



PROPOSED ST JOSEPH COUNTY FIRE TERRITORY

PORTAGE TOWNSHIP & WARREN TOWNSHIP



AGENDA

- Overview
 - Fundamentals of a Territory
 - Process & Timelines
- SJCFT Operational Plan
 - Structure
 - Provider Unit Role
- SJCFT Financial Plan
- Public Hearing



TERRITORY OVERVIEW



OVERVIEW

- Fire Territory Fundamentals
- Process for forming Fire Territory
- Timeline for forming Fire Territory
- Public Meetings
 - All meetings are are Fire Station #41, 23626 Filmore Road, South Bend, IN 46619
 - February 27 – 6 pm
 - March 5 - 6 pm
 - March 14 – 6 pm
 - March 28 – 6 pm
 - March 28 – 7 pm (Adoption Meeting)



STATUS & FUTURE PLANNING



STATUS & FUTURE PLANNING

- Increased Call Volume
 - Warren 18 & 19 Increase 26% in last three years
 - Station 41 increase 15% in last three years
 - Does not include mutual aid response
- Local area economic development
 - New Carlisle Enterprise Center, etc
 - Housing development
- Population Increase
 - Portage TWP/Warren TWP Residential Population – Increase approximately 9% in 10 years.
 - St. Joseph County Population Increased 2% over same period

STATUS & FUTURE PLANNING

- Professionalization of modern Fire Departments
 - Population cultural/expectation changes
- Equipment & Facilities
- Firefighter Retention & Qualification
 - Pay & Benefits
 - Firefighter Safety
 - EMT Qualifications
- Fast and high quality emergency response
 - Response Times
 - Better on-scene service and support in an emergency

GOALS

- Best possible return for each tax-payer dollar
- Fast and high quality emergency response
 - Response Times
 - Better on-scene service and support in an emergency
 - Firefighter training
 - Firefighter safety
- Efficient with tax-dollars
 - Growing area demand
 - Lower insurance rates
 - Attract additional business development



OPERATIONAL PLAN



ST. JOSEPH COUNTY FIRE TERRITORY - GENERAL

- Territory Name: St. Joseph County Fire Territory
- Participating Units: Warren Township & Portage Township
 - Goal: Future Growth
- 3 Fire Stations
 - Portage 41, Warren 18, & Warren 19
- Each unit would maintain its identify on assets as a “unit” of the overall territory
- Territory board
 - Responsible for tax levies, budget adoption/management, hiring, and policy

STAFFING FOR ALL UNIT PARTICIPATION

Station	Per Shift	Total
Warren Station 18	5 fire fighters	15
Warren Station 19	5 fire fighters	15
Portage Station 41	3 firefighters, 1 Battallion Chief (Current limitation is bunks. Future goal: 5 per shift)	16
Leadership & Admin	Fire Chief, Assistant Chief, & Admin	5
	Total Staffing	47

LOCAL SALARIES

Fire Department	Base Firefighter salary
<i>Current SWCFT</i>	\$53,000
<i>Current Warren TWP</i>	\$58,000
Proposed St Joseph County Fire Territory	Proposed \$75,000
Clay Fire	\$70,262
Mishawaka	\$71,162
Michigan City	\$83,554
South Bend	\$75,017
Elkhart	\$79,651
Plymouth	\$68,276
Goshen	\$80,631

PROPOSED SALARIES

Position	Annual Salary
Fire Chief	\$125,000
Assistant Chief	\$110,000
Battalion Chief	\$90,000
Firefighter	\$75,000
Admin/Support	\$45,000 - \$60,000

- The proposed salary ranges would be ranked 39 of 55 for for all Indiana fire departments of similar size
 - i.e. There are 38 Indiana Fire Territories of similar size paying more than a base rate of \$75,000.

