan Approval
Municipality Code: 11-2-070
APR Form ID Number: 133575
Report ID Number: 164708

Sent Via Email
Chief Administrative Officer
City of St. Joseph
financedirector@sjcity.com

Dear Chief Administrative Officer:

We have evaluated your deficit elimination plan that corrects the deficit condition in one or more of the following funds for the fiscal year ending in 2024:

- Housing Commission

The plan, as submitted under the requirements of the Glenn Steil State Revenue Sharing Act, Public Act 140 of 1971, Section 21(2), is projected to correct the deficit condition of the above-mentioned fund(s).

If you would like to speak with a member of our team, please email our office at Treas_MunicipalFinance@Michigan.gov.

Sincerely,

Cary Jay Vaughn, CPA, Administrator
Local Audit and Finance Division

Housing Authority Accounting Specialists, Inc.
PO Box 545
Sparta, WI 54656
608-269-6490

To the Board of Commissioners
And Management:

St. Joseph Housing Commission
Low Rent Public Housing
MI

Enclosed are the following reports for the month ending October 31, 2025. These reports have been compiled in accordance with Generally Accepted Accounting Principles (GAAP):

I. Financial Statements
II. Journal Register
III. General Ledger

A compilation is limited to presenting in the form of financial statements information that is the representation of management. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or any other form of assurance on them. This report is offered as a review of your past operations and is a basis for decisions for your future policies. All information included in these financial statements is the representation of the management of St. Joseph Housing Commission.

Respectfully Submitted:

Housing Authority Accounting Specialists, Inc.

St. Joseph Housing Commission
Low Rent Public Housing
Balance Sheet
As of October 31, 2025

ASSETS

CURRENT ASSETS		
Cash		
110 - General Checking	$	370,840.87
111 - Cash		2,878.26
114 - Cash-Tenant SD Acct		35,378.50
115 - Petty Cash		250.00
Total Cash		409,347.63
Receivables		
126 - Accounts Receivable-Tenants		9,379.84
126.1 - Allowance for Doubtful Accts		(7,104.34)
Total Receivables		2,275.50
Other Current Assets		
142 - Prepaid Expenses		11,104.07
144 - Inter program Due From		5,288.00
Total Other Current Assets		16,392.07
TOTAL CURRENT ASSETS		428,015.20
NONCURRENT ASSETS		
Capital Assets		
161 - Land		19,800.00
162 - Buildings		10,830,871.12
163 - Dwelling Equipment		33,900.00
164 - Administrative Equipment		87,537.98
166 - Accumulated Depreciation		(4,836,027.56)
Total Capital Assets		6,136,081.54
Other Noncurrent Assets		
200 - Deferred Outflow of Resources		61,778.16
Total Other Noncurrent Assets		61,778.16
TOTAL NONCURRENT ASSETS		6,197,859.70
TOTAL ASSETS	$	6,625,874.90

St. Joseph Housing Commission
Low Rent Public Housing
Balance Sheet
As of October 31, 2025

LIABILITIES AND EQUITY

LIABILITIES		
Current Liabilities		
312 - Accounts Payable	$	1,643.81
321 - Accrued Wages/Payroll Taxes		4,548.79
322 - Accrued Compensated Absences		8,743.70
333 - Accounts Payable-Other Govnt		16,912.00
341 - Tenant Security Deposits		39,834.00
346 - Accrued Liabilities - Other		14,065.01
Total Current Liabilities		85,747.31
Noncurrent Liabilities		
354 - Accrued Compensated Absences-LT		5,269.64
357 - Net Pension Liability		84,753.00
400 - Deferred Inflows		10,915.00
Total Noncurrent Liabilities		100,937.64
TOTAL LIABILITIES		186,684.95
EQUITY		
508.1 - Net Investment in Capital Assets		6,266,268.64
Unrestricted Net Position		
512.1 - Unrestricted Net Position		187,117.07
Current Year Profit/(Loss) - Public Housing		(14,195.76)
Total Unrestricted Net Position		172,921.31
TOTAL EQUITY		6,439,189.95
TOTAL LIABILITIES/EQUITY	$	6,625,874.90

St. Joseph Housing Commission
Low Rent Public Housing
Statement of Revenue & Expense
For the 1 Month and 7 Months Ended October 31, 2025

	1 Month Ended October 31, 2025	7 Months Ended October 31, 2025	BUDGET	VARIANCE
Operating Revenue				
Tenant Rental Revenue				
70300 - Tenant Rental Revenue	$ 39,798.00	$ 274,823.00	$ 420,000	$ 145,177.00
70400 - Other Tenant Revenue	454.00	1,307.30	2,800	1,492.70
70400.1 - Excess Utilities	520.00	2,780.00	2,800	20.00
Total Tenant Rental Revenue	40,772.00	278,910.30	425,600	146,689.70
HUD PHA Grant Revenue				
70600 - HUD PHA Operating Grant	11,610.00	162,332.00	130,400	(31,932.00)
Total HUD PHA Grant Revenue	11,610.00	162,332.00	130,400	(31,932.00)
Other Revenue				
71100 - Investment Revenue	83.55	544.51	500	(44.51)
71500 - Other Revenue	0.00	11,092.11	25,000	13,907.89
71500.1 - Nondwelling Rent	1,658.88	11,612.16	20,000	8,387.84
Total Other Revenue	1,742.43	23,248.78	45,500	22,251.22
Total Operating Revenue	$ 54,124.43	$ 464,491.08	$ 601,500	$ 137,008.92
Operating Expenses				
Administration				
91100 - Administrative Salaries	$ 6,273.09	$ 49,330.94	$ 90,900	$ 41,569.06
91200 - Auditing	0.00	22,728.00	15,000	(7,728.00)
91400 - Advertising	0.00	117.00	500	383.00
91500 - Administrative Benefits	1,041.08	7,980.91	35,000	27,019.09
91600 - Office Expenses	332.46	2,952.54	15,000	12,047.46
91600.1 - Communication Expense	1,064.57	5,090.41	12,000	6,909.59
91600.2 - Administrative Service Contracts	51.08	8,680.15	10,000	1,319.85
91700 - Legal	100.00	3,192.05	10,000	6,807.95
91800 - Travel	0.00	0.00	500	500.00
91900 - Other-Accounting	226.04	5,897.42	7,800	1,902.58
Total Administration	9,088.32	105,969.42	196,700	90,730.58
Tenant Services				
92400 - Tenant Services	0.00	0.00	1,000	1,000.00
Total Tenant Services	0.00	0.00	1,000	1,000.00

St. Joseph Housing Commission
Low Rent Public Housing
Statement of Revenue & Expense
For the 1 Month and 7 Months Ended October 31, 2025

	1 Month Ended October 31, 2025	7 Months Ended October 31, 2025	BUDGET	VARIANCE
Utilities				
93100 - Water	1,852.79	3,561.52	8,000	4,438.48
93200 - Electricity	6,576.74	42,245.38	53,000	10,754.62
93300 - Gas	605.78	25,990.26	50,000	24,009.74
93600 - Sewer	3,205.66	6,146.23	11,000	4,853.77
93800 - Other Utilities Expense	1,217.19	2,434.38	6,500	4,065.62
Total Utilities	13,458.16	80,377.77	128,500	48,122.23
Ordinary Maint. & Operations				
94100 - Maintenance Salaries	4,847.00	36,128.00	64,100	27,972.00
94200 - Materials	469.76	2,827.18	15,000	12,172.82
94300.01 - Garbage	729.10	5,143.96	11,000	5,856.04
94300.02 - Heating & Cooling Contracts	6,278.00	7,163.00	25,000	17,837.00
94300.03 - Snow Removal	0.00	0.00	9,000	9,000.00
94300.04 - Elevator Maintenance Contracts	1,388.01	5,551.04	20,000	14,448.96
94300.05 - Landscape & Grounds	0.00	269.98	2,000	1,730.02
94300.07 - Electrical Contracts	0.00	514.25	10,000	9,485.75
94300.08 - Plumbing Contracts	0.00	297.42	4,000	3,702.58
94300.09 - Extermination Contracts	0.00	3,333.00	8,000	4,667.00
94300.12 - Misc. Maintenance Contracts	7,778.05	12,055.80	10,000	(2,055.80)
94500 - Maintenance Benefits	1,957.88	14,678.02	32,200	17,521.98
95200 - Protective Service Contracts	165.00	495.00	1,500	1,005.00
Total Ordinary Maint. & Oper	23,612.80	88,456.65	211,800	123,343.35
Insurance & General Expense				
96110 - Property Insurance	0.00	37,186.00	45,000	7,814.00
96120 - Liability Insurance	0.00	7,448.00	15,000	7,552.00
96130 - Workers Comp Insurance	221.29	1,384.23	3,500	2,115.77
96140 - All Other Insurance	0.00	0.00	1,000	1,000.00
96200 - Other General Expenses	0.00	2,193.00	2,500	307.00
96210 - Compensated Absences	0.00	0.00	5,000	5,000.00
96300 - Payments in Lieu of Taxes	2,416.00	16,912.00	29,000	12,088.00
96400 - Bad Debt - Tenants	0.00	0.00	1,500	1,500.00
Total Insurance & General Expense	2,637.29	65,123.23	102,500	37,376.77
Total Operating Expenses	48,796.57	339,927.07	640,500	300,572.93
Operating Income (Loss)	5,327.86	124,564.01	(39,000)	(163,564.01)
Other Expenses				
97100 - Extraordinary Maintenance	0.00	5,220.77	5,000	(220.77)
97400 - Depreciation Expense	19,077.00	133,539.00	0	(133,539.00)
Total Other Expenses	19,077.00	138,759.77	5,000	(133,759.77)
CFP Operating Transfers				
10010 - CFP Operating Transfers	0.00	0.00	44,000	44,000.00
Total CFP Operating Transfers	0.00	0.00	44,000	44,000.00
Total Net Income (Loss)	$ (13,749.14)	$ (14,195.76)	$ 0	$ 14,195.76
Capital Expenditures				
11620 - Buildings	0.00	3,351.90	0.00	(3,351.90)
Total Capital Expenditures	0.00	3,351.90	0	(3,351.90)

St. Joseph Housing Commission
Capital Fund Grants
Statement of Revenue & Expense
For the 1 Month and 7 Months Ended October 31, 2025

	1 Month Ended October 31, 2025	7 Months Ended October 31, 2025
Operating Revenue		
HUD PHA Grant Revenue		
Total HUD PHA Grant Revenue	0.00	0.00
Total Operating Revenue	$ 0.00	$ 0.00
Operating Expenses		
Administration		
Total Administration	0.00	0.00
Ordinary Maint. & Operations		
Total Ordinary Maint. & Oper	0.00	0.00
Total Operating Expenses	0.00	0.00
Other Financial Items		
Total Other Financial Items	0.00	0.00
Net Income/(Loss)	$ 0.00	$ 0.00
Capital Expenditures		
Total Capital Expenditures	0.00	0.00

St. Joseph Housing Commission

CAPITAL FUND PROGRAM

	1 Month Ended October 31, 2025	Cumulative October 31, 2025	BUDGET	BALANCE
2024 CFP Grant				
MI28P046501-24				
CFP Expenditures				
1000 - Reserved	0.00	0.00	433	433.00
1406 - Operations	0.00	43,987.75	43,988	0.25
1480 - General Capital Activity	0.00	0.00	131,963	131,963.00
Total Capital Funds Expended	$ 0.00	$ 43,987.75	$ 176,384	$ 132,396.25
Grant Funding	0.00	43,987.75	176,384	132,396.25
Over/(Under) Funding	$ 0.00	$ 0.00	$ 0.00	$ 0.00

St. Joseph Housing Commission
Journals
October 1, 2025 - October 31, 2025

Date	Reference	Account	Description	Amount
Journal: Cash Disbursements				
10/01/25	1069	101110	AT&T	(175.76)
10/01/25	1069	10191600.1	AT&T	175.76
10/02/25	1070	101110	SecurAlarm	(165.00)
10/02/25	1070	10195200	SecurAlarm	165.00
10/06/25	1071	101110	Google	(67.20)
10/06/25	1071	10191600	Google	67.20
10/06/25	1072	101110	Michigan Gas	(605.78)
10/06/25	1072	10193300	Michigan Gas	605.78
10/09/25	1073	101110	Amazon	(83.84)
10/09/25	1073	10191600	Amazon	83.84
10/10/25	1074	101110	Payroll	(7,020.67)
10/10/25	1074	10191100	Payroll	2,911.54
10/10/25	1074	10194100	Payroll	2,392.00
10/10/25	1074	10191500	Payroll	503.33
10/10/25	1074	10194500	Payroll	976.54
10/10/25	1074	10196130	Payroll	105.54
10/10/25	1074	101200	Payroll	131.72
10/14/25	1075	101110	American Electric Power	(30.50)
10/14/25	1075	10193200	American Electric Power	30.50
10/14/25	1076	101110	Amazon	(81.91)
10/14/25	1076	10194200	Amazon	81.91
10/14/25	1077	101110	Lowes	(268.82)
10/14/25	1077	10194200	Lowes	268.82
10/14/25	1078	101110	American Electric Power	(6,546.24)
10/14/25	1078	10193200	American Electric Power	6,546.24
10/22/25	1079	101110	City of St Joseph	(6,275.64)
10/22/25	1079	10193100	City of St Joseph	1,852.79
10/22/25	1079	10193600	City of St Joseph	3,205.66
10/22/25	1079	10193800	City of St Joseph	1,217.19
10/22/25	1080	101110	AT&T	(166.32)
10/22/25	1080	10191600.1	AT&T	166.32
10/23/25	1081	101110	Verizon	(98.54)
10/23/25	1081	10191600.1	Verizon	98.54
10/23/25	1082	101110	Republic Services	(654.10)
10/23/25	1082	10194300.01	Republic Services	654.10
10/27/25	1083	101110	Amazon	(119.03)
10/27/25	1083	10194200	Amazon	119.03
10/27/25	1084	101110	AT&T	(184.97)
10/27/25	1084	10191600.1	AT&T	184.97
10/29/25	1085	101110	Payroll	(7,583.11)
10/29/25	1085	10191100	Payroll	3,361.55

Date	Reference	Account	Description	Amount
10/29/25	1085	10194100	Payroll	2,455.00
10/29/25	1085	10191500	Payroll	537.75
10/29/25	1085	10194500	Payroll	981.34
10/29/25	1085	10196130	Payroll	115.75
10/29/25	1085	101200	Payroll	131.72
10/30/25	1086	101110	Republic Services	(75.00)
10/30/25	1086	10194300.01	Republic Services	75.00
10/15/25	1087	101110	Online Payment Center Fees	(55.00)
10/15/25	1087	10191600	Online Payment Center Fees	55.00
10/15/25	1088	101110	ACH Origination Fees	(20.14)
10/15/25	1088	10191600	ACH Origination Fees	20.14
10/15/25	1089	101110	Business Online Service Fees	(0.75)
10/15/25	1089	10191600	Business Online Service Fees	0.75
10/01/25	14920	101110	Jeffery Sunday	(223.00)
10/01/25	14920	101341	Jeffery Sunday	223.00
10/15/25	14921	101110	Automatic Door Service Inc	(270.00)
10/15/25	14921	10194300.12	Automatic Door Service Inc	270.00
10/15/25	14922	101110	Bank of America	(51.53)
10/15/25	14922	10191600	Bank of America	51.53
10/15/25	14923	101110	Doubleday Office Products	(44.00)
10/15/25	14923	10191600	Doubleday Office Products	44.00
10/15/25	14924	101110	Elmer's Locksmith, LLC	(7,508.05)
10/15/25	14924	10194300.12	Elmer's Locksmith, LLC	7,508.05
10/15/25	14925	101110	Housing Authority Accounting Specialists	(226.04)
10/15/25	14925	10191900	Housing Authority Accounting Specialists	226.04
10/15/25	14926	101110	Indiana Electronics & Communications	(438.98)
10/15/25	14926	10191600.1	Indiana Electronics & Communications	438.98
10/15/25	14927	101110	Parrett Company	(51.08)
10/15/25	14927	10191600.2	Parrett Company	51.08
10/15/25	14928	101110	R.W. LaPine, Inc	(6,278.00)
10/15/25	14928	10194300.02	R.W. LaPine, Inc	6,278.00
10/15/25	14929	101110	John D Bradshaw	(100.00)
10/15/25	14929	10191700	John D Bradshaw	100.00
			Transaction Balance for Cash Disbursements	0.00
Journal: Cash Receipts				
10/31/25	CR-107	101110	October Cash Receipts	55,176.82
10/31/25	CR-107	101126	Monthly TAR Collections	(40,242.00)
10/31/25	CR-107	101341	Tenant SD & Pet Deposits	(1,478.00)
10/31/25	CR-107	10171500.1	Tower Rent	(1,658.88)
10/31/25	CR-107	10170600	October Operating Subsidy	(11,456.00)
10/31/25	CR-107	10171100	Interest on Checking	(82.94)

Date	Reference	Account	Description	Amount
10/31/25	CR-107	101114	Transfer from SD	(1,583.00)
10/31/25	CR-107	101114	Tenant SD	1,478.00
10/31/25	CR-107	10170600	2022 Operating Subsidy	(154.00)
			Transaction Balance for Cash Receipts	0.00
Journal: Journal Entries				
10/31/25	DEP	101166	To record monthly estimated depreciation	(19,077.00)
10/31/25	DEP	10197400	To record monthly estimated depreciation	19,077.00
10/31/25	JE317	10170300	To record monthly charghes to tenants per MSO	(39,798.00)
10/31/25	JE317	10170400	To record monthly charghes to tenants per MSO	(454.00)
10/31/25	JE317	10170400.1	To record monthly charghes to tenants per MSO	(520.00)
10/31/25	JE317	101126	To record monthly charghes to tenants per MSO	40,772.00
10/31/25	JE318	101126	To record transfer of tenant SD to AR	(568.00)
10/31/25	JE318	101341	To record transfer of tenant SD to AR	568.00
10/31/25	JE319	101111	To record interest and fees on savings	(9.39)
10/31/25	JE319	10171100	To record interest and fees on savings	(0.61)
10/31/25	JE319	10191600	To record interest and fees on savings	10.00
10/31/25	PILOT	10196300	To accrued estimated monthly PILOT expense	2,416.00
10/31/25	PILOT	101333	To accrued estimated monthly PILOT expense	(2,416.00)
10/31/25	RT1	1011190	To record units available and leased for current month	106.00
10/31/25	RT1	1011190.1	To record units available and leased for current month	(106.00)
10/31/25	RT2	101142	To record monthly elevator contract expense	(1,388.01)
10/31/25	RT2	10194300.04	To record monthly elevator contract expense	1,388.01
			Transaction Balance for Journal Entries	0.00

St. Joseph Housing Commission
General Ledger
October 1, 2025 - October 31, 2025

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
101110 General Checking				361,133.05		
10/01/25	1069	1	AT&T		(175.76)	
10/01/25	14920	1	Jeffery Sunday		(223.00)	
10/02/25	1070	1	SecurAlarm		(165.00)	
10/06/25	1071	1	Google		(67.20)	
10/06/25	1072	1	Michigan Gas		(605.78)	
10/09/25	1073	1	Amazon		(83.84)	
10/10/25	1074	1	Payroll		(7,020.67)	
10/14/25	1075	1	American Electric Power		(30.50)	
10/14/25	1076	1	Amazon		(81.91)	
10/14/25	1077	1	Lowes		(268.82)	
10/14/25	1078	1	American Electric Power		(6,546.24)	
10/15/25	1087	1	Online Payment Center Fees		(55.00)	
10/15/25	1088	1	ACH Origination Fees		(20.14)	
10/15/25	1089	1	Business Online Service Fees		(0.75)	
10/15/25	14921	1	Automatic Door Service Inc		(270.00)	
10/15/25	14922	1	Bank of America		(51.53)	
10/15/25	14923	1	Doubleday Office Products		(44.00)	
10/15/25	14924	1	Elmer's Locksmith, LLC		(7,508.05)	
10/15/25	14925	1	Housing Authority Accounting Specialists		(226.04)	
10/15/25	14926	1	Indiana Electronics & Communications		(438.98)	
10/15/25	14927	1	Parrett Company		(51.08)	
10/15/25	14928	1	R.W. LaPine, Inc		(6,278.00)	
10/15/25	14929	1	John D Bradshaw		(100.00)	
10/22/25	1079	1	City of St Joseph		(6,275.64)	
10/22/25	1080	1	AT&T		(166.32)	
10/23/25	1081	1	Verizon		(98.54)	
10/23/25	1082	1	Republic Services		(654.10)	
10/27/25	1083	1	Amazon		(119.03)	
10/27/25	1084	1	AT&T		(184.97)	
10/29/25	1085	1	Payroll		(7,583.11)	
10/30/25	1086	1	Republic Services		(75.00)	
10/31/25	CR-107	2	October Cash Receipts		55,176.82	
			Totals for 101110		9,707.82	370,840.87
101111 Cash				2,887.65		
10/31/25	JE319	3	To record interest and fees on savings		(9.39)	
			Totals for 101111		(9.39)	2,878.26
101114 Cash-Tenant SD Acct				35,483.50		
10/31/25	CR-107	2	Transfer from SD		(1,583.00)	
10/31/25	CR-107	2	Tenant SD		1,478.00	
			Totals for 101114		(105.00)	35,378.50
101115 Petty Cash				250.00		
			Totals for 101115		0.00	250.00
101126 Accounts Receivable-Tenants				9,417.84		
10/31/25	CR-107	2	Monthly TAR Collections		(40,242.00)	
10/31/25	JE317	3	To record monthly charghes to tenants per MSO		40,772.00	
10/31/25	JE318	3	To record transfer of tenant SD to AR		(568.00)	
			Totals for 101126		(38.00)	9,379.84
101126.1 Allowance for Doubtful Accts				(7,104.34)		
			Totals for 101126.1		0.00	(7,104.34)
101142 Prepaid Expenses				12,492.08		

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
10/31/25	RT2	3	To record monthly elevator contract expense		(1,388.01)	
			Totals for 101142		(1,388.01)	11,104.07
101144	**Inter program Due From**			5,288.00		
			Totals for 101144		0.00	5,288.00
101161	**Land**			19,800.00		
			Totals for 101161		0.00	19,800.00
101162	**Buildings**			10,830,871.12		
			Totals for 101162		0.00	10,830,871.12
101163	**Dwelling Equipment**			33,900.00		
			Totals for 101163		0.00	33,900.00
101164	**Administrative Equipment**			87,537.98		
			Totals for 101164		0.00	87,537.98
101166	**Accumulated Depreciation**			(4,816,950.56)		
10/31/25	DEP	3	To record monthly estimated depreciation		(19,077.00)	
			Totals for 101166		(19,077.00)	(4,836,027.56)
101200	**Deferred Outflow of Resources**			61,514.72		
10/10/25	1074	1	Payroll		131.72	
10/29/25	1085	1	Payroll		131.72	
			Totals for 101200		263.44	61,778.16
101312	**Accounts Payable**			(1,643.81)		
			Totals for 101312		0.00	(1,643.81)
101321	**Accrued Wages/Payroll Taxes**			(4,548.79)		
			Totals for 101321		0.00	(4,548.79)
101322	**Accrued Compensated Absences**			(8,743.70)		
			Totals for 101322		0.00	(8,743.70)
101333	**Accounts Payable-Other Govnt**			(14,496.00)		
10/31/25	PILOT	3	To accrued estimated monthly PILOT expense		(2,416.00)	
			Totals for 101333		(2,416.00)	(16,912.00)
101341	**Tenant Security Deposits**			(39,147.00)		
10/01/25	14920	1	Jeffery Sunday		223.00	
10/31/25	CR-107	2	Tenant SD & Pet Deposits		(1,478.00)	
10/31/25	JE318	3	To record transfer of tenant SD to AR		568.00	
			Totals for 101341		(687.00)	(39,834.00)
101346	**Accrued Liabilities - Other**			(14,065.01)		
			Totals for 101346		0.00	(14,065.01)
101354	**Accrued Compensated Absences-LT**			(5,269.64)		
			Totals for 101354		0.00	(5,269.64)
101357	**Net Pension Liability**			(84,753.00)		
			Totals for 101357		0.00	(84,753.00)
101400	**Deferred Inflows**			(10,915.00)		

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
			Totals for 101400		0.00	(10,915.00)
101508.1	**Net Investment in Capital Assets**			(6,266,268.64)		
			Totals for 101508.1		0.00	(6,266,268.64)
101512.1	**Unrestricted Net Position**			(187,117.07)		
			Totals for 101512.1		0.00	(187,117.07)
701110	**General Checking**			7,797.49		
			Totals for 701110		0.00	7,797.49
701347	**Interprogram due to**			(5,288.00)		
			Totals for 701347		0.00	(5,288.00)
701512.1	**Unrestricted Net Position**			(2,509.49)		
			Totals for 701512.1		0.00	(2,509.49)
1011190	**Unit Months Available**			636.00		
10/31/25		RT1	3 To record units available and leased for current month		106.00	
			Totals for 1011190		106.00	742.00
1011190.1	**Unit Months Available-contra**			(636.00)		
10/31/25		RT1	3 To record units available and leased for current month		(106.00)	
			Totals for 1011190.1		(106.00)	(742.00)
1011191	**Unit Months Leased**			501.00		
			Totals for 1011191		0.00	501.00
1011191.1	**Units Leased-Contra**			(501.00)		
			Totals for 1011191.1		0.00	(501.00)
5231406	**Operations**			42,419.00		
			Totals for 5231406		0.00	42,419.00
5231480	**General Capital Activity**			127,793.00		
			Totals for 5231480		0.00	127,793.00
5231600	**2023 Funding**			170,212.00		
			Totals for 5231600		0.00	170,212.00
5239800	**CFP Contra**			(340,424.00)		
			Totals for 5239800		0.00	(340,424.00)
5241406	**Operations**			43,987.75		
			Totals for 5241406		0.00	43,987.75
5241600	**CFP Funding**			43,987.75		
			Totals for 5241600		0.00	43,987.75
5249800	**CFP Contra**			(87,975.50)		
			Totals for 5249800		0.00	(87,975.50)
10111620	**Buildings**			3,351.90		
			Totals for 10111620		0.00	3,351.90

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
10111690	**Capital Expense - Contra**			(3,351.90)		
			Totals for 10111690		0.00	(3,351.90)
10170300	**Tenant Rental Revenue**			(235,025.00)		
10/31/25	JE317	3	To record monthly charghes to tenants per MSO		(39,798.00)	
			Totals for 10170300		(39,798.00)	(274,823.00)
10170400	**Other Tenant Revenue**			(853.30)		
10/31/25	JE317	3	To record monthly charghes to tenants per MSO		(454.00)	
			Totals for 10170400		(454.00)	(1,307.30)
10170400.1	**Excess Utilities**			(2,260.00)		
10/31/25	JE317	3	To record monthly charghes to tenants per MSO		(520.00)	
			Totals for 10170400.1		(520.00)	(2,780.00)
10170600	**HUD PHA Operating Grant**			(150,722.00)		
10/31/25	CR-107	2	October Operating Subsidy		(11,456.00)	
10/31/25	CR-107	2	2022 Operating Subsidy		(154.00)	
			Totals for 10170600		(11,610.00)	(162,332.00)
10171100	**Investment Revenue**			(460.96)		
10/31/25	CR-107	2	Interest on Checking		(82.94)	
10/31/25	JE319	3	To record interest and fees on savings		(0.61)	
			Totals for 10171100		(83.55)	(544.51)
10171500	**Other Revenue**			(11,092.11)		
			Totals for 10171500		0.00	(11,092.11)
10171500.1	**Nondwelling Rent**			(9,953.28)		
10/31/25	CR-107	2	Tower Rent		(1,658.88)	
			Totals for 10171500.1		(1,658.88)	(11,612.16)
10191100	**Administrative Salaries**			43,057.85		
10/10/25	1074	1	Payroll		2,911.54	
10/29/25	1085	1	Payroll		3,361.55	
			Totals for 10191100		6,273.09	49,330.94
10191200	**Auditing**			22,728.00		
			Totals for 10191200		0.00	22,728.00
10191400	**Advertising**			117.00		
			Totals for 10191400		0.00	117.00
10191500	**Administrative Benefits**			6,939.83		
10/10/25	1074	1	Payroll		503.33	
10/29/25	1085	1	Payroll		537.75	
			Totals for 10191500		1,041.08	7,980.91
10191600	**Office Expenses**			2,620.08		
10/06/25	1071	1	Google		67.20	
10/09/25	1073	1	Amazon		83.84	
10/15/25	1087	1	Online Payment Center Fees		55.00	
10/15/25	1088	1	ACH Origination Fees		20.14	
10/15/25	1089	1	Business Online Service Fees		0.75	
10/15/25	14922	1	Bank of America		51.53	

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
10/15/25	14923	1	Doubleday Office Products		44.00	
10/31/25	JE319	3	To record interest and fees on savings		10.00	
			Totals for 10191600		332.46	2,952.54
10191600.1	**Communication Expense**			4,025.84		
10/01/25	1069	1	AT&T		175.76	
10/15/25	14926	1	Indiana Electronics & Communications		438.98	
10/22/25	1080	1	AT&T		166.32	
10/23/25	1081	1	Verizon		98.54	
10/27/25	1084	1	AT&T		184.97	
			Totals for 10191600.1		1,064.57	5,090.41
10191600.2	**Administrative Service Contracts**			8,629.07		
10/15/25	14927	1	Parrett Company		51.08	
			Totals for 10191600.2		51.08	8,680.15
10191700	**Legal**			3,092.05		
10/15/25	14929	1	John D Bradshaw		100.00	
			Totals for 10191700		100.00	3,192.05
10191900	**Other-Accounting**			5,671.38		
10/15/25	14925	1	Housing Authority Accounting Specialists		226.04	
			Totals for 10191900		226.04	5,897.42
10193100	**Water**			1,708.73		
10/22/25	1079	1	City of St Joseph		1,852.79	
			Totals for 10193100		1,852.79	3,561.52
10193200	**Electricity**			35,668.64		
10/14/25	1075	1	American Electric Power		30.50	
10/14/25	1078	1	American Electric Power		6,546.24	
			Totals for 10193200		6,576.74	42,245.38
10193300	**Gas**			25,384.48		
10/06/25	1072	1	Michigan Gas		605.78	
			Totals for 10193300		605.78	25,990.26
10193600	**Sewer**			2,940.57		
10/22/25	1079	1	City of St Joseph		3,205.66	
			Totals for 10193600		3,205.66	6,146.23
10193800	**Other Utilities Expense**			1,217.19		
10/22/25	1079	1	City of St Joseph		1,217.19	
			Totals for 10193800		1,217.19	2,434.38
10194100	**Maintenance Salaries**			31,281.00		
10/10/25	1074	1	Payroll		2,392.00	
10/29/25	1085	1	Payroll		2,455.00	
			Totals for 10194100		4,847.00	36,128.00
10194200	**Materials**			2,357.42		
10/14/25	1076	1	Amazon		81.91	
10/14/25	1077	1	Lowes		268.82	
10/27/25	1083	1	Amazon		119.03	
			Totals for 10194200		469.76	2,827.18

St. Joseph Housing Commission
General Ledger
October 1, 2025 - October 31, 2025

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
10194300.01	**Garbage**			4,414.86		
10/23/25	1082	1	Republic Services		654.10	
10/30/25	1086	1	Republic Services		75.00	
			Totals for 10194300.01		729.10	5,143.96
10194300.02	**Heating & Cooling Contracts**			885.00		
10/15/25	14928	1	R.W. LaPine, Inc		6,278.00	
			Totals for 10194300.02		6,278.00	7,163.00
10194300.04	**Elevator Maintenance Contracts**			4,163.03		
10/31/25	RT2	3	To record monthly elevator contract expense		1,388.01	
			Totals for 10194300.04		1,388.01	5,551.04
10194300.05	**Landscape & Grounds**			269.98		
			Totals for 10194300.05		0.00	269.98
10194300.07	**Electrical Contracts**			514.25		
			Totals for 10194300.07		0.00	514.25
10194300.08	**Plumbing Contracts**			297.42		
			Totals for 10194300.08		0.00	297.42
10194300.09	**Extermination Contracts**			3,333.00		
			Totals for 10194300.09		0.00	3,333.00
10194300.12	**Misc. Maintenance Contracts**			4,277.75		
10/15/25	14921	1	Automatic Door Service Inc		270.00	
10/15/25	14924	1	Elmer's Locksmith, LLC		7,508.05	
			Totals for 10194300.12		7,778.05	12,055.80
10194500	**Maintenance Benefits**			12,720.14		
10/10/25	1074	1	Payroll		976.54	
10/29/25	1085	1	Payroll		981.34	
			Totals for 10194500		1,957.88	14,678.02
10195200	**Protective Service Contracts**			330.00		
10/02/25	1070	1	SecurAlarm		165.00	
			Totals for 10195200		165.00	495.00
10196110	**Property Insurance**			37,186.00		
			Totals for 10196110		0.00	37,186.00
10196120	**Liability Insurance**			7,448.00		
			Totals for 10196120		0.00	7,448.00
10196130	**Workers Comp Insurance**			1,162.94		
10/10/25	1074	1	Payroll		105.54	
10/29/25	1085	1	Payroll		115.75	
			Totals for 10196130		221.29	1,384.23
10196200	**Other General Expenses**			2,193.00		
			Totals for 10196200		0.00	2,193.00
10196300	**Payments in Lieu of Taxes**			14,496.00		
10/31/25	PILOT	3	To accrued estimated monthly PILOT expense		2,416.00	
			Totals for 10196300		2,416.00	16,912.00

Date	Reference	Journal	Description	Beginning Balance	Current Amount	Period End Balance
10197100	**Extraordinary Maintenance**			5,220.77		
			Totals for 10197100		0.00	5,220.77
10197400	**Depreciation Expense**			114,462.00		
10/31/25	DEP	3	To record monthly estimated depreciation		19,077.00	
			Totals for 10197400		19,077.00	133,539.00
			Report Total			0.00

Net Profit/(Loss)

Current Period	(13,749.14)
Year-to-Date	(14,195.76)

Distribution count = 100

St. Joseph Housing Commission
State/Local Program
Balance Sheet
As of October 31, 2025

ASSETS	
CURRENT ASSETS	
Cash	
110 - General Checking	$ 7,797.49
Total Cash	7,797.49
Receivables	
Total Receivables	0.00
TOTAL CURRENT ASSETS	7,797.49
Capital Assets	
Total Capital Assets	0.00
TOTAL ASSETS	$ 7,797.49
LIABILITIES	
Current Liabilities	
347 - Interprogram due to	5,288.00
Total Current Liabilities	5,288.00
Noncurrent Liabilities	
Total Noncurrent Liabilities	0.00
TOTAL LIABILITIES	5,288.00
EQUITY	
Unrestricted Net Position	
512.1 - Unrestricted Net Position	2,509.49
Total Unrestricted Net Position	2,509.49
TOTAL EQUITY	2,509.49
TOTAL LIABILITIES/EQUITY	$ 7,797.49

St. Joseph Housing Commission
Bank Account Reconciliation Worksheet

General Checking

October 1, 2025 - October 31, 2025

Reference	Date	GL Account	Description		Amount
Bank Statement Information					
				Beginning Bank Balance	365,789.85
Cleared Deposits & Additions					
CR-107	10/31/25	Multiple	Cash Receipts		55,176.82
				Total	55,176.82
				Statement Total	55,176.82
				Difference	0.00
Cleared Checks & Payments					
1069	10/01/25	10191600.1	AT&T		175.76
1070	10/02/25	10195200	SecurAlarm		165.00
1071	10/06/25	10191600	Google		67.20
1072	10/06/25	10193300	Michigan Gas		605.78
1073	10/09/25	10191600	Amazon		83.84
1074	10/10/25	Multiple	Payroll		7,020.67
1075	10/14/25	10193200	American Electric Power		30.50
1076	10/14/25	10194200	Amazon		81.91
1077	10/14/25	10194200	Lowes		268.82
1078	10/14/25	10193200	American Electric Power		6,546.24
1079	10/22/25	Multiple	City of St Joseph		6,275.64
1080	10/22/25	10191600.1	AT&T		166.32
1081	10/23/25	10191600.1	Verizon		98.54
1082	10/23/25	10194300.01	Republic Services		654.10
1083	10/27/25	10194200	Amazon		119.03
1084	10/27/25	10191600.1	AT&T		184.97
1085	10/29/25	Multiple	Payroll		7,583.11
1086	10/30/25	10194300.01	Republic Services		75.00
1087	10/15/25	10191600	Online Payment Center Fees		55.00
1088	10/15/25	10191600	ACH Origination Fees		20.14
1089	10/15/25	10191600	Business Online Service Fees		0.75
14886	07/25/25	101141	VOID		0.00
14893	08/18/25	101141	VOID		0.00
14913	09/23/25	10194300.12	EB Welding, Inc		500.00
14914	09/23/25	10194300.12	Elmer's Locksmith, LLC		98.00
14915	09/23/25	10191600.1	Indiana Electronics & Communications		155.00
14916	09/23/25	10191600.2	Parrett Company		29.50
14917	09/23/25	10194300.12	Wolverine Power Systems, Inc		1,065.00
14918	09/30/25	10194300.09	K.A.L. Pest Solutions		1,036.00
14919	09/30/25	10191900	Maner Costerisan, CPA		1,773.30
14920	10/01/25	101341	Jeffery Sunday		223.00
14921	10/15/25	10194300.12	Automatic Door Service Inc		270.00
14922	10/15/25	10191600	Bank of America		51.53
14926	10/15/25	10191600.1	Indiana Electronics & Communications		438.98
14927	10/15/25	10191600.2	Parrett Company		51.08
14928	10/15/25	10194300.02	R.W. LaPine, Inc		6,278.00
14929	10/15/25	10191700	John D Bradshaw		100.00
				Total	42,347.71
				Statement Total	42,347.71
				Difference	0.00
				Ending Bank Balance	378,618.96
Reconciled Bank Information					
				Ending Bank Balance	378,618.96
Open Deposits & Additions					
				Total	0.00
Open Checks & Payments					

St. Joseph Housing Commission
Bank Account Reconciliation Worksheet

General Checking

October 1, 2025 - October 31, 2025

Reference	Date	GL Account	Description	Amount
14923	10/15/25	10191600	Doubleday Office Products	44.00
14924	10/15/25	10194300.12	Elmer's Locksmith, LLC	7,508.05
14925	10/15/25	10191900	Housing Authority Accounting Specialists	226.04
			Total	7,778.09
			Reconciled Bank Balance	370,840.87

General Ledger Information

Unadjusted General Ledger Balance	370,840.87
Adjustments	
Total	0.00
Adjusted General Ledger Balance	370,840.87

Bank Account Reconcilation Summary

Bank Statement Information	
Beginning Bank Balance	365,789.85
+ Cleared Deposits & Additions	55,176.82
- Cleared Checks & Payments	42,347.71
Ending Bank Balance	378,618.96
Reconciled Bank Information	
+ Open Deposits & Additions	0.00
- Open Checks & Payments	7,778.09
Reconciled Bank Balance	370,840.87
General Ledger Information	
Unadjusted General Ledger Balance	370,840.87
+/- Total Adjustments	0.00
Adjusted General Ledger Balance	370,840.87
Unreconciled Amount	0.00

Cleared Deposits & Additions count = 1
Cleared Checks & Payments count = 37
Open Deposits & Additions count = 0
Open Checks & Payments count = 3
General Ledger Adjustment count = 0

St. Joseph Housing Commission
Bank Account Reconciliation Worksheet

SD Checking

October 1, 2025 - October 31, 2025

Reference	Date	GL Account	Description		Amount
Bank Statement Information					
				Beginning Bank Balance	35,483.50
Cleared Deposits & Additions					
CR-107	10/31/25		October Cash Receipts		1,478.00
				Total	1,478.00
				Statement Total	1,478.00
				Difference	0.00
Cleared Checks & Payments					
CR-107	10/31/25		October Cash Receipts		1,583.00
				Total	1,583.00
				Statement Total	1,583.00
				Difference	0.00
				Ending Bank Balance	35,378.50
Reconciled Bank Information					
				Ending Bank Balance	35,378.50
Open Deposits & Additions					
				Total	0.00
Open Checks & Payments					
				Total	0.00
				Reconciled Bank Balance	35,378.50
General Ledger Information					
				Unadjusted General Ledger Balance	35,378.50
Adjustments					
				Total	0.00
				Adjusted General Ledger Balance	35,378.50

Bank Account Reconcilation Summary

Bank Statement Information	
Beginning Bank Balance	35,483.50
+ Cleared Deposits & Additions	1,478.00
- Cleared Checks & Payments	1,583.00
Ending Bank Balance	35,378.50
Reconciled Bank Information	
+ Open Deposits & Additions	0.00
- Open Checks & Payments	0.00
Reconciled Bank Balance	35,378.50
General Ledger Information	
Unadjusted General Ledger Balance	35,378.50
+/- Total Adjustments	0.00
Adjusted General Ledger Balance	35,378.50
Unreconciled Amount	0.00

Cleared Deposits & Additions count = 1
Cleared Checks & Payments count = 1
Open Deposits & Additions count = 0

St. Joseph Housing Commission
Bank Account Reconciliation Worksheet

SD Checking

October 1, 2025 - October 31, 2025

Reference	Date	GL Account

Open Checks & Payments count = 0
General Ledger Adjustment count = 0

Agenda Item

TO: **City Commissioners**

FROM: **Emily Hackworth, City Manager**

RE: **City Right-of-Way Pole Banner Policy**

MEETING DATE: **November 17, 2025**

For efficiency, and to ensure adherence to City brand standards, staff prepared a banner policy that will allow right-of-way pole banners to be approved by the City Manager, or their delegate, moving forward.

Action Requested: Resolution to approve the City Right-of-Way Pole Banner Policy

ATTACHMENT(S):

- City Banner Policy.docx

City Right-of-Way Pole Banner Policy

Created November 14, 2025

Definitions:

Banner sign means a temporary lightweight sign that is made of flexible, nondurable material such as fabric, cloth or plastic and is typically affixed to a building or accessory structure.

Pole banner means a banner sign attached to a single pole and suspended above a public right-of-way or parking lot. These signs may promote community events or activities, seasons, or similar community related matters but shall not contain any commercial advertising.

Purpose:

The purpose of this policy is to establish standards and processes for the eighteen (18) City pole banners on City property or in the right of way adjacent to Lake Boulevard and Port Street as well as the fourteen (14) City pole banners on either side of Main Street between the areas of Broad and Port Streets. This policy is designed to cover both banners purchased by the Downtown Development Authority (DDA) or donated to the City.

The purpose of the pole banners is to welcome visitors downtown, promote the current season, feature images reflective of the City's unique landmarks or history, celebrate federally-recognized seasonal holidays, and/or promote events occurring within the downtown.

All City pole banners should support and promote the goals of the master plan by improving the character of main thoroughfares and enhancing the beauty, unique character, and quality of the City of St. Joseph with the goal of attracting commerce, business, residents and/or visitors, by creating a visually appealing streetscape.

Scope:

For efficiency as well as adherence and compliment to City brand standards, banners may be approved or declined based on City Manager or their delegate's discretion moving forward. The Public Works Department will hang all approved banners.

Design Guidelines:

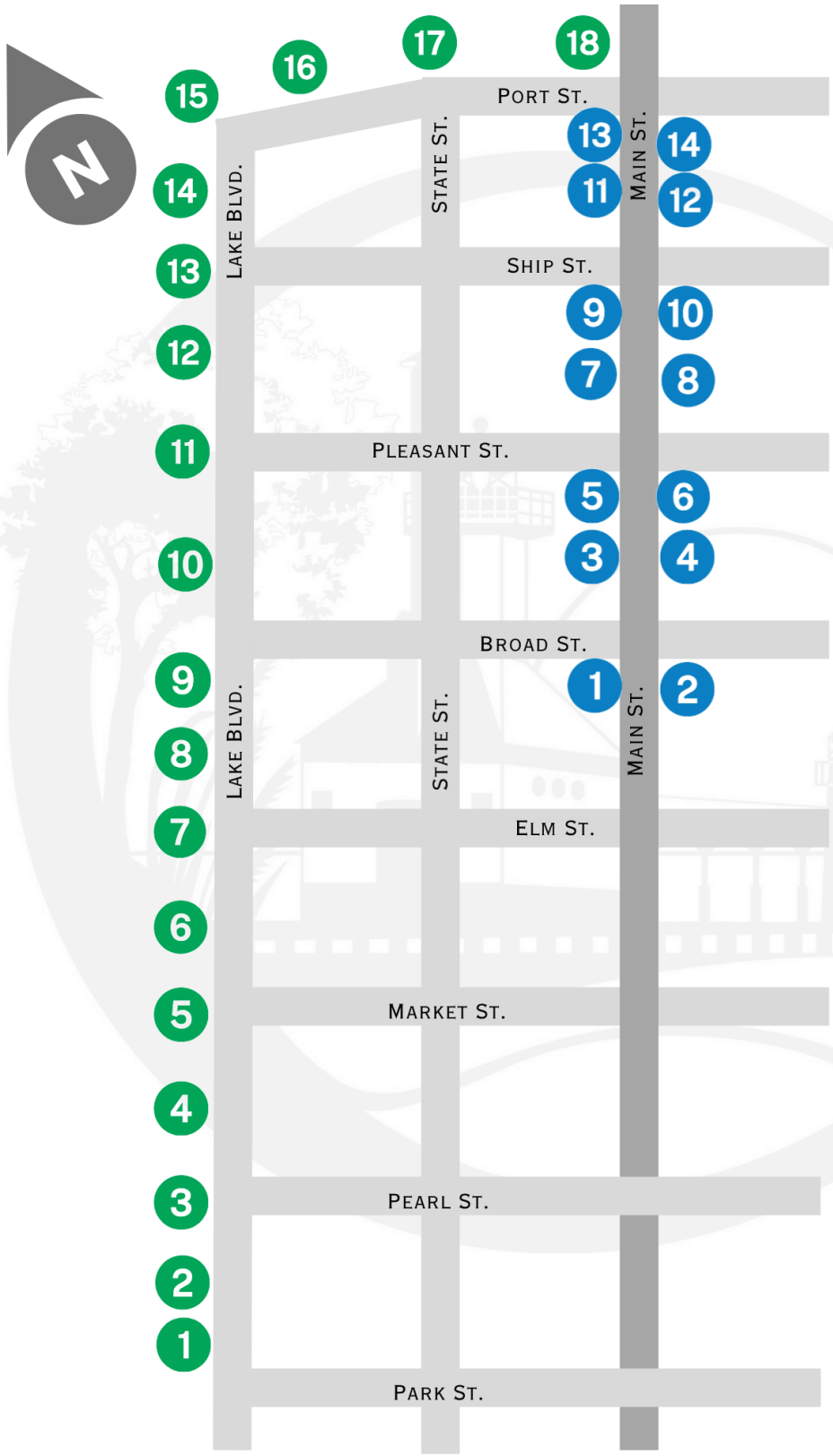
- Banner may not contain content prohibited in Chapter 25 of the City's Code of Ordinances, state or federal law
- Banners may not contain any messaging that is either political in nature or could be reasonably construed as political in nature based on current cultural context.
- Banners may not include content designed to advertise specific products, sales or services in a way that may benefit the financial interests of a specific business or individual.

- Any included fonts must be legible from a distance with good visual contrast. Individual banners may not contain more than 15 characters in text (excluding City logo).
- Banner designs must compliment the tone and visuals of each other.
- Banner colors must compliment or use **one** set of official City colors:

    - Logo Colors
        - Blue: CMYK 94-35-0-24
        - Green: CMYK 100-0-47-35
        - Red: CMYK 0-96-97-0
        - Orange: CMYK 0-45-86-5
        - Yellow: CMYK 0-23-82-3

    - Wayfinding Colors
        - Teal: CMYK 86-15-0-60
        - Deep Blue: CMYK 71-24-0-73
        - Lighthouse Red: CMYK 0-76-76-37

- Banners may not run for any more than six consecutive months.
- Banners must meet the size requirement of 33 inches wide by 90 inches tall
    - Banners on either side of Main Street must total sixteen (16) in number (14 for the posts, two as back-up in case of damage.)
    - Banners along Lake Boulevard and Port Street must total twenty (20) in number (18 for the posts, two as back-up in case of damage.)
- Banners on either side of Main Street must comply with any MDOT regulations.
- Exceptions to the above guidelines must be justified and approved by the City Manager.



Banner locations are approximate

Agenda Item

TO: **City Commission**

FROM: **Greg Grothous, Director of Public Works**

RE: **Baseball & Softball Field Use Policy Revision**

MEETING DATE: **November 17, 2025**

During conversations and discussions surrounding the planned improvements by the St. Joseph School District at Dickinson Park, it was determined that once the renovations to the baseball and softball fields were completed a revision of the Baseball & Softball Field Use Policy would be needed to help maintain/protect the investment. City staff and School Administration have worked together on several revisions to the Baseball & Softball Field Use Policy as planned. The changes are highlighted in yellow in the draft policy provided.

The Parks and Recreation Advisory Board reviewed the policy changes at their regularly scheduled meeting on November 13 and recommended the City Commission adopt the policy as presented.

Action Requested: A motion to adopt the Baseball and Softball Field Use Policy as presented.

ATTACHMENT(S):

- Field Use Policy Final Draft lls rev 20190301.pdf

City of St. Joseph Parks Department
Field Rental Policy and Procedure

Field Use Policy

Effective Date: 02/22/16
Revision Date:10/21/25

The purpose of this document is to establish a system for the equitable and orderly use of City of St Joseph ("City") athletic fields located in City parks. Fields include bleachers, dugouts, or other amenities, where available. These fields, owned and operated by the City of St Joseph, are primarily utilized for baseball and softball. Fields are maintained and managed by the City Parks and Recreation Division.