PROVIDER UNIT ROLES & RESPONSIBILITIES

- Provider Unit: Portage Township
- Provide daily management and oversight of administrative support staff
- Financial Management: Payroll, accounts payable, accounts receivable, & billing
- Provide human resource services and administrative support to personnel
- Coordinate maintenance, insurance, & insurance
- Administrative support to firefighter personnel



FINANCIAL ANALYSIS



PROPOSED BUDGET & FUNDING - OPERATING

	Projected <u>2025</u>	Projected <u>2026</u>	Projected <u>2027</u>
BEGINNING CASH BALANCE (Less Encumbrances)	0	108,225	353,136
BEGINNING FUND BALANCE	0	108,225	353,136
REVENUES:			
General Property Tax	4,962,687	5,172,463	5,390,636
Financial Institution Tax			
Auto and Aircraft Excise Tax	432,410	450,689	469,698
Local Income Tax (LIT)	160,000	450,000	480,000
Commercial Vehicle Excise Tax (CVET)	3,127	3,259	3,397
Miscellaneous Receipts	0	0	0
TOTAL REVENUES	5,558,225	6,076,411	6,343,731
EXPENDITURES:			
Personal Services	5,000,000	5,350,000	5,724,500
Supplies	0	0	0
Other Services and Charges	450,000	481,500	515,205
Capital Outlay			
Total Original Certified Budget	5,450,000	5,831,500	6,239,705
Additional Appropriations/Appropriation Paid for out of General Fund			
Unused Appropriations			
TOTAL EXPENDITURES	5,450,000	5,831,500	6,239,705
NET INCREASE (DECREASE) IN FUND	108,225	244,911	104,026
ENDING FUND BALANCE	108,225	353,136	457,161

PROPOSED BUDGET & FUNDING - ERF

	Projected <u>2025</u>	Projected <u>2026</u>	Projected <u>2027</u>
BEGINNING CASH BALANCE	0	628	888
(Less Encumbrances)			
BEGINNING FUND BALANCE	0	628	888
REVENUES:			
General Property Tax	189,052	195,149	201,425
Financial Institution Tax	0	0	0
Auto and Aircraft Excise Tax	16,457	16,988	17,534
County Option Income Tax (COIT)	0	0	0
Commercial Vehicle Excise Tax (CVET)	119	123	127
Miscellaneous Receipts			
TOTAL REVENUES	205,628	212,259	219,085
EXPENDITURES:			
Personal Services	0	0	0
Supplies	0	0	0
Other Services and Charges	205,000	212,000	219,000
Capital Outlay			
Total Original Certified Budget	205,000	212,000	219,000
Additional Appropriations	0	0	0
Overspent / (Unused) Appropriations	0	0	0
TOTAL EXPENDITURES	205,000	212,000	219,000
NET INCREASE (DECREASE) IN FUND	628	259	85
ENDING FUND BALANCE	628	888	973

PROPOSED TAX LEVY AND RATE

	<u>2025</u>	<u>2026</u>	<u>2027</u>
Estimated Operating Levy	5,246,914	5,456,791	5,675,062
Estimated Equipment Replacement Levy	<u>199,880</u>	<u>205,876</u>	<u>212,052</u>
Total Estimated Levy	5,446,794	5,662,667	5,887,115
Estimated Operating Rate	0.8741	0.8826	0.8912
Estimated Equipment Replacement Rate	<u>0.0333</u>	<u>0.0333</u>	<u>0.0333</u>
Total Estimated Rate	0.9074	0.9159	0.9245
Warren Township's Portion of Operating Levy (76.8%)	4,033,793	4,195,145	4,362,951
Warren Township's Portion of Equipment Replacement Levy	<u>153,666</u>	<u>158,276</u>	<u>163,025</u>
	4,187,459	4,353,421	4,525,975
Portage Township's Portion of Operating Levy (23.2%)	1,213,121	1,261,646	1,312,112
Portage Township's Portion of Equipment Replacement Levy	<u>46,214</u>	<u>47,600</u>	<u>49,028</u>
	1,259,335	1,309,246	1,361,140