All organized practices, scrimmages and games will be required to make a reservation. Individuals wishing to use the City's athletic fields in an "as is" condition may do so during normal park operating hours, providing the field has not been prepared for play later in the day or that another party has not previously reserved fields for use. There is no charge for such use. All use of the fields shall be in line with the intended use of the baseball and softball fields. Unauthorized activities include but are not limited to the following are: football, golf, soccer, and cricket.

Athletic fields are in high demand. In order to reserve a field for practice or reserve a prepared field for a practice or game, a Field Rental Application must be submitted to and approved by the Parks Department. The Parks and Recreation Division has the right to refuse use when space is not available or when the activity for which the rental is requested is not suitable for the location requested.

All players and spectators are expected to follow the guidelines within this document. Failure to comply with the guidelines may result in forfeiture of fees, payment of additional damage fees, if applicable, and/or loss of facility use privileges.

The City reserves the right to modify these policies and procedures and to develop and enforce additional rules and regulations as may be required for the protection of the parks, individual facilities and/or the users of the park.

Field Use Guidelines

Reservations

- Any individual or group representative must be at least 21 years of age to reserve the use of a field.
- A complete Field Rental Application must be submitted to and approved by the Parks and Recreation Division.
- A reservation is not confirmed until the executed contract has been returned with payment. Application may be submitted beginning March 1st for the calendar year.
- Applications must be submitted to the Parks and Recreation Division at least 2 weeks prior to the date requested. The Parks and Recreation Division cannot guarantee that action will be taken on an application submitted after this time.

Order of Priority for Field Use

- City sponsored or co-sponsored activities.
- Local recreation providers: defined as a non-profit or not for profit group organized for the primary purpose of providing and delivering recreation opportunities.
- St. Joseph Civic or Educational Groups such as Rotary Club, Lions Club, Kiwanis Club, public or private schools.
- Other organizations, individuals, businesses or groups.

NOTE: St. Joseph Public Schools have priority for field use at Dickinson Park during the school year, as provided by separate agreement.

Days and Hours of Use

- Kiwanis Park and Riverview Park fields are available for rent Monday – Sunday, April 15 through October 31.
- Dickinson Park fields are not available until after St Joseph Public Schools are out of session for the summer or the baseball/softball season has ended, whichever comes later. Additionally, the fields are only available Monday, Wednesday & Friday and one weekend per month for the rental of formal organized games, scrimmages and practices. No rentals will be allowed on City recognized holidays. City staff has the right to restrict the use of the fields on holiday weeks as well.
- Hours available are 9:00 a.m. to Dusk. All field lights must be turned off by 10:00 p.m.
- For safety reasons, daily events should conclude 30 minutes before dusk on fields that are not lighted.
- Renters are only authorized to utilize the fields specified and approved in the application process.

Facilities and Fields Available

- Riverview Park: American Legion Field (Baseball Only) and Pony Field (Baseball or Softball)
- Kiwanis Park: Softball/baseball field
- Dickinson Park: Baseball Field (Baseball Only) Softball Field (Baseball or Softball)

Payment

- Full payment is payable at the time of application.
- Reservations are not confirmed until the executed contract has been returned and payment is received.
- The rental fee may be reduced or waived under extenuating circumstances only at the discretion of the City Commission.

Insurance

All organizations, companies, leagues and other entities shall secure and maintain, at no expense to the City, a comprehensive general liability policy issued by one or more companies authorized to do business in the State of Michigan. Under such insurance:

- The City of St. Joseph, including its elected and appointed officials, employees, volunteers, boards, commissions, board members and those acting on its behalf, shall be identified as an additional named insured. As an additional insured, coverage afforded by renter shall be considered primary.
- Liability limits shall be no less than $1,000,000 combined single limit for personal injury and property damage on an occurrence basis.
- The insurance shall be provided by a company licensed and admitted to conduct business in the state of Michigan and have no less than a Best rating of A-.
- Rentals require insurance verification at the time of application submittal, the organization, league coordinator or president shall, at the time of application submittal, file with the City of St. Joseph certificate(s) of insurance showing insurance coverage in force prior to start of field use or activities.
- Such insurance coverage shall be maintained throughout the reservation period and proof of the same shall also be provided to the City upon request.

Individuals who are not acting on behalf of an entity described above may provide sufficient proof of insurance through a homeowner's policy or umbrella coverage.

Cancellations/Reschedules/Refunds

- All cancellations/reschedules request must be submitted to a Parks Department staff member in writing.
- A renter may cancel the reservation no less than 30 days before the scheduled date and receive a refund equal to three-quarters of the rental fee; the remaining one-quarter of the rental fee shall be forfeited as a cancellation penalty.
- The refund to the renting party shall be processed as a check through the normal accounts payable process.
- There will be no refund for a cancellation within 30 days of the day of the reservation date.
- No refund will be issued in the event of inclement weather on the day of the reservation unless the City cancels the game/practice. (See weather policy below)

Field Maintenance

- Field maintenance will be performed by the Parks and Recreation staff.
- Renters will be asked to rake the pitcher's mound and home plate following all practices, scrimmages or games. Rakes will be provided.
- No Coach, player, parent or spectator shall drag, move bases or pitcher mounds on any City Fields without the expressed permission of the Parks and Recreation Division.

Field Closure

- Parks and Recreation Division staff reserve the right to close any facility at any time due to poor field conditions.
- Parks and Recreation Division staff reserve the right to move rental field locations if deemed necessary.
- Any renter failing to honor any field closure is subject to revocation of the field rental, loss of rental fee and security deposit, and removal from the premises.

Weather Policy

- After severe weather or large amounts of rain, the Parks Department may close or restrict the use of outdoor fields.
- Due to inclement weather or poor field conditions, the Parks Department reserves the right to deny an athletic activity or event from being played on a City field.
- The two main purposes of this policy are to ensure the safety of participants, and to prevent the fields from being abused and destroyed when fields are too wet for play.
- As a matter of safety and precaution, all activities must come to a stop if thunder is heard or lightning is seen during practice or a game. All players, coaches, officials, and spectators are to return to their cars. NO EXCEPTIONS. Thirty (30) minutes must pass without the sound of thunder or the sight of lightning before play can resume. If thunder is heard or lightning spotted within the thirty (30) minute waiting period, the thirty (30) minute clock starts over (per MHSAA rule).
- Parks Department staff will make a determination to cancel games/practices by 4:00 p.m. on the day of the rental and will immediately notify the renter.

Clean Up

- All trash and litter shall be picked up by the renter. A basic guideline is that the area be left in the same condition as it was received.
- All waste paper, food and other rubbish must be deposited in the appropriate trash receptacles.

DRAFT

City of St. Joseph Parks Department
Field Rental Policy and Procedure

Field Rental Application

Organization _____

Address_____City_____State_____Zip _____

Purpose/Use _____

Responsible Person_____Phone _____

Park/Fields Available

1. Riverview Park/American Legion Field – baseball only
2. Riverview Park/Pony League Field – baseball or softball
3. Kiwanis Park Field – baseball or softball
4. Dickinson Park Baseball Field – baseball only
5. Dickinson Park Softball Field – baseball or softball

Reservation Rates/Service

	Use	Service	Weekday	Weekend
1.	Practice	Reserved/No Preparation	$ 15	$ 15
2.	Game	Reserved/Groomed/Bases Set	$ 50	$115
3.	Game with Lights	Reserved/Groomed/Bases Set	$ 70	$135
4.	Special Event	Reserved/Extended Time/No Prep	$105	$125

Times Available

1. 5:30 p.m. to 7:00 p.m.
2. 7:00 p.m. to 8:30 p.m.
3. Other – Please specify

Dates Requested

Park	Service	Time	Day of Week	From	To	Rate	Total Dates
1	1	1	Monday	5/1/16	8/1/16	15.00	13

_____ _____

Signature of Responsible Party Date

DRAFT

WAIVER OF LIABILITY

To the fullest extent permitted by law,_____agrees to defend, pay in behalf of, indemnify and hold harmless, the City of St. Joseph, including its elected and appointed officials, employees, volunteers, boards, commissions, board members and others working on its behalf against any and all claims, demands, suits, or loss, including all costs connected therewith, and for any damages which may be asserted or claimed or recovered against or from the City of St. Joseph, its elected and appointed officials, employees, volunteers, boards, commissions, board members or others working on its behalf, by reason of personal injury or death and/or property damage, including loss of use thereof, which arises out of or is in any way connected or associated with this rental.

I have read and understand this Waiver of Liability, the risks associated the Field Rental, and am willingly signing this Waiver of Liability. I represent that I full authority to sign this Waiver of Liability on behalf of the party identified below.

_____ _____

Signature of Renter/Authorized Representative Date

DRAFT

Agenda Item

TO: **City Commission**

FROM: **Steve Neubecker, Public Safety Director**

RE: **Armor Level IIIA Bullet Proof Vests**

MEETING DATE: **November 17, 2025**

The city has applied for a Patrick Leahy Bulletproof Vest partnership grant from the federal government, to pay ½ the cost of bulletproof vests for the public safety officers.

The Department of Pubic Safety received a quote from On Duty Gear LLC of Clinton Township, Michigan for 22 Armor Express Level III bullet proof vests, in the amount of $35,200. The vest carriers are a newer design that allow officers to carry radios, handcuffs, batons and other equipment attached to the vests, rather than to their belts, which will better distribute the weight and reduce stress on officers' hips and lower back.

Staff is asking the Commission to authorize expending $35,200 from the Capital Improvement Fund to purchase the new vests, understanding that the grant received would offset approximately ½ of that cost.

The department's current vests were purchased in 2021 and are set to expire in 2026.

Action Requested:

Action requested: Motion as part of the consent agenda, to authorize purchase of 22 vests and carriers from On Duty Gear LLC., in the amount of $35,200, to be paid from the Capital Improvement Fund, and to accept the grant from Patrick Leahy Vest Partnership in the amount of $17,600, to be deposited in the Capital Improvement Fund.

ATTACHMENT(S):

- BVV2025 Quote.pdf

ON DUTY GEAR, LLC
44315 N. Groesbeck Hwy.
Clinton Township, MI 48036
Phone: (586) 463-0099

Quote

Date	Quote #
10/23/2025	4657

Name / Address
St. Joseph Police Dept. ATTN: Ofcr. Tyler Harper 700 Broad St. St. Joseph, MI 49085

Terms	Rep	Project
Net 30	MAH	

Item	Description	Qty	Cost	Total
AE-CUSTOM	Armor Express Custom Armor Package-Includes Razor XT Level IIIA Ballistic Panel Inserts, PLTAEICW10X12 Surge Level III ICW Shooter's Cut Rifle Rated Plate and TRVLCDNN57LC Laser Cut Traverse External Carrier in LAPD Navy	22	1,575.00	34,650.00
AE-ID	Armor Express Custom Label/ID Tags for Traverse Carrier "POLICE" for L. Front & Back, "RANK. LAST NAME" for R. Front-Grey or Gold Letters (Customer to Advise) on LAPD Navy	22	25.00	550.00
	FREE SHIPPING Quote Valid Through 02/28/2025			

This quotation is valid for 30 days.

Total $35,200.00

Agenda Item

TO:

FROM: **Abby Bishop, City Clerk**

RE: **Meeting Minutes of October 27, 2025**

MEETING DATE: **November 17, 2025**

Action Requested: to approve the meeting minutes of October 27, 2025, as presented.

ATTACHMENT(S):

- City Commission Meeting Minutes 10.27.25.pdf

Minutes of the St. Joseph City Commission Meeting held in the Commission Chambers 700 Broad Street, St Joseph, MI 49085, on October 27, 2025.

Call to Order

The meeting was called to order by Commissioner Mike Sarola at 6:00 pm.

Attendee Name	Title	Status
Brook Thomas	Mayor	Absent
Michele Binkley	Mayor Pro Tem	Absent
Michael Sarola	Commissioner	Present
Michael Fernandez	Commissioner	Present
Tess Ulrey	Commissioner	Present
Also present: City Manager Emily Hackworth, City Attorney Laurie Schmidt, and City Clerk Abby Bishop.		

Order of Business

1. Pledge of Allegiance

2. Announcements

Commissioner Sarola stated that Mayor Thomas and Commissioner Binkley were both out of town and would not be in attendance.

3. Approval of Agenda

MOTION: To approve the agenda as presented.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Michael Fernandez, Commissioner
SECONDER:	Tess Ulrey, Commissioner
AYES:	Commissioner Sarola, Commissioner Fernandez, Commissioner Ulrey
ABSENT:	Mayor Thomas, Mayor Pro Tem Binkley

4. Public Comment - For Items on the Consent Agenda, or Not on the Agenda - Please Limit Comments to Three Minutes

Ann Barnes, a City resident, said that two events were happening in the City at the same time. She mentioned that having two overlapping events downtown at the same time, the Boo Spectacular and a large political protest, could have led to a bad outcome, and believes such events should be staggered for safety.

Consent Agenda

MOTION: To approve the Consent Agenda, as presented.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Michael Fernandez, Commissioner
SECONDER:	Tess Ulrey, Commissioner
AYES:	Commissioner Sarola, Commissioner Fernandez, Commissioner Ulrey

5. Meeting Minutes of October 13, 2025

Approved the meeting minutes of October 13, 2025, as presented.

6. Invoice and Tax Disbursements

Approved the invoice and tax disbursements as presented.

7. Resolution Authorizing Transfer of Unpaid Accounts Receivable to 2025 Winter Tax Roll

Approved the resolution authorizing the transfer of unpaid accounts receivable to the 2025 Winter Ad Valorem Property Tax Roll.

RESOLUTION AUTHORIZING TRANSFER OF UNPAID ACCOUNTS RECEIVABLE TO 2025 WINTER TAX ROLL

WHEREAS, City Ordinance requires that the City Commission meet once per year to review all water and sanitary sewer system accounts which are considered delinquent, and allows that the City Commission may authorize by resolution the transfer of those accounts along with a 10% administrative fee to the city tax roll to be assessed against the properties served and collected with and in the same manner as ad valorem taxes are collected and;

WHEREAS, billed amounts on these utility accounts have remained delinquent for six months or more and;

WHEREAS, a notice to all owners of property within the city of outstanding charges delinquent and eligible for addition to the tax roll was properly published in the local newspaper at least 14 days before this action and;

WHEREAS, City Ordinance allows for outstanding sidewalk replacement, mowing assessments and other receivables to be added to the ad valorem tax roll and;

WHEREAS, all reasonable collection efforts have been made to collect these amounts and in spite of these efforts the accounts remain unpaid;

BE IT RESOLVED, that the St. Joseph City Commission hereby authorizes the transfer of all unpaid utility, mowing, sidewalk and code enforcement accounts receivable to the 2025 Winter Tax Roll, thereby perfecting the lien for these services against said properties.

8. Quarterly Investment Report PA 20

9. New Board Appointment

Approved the new appointment of Thomas Patrick to the Parks & Recreation Advisory Board with a term ending on October 31, 2028.

10. Board Reappointments

Approved the reappointments of Chris Lannert and Robert Montgomery to the Downtown Development Authority terms ending October 31, 2029, Laura Goos to the Municipal Officers Compensation Commission term ending October 31, 2030, and Nancy Buckleitner and Jeanne Strine to the Parks and Recreation Advisory Board terms ending October 31, 2028.

11. Organizational Meeting - Date Change

Approved the City Commission organizational meeting date change from December 1 to November 19, 2025, at 12 noon.

12. Right of Way and Park Tree Planting

Approved the proposal from Dogwood Hills Tree Farm of Middlebury, Indiana and authorized the City Manager to execute the appropriate documents on behalf of the City.

Old Business

New Business

13. Special Event Application - Blossomtime Events

MOTION: To approve the requests for the Blossomtime events as submitted and to authorize staff to issue special event permits.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Michael Fernandez, Commissioner
SECONDER:	Tess Ulrey, Commissioner
AYES:	Commissioner Sarola, Commissioner Fernandez, Commissioner Ulrey
ABSENT:	Mayor Thomas, Mayor Pro Tem Binkley

14. Public Hearing - 315 Lake Boulevard - The Rienks Group - Special Use to Increase Building Height from 55 to 80 feet in the Downtown Height Overlay District

Commissioner Sarola opened the Public Hearing at 6:11 PM.

Community Development Director Kristen Gundersen presented the request from The Rienks Group for the property at 315 Lake Boulevard. She advised that the property is located within a downtown height overlay district, which allows a special use permit to be requested to increase the allowable building height from 55 feet to 80 feet. Gundersen stated that the Planning Commission held a Public Hearing on the request during its October 2nd meeting and unanimously recommended approval of the increase in building height from 55 to 80 feet. Gundersen stated that the proposed building will be 7 stories tall, with 2.5 levels of below-grade parking, and will include 32 residential condominium units and 68 rental units. She summarized concerns from the public, which included the elimination of views, the need for additional public parking, the construction timeline, traffic, and the shadow effect. There was also public support for the project. She stated that the Rienks Group is also requesting 3 years to construct the building and 1 year from today to begin construction.

Peter Rienks, with The Rienks Group, presented a slideshow on the Marquette building proposal, outlining a project summary, development plan, and timeline, as well as how the project meets the zoning ordinance requirements. There will be 68 apartments, 32 luxury condominiums, a courtyard roof deck and greenspace, ground floor restaurants and retail, and underground parking targeted at 180 parking spots for residents and the public. They intend to complete construction within 2 years, with groundbreaking scheduled for May-June 2026. He

believes their plan complies with the zoning ordinance's requirements and shared some of the expected benefits, which include revitalizing a vacant lot that has been empty for 20 years, achieving a higher and better use of the lots, bringing in 100 new housing units for a range of income levels stimulating the downtown and supporting local businesses by bringing in year round residents, reversing the population decline, providing a net positive in public parking spaces. Rienks explained that the project aligns with the St Joseph Downtown Vision Master Plan.

Terry Malloy, with The Rienks Group, presented the St. Joseph and Benton Harbor housing study, published in 2024 by Cornerstone Alliance, which highlighted the projected need for 900 new housing units in the area by 2028. He explained that the study revealed a demand for housing that they could meet, offering both rental and ownership options, while also attracting more people to work and live in the area. He also highlighted a second study by Cornerstone Alliance, focusing on economic development, which showed the area's need for available housing and retail growth opportunities.

Malloy explained the Michigan State Housing Development Authority (MSHDA) program and provided an income and rent limits chart from the MSHDA that calculates the Area Median Income (AMI) for the County. 31 of the rental units proposed in The Marquette will be priced at 100% of AMI for income and rent, and they are committing to another 31 rental units at or below 120% of AMI.

Peter Rienks discussed The Marquette's design and how they will use the City's character and current architecture as inspiration. He displayed pictures of current buildings in the downtown and compared the design features to how The Marquette is proposed to look. Rienks also compared the building to new architectural designs. He showed pictures comparing the height of The Marquette to other buildings downtown. He stated it would be the sixth-tallest building in St Joseph and the fourth-tallest downtown.

Rienks stated that they have spent the last six months talking with local residents, business owners, entrepreneurs, and community leaders, and have gained support from the Cornerstone Alliance, the Downtown Development Authority, the St. Joe Rotary, and St. Joseph Today, along with numerous letters to the Commission expressing support for the project. Rienks said they have designed this project to be a net positive for all stakeholders.

Commissioner Ulrey expressed appreciation for the explanation of what AMI housing and costs entail. She mentioned that she has always rented and agreed that the proposed AMI rental prices are great values. Rienks states they have been working closely with the Commission on the apartment prices, and it is a part of the Brownfield TIF requirement that they are income-restricted. He added that they doubled the required number of units to make sure that the apartments are affordable for the everyday working professional and meet housing needs.

Commissioner Sarola stated that the 80-foot height of The Marquette is necessary to preserve the income-restricted units. He said that any reduction in height by removing a story would have resulted in a reduction in those units.

Beth Fanning, 2424 Shoreham Highlands, stated that a qualified contractor needs to inspect the site first. She wanted to know how far the construction boundary lines would extend and how

neighboring merchants would deal with the loss of easy access to their businesses. She said this will affect walkability to Lake Bluff and wanted to know how several events there would be impacted. She asked if there is enough room for all the different machines, materials, and workers needed to construct the project. She expressed concerns about the project's timeline and the simultaneous Main Street reconstruction. She wants to ensure this project provides more benefit than potential harm.

Jose Vasquez, 312 State Street, thanked those who have reached out to him about the project. He agrees that the project is complex, and it has to work and be done correctly. He said it was tough on him and his wife because the building will now block their view of the lake.

Paul Knapp, Executive Director of St. Joseph Today, stated that 3 of over 70 events they hold in the area will be directly impacted by the construction of The Marquette; it provides an opportunity for creativity. The events can be moved elsewhere, and they still plan to achieve their goal of attracting more people downtown.

Carl Meyer, owner of 505 Properties at 505 Pleasant Street, agreed that the community should be involved in this process and suggested that the developer create a website dedicated to providing information and a means for addressing concerns. He expressed support for this building. More development is needed in the City.

Mark Williams, 2234 Old Lakeshore Road, voiced support for the project. He said that compared to the Downtown Vision Master Plan, this project checks all the boxes. He stated that a yes vote by the Commission sends a positive message to other developers that the City is open for business. He noted that there have been more positive development discussions over the past 4 to 5 months. He believes the Rienks Group is qualified to handle this project, and despite the inconvenience during construction, they need to approve it for the City's future.

Chris Cook, 404 Dune Ridge South, stated that this was a significant night for the City's future. The development will attract hundreds of residents to local businesses and restaurants. He emphasized that projects like this don't happen by chance — they require developers willing to risk their capital and reputation, along with a supportive city, to make it possible. He voiced full support for the project.

Andrew Hahn from Cornerstone Alliance states that he has worked on this project with the developers and the City from the beginning, and it aligns with the City's Downtown Vision Master Plan. Market data support the need. He mentioned that the project has full support from their board of directors and the organizations they represent, highlighting the positive economic impact it would bring to the City and the area.

Aaron Miller, 1110 Flanders Place, stated that the City should establish parking rules for the public spaces in the development and have the ability to enforce them. He said that without enforcement, residents outside the development and those within it will conflict.

Ceile Wipper, representing Whirlpool Corporation, offered their full support for The Marquette project. She stated they understand how important affordable housing is in this community, both for their employees and visitors.

Rick Heaton, 1205 Lake Boulevard, said he does not understand the height difference from 55 to 80 feet. He expressed concerns about the number of parking spaces available to the public and thinks the additional height will only create more parking issues.

Phil Haag, 912 State Street, inquired whether any of the rental units would be used for short-term rentals. Malloy responded that there will be no short-term rentals allowed in the rental units.

Joey Andrews, State Representative for the 38th District, stated he has lived in the City since that lot originally became vacant. He noted that the City's population has been declining since the 1970s and views this project as a turning point for the City and future developments. He praised the developers for bringing in AMI units to help address the housing shortage and offered his full support for the project.

Ann Barnes, 608 Market Street, stated that the proposed building does not maintain the charm for which St. Joseph is known and alters the skyline, while also casting shadows on both sides. She voiced concerns about the building's height and the loss of sunlight downtown.

Jim Kramer, owner of Schu's and Tim's Too, said it was great to see young developers and applauded their willingness to take risks.

Tom Gawlik, 700 Lions Park Drive and Chair of the Downtown Development Authority (DDA), states that the DDA has had many discussions over the past few years regarding development, and this is the first tangible project. He considers this a great opportunity. He believes the project will be managed properly and, once finished, the community will be proud of the City, and it will be a positive situation.

Sandra Mason, 819 Columbia Ave, expressed concerns about the implementation, specifically regarding parking and ensuring that the units in the building do not become short-term rentals. She also wanted to know how the loss of population over the years results in no housing.

Commissioner Ulrey explained the housing-to-population issue, noting that people use homes differently. Having one or two people in a four-bedroom home is very different from a family of six living there. She also mentioned that the age of City residents is increasing, which causes housing density to look quite different.

Commissioner Fernandez stated that when the City was built, there were many multi-unit buildings. He explained that in the 60s and 70s, with new zoning laws, it became illegal to build anything other than single-family homes.

The Public Hearing was closed at 7:03 PM

MOTION: To approve to close the public hearing.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Tess Ulrey, Commissioner
SECONDER:	Michael Fernandez, Commissioner
AYES:	Commissioner Sarola, Commissioner Fernandez, Commissioner Ulrey
ABSENT:	Mayor Thomas, Mayor Pro Tem Binkley

15. 315 Lake Boulevard - The Rienks Group - Special Use to Increase Building Height from 55 to 80 feet in the Downtown Height Overlay District

Commissioner Fernandez said that people are more valuable than pavement and there is an opportunity to transform that lot into something the City needs. He stated that there's no better way to enhance the character of the City's downtown than by adding 100 new residents to live there and make it even better.

Commissioner Sarola agreed that increasing the number of year-round residents is very important to downtown businesses. He mentioned that the new dining options inside The Marquette will draw more people to town and benefit everyone. The expanded tax base is a huge positive for the City. Sarola pointed out that the sale of the City property to The Rienks Group based on the property's appraisal, and they committed to surpassing the 57 parking spaces by providing a total of 80. Sarola noted that every request from the City has been fulfilled by The Rienks Group.

Commissioner Sarola read letters of support from Mayor Thomas and Commissioner Binkley, who were unable to attend.

Commissioner Ulrey stated she was looking forward to a higher and better use of the property.

MOTION: To approve To approve a special use permit for the property known as 315 Lake Boulevard
pursuant to the City of St. Joseph Zoning Ordinance, Art. XI Special and Conditional Use Regulations and Art. IX, Section 9. "DH-OH Downtown Height Overlay District" to increase allowable building height from 55 feet to 80 feet in the D Downtown District to allow a seven-story mixed used building with below grade parking based on the application prepared by the applicant and consisting of 9 sheets of building elevations/drawings along with a one-page site plan and 5 pages of renderings prepared by Abonmarche related to the building elevations and revised site plan and drawings prepared by Fishbeck for the below-grad parking and included in the October 2,2025 Planning Commission agenda packet as updated with a new site plan dated September 30, 2025, as the request meets the required standards under Section 11.5.2 and Sections 9.4.2.B.2 and 9.4.2.D of the Zoning Ordinance and that the timeframe for completion be extended from 1 to 3 years, October 27, 2028, as allowed per Section 11.8.1 of the Zoning Ordinance, upon the condition that construction of the structure begins no later than October 27, 2026, and continues to progress toward completion thereafter.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Michael Fernandez, Commissioner
SECONDER:	Tess Ulrey, Commissioner
AYES:	Commissioner Sarola, Commissioner Fernandez, Commissioner Ulrey
ABSENT:	Mayor Thomas, Mayor Pro Tem Binkley

16. Public Hearing - Marquette Development Brownfield Plan

Commissioner Sarola opened the Public Hearing at 7:13 PM.

Development Director, Kelly Ewalt, presented as part of The Marquette development, a request for a brownfield housing TIF. Ewalt stated that the City's Brownfield Redevelopment Authority

(BRA), which has been semi-active for a few years, is ramping up; Fleis and Vandenbrink were hired to help update the bylaws and assist in navigating the changes in the brownfield regulations at the state level.

Samantha Marius, Economic Development Manager at Fleis and Vandenbrink, stated that the project is valued at $57.5 million and includes 100 residential units. Marius noted that although the legislation is still referred to as Brownfield TIF, it was expanded in 2023 to allow for housing development properties, specifically to address Michigan's significant housing shortage.

Marius described the 100 units planned for the project, saying that 62 of those will be reserved for individuals earning up to 120% of the area median income. Marius explained that these units will be restricted for 15 years to individuals earning 120% or 100% of the area median income. She advised that for this plan to be approved by the Michigan State Housing Development Authority (MSHDA), there will be a restriction on short-term rentals in the income-restricted units. Marius outlined the statutorily eligible activities for which the developer can be reimbursed and explained the verification and reporting process as part of the plan approved by MSHDA. She stated that this plan will result in some additional costs for the City, and the BRA has set a policy to collect 10% of the tax increment revenue to cover ongoing expenses. Marius stated that the goal of the local Brownfield revolving fund is to use it to generate additional projects throughout the community. She advised that the BRA had met to review the plan and recommended that it come before the City Commission for approval.

Joe Agostinelli, Managing Director of Michigan Growth Advisors, stated that they are the consultants responsible for preparing the brownfield plan for this project. He mentioned that the underground parking structure in this project is costly and that the brownfield TIF component is essential for the project to succeed financially.
Aaron Miller, 1110 Flanders Place, stated that he would prefer the base taxable value not be fixed, but rather to be allowed inflationary growth as other property values in the area increase.

Mike Garey, 1442 Lake Boulevard, stated that he is the chairperson of the BRA. He noted that since the state laws changed in 2023, the housing component has become critical for this project and future projects. He praised the city's staff and BRA members for their teamwork and efforts in developing this plan.

Ann Barnes, 608 Market Street, stated that she thought a brownfield is an area where there had been some sort of contaminants, and did not understand how this area would be designated as such.

Agostinelli stated that the legislature amended Public Act 381 over two years ago to include housing property in the definition of brownfield-eligible property. Housing is defined as a property with a housing unit on it or one that is proposed to be on it. It includes housing in a mixed-use building.

Commissioner Sarola asked for clarification on the starting tax value of the property. Marius explained that the base value is determined for the year in which the plan is approved. The reason it typically does not fluctuate is that if it were to grow, it would reduce the available TIF, thereby extending the length of the plan. She said then the plan would increase to 30 years

instead of 17, and the goal is to get it up and running as fast as possible.

The Public Hearing was closed at 7:30 PM.

MOTION: To approve to close the Public Hearing

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Michael Fernandez, Commissioner
SECONDER:	Tess Ulrey, Commissioner
AYES:	Commissioner Sarola, Commissioner Fernandez, Commissioner Ulrey
ABSENT:	Mayor Thomas, Mayor Pro Tem Binkley

17. Marquette Development Brownfield Plan

CITY OF ST. JOSEPH, MICHIGAN

RESOLUTION APPROVING A BROWNFIELD PLAN FOR THE MARQUETTE AT LAKE BOULEVARD, ST. JOSEPH, MICHIGAN, PURSUANT TO AND IN ACCORDANCE WITH THE PROVISIONS OF ACT 381 OF THE PUBLIC ACTS OF THE STATE OF MICHIGAN OF 1996, AS AMENDED

At a regular meeting of the St. Joseph Commission Brownfield Redevelopment Authority, held the City Commission Chambers, 700 Broad Street, St. Joseph, Michigan 49085 on the 27th day of October 2025 at 6:00 PM.

PRESENT:

ABSENT:

MOTION BY:

SUPPORTED BY:

WHEREAS, the Michigan Brownfield Redevelopment Financing Act, Act 381, P.A. 1996 as amended (Act 381"), authorizes municipalities to create a brownfield redevelopment authority to promote the revitalization, redevelopment, and reuse of contaminated, blighted, functionally obsolete, historically designated, or housing property through tax increment financing of eligible activities approved in a Brownfield Plan; and

WHEREAS, the St Joseph City Commission established the City of St. Joseph Brownfield Redevelopment Authority, under the procedures in Act 381, to facilitate the redevelopment of Brownfields within the City of St. Joseph; and,

WHEREAS, the Brownfield Redevelopment Authority (the "Authority") of the City of St. Joseph, pursuant to and in accordance with the provisions of the Brownfield Redevelopment Financing Act, being Act 381 of the Public Acts of the State of Michigan of 1996, as amended (the "Act"), has received and recommended for approval by the St. Joseph City Commission, a Brownfield Plan (the "Plan") pursuant to and in accordance with Section 13 of the Act; and

WHEREAS, the Authority has, at least ten (10) days before the meeting of the St. Joseph City Commission at which this resolution has been considered, provided notice to and fully informed all taxing jurisdictions (the "Taxing Jurisdictions") which are affected by the Plan about the fiscal and economic implications of the proposed Plan, and the St Joseph City Commission has previously provided to the Taxing Jurisdictions a reasonable opportunity to express their views and recommendations regarding the Financing Plan and in accordance with Sections 13(13) and 14(1) of the Act; and

WHEREAS, the St. Joseph City Commission has made the following determinations and findings:

1. The Plan constitutes a public purpose under the Act;
2. The Plan meets all of the requirements for a Brownfield Plan set forth in Section 13 of the Act;
3. The proposed method of financing the costs of the eligible activities, as described in the Plan, is feasible and the Authority has the ability to arrange the financing;
4. The costs of the eligible activities proposed in the Plan are reasonable and necessary to carry out the purposes of the Act;
5. The amount of captured taxable value estimated to result from the adoption of the Plan is reasonable; and

WHEREAS, as a result of its review of the Plan and upon consideration of the views and recommendations of the Taxing Jurisdictions, the St. Joseph City Commission desires to proceed with approval of the Plan.

NOW, THEREFORE, BE IT RESOLVED THAT:

1. Plan Approved. Pursuant to the authority vested in the Board by the Act, and pursuant to and in accordance with the provision so Section 14 of the Act, the Plan is hereby approved in the form attached as Exhibit "A" to this resolution. The Brownfield Plan for The Marquette at Lake Boulevard Development project, as presented pursuant to and in accordance with the provisions of Act 381 of the public acts of the State of Michigan of 1996, as amended. The duration of the plan is estimated for a twenty-two (22) year period but shall not exceed thirty-five (35) years as provided by subsequent increases or decreases in the Tax Increment Revenues per Act 381.
2. Should any section, clause, or phrase of this Resolution be declared by the Courts to be invalid, the same shall not affect the validity of this Resolution as a whole nor any part

thereof other than the part so declared to be invalid.

3. All resolutions or parts of resolutions in conflict with any of the provisions of this Resolution are hereby repealed:

AYES:

NAYES:

ABSTAINED:

RESOLUTION DECLARED ADOPTED.

CITY OF ST. JOSEPH, COUNTY OF BERRIEN, STATE OF MICHIGAN

I, the undersigned, the duly qualified and acting Clerk of the City of St. Joseph, State of Michigan, do hereby certify that the foregoing is a true and complete copy of a resolution adopted by the St. Joseph City Commission for the City of St. Joseph at a regular meeting held on the 27th day of October 2025, the original of which resolution is on file in my office.

IT WITNESS WHEREOF, I have hereunto set my official signature, this ____ day of _____, _____.

_____

Abby Bishop, City Clerk

MOTION: To approve the Resolution Approving a Brownfield Plan for the Marquette at Lake Boulevard, St. Joseph, Michigan, pursuant to and in accordance with the provisions of Act 381 of the Public Acts of the State of Michigan of 1996, as amended.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Michael Fernandez, Commissioner
SECONDER:	Tess Ulrey, Commissioner
AYES:	Commissioner Sarola, Commissioner Fernandez, Commissioner Ulrey
ABSENT:	Mayor Thomas, Mayor Pro Tem Binkley

18. Public Hearing - DDA TIF District

Commissioner Sarola opened the Public Hearing at 7:32 PM.

Development Director Kelly Ewalt presented the request to establish a Downtown Development Authority (DDA) tax increment financing (TIF) district. Ewalt explained that a TIF records the current, or base-level, property tax level of properties located in a designated area. As those property values increase over time through new development or improvements, the

additional growth in property tax revenue is captured by the DDA. She stated that these funds are then reinvested back into the DDA district. Taxes resulting from the base level continue to go to the taxing authorities.

Andrew Hahn, Senior Vice President of Community Development at Cornerstone Alliance, presented a slideshow explaining what a DDA TIF is and how it functions. He showed an aerial map of the City highlighting the DDA district boundary lines and discussed how downtowns can be funded. He noted that TIFs are used across the state. The funds would be used to improve the downtown area and enhance the City's ability to be progressive and competitive. Hahn provided a chart illustrating how the TIF would operate and grow over time, emphasizing that it is not a new tax but rather a different way taxes are collected and allocated. He gave examples of potential uses for the funds and shared a brief history of the DDA TIF in the City. Hahn also explained how it aligns with the City's Downtown Vision Master Plan and listed 125 communities in the state that currently have a DDA TIF. He provided a chart estimating the tax capture over the next 30 years, based on a moderate annual growth projection. Lastly, he outlined the steps needed to establish the new TIF, and if approved, the increment would begin to be captured in 2026.

Tom Gawlik, 700 Lions Park Drive and Chair of the DDA, stated that the DDA has a relatively modest budget, and this will be a great tool for the DDA to secure additional funds for downtown improvements. He reiterated that this is not a new tax and emphasized that the DDA considers this very important and is excited about this opportunity.

Commissioner Fernandez stated that the TIF is not a new tool, but was glad to see it being used now rather than not at all. He mentioned that there are many infrastructure opportunities, and this will better prepare future generations to handle them all.

Commissioner Ulrey said that the downtown is very important to the community, and she is excited for the DDA to have some ownership and greater ability to make improvements.

Commissioner Sarola learned from the DDA that they needed more funding and said this will be a path moving forward to start to accomplish some of the goals downtown. He noted that 20 years from now, they will be glad it was started.

Sandra Mason, 819 Columbia Ave, shared concern that there are no new taxes for the 5% of taxpayers in the DDA district, but the library, the municipal band, streets, and garbage collection, for example, still require payment. She wanted clarification on where the extra money would come from to offset inflation costs.

Andrew Hahn explained that the TIF does not impose a new tax, and the downtown taxes are not capped. He explained that the taxes captured from the growth in tax base within the district stays within the district while the TIF is in place.

Ann Barnes, 608 Market Street, wanted to know who would be affected if the DDA captured these funds through the TIF and how those funds would be replenished. Hahn explained that growth will still come from millages, and the TIF does not include the library. He said they would not be losing anything, just not receiving the growth on 2% of the City's land. Hahn further explained that reinvesting in the downtown will accelerate growth there, leading to

more investments and businesses downtown.

Paul Knapp, Executive Director of St. Joseph Today, states that the initiatives presented are an incredible opportunity to transform the City into the modern era and appreciates the shared vision, which he hopes his children can enjoy someday.

Carl Meyer, owner of 505 Properties, asked why the DDA boundary lines do not encumber more area. City Attorney Laurie Schmidt explained that when the DDA was originally established, it was approved with fixed boundaries; the boundaries of the DDA have been adjusted over time, with the last amendment happening in 2013. Meyer stated that he believes the DDA boundary lines should include a larger area. Commissioner Fernandez reiterated that he was requesting that the City consider expanding the DDA district boundary lines. Meyer agreed.

Commissioner Sarola directed staff to meet with the DDA members and outline the steps, discussing whether they want to expand the boundary lines.

Aaron Miller, 1110 Flanders Place, wanted to see an official list of affected tax entities and believes it is not appropriate to take the tax revenue increases from those entities. He suggested raising the DDA millage to 2 and lowering the City millage by the same amount.

The Public Hearing was closed at 8:00 PM.

MOTION: To authorize close the Public Hearing.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Michael Fernandez, Commissioner
SECONDER:	Tess Ulrey, Commissioner
AYES:	Commissioner Sarola, Commissioner Fernandez, Commissioner Ulrey
ABSENT:	Mayor Thomas, Mayor Pro Tem Binkley

19. First Reading - Ordinance to Amend Ch. 10, Downton Development Authority Tax Increment Financing and Development Plan

MOTION: To authorize the first reading of the proposed Ordinance to Amend Chapter 10 of the Code of Ordinances, Art. II, Sec. 10-20 adopting the Downtown Development Authority Tax Increment Financing and Development Plan and adding Secs. 10-21 through 10-24.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Tess Ulrey, Commissioner
SECONDER:	Michael Fernandez, Commissioner
AYES:	Commissioner Sarola, Commissioner Fernandez, Commissioner Ulrey
ABSENT:	Mayor Thomas, Mayor Pro Tem Binkley

Reports

20. General Election Reminder

City Clerk Abby Bishop advised of the upcoming General Election on November 4, provided candidate information, and deadlines for receiving and returning absentee ballots. She encouraged residents to call the Clerk's Office with any questions.

21. City Manager Comments

City Manager Emily Hackworth recognized Community Development Director Kristen Gundersen and Development Director Kelly Ewalt, who have worked hard on the recent development projects. She also recognized Andrew Hahn at Cornerstone Alliance. She thanked Director of Communications Kayla Griffith for all her work on the recent downtown events.

22. City Commission Comments

Commissioner Fernandez stated it is their responsibility to take actions that leave the City better than they found it. He said the steps taken tonight will serve the best interests of the City in the long run. He thanked everyone who contributed to the items presented and highlighted the importance of advancing the City and making improvements. He expressed his pride in what has been accomplished and is excited about the future.

Commissioner Sarola remarked that it was encouraging to see the projects reach their current stage, as previous projects often did not. He noted that these projects will be a valuable asset to the City. He sympathized with residents who oppose change, but explained that, due to population decline, the City has lost much of its tax base, which must grow along with a more vibrant downtown. He mentioned that the City is a unique place with distinctive character, but it is the people living there who shape that character. He expressed his enthusiasm for being part of the process tonight.

23. Adjournment

The meeting was closed at 8:08 PM.

_____
Presiding Officer

_____
City Clerk/ Recording Secretary

Agenda Item

TO: **City Commissioners**

FROM: **Kelly Ewalt, Development Director**

RE: **Second Reading - Ordinance to Amend Ch. 10, Downton Development Authority Tax Increment Financing and Development Plan**

MEETING DATE: **November 17, 2025**

The City of St. Joseph Downtown Development Authority (DDA) has prepared an amendment to its Tax Increment Financing (TIF) and Development Plan in accordance with Public Act 57 of 2018, as amended (the Act). The amendment updates the Development Plan to reflect current and future redevelopment priorities within the DDA district and adjusts the financial and project components of the TIF Plan to align with ongoing and anticipated improvements. The proposed amendment identifies updated development projects, timelines, and estimated costs, as well as revisions to the TIF capture schedule. These updates ensure that the plan remains responsive to community needs, economic conditions, and strategic goals for downtown revitalization and reinvestment.

The Resident Advisory Council met and recommended approval on October 10, and the DDA approved the proposed Plan on October 11, during a special meeting, and recommended its adoption by the City Commission.

The public hearing notice on the Plan was published and mailed in accordance with the requirements of Section 218 of the Act, and the taxing jurisdictions levying taxes subject to capture were provided a reasonable opportunity to review the Plan and its implications, and meet with the City. The public hearing was held on October 27 and allowed ample opportunity for the public to give its input. The first reading of the Ordinance to Amend Chapter 10 of the Code of Ordinances, Art. II, Sec. 10-20 adopting the Downtown Development Authority Tax Increment Financing and Development Plan and adding Secs. 10-21 through 10-24 was also approved on October 27.

Staff requests the City Commission consider approving the second reading of this ordinance. The ordinance becomes effective 10 days from final approval.

Action Requested: Motion to approve the second reading of the proposed Ordinance to Amend Chapter 10 of the Code of Ordinances, Art. II, Sec. 10-20 adopting the Downtown Development Authority Tax Increment Financing and Development Plan and adding Secs. 10-21 through 10-24.

ATTACHMENT(S):

- Ordinance to Amend Tax Increment Financing and Development Plan 2025.pdf
- DDA TIF and Devleopment Plan 20251001.pdf
- Cash Flow.pdf
- Project Value.pdf
- Impact.pdf
- DDA RAC letter.pdf

CITY OF ST. JOSEPH
BERRIEN COUNTY, MICHIGAN

AN ORDINANCE TO AMEND CHAPTER 10, ART. II, SEC. 10-20 DOWNTOWN DEVELOPMENT TAX INCREMENT FINANCING AND DEVELOPMENT PLAN AND ADD SECS. 10-21 THROUGH 10-24, OF THE CODE OF ORDINANCES OF THE CITY OF ST. JOSEPH, MICHIGAN

THE CITY OF ST. JOSEPH ORDAINS the following:

Chapter 10, Article II, Section 10-20 of the Code of Ordinances is amended and shall now read as follows:

Sec. 10-20. Downtown Development Tax Increment Financing and Development Plan.

(a) The downtown development tax increment financing and development plan in the form on file in the clerk's office and incorporated by reference herein (the "Plan"), is determined by the city commission to constitute a public purpose, and is hereby approved and adopted upon the city commission's determination that:

i. The Plan meets the requirements set forth in Public Act 57 of 218, as amended (the "Act");

ii. The proposed method of financing the development is feasible and the city downtown development authority has the ability to arrange the financing;

iii. The development is reasonable and necessary to carry out the purposes of the Act;

iv. Any land included within the development area to be acquired is reasonably necessary to carry out the purposes of the Act;

v. The development plan is in reasonable accord with the master plan of the City;

vi. Public services, such as fire and police protection and utilities, are or will be adequate to service the development area; and

vii. Changes in zoning, streets, street levels, intersections, and utilities, to the extent required by the Plan, are reasonably necessary for the development plan and for the City.

(b) The Plan replaces any prior downtown development tax increment financing and development plans approved and adopted by the City.

(c) A copy of the Plan, and all later amendments thereto shall be maintained on file in the City Clerk's office.

Chapter 10, Article II, of the Code of Ordinances is amended to add Sections 10-21 through 10-24, and shall read as follows:

Sec. 10-21. Preparation of Annual Tax Increment Assessment Roll. Each year within 15 days following the final equalization of property in the development area, the City Assessor shall prepare the tax increment assessment roll. The tax increment assessment roll shall show the initial taxable value of each parcel of property within the development area, the amount by which the current taxable value as finally equalized for all taxable property in the development area exceeds the initial taxable value of the property as shown on the base year assessment roll (the "captured taxable value"). Copies of the annual tax increment assessment roll shall be transmitted by the assessor to the city finance director, the county treasurer, the downtown development authority and the treasurer of each taxing jurisdiction within the development area, together with a notice that it has been prepared in accordance with this Ordinance and any Amendments.

Sec. 10-22. Establishment of Project Fund; Approval of Depositary. The treasurer of the city downtown development authority shall establish a separate fund which shall be kept in a depositary bank account or accounts in a bank or banks approved by the city finance director, to be designated "Downtown Development Authority Project Fund." All moneys received by the city downtown development authority pursuant to the Plan shall be deposited in the Project Fund. All moneys in the Project Fund and earnings thereon shall be used only in accordance with the Plan.

Sec. 10-22. Payment of Tax Increments to Authority. The city finance director and the county treasurer shall, as ad valorem and specific taxes are collected on the property in the development area, pay that proportion of the taxes, except for penalties and collection fees, that the captured taxable value bears to the initial taxable value to the treasurer of the city downtown development authority for deposit in the Project Fund. The payments shall be made on the date or dates on which the city finance director and the county treasurer are required to remit taxes to each of the taxing jurisdictions.

Sec. 10-23. Annual Report. Within 90 days after the end of each fiscal year, the city downtown development authority shall submit to the city commission, with copies to each taxing jurisdiction, a report on the status of the Project Fund. The report shall include the amount and source of revenue in the account, the amount and purpose of expenditures from the account, the amount of principal and interest on any outstanding indebtedness, the amount in any bond reserve account, the initial taxable value of the development area, the captured taxable value of the development area and the amount of captured taxable value retained by the city downtown development authority, the tax increments received and the amount of any surplus from the prior year, and any additional information requested by the city commission or deemed appropriate by the city downtown development authority. The secretary of the city downtown development authority shall cause a copy of the report to be published once in full in a newspaper of general circulation in the city.

Sec. 10-24. Conflict and Severability. All ordinances, resolutions and orders or parts thereof in conflict with the provisions of this ordinance to the extent of such conflict hereby repealed, and each section of the ordinance and each subdivision of any section thereof is hereby declared to be independent, and the finding or holding of any section or subdivision thereof to be invalid

or void shall not be deemed or hold to affect the validity of any other section or subdivision of the ordinance.

All provisions of Chapter 10 not hereby amended remain in full force and effect.

This Ordinance shall take effect ten (10) days after its final passage.

SECTION ONE

INTRODUCTION

GENERAL OVERVIEW

In 2018, The Michigan Legislature enacted Public Act 57 titled the **Recodified tax Increment Financing Act.**

Part 2 of this legislation allows municipalities to form Downtown Development Authorities to:

"...provide a means for local units of government to eliminate property value deterioration and to promote economic growth in the communities served by those local units of government."

Since adoption of this act, many cities and villages including the City of St. Joseph, have sought the use of a Downtown Development Authority (DDA) to stimulate economic revitalization of the downtown business district within their community.

A DDA can establish a district within a city for which a plan is prepared identifying specific public and private improvements necessary to prevent, or correct, deterioration in the business district and encourage new business investment. Funding for improvements identified in the plan is provided by tax increment financing through taxes paid on the increased value created within the district by new private investment.

For example, if the DDA has a current taxable value of $1,000,000 and new investment, because of implementation of the Plan, increases the taxable valuation to $2,000,000, the DDA would capture taxes paid on the new investment of $1,000,000, while the taxes paid on the original $1,000,000 tax valuation would be distributed to applicable taxing entities.

In application, investments made by the DDA are funded by the increase in taxes paid by private investment in the district. The taxes paid on the original value of the district continue to be distributed to the applicable taxing entities.

POWERS OF THE AUTHORITY

Section 207 of the Act provides a detailed explanation of the powers of the Board of Directors of the DDA, as follows:

(a) Prepare an analysis of economic changes taking place in the downtown district.

(b) Study and analyze the impact of metropolitan growth upon the downtown district.

(c) Plan and propose the construction, renovation, repair, remodeling, rehabilitation, restoration, preservation, or reconstruction of a public facility, an existing building, or a multiple-family dwelling unit which may be necessary or appropriate to the execution of a plan which, in the opinion of the board, aids in the economic growth of the downtown district.

(d) Plan, propose, and implement an improvement to a public facility within the development area

to comply with the barrier free design requirements of the state construction code promulgated under the Stille-DeRossett-Hale single state construction code act, 1972 PA 230, MCL 125.1501 to 125.1531.

(e) Develop long-range plans, in cooperation with the agency which is chiefly responsible for planning in the municipality, designed to halt the deterioration of property values in the downtown district and to promote the economic growth of the downtown district, and take such steps as may be necessary to persuade property owners to implement the plans to the fullest extent possible.

(f) Implement any plan of development in the downtown district necessary to achieve the purposes of this part, in accordance with the powers of the authority as granted by this part.

(g) Make and enter into contracts necessary or incidental to the exercise of its powers and the performance of its duties.

(h) Acquire by purchase or otherwise, on terms and conditions and in a manner the authority considers proper or own, convey, or otherwise dispose of, or lease as lessor or lessee, land and other property, real or personal, or rights or interests in property, which the authority determines is reasonably necessary to achieve the purposes of this part, and to grant or acquire licenses, easements, and options with respect to that property.

(i) Improve land and construct, reconstruct, rehabilitate, restore and preserve, equip, improve, maintain, repair, and operate any building, including multiple-family dwellings, and any necessary or desirable appurtenances to that property, within the downtown district for the use, in whole or in part, of any public or private person or corporation, or a combination of them.

(j) Fix, charge, and collect fees, rents, and charges for the use of any building or property under its control or any part thereof, or facility therein, and pledge the fees, rents, and charges for the payment of revenue bonds issued by the authority.

(k) Lease any building or property under its control, or any part of a building or property.

(l) Accept grants and donations of property, labor, or other things of value from a public or private source.

(m) Acquire and construct public facilities.

(n) Create, operate, and fund marketing initiatives that benefit only retail and general marketing of the downtown district.

(o) Contract for broadband service and wireless technology service in the downtown district.

(p) Operate and perform all duties and exercise all responsibilities described in this section in a qualified township if the qualified township has entered into an agreement with the municipality under section 203(7).

(q) Create, operate, and fund a loan program to fund improvements for existing buildings located in a downtown district to make them marketable for sale or lease. The board may make loans with

interest at a market rate or may make loans with interest at a below market rate, as determined by the board.

(r) Create, operate, and fund retail business incubators in the downtown district.

BACKGROUND AND NEED FOR UPDATE

Action of the City Commission formed the City of St. Joe Downtown Development Authority on December 7, 1981 after a formal public hearing held on November 23, 1981.

In establishing the DDA, the City Commission determined that the DDA was necessary for the City to:

"to halt property value deterioration and increase property tax valuation where possible in the business district of the Village, and to eliminate the causes of that deterioration and to promote economic growth."

Based on conversations with DDA members the specific goals of the DDA have been to:

1) Improve the overall business climate of the district to deter economic decline and improve the tax base.

2) Encourage the retention and expansion of employment opportunities.

3) Maintain and improve public facilities.

4) Provide guidance for compatible land use development within the district.

5) Improve the general appearance and visual amenities in the district while preserving sites with unique features or character

A multi-year development plan, as required by the Downtown Development Act was prepared by the DDA and formally submitted to the City Commission for public hearing and adoption. The initial action of the City Commission adopting the development plan was taken December 7, 1981 after a public hearing on November 23, 1981. The development plan also established the tax increment financing district allowable by the terms of the DDA legislation.

The Development and Tax Increment Financing Plan was terminated December 31,1986

REASONS FOR PREPARATION OF AN UPDATE

The purpose of this update is to renew the DDA Development Plan and Tax Increment Financing Plan to use captured TIF funds to support the capital, maintenance, programmatic, and administrative priorities listed below.

SECTION TWO

SUMMARY OF PRIOR PLAN

INTRODUCTION

The purpose of this section of the Development Plan Update is to summarize the accomplishments of the DDA since organization in 1981 and adoption of the Development Plan in 1981, as amended in 1986

ACCOMPLISHMENTS

From 1982 to 1986, the DDA utilized tax increment revenues for a number of projects within the development area, with a focus on parking lot and alleyway improvements.

In 2020, the City Commission approved the City's Downtown Vision Master Plan, a plan developed to identify the goals for the downtown moving forward. The DDA was heavily involved in the development of this plan. Since its adoption, the DDA has focused on implementation of the priorities laid out in the plan, with support from capital funding from the City Commission, including:

- Wayfinding: The City hired a wayfinding consultant who worked closely with the City and identified stakeholders to design wayfinding that reflects the city. After the final designs were approved by both the DDA and the City Commission, installation began in the Summer of 2025 with 40 signs completed.

- Streetscape: Work has been completed with consultants to design streetscape plans for State Street, Broad Street and Pleasant Street.

- Placemaking:

    - The DDA led work to establish Pleasant Street Plaza, a plaza created each summer by closing a portion of Pleasant Street to make it more business and pedestrian friendly.

    - The DDA worked with a consultant to design plans to update Court Place Plaza, to make the space more interactive and user friendly.

- Seasonal decor: The DDA has invested heavily in the downtown, including flowers, holiday lighting, holiday banners and more to make it festive and inviting all year round.

- Parking: The DDA took on recommendations related to implementing paid parking. With a completed report from a parking consultant, the DDA recommended implementation for the Summer of 2025. While the program was paused due to unforeseen complications, the DDA is working with the parking subgroup to reconfigure the program for a successful launch in 2026.

- Events and marketing: The DDA has supported the events and marketing activities of St. Joe Today.

- Facade grants: In partnership with Cornerstone Alliance, the DDA supported, developed, and implemented a facade program for property owners within the DDA district.

The DDA has not had financial resources to address other projects or regular maintenance during the term of the current Development Plan.

SUMMARY ANALYSIS OF PROGRAMS AND PROJECTS

As shown in the narrative statements, the DDA has over the past years, taken careful action to implement several projects in an orderly and financially prudent manner. The above information indicates the City and DDA has successfully completed almost all the scheduled and budgeted programs and projects using funds collected from the development district other than tax increment revenues.

This update is intended to reactivate the DDA's tax increment financing capacity to plan for project implementation in 2026.

Operations and Maintenance

The regular operations and maintenance of the City's parking infrastructure, alleys, signage and other infrastructure are key to the downtown. These features welcome and direct our visitors and leave them with a key impression of the quality of our community.

Annual placemaking, including seasonal decor, plantings, landscaping, fencing, signage, and more, also supports the identity of the downtown, creating an environment of warmth and welcome.

- Parking Lot, Alley and infrastructure Maintenance and Maintenance Staff: Estimated Cost - $300K
- Seasonal Décor, Plantings, Landscaping and Maintenance: Estimated Cost - $300K
- Operating Supplies: Estimated Cost - $966K

Professional Services. Marketing and Grant Making

The City relies on professional services to support key strategic work, marketing and communications. The City also establishes - sometimes through a partner - grant programs that can be used to improve facades, awnings, and other characteristics of the downtown.

- Grant Programs: Estimated Cost - $350K
- Marketing and Communications: Estimated Cost - $122K
- Professional Services: Estimated Cost - $850K

Streetscape, Sidewalk Amenities and Infrastructure Improvements

The City has plans to update our streetscape, sidewalk amenities, and public art and more. Projects include:

- **Alley Updates:** The City plans to repair the alleys throughout the downtown and make

them more pedestrian friendly.

    - Estimated Cost - $240K

- **Parking Lot Updates:** The City plans to repair the parking lots throughout the downtown to keep them is usable shape.

    - Estimated Cost - $200K

- **Additional Expenses** for public art, sidewalk amenities, streetscape fixtures, and infrastructure updates:

    - Estimated Cost - $145K

Administration Expenses

The City needs resources to audit the TIF, and support admin, and other expenses. (costs are for life of 30-year plan)

- DDA Staff: Estimated Cost - $90K
- Admin Expenses: Estimated Cost - $130K
- Annual Audit: Estimated Cost - $75K
- Board Expenses: Estimated Cost - $80K

SECTION THREE

DEVELOPMENT PLAN UPDATE AND TAX INCREMENT PLAN

MISSION STATEMENT OF THE DDA

The Board of Directors of the DDA has reconfirmed the original goals set forth in the ordinance which created the DDA. They read as follows:

1) to halt property value deterioration and increase property tax valuation where possible in the business district of the City, and

2) to eliminate the causes of that deterioration and to promote economic growth.

LEGAL BASIS OF THE PLAN

This Development Plan Update and Tax Increment Plan is prepared pursuant to requirements of Section 217 of the Act, as amended. It addresses the Downtown Development District as amended by City Commission. A descriptive map, ordinance and legal description describing district is contained in the appendix.

DEVELOPMENT PLAN REQUIREMENTS

This section of the Development Plan Update provides specific information required in Section 217 Act. It consists of responses to specific information requested in subsections 2(a) through 2(p).

Section 217.2(a) The designation of boundaries of the development area in relation to highways, streets, streams, or otherwise.

The DDA legal description and map is contained in the appendix. A copy of the Future Land Use map prepared by the City Planning Commission is contained in the appendix showing the relationship of the DDA boundary to other relevant uses of land and transportation routes.

Section 217.2(b) The location and extent of existing streets and other public facilities within the development area and shall designate the location, character, and extent of the categories of public and private land uses then existing and proposed for the development area, including residential, recreational, commercial, industrial, educational, and other uses and shall include a legal description of the development area.

As described in Chapter 10 of the City of St. Joseph Code of Ordinances, the Downtown Development Authority shall exercise its powers within the following described area:

Beginning at the southwesterly corner of Lake Boulevard and Market Street in the City of St. Joseph, County of Berrien, State of Michigan; thence northerly along the westerly side of Lake Boulevard to the northerly side of Port Street; thence easterly along the northerly side of Port Street to the easterly side of Church Street; thence southerly along the easterly side of Church Street to the southerly side of Ship Street; thence westerly along the southerly side of Ship Street 122.5 feet; thence southerly 73 feet; thence westerly to the easterly side of the alleyway between

lots 300 and 344; thence southerly along the easterly side of the said alleyway to the southerly side of Pleasant Street; thence easterly along the southerly side of Pleasant Street to the easterly side of Church Street; thence southerly along the easterly side of Church Street to the southerly side of Broad Street; thence westerly along the southerly side of Broad Street to the easterly side of the alleyway between Lots 237 and 272; thence southerly along the easterly side of the said alleyway to the southerly property line extended of Lot 243; thence westerly to and along the southerly property line of Lot 243 to the westerly side of Main Street; thence northerly along the westerly side of Main Street 132 feet to the southerly line of Lot 204; thence westerly to the easterly line of the alleyway between Lots 174 and 204; thence southerly along the easterly line of said alleyway 58 feet; thence westerly parallel to the southerly property line of Lot 175 to the west side of State Street; thence southerly along the west side of State Street 78 feet; thence westerly parallel to the southerly property line of Lot 146 132 feet to the easterly side of the alleyway between Lots 118 and 147; thence southerly along the easterly side of said alleyway to the southerly side of Market Street; thence westerly along the southerly side of Market Street to the westerly side of Lake Boulevard, that being the place of beginning.

Within this area, there are 10 public parking lots, in addition to public streets, sidewalks and Court Place Plaza, a public gathering area at the intersection of Pleasant and Court Streets.

Section 217.2(c) A description of improvements to be made in the development area to be demolished, repaired, or altered, a description of any repairs and alterations, and an estimate of the time required for completion.

A description of specific improvement projects that are contemplated within the development district is contained in the project schedule and budget at the end of this section.

Section 217.2(d) The location, extent, character, and estimated cost of the improvements including rehabilitation contemplated for the development area and an estimate of the time required for completion.

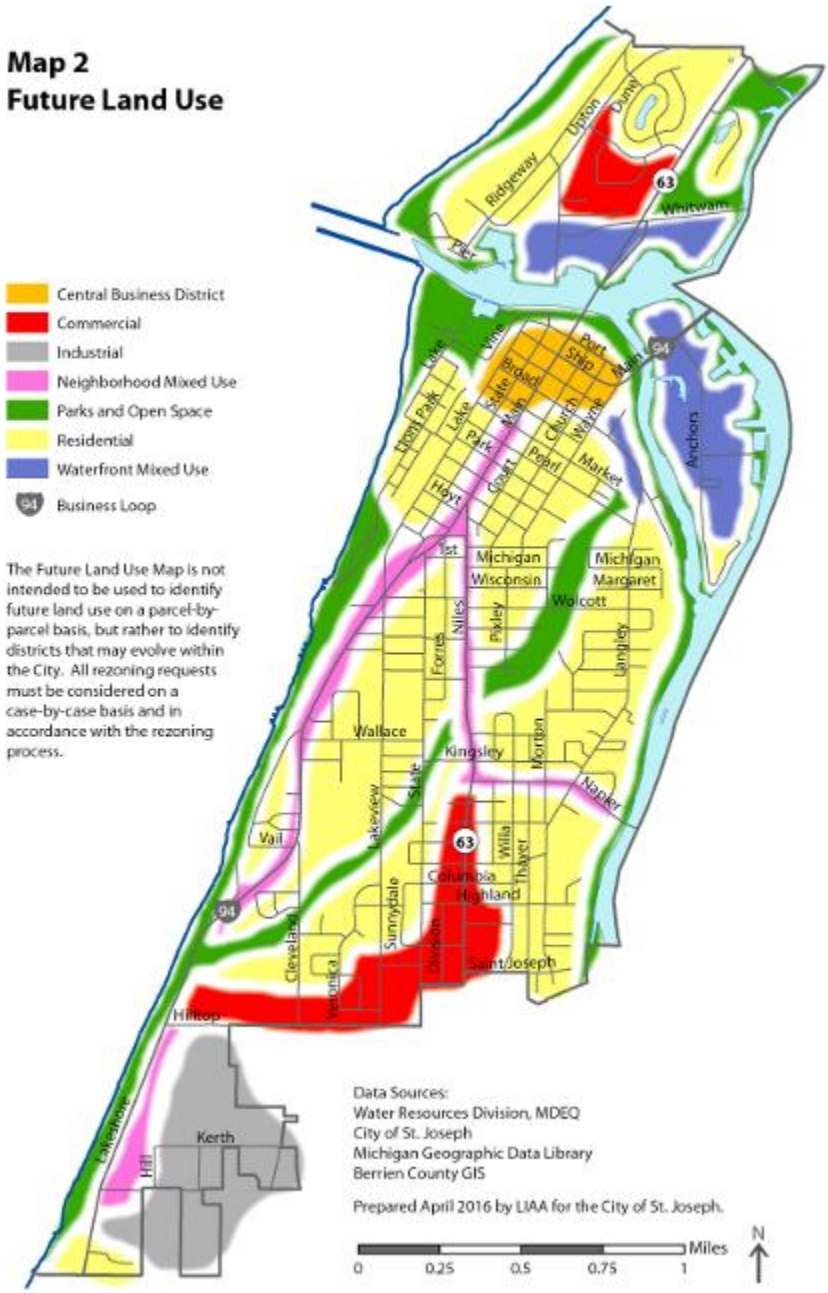
A description, including cost estimate and schedule of implementation, for each improvement project that will be completed within the district is contained in the project schedule and budget at the end of this section.

Section 217.2(e) A statement of the construction or stages of construction planned, and the estimated time of completion of each stage.

A description, including a cost estimate and implementation schedule for each specific improvement project that is proposed to be undertaken within the district is contained in the project schedule and budget at the end of this section.

Section 217.2(f) A description of any parts of the development area to be left as open space and the use contemplated for the space.

A copy of the Future Land Use map, from the City's 2016 Master Plan, is below.



Section 217.2(o) A plan for compliance with Act No. 227 of the Public Acts of 1972, being sections 213.321 to 213.332 of the Michigan Compiled Laws.

The City does not have plans for any activities that will create displacement as defined in Act No. 227 of the Public Acts of 1972, sections 213.321 to 213.332 of the Michigan Compiled Laws.

Section 217.2(g) A description of any portion of the development area which the authority desires to sell, donate, exchange, or lease to or from the municipality and proposed terms.

The Downtown Vision Master Plan identifies priorities for development in the downtown. The DDA is the lead body carrying out the implementation of the Master Plan. There are currently no plans to sell, donate, exchange, or lease any development area.

Section 217.2(h) A description of desired zoning changes and changes in streets, street levels, intersections, and utilities.

All contemplated alterations to streets and utilities are shown within the context of the Future Land Use map shared above.

Section 217.2(i) An estimate of the cost of the development, a statement of the proposed method of financing the development, and the ability of the authority to arrange financing.

Cost estimates for individual projects are contained in the project schedule and budget at the end of this section.

Section 217.2(j) Designation of the person or persons, natural or corporate, to whom all or a portion of the development is to be leased, sold, or conveyed and for whose benefit the project is being undertaken, if that information is available to the authority.

Information concerning the names of persons for whom benefits may accrue are unknown at this time as final development plans and projects have not been prepared. Therefore, such information is unavailable.

Section 217.2(k) The procedure for bidding for the leasing, purchasing, or conveying of all or a portion of the development upon its completion, if there is no express or implied agreement between the authority and persons, natural or corporate, that all or a portion of the development will be leased, sold or conveyed to these persons.

The DDA Board of Directors has no publicly announced commitments for the acquisition or sale of property under supervisory responsibility of the DDA. Therefore, such information is unavailable.

Section 217.2(l) Estimates of the number of persons residing in **the development area and the number of families and individual to be displaced. If occupied residences are designated for acquisition and clearance by the authority, a development plan shall include a survey of the families and individuals to be displaced, including their income and racial composition, a statistical description of the housing supply in the community, including the number of private and public units in existence or under construction, the condition of those in existence, the number of owner- occupied and renter-occupied units, the annual rate of turnover of the various types of housing and the range of rents and sale prices, an estimate of the total demand for housing in the community, and the estimated capacity of private and public housing available to displace families and individuals.**

The estimated number of residential properties in the district at the time of formation was less than 100 parcels and no citizen council is required pursuant to Section 221 of the Act. No relocation of families or individuals is contemplated within the scope of this proposed Development Plan

Update and Tax Increment Financing Plan.

Section 217.2(m) A plan for establishing priority for the relocation of persons displaced by the development in any new housing in the development area.

No relocation of families or individuals is contemplated within the scope of this proposed Development and Tax Increment Plan. Therefore, relocation plans are not required.

Section 217.2 (n) Provision for the costs of relocating persons displaced by the development, and financial assistance and reimbursement of expenses, including litigation expenses and expenses incidental to the transfer of title, in **accordance with the standards and provisions of the federal uniform relocation and real property acquisitions policies act of 1970, being Public Law 91-646, 42 USC sections 4601et seq.**

No relocation of families or individuals is contemplated within the scope of this proposed Development and Tax Increment Financing Plan. Therefore, relocation plans are not required.

Section 217.2(p) Other material which the authority, local public agency, or governing board considers pertinent.

No added information was deemed necessary for this update.

DEVELOPMENT & TAX INCREMENT FINANCING PLAN - SCHEDULE & BUDGET

Development Plan Update and Tax Increment Financing Plan is presented on the following pages. It describes specific programs and projects addressing DDA goals. Accompanying each program or construction project is information concerning the implementation schedule, estimated cost and source of funding. The schedule begins in the Year 2025 and ends in the Year 2055. Projects have been scheduled based on priority of need and the anticipated ability of the DDA to finance individual projects.

In the Year 2055, the DDA will consider action to update the Development Plan and Tax Increment Financing Plan or make recommendation for the rescission of the Ordinance, as amended, rescission of this ordinance (pursuant to Section 230 of the Act} would terminate the existence of the DDA and terminate the tax increment financing district.

SECTION FOUR

DEVELOPMENT FINANCING PLAN

DESCRIPTION OF CURRENT FINANCIAL POSITION

Current Assets and Revenue

Per the City Treasurer who also serves as the Treasurer for the DDA, the DDA expected to have a fund balance of approximately $64,714.55at the close of the fiscal year (June 30, 2025).

Expenses

Per the proposed DDA budget, all proposed budget expenditures address specific projects with minimal administrative expenses funded through the DDA millage.

DURATION OF THE DDA AND TAX INCREMENT FINANCING DISTRICT

The ordinance for the formation of the DDA is silent concerning the duration of the DDA. It is assumed the City Commission intended the DDA to prepare a work program and determine the duration of the DDA based, in part, on the time needed to complete the work program. This Plan establishes a budget for a 30-year period.

TAX INCREMENT FINANCING PLAN

The Downtown Development Act, requires the DDA to address three legislative requirements in the Tax Increment Financing Plan. These provide information about funds anticipated to be received by the DDA and its impact upon taxing jurisdictions. These requirements are found in Section 214(1) of the Act and states that ***"when the authority determines that it is necessary for the achievement of the purposes of this act, the authority shall prepare and submit a tax increment financing plan to the governing body of the municipality. The plan shall include a development plan as provided in section 217 ...".***

Specifically, the Tax Increment Financing Plan must include, pursuant to Section 214(1) of the Act:

1) **A detailed explanation of the tax increment process,**

2) **The maximum amount of bonded indebtedness to be incurred, and**

3) **The duration of the program.**

The introduction to this Plan includes a detailed description of the tax increment financing process and reference is made to this explanation

CONTEMPLATED USE OF DEBT

Historically, the DDA Board of Directors has used a "pay-as-you-go" funding philosophy for all projects and has not incurred debt obligations. With this update the Board of Directors will consider the use of debt for implementation of projects contained in the DDA Development Plan.

The DDA has determined that tax increment financing is necessary for a 30-year period to complete all the projects contained in the Project List and Budget. The development goals in this Plan cannot be fully accomplished without the use of tax increment financing.

TAX INCREMENT AND DDA REVENUE PROJECTION

Section 214(1) further requires the tax increment financing analysis to address **"a statement of the estimated impact of the tax increment financing on the assessed values of all taxing**

jurisdictions in which the development area is located." The following table contains DDA revenue projections for the period between the years 2026 and 2056. This analysis is based on two assumptions concerning the value of the DDA District. First, the taxable value of the TIF will increase by 2.5% annually and the City Commission will sell the remaining lots within the industrial park and new construction will occur raining the total taxable values of the TIF District.

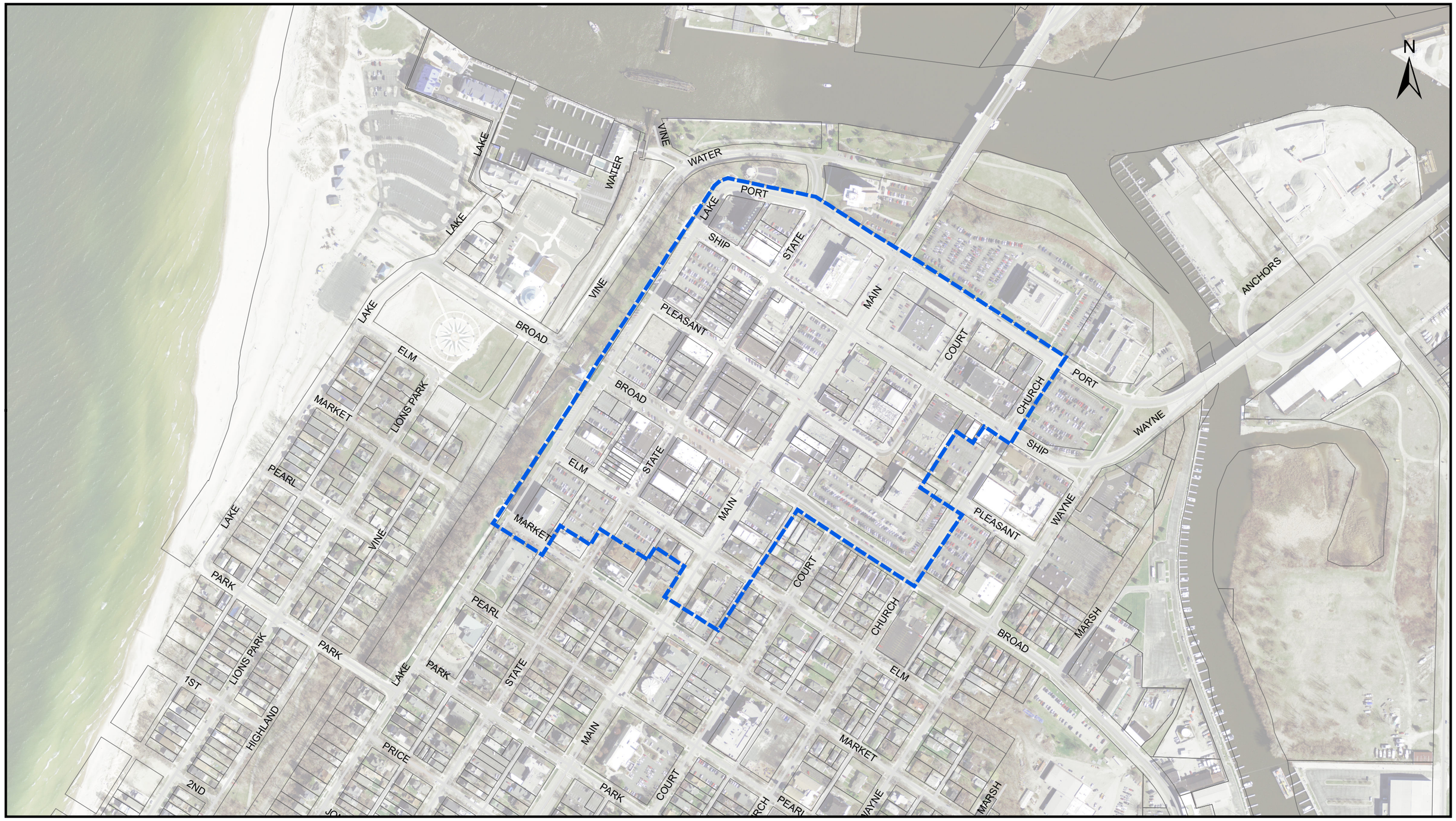
Table 1 - displays estimated tax income revenue for the term of the plan.

TAX UNIT IMPACT ANALYSIS

Table 2 - illustrates the probable impact upon various taxing jurisdictions based on the non-homestead applicable 2025 tax millage rate.

USE OF TAX INCREMENT AND DDA REVENUE

Table 3 - displays the schedule and estimated cost for each project listed in the development plan.



CITY OF St. Joseph
700 Broad Street
St. Joseph, MI 49085
Telephone: 269-983-5541
Fax: 269-985-0346

DDA_Boundary

Parcel

0 350 700 Feet

DATE: 8/14/2017

St. Joseph DDA
PROJECTED TAX VALUE CAPTURE AND TIF REVENUE GENERATION

Table - 1

Tax Year		Base Value	TAXABLE VALUE CAPTURE			DDA REVENUE					
						High Projection		Moderate Projection		Low Projection	
			High	Moderate	Low	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative
2025		34,363,368									
2026	1		1,718,168	859,084	343,634	44,363	44,363	***22,181***	***22,181***	8,873	8,873
2027	2		1,804,077	880,561	347,070	46,581	90,944	***22,736***	***44,917***	8,961	17,834
2028	3		1,894,281	902,575	350,541	48,910	139,854	***23,304***	***68,222***	9,051	26,885
2029	4		1,988,995	925,140	354,046	51,355	191,209	***23,887***	***92,109***	9,141	36,026
2030	5		2,088,444	948,268	357,587	53,923	245,132	***24,484***	***116,593***	9,233	45,259
2031	6		2,192,867	971,975	361,162	56,619	301,752	***25,096***	***141,689***	9,325	54,584
2032	7		2,302,510	996,274	364,774	59,450	361,202	***25,724***	***167,412***	9,418	64,002
2033	8		2,417,635	1,021,181	368,422	62,423	423,625	***26,367***	***193,779***	9,513	73,515
2034	9		2,538,517	1,046,711	372,106	65,544	489,169	***27,026***	***220,805***	9,608	83,123
2035	10		2,665,443	1,072,878	375,827	68,821	557,990	***27,702***	***248,506***	9,704	92,827
2036	11		2,798,715	1,099,700	379,585	72,262	630,252	***28,394***	***276,901***	9,801	102,627
2037	12		2,938,651	1,127,193	383,381	75,875	706,128	***29,104***	***306,004***	9,899	112,526
2038	13		3,085,584	1,155,373	387,215	79,669	785,797	***29,831***	***335,836***	9,998	122,524
2039	14		3,239,863	1,184,257	391,087	83,653	869,449	***30,577***	***366,413***	10,098	132,622
2040	15		3,401,856	1,213,863	394,998	87,835	957,285	***31,342***	***397,755***	10,199	142,821
2041	16		3,571,949	1,244,210	398,948	92,227	1,049,512	***32,498***	***430,253***	10,301	153,121
2042	17		3,750,546	1,275,315	402,938	96,838	1,146,350	***33,310***	***463,563***	10,404	163,525
2043	18		3,938,073	1,307,198	406,967	101,680	1,248,030	***34,143***	***497,707***	10,508	174,033
2044	19		4,134,977	1,339,878	411,037	106,764	1,354,795	***34,997***	***532,703***	10,613	184,646
2045	20		4,341,726	1,373,375	415,147	112,102	1,466,897	***35,872***	***568,575***	10,719	195,365
2046	21		4,558,812	1,407,709	419,298	117,708	1,584,605	***36,769***	***605,344***	10,826	206,191
2047	22		4,786,753	1,442,902	423,491	123,593	1,708,198	***37,688***	***643,031***	10,934	217,125
2048	23		5,026,091	1,478,975	427,726	129,773	1,837,970	***38,630***	***681,661***	11,044	228,169
2049	24		5,277,395	1,515,949	432,004	136,261	1,974,232	***39,596***	***721,257***	11,154	239,323
2050	25		5,541,265	1,553,848	436,324	143,074	2,117,306	***40,586***	***761,843***	11,266	250,589
2051	26		5,818,328	1,592,694	440,687	150,228	2,267,534	***41,600***	***803,443***	11,378	261,968
2052	27		6,109,244	1,632,511	445,094	157,739	2,425,274	***42,640***	***846,083***	11,492	273,460
2053	28		6,414,707	1,673,324	449,545	165,626	2,590,900	***43,706***	***889,789***	11,607	285,067
2054	29		6,735,442	1,715,157	454,040	173,908	2,764,808	***44,799***	***934,588***	11,723	296,790
2055	30		7,072,214	1,758,036	458,580	182,603	2,947,411	***45,919***	***980,507***	11,840	308,631

ANNUAL COMPOUND GROWTH RATE ASSUMPTIONS	
Future growth predictor:	
High	5.0%
Moderate	2.5%
Low	1.0%

APPLICABLE MILLAGE RATE FOR CAPTURE	
City General	14.7900
City Spec	2.7977
LMC	2.2654
County General	4.7680
County Spec	1.1987
Total	**25.8198**

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Future growth predictor:

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Moderate	2.5%
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APPLICABLE MILLAGE RATE FOR CAPTURE

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City Spec	2.7977
LMC	2.2654
County General	4.7680
County Spec	1.1987
Total	**25.8198**

Table - 2		TAX YEAR								
		2026	**2027**	**2028**	**2029**	**2030**	**2031**	**2032**	**2033**	**2034**
		1	2	3	4	5	6	7	8	9
Total Tax Increment		859,084	880,561	902,575	925,140	948,268	971,975	996,274	1,021,181	1,046,711
City	17.5877	15,109	15,487	15,874	16,271	16,678	17,095	17,522	17,960	18,409
ISD	0.0000	-	-	-	-	-	-	-	-	-
Sp Education	0.0000	-	-	-	-	-	-	-	-	-
LMC	2.2654	1,946	1,995	2,045	2,096	2,148	2,202	2,257	2,313	2,371
	2.2654	1,946	1,995	2,045	2,096	2,148	2,202	2,257	2,313	2,371
County General	4.7680	4,096	4,199	4,303	4,411	4,521	4,634	4,750	4,869	4,991
911	0.4495	386	396	406	416	426	437	448	459	470
Law Enforcement	0.3496	300	308	316	323	332	340	348	357	366
Senior Citizen	0.2997	257	264	271	277	284	291	299	306	314
Parks	0.0999	86	88	90	92	95	97	100	102	105
	5.9667	5,126	5,254	5,385	5,520	5,658	5,799	5,944	6,093	6,245
Total	**25.8198**	**22,181**	**22,736**	**23,304**	**23,887**	**24,484**	**25,096**	**25,724**	**26,367**	**27,026**

St. Joseph DDA
TAXING JURISDICTION IMPACT ANALYSIS - MODERATE GROWTH ASSUMPTION

2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046
10	11	12	13	14	15	16	17	18	19	20	21
1,072,878	1,099,700	1,127,193	1,155,373	1,184,257	1,213,863	1,244,210	1,275,315	1,307,198	1,339,878	1,373,375	1,407,709
18,869	19,341	19,825	20,320	20,828	21,349	21,883	22,430	22,991	23,565	24,155	24,758
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
2,430	2,491	2,554	2,617	2,683	2,750	2,819	2,889	2,961	3,035	3,111	3,189
2,430	2,491	2,554	2,617	2,683	2,750	2,819	2,889	2,961	3,035	3,111	3,189
5,115	5,243	5,374	5,509	5,647	5,788	5,932	6,081	6,233	6,389	6,548	6,712
482	494	507	519	532	546	559	573	588	602	617	633
375	384	394	404	414	424	435	446	457	468	480	492
322	330	338	346	355	364	435	446	457	468	480	492
107	110	113	115	118	121	435	446	457	468	480	492
6,402	6,562	6,726	6,894	7,066	7,243	7,797	7,992	8,191	8,396	8,606	8,821
27,702	**28,394**	**29,104**	**29,831**	**30,577**	**31,342**	**32,498**	**33,310**	**34,143**	**34,997**	**35,872**	**36,769**

2047	2048	2049	2050	2051	2052	2053	2054	2055	Total	
22	23	24	25	26	27	28	29	30		
1,442,902	1,478,975	1,515,949	1,553,848	1,592,694	1,632,511	1,673,324	1,715,157	1,758,036		
25,377	26,012	26,662	27,329	28,012	28,712	29,430	30,166	30,920	663,340	68%
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
3,269	3,350	3,434	3,520	3,608	3,698	3,791	3,886	3,983	85,442	
3,269	3,350	3,434	3,520	3,608	3,698	3,791	3,886	3,983	85,442	9%
6,880	7,052	7,228	7,409	7,594	7,784	7,978	8,178	8,382	- 179,830	
649	665	681	698	716	734	752	771	790	16,953	
504	517	530	543	557	571	585	600	615	13,186	
504	517	530	543	557	571	585	600	615	12,417	
504	517	530	543	557	571	585	600	615	9,339	
9,042	9,268	9,499	9,737	9,980	10,230	10,486	10,748	11,016	231,725	24%
37,688	**38,630**	**39,596**	**40,586**	**41,600**	**42,640**	**43,706**	**44,799**	**45,919**	**980,507**	

City of St. Joseph City Commissioners

Subject: Findings and Recommendation of the DDA TIF Resident Advisory Council

Dear Members of the St. Joseph City Commission,

The Resident Advisory Council (RAC) of the City of St. Joseph Downtown Development Authority (DDA) has completed its review of the proposed DDA Tax Increment Financing (TIF) and Development Plan, in accordance with the requirements of Michigan Public Act 57 of 2018 (the Recodified Tax Increment Financing Act).

After careful consideration of the proposed plan at our initial meeting on October 20th, and considering public presentations and community input at the October 27th public hearing, the Resident Advisory Council finds that the DDA TIF Plan:

1. Supports the Continued Revitalization of Downtown St. Joseph – The plan outlines strategic investments that will enhance the economic vitality, accessibility, and livability of the downtown area, benefiting both residents and visitors.
2. Promotes Public Improvements and Infrastructure Renewal – The identified projects address essential public infrastructure needs and improve the overall safety and functionality of the district.
3. Aligns with Community Goals – The proposed initiatives are consistent with the City's Master Plan and reflect the priorities expressed by downtown residents during public engagement sessions.
4. Provides a Framework for Transparent Implementation – The plan includes provisions for financial accountability, project tracking, and continued resident involvement through regular reporting and advisory participation.

Based on these findings, the Resident Advisory Council formally approves and recommends adoption of the DDA TIF Plan as presented to the Council on [date of presentation].

We appreciate the opportunity to participate in this process and commend the DDA and City staff for their diligence in preparing a plan that reflects the interests of both the business and residential communities.

Respectfully submitted,

Jim Riemland
Member, RAC

Joseph Flood
Member, RAC

Christian Haack
Member, RAC

Matthew Burrows
Member, RAC

Mike Vichio
Member, RAC

Agenda Item

TO: **City Commissioners**

FROM: **Emily Hackworth, City Manager**

RE: **Resolution in Opposition to Ax MI Tax**

MEETING DATE: **November 17, 2025**

There is an effort known as Ax MI Tax underway that aims to eliminate all real and personal property taxes in Michigan. The initiative would cut over $17.5 billion in funding for schools, roads, recreation, and public safety. If passed, the proposal would:

- Eliminate property taxes in Michigan
- Eliminate all millages, including the City's DDA, rubbish, band and library millages
- Redistribute state tax revenues to fund only essential services and infrastructure –defined as public safety, courts, roads and water infrastructure
- Remove local control

The proposal would replace property taxes with redistributed sales tax revenues. This funding would significantly reduce local government revenues and would be limited to narrowly defined essential services.

A change of this nature would significantly reduce the City's ability to support services including parks, recreation, economic development, property maintenance, elections, and more, and would reduce the level of service we could offer even on those services deemed essential (like public safety and roads).

This is an issue of local control and the ability for the City to provide the types of services our residents, business owners and visitors desire at the level of service they expect. A reduction in services is also likely to reduce property values over time.

Action Requested: Motion to approve the below resolution as presented.

ATTACHMENT(S):

- RESOLUTION OPPOSING AXMITAX-SJC.docx
- AXMITAX-MML.pdf

A RESOLUTION OPPOSING A PETITION-INITIATED CONSTITUTIONAL AMENDMENT TO END PROPERTY TAXES IN MICHIGAN

WHEREAS, the City of St. Joseph is dedicated to fiscal responsibility and the fiscal health and general welfare of all residents and businesses, and

WHEREAS, the petition-initiated constitutional amendment, known as the ***AxMiTax initiative*** is seeking to eliminate all real and personal property taxes in Michigan—cutting over $17.5 billion in local government funding for critical public services, and

WHEREAS, local property tax revenue is the primary source of funding for local government and schools, and

WHEREAS, this proposed initiative removes local control and a citizen's right to vote for desired public services in the community and relegates all revenue decisions to the State Legislature, and

WHEREAS, past history shows that there is no guarantee the State Legislature will provide sufficient revenue for critical public services, State Government has taken away local control, has reduced statutory revenue sharing, implemented costly unfunded mandates and, in the current approved budget, has voted to reduce constitutional revenue sharing of funds received in Lansing from a variety of tax sources, and

WHEREAS, replacement revenue is only fractional with restricted revenue funding to local governments with no replacement for school millages, community colleges, libraries, park authorities, rubbish pickup and other services, and

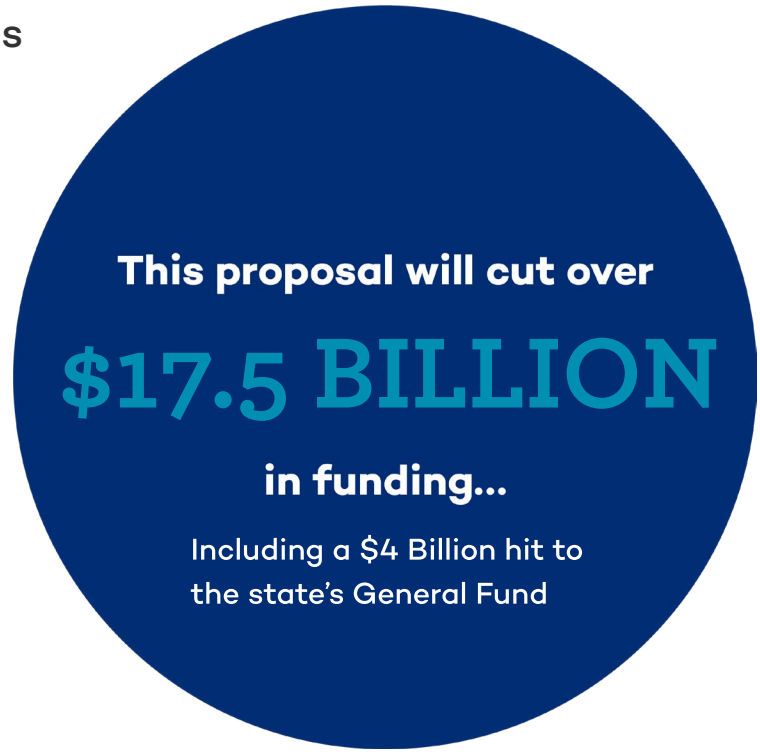
WHEREAS, replacement revenue is meant to come from increases in sales tax, income tax, marihuana taxes and other taxes and this proposal would establish minority rule by requiring a 60% super majority for any tax proposal,

NOW, THEREFORE BE IT RESOLVED, that the City of St. Joseph Commission is opposed to any initiative that would eliminate local property taxes and remove local control of revenue and finances,

BE IT FURTHER RESOLVED, that the Clerk of the City of St. Joseph, Berrien County, Michigan shall send a copy of this Resolution to the Michigan Township Association, the Michigan Municipal League, the Michigan Association of Counties, area State Legislators, Berrien County Board of Commissioners and to all City, Township and Village Clerks in Berrien County — urging them to oppose AxMiTax.

Fiscal Consequences of Ax MI Tax

An effort known as Ax MI Tax aims to eliminate all real and personal property taxes in Michigan. This ballot initiative is being pursued by individuals who say they "don't care" about what is lost. This "don't care" approach to the impact of this proposal devalues the importance of having shared interest and connections between community members.

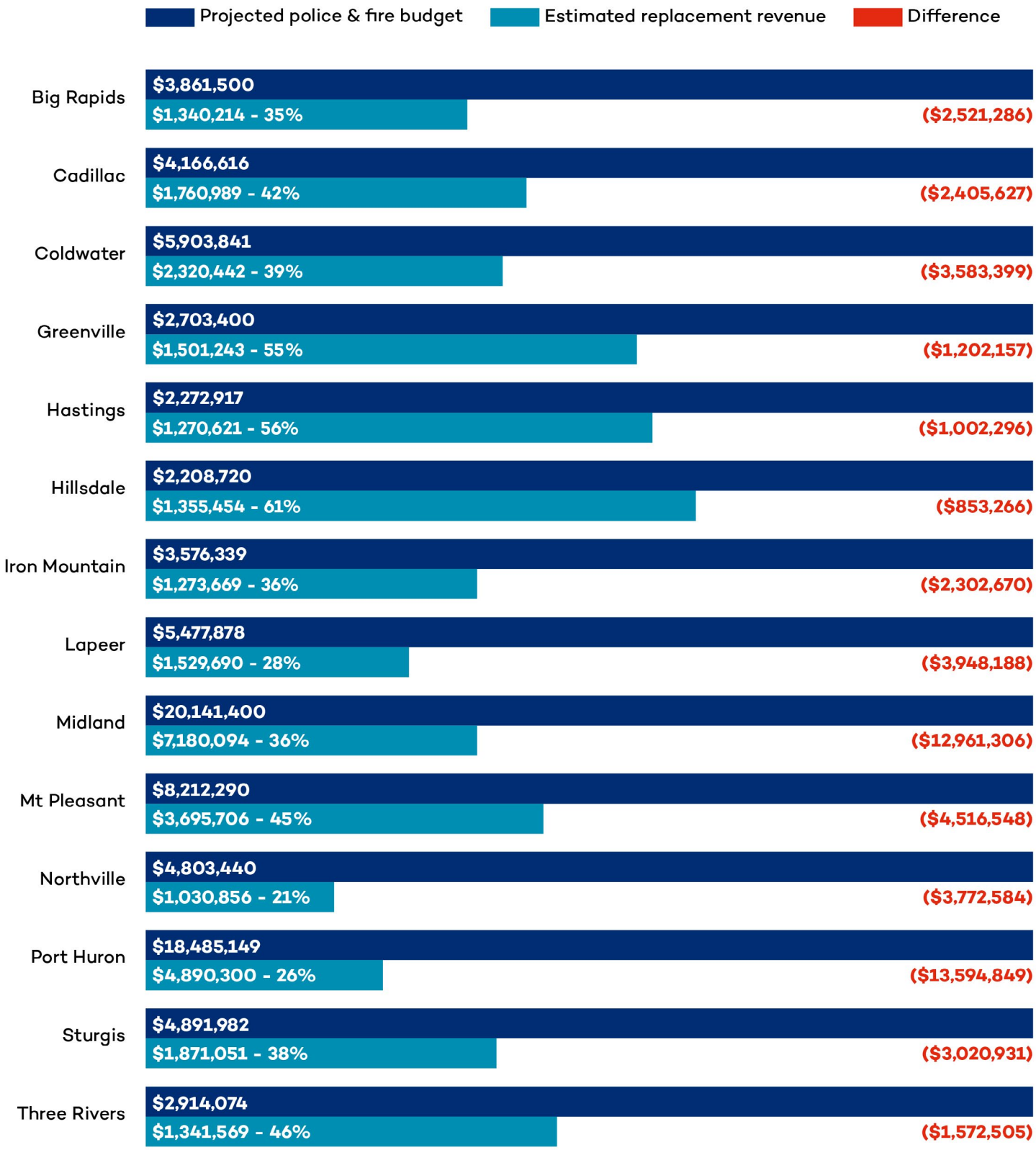


This proposal **will cut over $17.5 billion in funding for schools, roads, recreation, and public safety.** At the same time, it provides fractional and restricted replacement funding to cities, villages, townships, and counties with no replacement revenue to schools or other authorities.

As you know, communities are filled with spaces, activities, and **core services we need and utilize daily, such as public safety, senior services, roads and water infrastructure, trash collection, education opportunities, libraries, and more.** To fund these services, our communities rely on property taxes. These property taxes are vital to providing real human and economic benefits.

Local Public Safety Impacts

A sample of the consequences of this ballot proposal on public safety budgets.



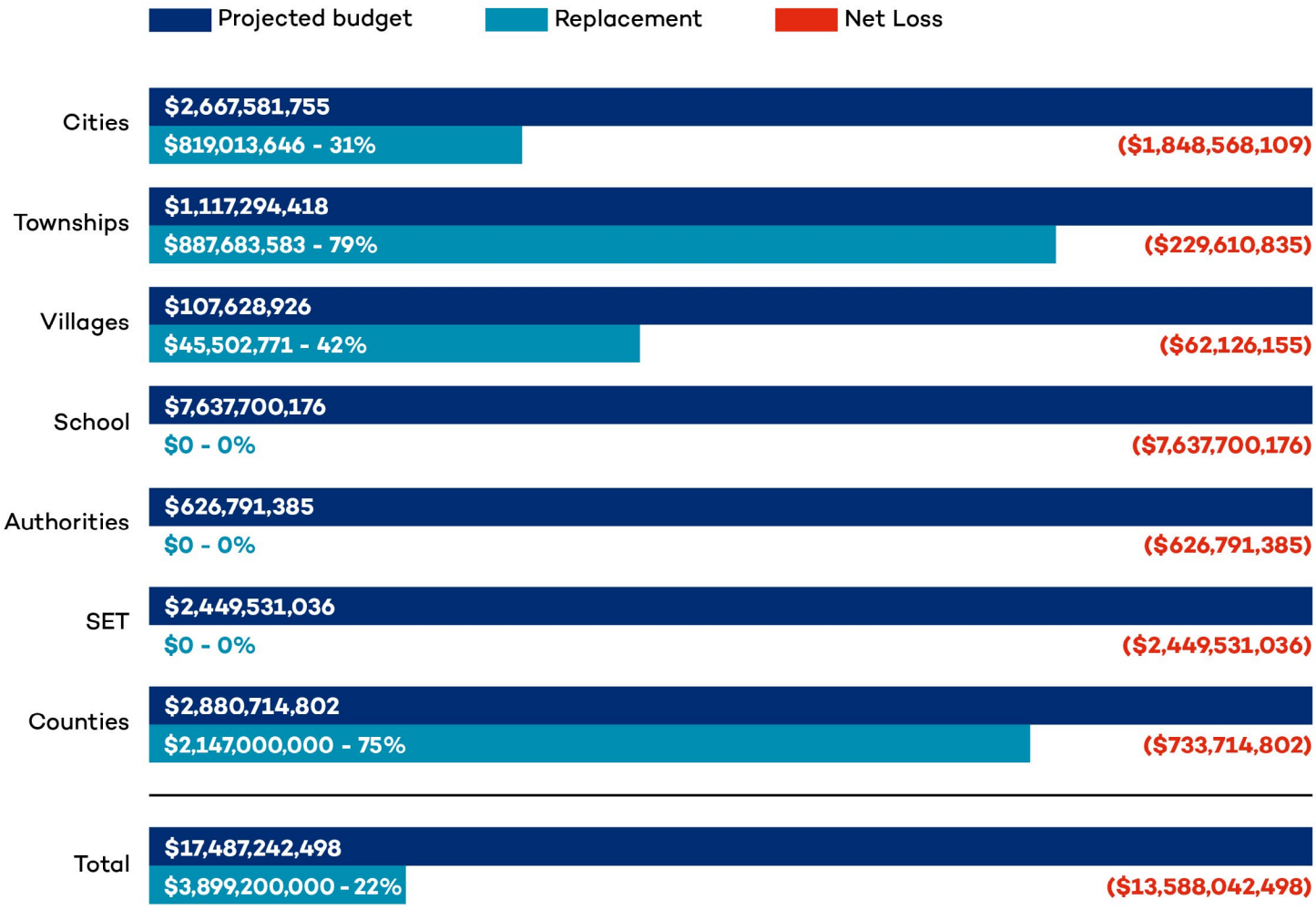
The proposal language includes the following

- Eliminating all current and future state, county, and municipal personal property taxes.
- Redistributing state tax revenue from sales, income, marijuana, alcohol, and tobacco to cities villages, townships, and counties.
- Redistributed tax revenue can only be expended on essential services and infrastructure, which are narrowly defined as public safety, courts, roads, and water infrastructure.
- Requiring 60% of voters to approve local taxes and 2/3 vote of the Legislature to increase any state tax by more than .01% over five years.

While reducing taxes may seem appealing, **this proposal will negatively impact in a profound way the very people and services it claims to protect.** The elimination of these resources will make it impossible for state and local governments to deliver core services, invest in our infrastructure, and spur economic growth.

Statewide Aggregate Impacts

A chart demonstrating the financial impact statewide.





INCREASED UNEMPLOYMENT



ELIMINATES SCHOOL FUNDING



DEVASTATES CLASSROOM FUNDING



NO CLEAR FUNDING FOR VOTING OR JAILS



CUTS FUNDING FOR POLICE AND FIRE



REDUCES LOCAL BUSINESS VALUE

Here are some of the outcomes

- Eliminates all millages 45 days after the passage of the proposal, including **local schools, libraries, parks authorities, garbage pick-up, road millages, public safety authorities, transit, senior services,** etc.
- Provides no clear funding mechanisms to **hold elections or operate jails.**
- Jeopardizes untold **skilled public sector jobs,** leading to increased unemployment and straining the Michigan economy.
- Reduces the ability of **Michigan-based businesses** to attract and retain workers in a state that has devalued the public services, educational opportunities, and amenities their employees seek.
- Cuts $10 billion in **classroom funding from schools** with zero replacement revenue.
- Eliminates roughly 45% of Intermediate School District (ISD) funding, which supports **special education services.**
- Removes $450 million for **libraries**, with no replacement considerations.
- Cuts roughly 1/3 of the funding for **community colleges,** which provide local, cost-effective access to higher education.
- Eliminates ad valorem special assessments that fund public safety, like **police and fire operations**.

This ballot initiative would have a catastrophic economic and social impact on every community whose services provide value to residents and businesses. Property taxes serve a clear purpose. In their absence, we lose far more than the ability to provide services; **we lose the ability for people to choose and contribute to the community where they live.**

Agenda Item

TO: **City Commission**

FROM: **Steve Neubecker, Public Safety Director**

RE: **Traffic Control Order**

MEETING DATE: **November 17, 2025**

In late September, the City received communication from several Lincoln School parents regarding concerns with the school crosswalk on Langley Avenue at Orchard Avenue. One of the biggest concerns expressed was vehicles disregarding the flashing LED school crossing sign when students activated it to cross. City staff conferred with Tim Drews of Abonmarche to discuss alternatives and deployed a speed sign to collect traffic data on Langley Avenue in the vicinity of Orchard Avenue. The team quickly came to a consensus that a crossing guard would be the most effective measure to alleviate the parents' concerns. We also confirmed that 30 mph was the correct speed limit for Langley Avenue, but that a speed zone within 1000 feet of the school is also a legal measure the City can implement to promote the safety of the students crossing at Orchard Avenue.

School Resource Officer Chris Sysko informed the group that he had funding budgeted to hire additional crossing guards but had difficulty filling the positions in the past. The Public Safety Department advertised the position and received three applications. The hiring process is underway, and we intend to station a crossing guard at the Langley Avenue and Orchard Avenue intersection soon.

Pursuant to R28.1125 Rule 25 and R28.1153 of the Uniform Traffic Code for cities, townships and villages, adopted by the City of St. Joseph, Public Safety Director/Traffic Engineer Steve Neubecker, issues this permanent traffic-control order. The Lincoln School speed limit zone will be set at 25 MPH on Langley Avenue from Kingsley Avenue to Mohawk Lane. The speed limit applies during the 30-minute period before school starts and after school ends. The permanent traffic-control order shall take effect upon approval of the St. Joseph City Commission and filing with the St. Joseph City Clerk, and upon placement of adequate signs giving notice of the approved Lincoln School speed limit zone.

Action Requested:

Action Requested: Traffic Control Order number 25-04, presented to the City Commission of the City of St. Joseph to approve this order. This order shall be filed in the office of the City Clerk and a copy thereof maintained in the office of the Director of Public Safety of the City of St. Joseph.

It is further ordered that the Public Safety Director/Traffic Engineer Steve Neubecker shall ensure relevant road signs, signals and markings be installed and maintained in accordance with the Traffic Signs Regulation and General Directions (TSRGD) giving notice of the Lincoln School speed limit zone.

ATTACHMENT(S):

- Traffic Control Order.pdf
- doc02935020251105124422.pdf

CITY OF ST. JOSEPH
TRAFFIC-CONROL ORDER #25-04

I. Pursuant to R28.1125 Rule 25 and R28.1153 Rule 153, of the Uniform Traffic Code for cities, townships and villages, adopted by the City of St. Joseph, Public Safety Director/Traffic Engineer Steve Neubecker, issues this permanent traffic-control order.

II. The Lincoln School speed limit zone will be set at 25 MPH, on Langley Avenue from Kingsley Avenue to Mohawk Lane. The speed limit applies during the 30-minute period before school starts and after school ends.

III. The permanent traffic-control order shall take effect upon approval of the St. Joseph City Commission and filing with the St. Joseph City Clerk, and upon placement of adequate signs giving notice of the approved Lincoln School speed limit zone.

APPROVAL BY CITY COMMISSION

Traffic Control Order Number 25-04, presented to the City Commission of the City of St. Joseph is hereby approved. This order shall be filed in the office of the City Clerk and a copy thereof maintained in the office of the Director of Public Safety of the City of St. Joseph.

It is further ordered that the St. Joseph Public Safety Director/Traffic Engineer Steve Neubecker shall ensure adequate signs are placed giving notice of the Lincoln School speed limit zone.

Adopted at the regular meeting of the city commission on November 17, 2025.

By: _____

Brook Thomas, Mayor

By: _____

Abby Bishop, City Clerk


Langley Avenue
School Speed Zone
10/30/2025
+ Lollipop
S1-1
AHEAD
W16-9P
SCHOOL
S4-3P
SPEED LIMIT
25
R2-1
7:30-8:30 AM
2:30-3:30 PM
S4-1P
END SCHOOL SPEED LIMIT
S5-3
Langley Ave
Mohawk Ln
Sunset Dr
Hillcrest Ave
Orchard Ave
Lincoln Elementary School
Morton Ave
Mt Curve Ave
Lane Dr
St. Paul's Episcopal Church
Willa Dr
Thayer Dr
Kingsley Ave
John and Dede Howard Ice Arena
Temporarily closed
Napier Ave
Fishermans Rd
St Joseph River
N

Agenda Item

TO: **St. Joseph City Commission**

FROM: **Laurie Schmidt, City Attorney**

RE: **Michigan Gas Utility Franchise Ordinance**

MEETING DATE: **November 17, 2025**

Michigan Gas Utilities ("MGU") filed a petition with the City for a grant of franchise in order to continue using the City's highways, streets, alleys and other public places for operating its natural gas utilities. The Michigan Constitution requires that public utilities obtain a franchise from a city before conducting local business. The franchise is granted by ordinance and may be approved for up to 30 years. The most recent franchise was granted in 1994 and expired late last year.

The City Attorney and City Engineer have negotiated terms of the proposed new franchise language with MGU representatives, to provide additional protection to the City's interests and clarify each MGU's rights and responsibilities while ensuring MGU can continue to provide customers with needed service. The proposed franchise term is for 30 years.

Please consider approving the franchise agreement by giving a first reading to the Michigan Gas Utilities Corporation Franchise Ordinance as presented.

Action Requested: Motion to approve a first reading of the Michigan Gas Utilities Corporation Franchise Ordinance as presented.

ATTACHMENT(S):

- 2025-10-31 St Joseph City Ordinance MGU Franchise- FIN.pdf
- PETITION St. Joseph City_2024Nov.pdf
- Chapter_36___GAS_FRANCHISE_1994.pdf

MICHIGAN GAS UTILITIES CORPORATION FRANCHISE ORDINANCE
CITY OF ST. JOSEPH, MICHIGAN
ord. no. ___ eff. _____, 2025

An Ordinance granting to Michigan Gas Utilities Corporation, a Delaware Corporation, its successors and assigns, the right, power, authority, and permission to use the highways, streets, alleys, and other public places of the City of St. Joseph, County of Berrien, State of Michigan, for the purpose of laying and maintaining natural gas pipes, mains, conduits, valves, drips, and all necessary appurtenances in, under, and along the highways, streets, alleys, and other public places, of the City, and the right, power, and permission to conduct and operate a general natural gas business and distribution system in the City for a thirty (30) year period.

THE CITY COMISSION OF THE CITY OF ST. JOSEPH, COUNTY OF BERRIEN,
STATE OF MICHIGAN ORDAINS THE FOLLOWING:

Sec. 36 1 NON-EXCLUSIVE FRANCHISE GRANTED

The City of St. Joseph, Michigan ("Grantor"), grants a non-exclusive franchise to Michigan Gas Utilities Corporation, a Delaware corporation ("Grantee"), its lessees, successors and assigns. Grantee is granted the right, privilege, franchise, permission and authority to lay, construct, install, maintain, operate and extend in, along, over or across the present and future highways, streets, alleys, bridges, public rights-of-way and public places as are now within the present or future limits of Grantor, a natural gas distribution system and all facilities necessary for the purpose of supplying natural gas or processed gas for all purposes to the inhabitants of Grantor and consumers in its vicinity, and for the distribution of natural gas from or through Grantor to points beyond its limits.

Such facilities shall include, but not be limited to, all mains, services, pipes, conduits and appliances necessary or convenient for transmitting, transporting, distributing and supplying natural gas for all purposes for which it may be used, and to do all other things necessary and proper in providing natural gas service to the inhabitants of Grantor and in carrying on such business; provided, however, that this franchise shall not include facilities for the extraction or clarifying of natural gas product. In consideration of the rights, power and authority granted by Grantor, Grantee shall faithfully perform all duties required by the terms of this Ordinance.

Sec.36-2 TERM

The rights and authority granted by this Ordinance shall commence upon Grantee's acceptance and continue for a period of 30 years from and after the effective date of this Ordinance.

Sec. 36-3 GOVERNING RULES AND REGULATIONS

This Ordinance is granted subject to all conditions, limitations and immunities now provided for, or as later amended or added, applicable to the operations of a public utility, by State or Federal law.

Grantee specifically agrees to comply with all such laws, statutes, ordinances, and rules and regulations regarding the installation, construction, ownership, or use of the gas and supply system. Specifically, Grantee shall be subject to all present and future City ordinances and policies including, but not limited to, all zoning regulations.

Grantee shall, as to all other conditions and elements of service not addressed or fixed by this Ordinance, remain subject to the rules and regulations applicable to natural gas service by the Michigan Public Service Commission ("MPSC") or any successor body. Grantee shall provide Grantor, upon reasonable request, copies of all documents that Grantee sends to the MPSC and copies of all orders, decisions, or correspondence pertaining to this Ordinance or this franchise Grantee receives from or sends to the MPSC.

If an energy supplier is unable to furnish an adequate supply of energy due to an emergency, an order or decision of a public regulatory body, or other acts beyond the control of Grantee, then Grantee shall have the right and authority to adopt reasonable rules and regulations limiting, curtailing or allocating extensions of service or supply of energy to any customers or prospective customers, and withholding the supply of energy to new customers, provided that such rules and regulations shall be uniform as applied to each class of customers or prospective customers, and shall be non-discriminatory as between communities receiving service from Grantee.

Sec. 36-4 MISS DIG

If eligible to join, Grantee shall subscribe to and be a member of "Miss Dig," the association of utilities formed pursuant to Act 53 of the P.A. of 1974, as amended, being MCL 460.701, et seq, and shall conduct its business in conformance with the statutes, provisions and regulations promulgated thereunder.

Sec. 36-5 INSURANCE

Grantee shall maintain in full force and effect, or self-insure, for the entire effective period of this Ordinance, commercial general liability insurance covering property damage and bodily injury in an amount not less than $5,000,000 per occurrence and aggregate. Coverage shall include, but not limited to, the following: (A) contractual liability; (B) ongoing operations; (C) products and completed operations; (D) broad form general liability extensions or equivalent; (E) explosion, collapse, and underground, if applicable; and an automobile liability insurance policy including Michigan No-Fault Coverages to cover all vehicles used in connection with these activities , with limits of liability not less than $2,000,000 per occurrence combined single limit for Bodily Injury, and Property Damage. Coverage shall include all owned vehicles, all non-owned vehicles, and all hired vehicles. Grantee shall provide proof, upon request by Grantor of the existence of the required insurance or self-insurance, in the form of certificates of insurance or a letter of self-insurance. Grantee's insurance shall be primary and non-contributory, but only to liabilities assumed by Grantee under Sec 13, and any other insurance the Grantor may have in effect shall be considered secondary and/or excess.

Sec. 36-6 EMPLOYEE IDENTIFICATION

All personnel of Grantee who have, as part of their normal duties, contact with the general public, shall upon request, provide an identification card signifying employment. Service vehicles of Grantee, its contractors and subcontractors, shall be clearly identified as such to the public.

Sec. 36-7 CONSTRUCTION AND MAINTENANCE OF GRANTEE FACILITIES

Any pavements, sidewalks or curbing taken up and any and all excavations made shall be done after obtaining a right-of-way permit and giving prior written notice to inhabitants of Grantor and to Grantor itself. The work shall be conducted in a manner to cause only such inconvenience to the inhabitants and to the general public as is reasonably necessary. Repairs and replacements shall be made promptly by Grantee, leaving such properties in as good a condition as existed immediately prior to the work. Promptly shall be deemed to be as soon as reasonably possible, but not more than 30 days following the completion of work.

Grantee agrees that for the term of this Ordinance, it will use its best efforts to maintain and secure facilities and equipment sufficient to meet the current and future energy requirements of Grantor, its inhabitants and visitors and businesses, and to reasonably protect them from loss of service through acts of vandalism or terror. While maintaining its facilities and equipment, Grantee shall obtain permits as required by ordinance, except that in emergency situations, Grantee shall take immediate unilateral actions as it determines are necessary to protect the public health, safety, and welfare; in which case, Grantee shall notify Grantor, and submit an after-the-fact permit application as soon as reasonably possible.

Grantor will give Grantee prior reasonable notice, in the form of plans and specifications, for street improvements where paving or resurfacing of a permanent nature that affect Grantee's facilities is involved. The notice shall contain the nature and character of the improvements, the rights-of-way upon which the improvements are to be made, the extent of the improvements and the time when Grantor will start the work, and, if more than one right-of-way is involved, the order in which this work is to proceed. The notice shall be intended to give Grantee a sufficient length of time, considering seasonable working conditions, in advance of the actual commencement of Grantor's work, to make any additions, alterations, or repairs to its facilities. Grantor and Grantee acknowledge the importance of asset management planning and agree to participate in the State of Michigan's MiDig portal for future planning, or a comparable program that may be adopted by the State of Michigan in the future, within a reasonable period of time

Sec. 36-8 EXTENSION OF GRANTEE FACILITIES

Upon receipt and acceptance of a valid application for service, Grantee shall, subject to its own economic feasibility criteria, make reasonable extensions of its distribution facilities to serve customers located within the current or future corporate limits of Grantor. Grantee shall comply with all applicable zoning rules and regulations in connection with such extension.

Sec. 36-9 RELOCATION OF GRANTEE FACILITIES

Grantee shall install its facilities within public rights-of-way pursuant to Michigan Building Code,

Michigan Department of Transportation, and industry standards. If Grantee's facilities are installed contrary to these standards or profiles, Grantee may be required by Grantor to relocate the facilities at Grantee's expense. Grantor is not expected to modify the standards or profile of its public utilities for the convenience of Grantee.

If Grantor, elects to change the grade of or otherwise alter any highway, street, alley, bridge, public right-of-way or public place, or alter any public utility within the public right-of-way for a public purpose, Grantee, upon reasonable notice from Grantor, shall remove and relocate its facilities or equipment situated in the public rights-of-way, if such removal and relocation is necessary to prevent interference and not merely for the convenience of Grantor, at the cost and expense of Grantee.

If Grantor orders or requests Grantee to relocate its facilities for the primary benefit of a commercial or private developer, or as a result of the initial request of a commercial or private developer or other non-public entity, and such removal is necessary to prevent interference and not merely for the convenience of Grantor or other right-of-way user, Grantee shall receive payment for the cost of such relocation as a precondition to relocating its facilities from the commercial or private developer or other non-public entity.

Grantor may consider reasonable alternatives in designing its public works projects so as not arbitrarily cause Grantee unreasonable additional expense in exercising its authority under this section. Grantor and Grantee shall exercise good faith and attempt to partner with each other to provide a reasonable alternative location for Grantee's facilities when relocation is required.

Grantor shall give Grantee written notice of vacating of a public right-of-way. Vacating of a public right-of-way shall not deprive Grantee of its right to operate and maintain existing facilities, until the reasonable cost of relocating the same are first paid to Grantee.

Any person or corporation desiring to move a building or other structure along, or to make any unusual use of, any highway, street, alley, bridge, public right-of- way or public place which shall interfere with the facilities of Grantee, shall first give notice to Grantor and Grantee and pay a sum sufficient to cover the expense and damage incident of moving Grantee's facilities.

Sec. 36-10 CONFIDENTIAL INFORMATION

Grantor acknowledges that certain information it might request pursuant to this franchise may be of a proprietary and confidential nature. If Grantee requests that any information provided by Grantee to Grantor be kept confidential due to such proprietary or commercial value, Grantor and its employees, agents, and representatives shall maintain the confidentiality of that information, to the extent allowed by law. If Grantor is requested or required by legal or administrative process to disclose any such confidential information, Grantor shall promptly notify Grantee of such request or requirement so that Grantee may seek an appropriate protective order or other relief.

Sec. 36-11 FORCE MAJEURE

It shall not be a breach or default under this franchise if either party fails to perform its obligations due to Force Majeure. Force Majeure shall include, but not be limited to, the following causes not reasonably within the control of the affected party to prevent or overcome: 1) physical events such

as acts of God, landslides, lightning, earthquakes, fires, freezing, storms, floods, washouts, explosions, breakage, or accident; 2) acts of others such as strikes, work-force stoppages, riots, sabotage, insurrections or wars; 3) governmental actions such as necessity for compliance with any court order, law, statute, ordinance, executive order, or regulation promulgated by a governmental authority having jurisdiction. Each party shall make reasonable efforts to avoid Force Majeure and to resolve such event as promptly as reasonably possible once it occurs in order to resume performance.

Sec. 36-12 RATES ESTABLISHED BY MICHIGAN PUBLIC SERVICE COMMISSION

The rates to be charged by Grantee and all rules of service shall be those which are established from time to time by the MPSC or such body which shall succeed to the jurisdiction, rights, powers, and authority of the MPSC.

Sec. 36-13 HOLD HARMLESS

Grantee and its contractors and subcontractors shall use due care at all times in exercising the privileges granted by this Ordinance. Grantee shall hold harmless and indemnify Grantor and its officers, agents and employees from and against all costs, claims, damages, liabilities, expenses and judgments of proceedings of whatever nature arising out of Grantee's actions in connection with operations under the franchise granted by this Ordinance; however, Grantee need not save harmless or indemnify Grantor from claims, demands, losses and expenses arising out of the negligence of Grantor, its employees, contractors, or agents.

Sec. 36-14 FRANCHISE REVOCABLE; IRREVOCABILITY UPON APPROVAL OF ELECTORS

The franchise granted by this Ordinance shall be revocable at the will of the governing body of Grantor upon 60 days' notice. However, the franchise shall become irrevocable if and when confirmed by a majority of the electors voting upon the question at a general election or any special election called for that purpose at the request of Grantee. In the event of a special election, the expenses shall be paid by Grantee, and the expenses shall be deposited with Grantor's Clerk in advance of any such election.

Sec. 36-15 SEVERABILITY

If any clause, sentence or section of this Ordinance is deemed invalid by any judicial, regulatory or legislative body having proper jurisdiction, the remaining provisions shall not be affected.

Sec. 36-16 NON- WAIVER

Any waiver of any obligation or default under this franchise shall not be construed as a waiver of any future defaults, whether of like or different character.

Sec. 36-17 REPEAL CONFLICTING ORDINANCES

This Ordinance, when accepted by Grantee as provided below, shall constitute the entire agreement

between Grantor and Grantee relating to this franchise; the Ordinance shall supersede all prior ordinances pertaining to this franchise, and any terms and conditions of such prior ordinances or parts of ordinances in conflict with this Ordinance are repealed. Chapter 36 of the Code of Ordinances of the City of St. Joseph, entitled "GAS FRANCHISE," dated the 18th day of November, 1994 by the Grantor, is repealed as of the effective date of this Ordinance.

Sec. 36-18 ACCEPTANCE

This Ordinance shall become a binding contract between Grantor and Grantee upon its effective date and upon acceptance by Grantee by written instrument within 60 days of passage by Grantor. The acceptance shall be filed with Grantor's Clerk. Grantor's Clerk shall sign and affix the community seal to acknowledge receipt of such acceptance, and return one copy to Grantee. If Grantee does not, within 60 days following passage of this Ordinance express in writing its objections to any terms or provisions of this Ordinance, or reject this Ordinance in its entirety, Grantee shall be deemed to have accepted this Ordinance and all of its terms and conditions.

Sec. 36-19 EFFECT AND INTERPRETATION OR ORDINANCE

The captions which precede each section of this Ordinance are for convenience in reference only and shall not be taken into consideration in the interpretation of any of the provisions of this Ordinance.

Sec. 36-20 EFFECTIVE DATE

This Ordinance was approved and adopted by the City Commission on _____, 2025, after its introduction and first reading on _____, 2025, and after its publication in the manner provided by Public Act 359 of 1947, as amended. This Ordinance shall take effect 30 days after its publication following adoption.

We, the undersigned Mayor and Clerk of the City of St. Joseph, Berrien County, do hereby certify that the above ordinance was passed by the St. Joseph City Commission on the _____ day of _____, 2025 and that it was published in the _____ newspaper on the _____ day of _____, 2025.

_____
Brook Thomas, Mayor

_____
Abby Bishop, City Clerk

PETITION OF MICHIGAN GAS UTILITIES

TO THE CITY COUNCIL OF THE CITY

OF ST. JOSEPH, COUNTY OF BERRIEN,

STATE OF MICHIGAN FOR A FRANCHISE

Now comes Michigan Gas Utilities Corporation. a Delaware corporation doing business in the State of Michigan under the assumed name Michigan Gas Utilities, (hereinafter referred to as "Grantee"), and petitions the City Council of the City of St. Joseph, County of Berrien, State of Michigan, to grant a franchise to Grantee, its successors and assigns, giving it the right, power, authority and permission to use the highways, streets, alleys and other public places of the City of St. Joseph, County of Berrien, State of Michigan, for the purpose of laying and maintaining gas pipes, mains, conduits, valves, drips and all necessary appurtenances in, under and along the highways, streets, alleys and other public places, of said City, and the right, power and permission to conduct and operate a general gas business and distribution system in said City of St. Joseph, County of Berrien, State of Michigan, for a period of thirty (30) years.

MICHIGAN GAS UTILITIES
CORPORATION

By: Renee Burzynski
Renee Burzynski
Area Manager

Date: November 20, 2024

Chapter 36 GAS FRANCHISE

Sec. 36-1. Granting of franchise to use highways, streets, alleys and public places.

The City of St. Joseph, County of Berrien, State of Michigan, (hereinafter called "grantor"), hereby grants to UtiliCorp United, Inc., a Delaware corporation doing business in the State of Michigan under the assumed name Michigan Gas Utilities, (hereinafter called "grantee"), its successors and assigns, a franchise to use the highways, streets, alleys and other public places of the City of St. Joseph, County of Berrien, State of Michigan, for the purpose of constructing, maintaining and operating a gas distribution system in said city with full right, power and authority to establish, construct, maintain, extend and operate a plant, stations, mains, pipes, conduits, valves, drips and all other appurtenances, apparatus and appliances within the corporate limits of the City of St. Joseph, County of Berrien, State of Michigan, for the purpose of supplying and distributing to said city and its inhabitants gas for heating and other purposes and, for such purposes to enter upon and use the highways, streets, alleys, and public lands of said city and lay, maintain, operate, repair and extend therein, through and thereunder such mains, pipes, conduits, valves, drips, apparatus, appliances and other appurtenances as may be necessary and proper for the distribution of gas throughout and beyond said city and for the purpose of conducting and operating a gas business in said city subject to the terms and conditions hereinafter provided.

(Ord. of 11-14-94, § I)

Sec. 36-2. Non-disturbance of public travel; restoration; construction maintenance.

In laying its pipes, mains and other appurtenances and repairing and maintaining the same, grantee shall interfere as little as possible with public travel. After opening any portion of the highways, streets, alleys or other public place, grantee shall within a reasonable time restore the same as nearly as possible to the same condition as prevailed before opening. While any portion of the highways, streets, alleys or other public place is open, grantee shall maintain reasonable barriers and lights at night and other warnings to the users of said highways, streets, alleys or other public place.

(Ord. of 11-14-94, § I)

Sec. 36-3. Hold harmless.

Grantee shall at all times hold Grantor harmless from any loss, damage and expense of any kind on account of the laying, constructing, maintenance, and use of said mains, pipes, conduits and other appurtenances.

(Ord. of 11-14-94, § I)

Sec. 36-4. Rates established by Michigan Public Service Commission.

The rates to be charged by grantee and all rules of service shall be those which are established from time to time by the Michigan Public Service Commission or such other body which shall succeed to the jurisdiction, rights, powers and authority of said commission.

(Ord. of 11-14-94, § I)

Sec. 36-5. Term; effective date.

The rights granted in this franchise shall continue in full force and effect for a period of 30 years from the effective date thereof. The effective date of this franchise shall be the date of the acceptance of the franchise by grantee, which acceptance shall be filed by the grantee, in writing, within 60 days after the enactment of this chapter.

(Ord. of 11-14-94, § I)

Sec. 36-6. Franchise revocable; irrevocability upon approval of electors.

(a) The franchise herein granted shall be revocable at the will of the governing body of this city, provided, however, that the same shall become irrevocable if and when confirmed by a three-fifths majority of the electors voting upon the question at the next general election or at any special election called for the purpose. Such special election shall be held at the request of said grantee.

(b) In the event of a special election, the expenses thereof shall be deposited with the clerk of this city of the grantee.

(Ord. of 11-14-94, § I)

Agenda Item

TO: **City Commission**

FROM: **Abby Bishop, City Clerk**

RE: **MOCC 2025 Determination of Salaries**

MEETING DATE: **November 17, 2025**

Every two years, the Municipal Officers Compensation Commission (MOCC) meets to determine whether to recommend changes in City Commissioner compensation.

If the MOCC recommends a change in compensation, it becomes effective 30 days after it is officially filed with the City Clerk's Office, unless rejected by a two-thirds majority of the City Commission then in office. With five City Commissioners, this means the change will take effect unless it is rejected by the City Commission, with at least four commissioners voting to reject the change.

The MOCC met on October 16, 2025, to discuss a pay increase. They agreed that they wanted to offer an increase and, after a lengthy discussion about offering a lump sum increase versus a percentage increase, they determined that a 4% increase, based on inflation, was most suitable. The 2025 Determination of Salaries was finalized and filed with the City Clerk on October 29, 2025.

The MOCC voted 3 to 0 to recommend an increase in the commissioner's compensation, as follows:

- Mayor: $5,824.00 per year (currently $5,600.00).
- Mayor pro tem: $3,744.00 per year (currently $3,600.00).
- Commissioner: $3,224.00 per year (currently $3,100.00).

The current Commission pay was established in December 2023. The last pay increase prior to that time was in 2013. The MOCC recommended an increase in 2019, but the City Commission rejected the recommendation.

To accept the recommendation, no action is required. However, if the City Commission wishes to reject the MOCC recommendation, it should make a motion adopting a resolution to that effect. The motion would need to pass with at least four commissioners (or a two-thirds vote) voting in support.

If the City Commission takes no action, or a motion to reject the recommendation does not pass with a two-thirds vote, the MOCC's recommendation will become effective 30 days after the filing date, on November 28, 2025.

ATTACHMENT(S):

- 2025 Determination of Salaries.pdf

CITY OF St. Joseph

700 Broad Street • St. Joseph, Michigan 49085-1276 • www.sjcity.com

DEPARTMENTS

ASSESSOR
269-983-1231

ATTORNEY
269-983-5541

CLERK
269-983-6325

COMMUNICATIONS & MARKETING
269-983-0349

ENGINEER
269-983-5541

FINANCE/TREASURER
269-983-4731

HOWARD ICE ARENA
269-985-8795

INSPECTIONS & CODE ENFORCEMENT
269-983-1212

MANAGER
269-983-5541

PERSONNEL
269-983-0443

PLANNING & ZONING
269-983-1212

PUBLIC SAFETY:

EMERGENCY 9-1-1

DISPATCHER
269-983-3060

POLICE ADMINISTRATION
269-985-0300

FIRE ADMINISTRATION
269-983-4641

PUBLIC WORKS:

PARKS & CEMETERY STREETS & SANITATION
269-983-6341

WATER/SEWER BILLING
269-983-6324

WATER TREATMENT PLANT
269-983-1240

WEST BASIN MARINA
269-983-5432

Municipal Officers Compensation Commission
2025 Determination of Salaries for Calendar Years 2026 and 2027

Upon a motion made, seconded, and approved by a 3 to 0 vote, the Municipal Officers Compensation Commission, in fulfillment of its duties as outlined in chapter 2 of the City Code, hereby files with the City Clerk this 2025 Determination of Salaries for Calendar Year (CY) 2026 and 2027 for the position of Mayor, Mayor Pro Tem, and Commissioner.

Mayor

$5,824.00 CY 2026

$5,824.00 CY 2027

Mayor Pro Tem

$ 3,744.00 CY 2026

$3,744.00 CY 2027

Commissioner

$ 3,224.00 CY 2026

$3,224.00 CY 2027

We hereby acknowledge that the Municipal Officers Compensation Commission adopted the aforementioned salaries at its meeting held on October 16, 2025.

Dana J. Dinkel — **Chairperson**

Thomas Lee Rabideau — **Vice Chairperson**

Laura Hoffman — **Commissioner**

Agenda Item

TO: **City Commissioners**

FROM: **Kelly Ewalt, Development Director**

RE: **Downtown Development District Liquor License - Silver Beach Hotel**

MEETING DATE: **November 17, 2025**

At the July 28th meeting, City Commissioners passed a resolution to establish a Development District pursuant to MCL 436.1521A(1)(b). This allows businesses within the district to apply for a DDA Liquor License through the Michigan Liquor Control Commission if they meet certain requirements. Those requirements include:

- The building that will house the proposed licensed premises must have at least $75,000.00 expended for new construction or the rehabilitation or restoration of the building over the preceding five (5) years or a commitment for a capital investment of at least $75,000.00 in the building that must be expended before the license is issued.

- The licensed business must be engaged in activities related to dining, entertainment, or recreation.

- The licensed business must be open to the general public and have a seating capacity of not less than 25 persons.

The Silver Beach Hotel is requesting approval from Commission to move forward with their application to the MLCC. This establishment is located at 100 Main Street.

Action Requested:

Motion to approve the resolution approving the Silver Beach Hotel's request for a Class C liquor license in the DDA Development area.

ATTACHMENT(S):

- dda_liquor_license_final Filled_signed (4).pdf
- Silver Beach Hotel LCC106.pdf

Downtown Development Authority (DDA) Liquor License Application Affidavit

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Business Information

- **Business Name:** Silver Beach Hotel
- **Legal Entity Name:** Riverview Hospitality LLC
- **Business Address (DDA District):** 100 Main Street, St Joseph, MI 49085
- **Business Phone:** 269 983 7341
- **Email:** gm@thesilverbeachhotel.com
- **Business Type (e.g., restaurant, bar, brewery):** Bar
- **FEIN:** 85-3386679

Applicant Information

- **Full Name of Applicant/Owner:** Jayesh Patel
- **Home Address:** 3958 Red Arrow Hwy St. Joseph, MI - 49085
- **Phone Number:** 269 601 2074
- **Email:** jay841990@gmail.com

Affirmations & Acknowledgments

By signing below, the applicant affirms the following:

☑ The business is located within the boundaries of the St. Joseph DDA District.

☑ The primary purpose of the business is **restaurant, bar, or hospitality-related**, with seating and food service available to the public.

☑ The applicant has submitted or will submit a completed application to the **Michigan Liquor Control Commission (MLCC)**.

☑ The applicant understands this license is **non-transferable** outside the DDA district.

☑ The business will comply with all applicable **local zoning, building, fire, and health codes**.

☑ The applicant has expended at least $75,000 for the rehabilitation or restoration of the building over the preceding five years, or has committed capital investment of at least $75,000 that will be expended for the building before the license is issued.

☑ is open to the general public and has a seating capacity of not less than 25 persons.

☑ The applicant agrees to cooperate with inspections and requests for additional information from the **City of St. Joseph** and **MLCC**.
☑ The business intends to make a meaningful economic investment and contribute to the vitality of Downtown St. Joseph.

Affidavit

I, the undersigned, affirm that the information provided in this application is true and complete to the best of my knowledge. I understand that falsification or omission of information may result in the denial or revocation of the DDA Liquor License.

Signature of Applicant: JPatel
Date: 10.23.2025

Printed Name: Jayesh Patel

For City/DDA Use Only

- Date Received: _____
- Reviewed By: _____
- DPS Approval Date: _____

Michigan Department of Licensing and Regulatory Affairs
Liquor Control Commission (MLCC)
Toll Free: 866-813-0011 • www.michigan.gov/lcc

Business ID: _____

Request ID: _____
(For MLCC use only)

Local Government Approval
(Authorized by MCL 436.1501)

Instructions for Applicants:

- You must obtain a recommendation from the local legislative body for a new on-premises license application, certain types of license classification transfers, and/or a new banquet facility permit.

Instructions for Local Legislative Body:

- Complete this resolution or provide a resolution, along with certification from the clerk or adopted minutes from the meeting at which this request was considered.

At a City Commission (regular or special) meeting of the St. Joseph City (name of township, city, village) council/board called to order by Mayor Thomas on Nov 17, 2025 (date) at 6:00pm (time) the following resolution was offered:

Moved by _____ and supported by _____

that the application from The Silver Beach Hotel
(name of applicant - if a corporation or limited liability company, please state the company name)

for the following license(s): Class C Liquor License
(list specific licenses requested)

to be located at: 100 Main Street, St. Joseph, MI 49085

and the following permit, if applied for:

☐ Banquet Facility Permit Address of Banquet Facility: _____

It is the consensus of this body that it recommends (recommends/does not recommend) this application be considered for approval by the Michigan Liquor Control Commission.

If disapproved, the reasons for disapproval are _____

Vote

Yeas: _____

Nays: _____

Absent: _____

I hereby certify that the foregoing is true and is a complete copy of the resolution offered and adopted by the _____ (name of township, city, village) council/board at a _____ (regular or special) meeting held on _____ (date)

Print Name of Clerk	Signature of Clerk	Date

Under Article IV, Section 40, of the Constitution of Michigan (1963), the Commission shall exercise complete control of the alcoholic beverage traffic within this state, including the retail sales thereof, subject to statutory limitations. Further, the Commission shall have the sole right, power, and duty to control the alcoholic beverage traffic and traffic in other alcoholic liquor within this state, including the licensure of businesses and individuals.

Please return this completed form along with any corresponding documents to:
Michigan Liquor Control Commission
Mailing address: P.O. Box 30005, Lansing, MI 48909
Overnight packages: 2407 N. Grand River, Lansing, MI 48906
Fax to: 517-763-0059

LARA is an equal opportunity employer/program.Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

Agenda Item

TO:

FROM: **Kayla Griffith**

RE: **RRC Report**

MEETING DATE: **November 17, 2025**

After nine years of hard work simplifying processes, communications, ordinances and creating strategy, the City of St. Joseph recently became the first municipality in Berrien County to receive Redevelopment Ready Communities Certified status through the Michigan Economic Development Corporation. An overview of the program, timeline, and efforts from the City is attached.

ATTACHMENT(S):

- MEDC Redevelopment Ready Certification SJ Overview

MEDC Redevelopment Ready Certification

Monday, November 17

MICHIGAN ECONOMIC DEVELOPMENT CORPORATION

Focus on cultivating people, developing places, and competing for and winning projects in order to grow prosperity and the population across all regions of the state.

redevelopment ready communities®

Redevelopment Ready Communities is a voluntary technical assistance initiative for Michigan communities aspiring to catalyze place-based redevelopment efforts

The RRC toolkit encourages communities to streamline and modernize planning, zoning and economic development practices, with the goal of creating vibrant and business-friendly communities.

CITY OF St. Joseph

Certification 9 Years in the Making

January 2017
MEDC announces RRC participation is required to be eligible for grants. City Commission approves pursuing Certification.

August 2017
City begins application process by passing a resolution of support for participation.

October 2017
City signs required Joint Memorandum of Understanding to move the process forward

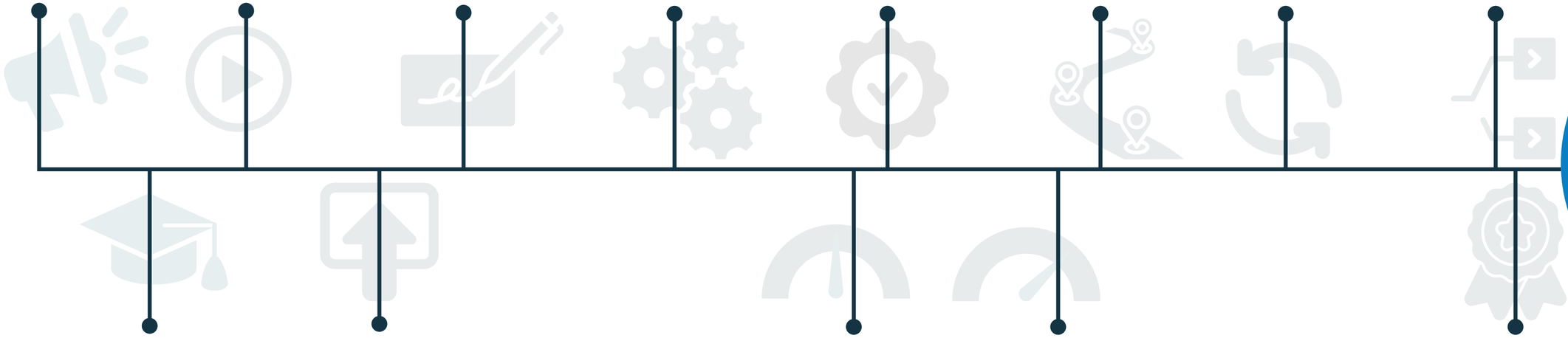
February 2018
Staff provides an update to the commission and continues to work on projects based on self-evaluation.

February 2019
City Commission adopts a Resolution acknowledging the findings and agreeing to work toward meeting all criteria.

January 2020
City Commission adopts Downtown Vision Master Plan.

February 2021
RRC requirements undergo significant updates.

October 2022
RRC requirements undergo significant updates; splits into "Essential" and "Certified" status.



October 2025
City officially achieves "Certified" status!

May/June 2017
Commissioners and Staff attend required RRC trainings and workshops.

September 2017
City Staff formally submits necessary documents to MEDC to begin the process of becoming RRC Certified.

December 2018
City receives report from MEDC that 20/41 criteria have been met and the City is required to meet an additional 18 criteria to become certified.

August 2019
City submits annual update to MEDC and now has met 29 criteria, with 11 more required to become certified.

November 2022
City notified by MEDC that they have met criteria for RRC "Essentials" designation

CITY OF St. Joseph

Best Practices to Become Certified

46 EXPECTATIONS MET FOR ESSENTIALS

91 EXPECTATIONS MET FOR CERTIFIED

Plans & Public Engagement

1.1 Master Plan

The master plan reflects the community's desired direction for the future

The master plan identifies strategies for priority redevelopment areas

The master plan addresses land use and infrastructure, including complete streets

The master plan includes a zoning plan

The master plan establishes goals, implementation actions, timelines and responsible parties

The master plan is

Progress on master plan implementation is assessed annually

1.2 Downtown or Corridor Plan

The downtown or corridor plan identifies development area boundaries

The downtown or corridor plan clearly identifies priority projects

The downtown or

development elem

1.3 Capital Improvement Plan

The capital improvement plan details a minimum of six years (beginning with the current year) of public structures and improvements and is updated annually

The capital improvement plan coordinates with adopted community plans and the budget

The capital improvement plan is accessible online

1.4 Public Participation Plan

The plan identifies key stakeholders, including those not normally at the visioning table

The plan describes public participation methods and the appropriate venue to use each method

The plan includes the use of both traditional and proactive engagement methods

The plan identifies how the community will report out results of engagement efforts

The community reviews and updates the plan on a regular baisis

The community provides an update on engagement activity to the governing body at least annually

Zoning

2.1 Alignment With Master Plan

The community has evaluated the master plan's recommendations to determine if changes to the zoning map or ordinance are needed

The community has made updates to the zoning ordinance to align with the goals and zoning recommendations from the master plan

2.2 Accessibility & User-Friendliness

The ordinance and zoning map are accessible online

2.3 Concentrated Development

The ordinance allows mixed-use buildings-by-right in designated areas of concentrated development

The ordinance requires ONE/TWO or more of the following elements in areas of concentrated development:
build-to lines; open store fronts; outdoor dining; minimum ground floor transparency; front-facing doorways; parking located in the rear of the building; walk-up windows;

2.4 Housing Diversity

accessory dwelling unites (ADUs); townhouses/rowhouses; triplexes; quadplexes; 6-plexes; commercial; stacked flats; first-floor residential with commercial; residential above commercial; micro unites; cottage housing/bungalow courts; tiny houses

2.5 Parking Flexibility

approved either administratively or by the planning commission:
reduction or elimination of required parking when on-street or public parking is available; connections between parking lots; shared parking agreements; parking maximums; elimination of parking minimums; parking waivers; electric vehicle charging stations; bicycle parking; payment in lieu of parking; reduction of required parking for complementary mixed uses; banked/deferred parking

2.6 Green Infrastructure

The ordinance includes regulations for THREE or more of the following:
Low impact development techniques (rain gardens, bioswales, etc.); rain water collection (blue roofs, cisterns, water harvesting, stormwater vaults, etc.); green roofs; permeable pavement; steep-slope protections; street-tree planting standards; tree preservation or replacement standards; parking lot internal landscaping standards; open space preservation development (i.e. cluster housing); required native or low-maintenance plantings; renewable energy; buffering standards around water bodies or other natural resources; off-site stormwater regulations allowing site developers to participate in district-scale stormwater management plans

Development Review

3.1 Defined Processes

Processes for site plan review, special land use, rezoning, variances, and text amendments are clearly laid out in the zoning ordinance

Development review standards are clearly defined

3.2 Point of Contact

The community has an identified development review point of contact, which is clearly indicated on the website

3.3 Conceptual Review

3.4 External Referral Processes

The internal review process addresses the following:
key steps of the application from submittal to issuing of the permit; timelines; identifies who reviews applications; identifies approval standards

The community has established a joint review team

3.5 Approval Authority

Site plans for permitted uses are approved administratively or by the planning commission

3.6 Fee Schedule

The fee schedule is available online in an easy-to-find location

The fee schedule is reviewed annually and updated as needed

3.7 Payment Methods

The community clearly indicates on its website accepted method(s) of payment for development fees

The community accepts credit card payment for development fees

3.8 Access to Information

The community's website includes the following essential items:
zoning ordinance; meeting information; application(s) for site plan; special land use, rezoning, variance; zoning text amendment and zoning permits; fee schedule

The community has compiled a "Guide to Development," which includes the following: relevant contact information; relevant meeting schedules, flowcharts of development review processes; conceptual meeting procedures; relevant ordinances to review prior to application submission; applications for all major development review processes (at least site plans, special land-uses, variances and rezoning); explanation of approval authority for development review processes; fee schedule; special meeting procedures; financial assistance tools; design standards and other local guidelines; information on building processes and contacts

The "Guide to Development" is available online

3.9 Project Tracking

The community uses a tracking mechanism for projects during the development process, from application to permit

Boards & Commissions

4.1 Recruitment Process

Board and commission applications are available online

The community has clearly documented the process for board and commission appointments online

4.2 Expectations and Interests

The community outlines expectations for board and commission positions

The community identifies associated interests and background for board and commission positions

4.3 Orientation

4.4 Bylaws

The community has adopted bylaws for appointed development-related boards and commissions

The bylaws are available online

4.5 Planning Commission Annual Report

The planning commission prepares an annual report

4.6 Training Plan

The plan identifies funding sources

The plan identifies how training participants share outcomes with other officials and staff

The plan identifies how the community consistently encourages training

The plan is reviewed every two years

The plan is updated annually

4.7 Joint Meetings

The community holds collaborative work sessions, meetings, trainings or other joint events at least annually.

Economic Development & Marketing

5.1 Economic Development Strategy

The economic development strategy identifies the economic opportunities and challenges of the community

The strategy addresses activities related to key economic development initiatives including business and talent attraction/retention, education and infrastructure

The economic development strategy defines specific goals, actions, timelines, and responsible parties for implementation

5.2 Incentive Tools

The community's identified local economic development tools are outlined online

The process for accessing the local economic development tools, and application materials (if applicable) are available online

5.3 Marketing Plan

The marketing plan identifies specific goals, strategies and tactics to attract businesses and investment including audiences, messaging, and primary delivery methods

The marketing plan identifies approaches to market priority development sites

The marketing plan aligns marketing efforts with local, regional and state partners

The marketing plan identifies core branding elements that provide a consistent community image including: tagline, simple logos, primary color palette, primary typefaces, and a collection of community photos

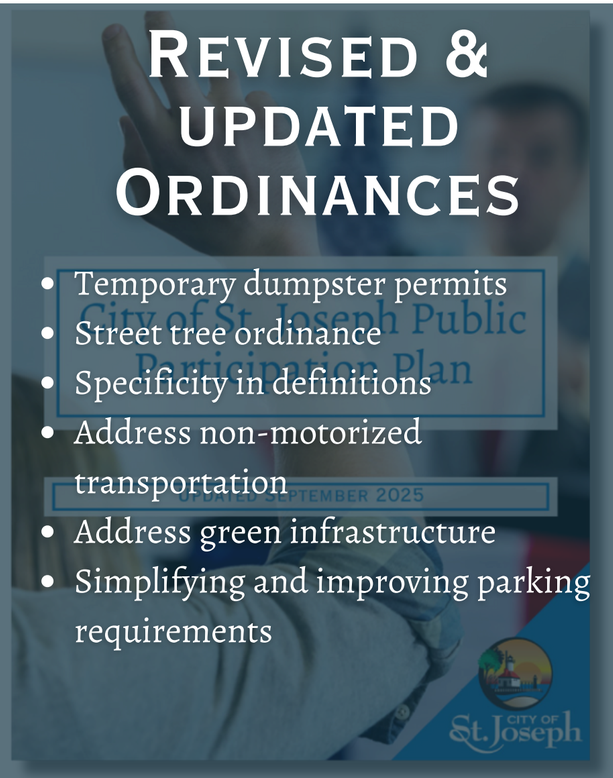
Progress Over the Years

New Documents & Defined Plans



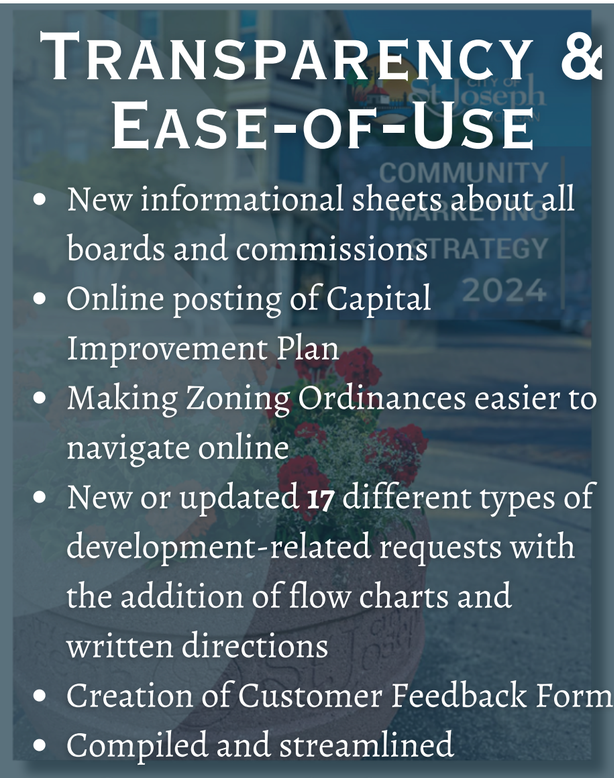
- Public Participation Plan
- Downtown Plan
- Redevelopment Priority Sites Vision
- Marketing Strategy
- Economic Development Strategy

Revised & updated Ordinances



- Temporary dumpster permits
- Street tree ordinance
- Specificity in definitions
- Address non-motorized transportation
- Address green infrastructure
- Simplifying and improving parking requirements

Transparency & Ease-of-Use



- New informational sheets about all boards and commissions
- Online posting of Capital Improvement Plan
- Making Zoning Ordinances easier to navigate online
- New or updated **17** different types of development-related requests with the addition of flow charts and written directions
- Creation of Customer Feedback Form
- Compiled and streamlined information on development incentives
- Annual public participation updates
- Compilation and streamlining of all development information into a development guide

Better Processes



- Scheduling joint board meetings
- Redefining the building permit review process
- Creation of training tracker/process
- Annual MEDC updates

CITY OF St. Joseph

What's Next?

Best Practice 6: Redevelopment Ready Sites

- [ ] The community identifies and prioritizes redevelopment sites
- [ ] The community gathers basic information for at least three priority sites
- [ ] The community has developed a vision for at least 3 priority sites
- [ ] The community identifies potential resources for at least three priority sites
- [ ] The community assembles a property information package for at least one priority site
- [ ] Prioritized redevelopment sites are actively marketed

MEDC's Redevelopment Service Team will work directly with the City to implement this best practice





Continuing to grow the community

Encouraging development that's right for St. Joseph





CITY OF St. Joseph