Estimated annual tax increase by Taxing District		
Warren Township (029)	Base Year	Estimated annual property tax increase for proposed Fire Territory
	2024	2025
Estimated annual increase for property not at tax cap		21.83%
Residential Homesteads (1% tax cap):		
Property values @ tax caps	\$132,300 and above	\$100,600 and above
\$50,000		\$68.55
\$75,000		\$102.83
\$100,000		\$183.63
\$150,000		\$0.00
\$200,000		\$0.00
\$250,000		\$0.00
\$300,000		\$0.00
Warren Township (029)	Base Year	Estimated annual property tax increase for proposed Fire Territory
	2024	2025
Estimated annual increase		21.83%
Farmland and Other Residential (2% Cap)		
Property values @ tax caps	All	All
\$50,000		\$0.00
\$75,000		\$0.00
\$100,000		\$0.00
\$150,000		\$0.00
\$200,000		\$0.00
\$250,000		\$0.00
\$300,000		\$0.00
Warren Township (029)	Base Year	Estimated annual property tax increase for proposed Fire Territory
	2024	2025
Estimated annual increase		21.83%
Commercial and Other Property (3% Cap)		
Property values @ tax caps	None	None
\$100,000		464.00
\$250,000		1,159.99
\$500,000		2,319.99
\$1,000,000		4,639.97

Estimated annual tax increase by Taxing District		
Portage Township (025)	Base Year	Estimated annual property tax increase for proposed Fire Territory
	2024	2025
Estimated annual increase for property not at tax cap		13.22%
Residential Homesteads (1% tax cap):		
Property values @ tax caps	\$130,300 and above	\$108,500 and above
\$50,000		\$41.85
\$75,000		\$62.78
\$100,000		\$108.82
\$150,000		\$0.00
\$200,000		\$0.00
\$250,000		\$0.00
\$300,000		\$0.00
Portage Township (025)	Base Year	Estimated annual property tax increase for proposed Fire Territory
	2024	2025
Estimated annual increase		13.22%
Farmland and Other Residential (2% Cap)		
Property values @ tax caps		All
\$50,000		\$0.00
\$75,000		\$0.00
\$100,000		\$0.00
\$150,000		\$0.00
\$200,000		\$0.00
\$250,000		\$0.00
\$300,000		\$0.00
Portage Township (025)	Base Year	Estimated annual property tax increase for proposed Fire Territory
	2024	2025
Estimated annual increase		13.22%
Commercial and Other Property (3% Cap)		
Property values @ tax caps	None	None
\$100,000		\$338.04
\$250,000		\$845.11
\$500,000		\$1,690.21
\$1,000,000		\$3,380.42

ESTIMATED LOCAL INCOME TAX (“LIT”) IMPACT ^{3,4}

	LIT	LIT	LIT	LIT
	Certified	Projected	Projected	Projected
	<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>
St. Joseph County	12,254,719	12,254,719	12,071,313	12,071,313
Centre Township	68,717	68,717	233,229	233,229
Clay Township	612,491	612,491	603,325	603,325
German Township	117,291	117,291	115,535	115,535
Greene Township	66,318	66,318	65,325	65,325
Harris Township	389,717	389,717	383,884	383,884
Liberty Township	53,972	53,972	53,164	53,164
Lincoln Township	19,842	19,842	19,545	19,545
Madison Township	23,980	23,980	23,621	23,621
Olive Township	32,598	32,598	32,110	32,110
Penn Township	424,508	424,508	418,155	418,155
Portage Township	333,774	333,774	380,615	380,615
Union Township	36,924	36,924	36,372	36,372
Warren Township	161,296	161,296	487,790	487,790
South Bend Civil City	12,554,287	12,554,287	12,366,398	12,366,398
Mishawaka Civil City	4,304,909	4,304,909	4,240,481	4,240,481
Indian Village Civil Town	1,675	1,675	1,650	1,650
Lakeville Civil Town	44,438	44,438	43,773	43,773
New Carlisle Civil Town	227,243	227,243	223,842	223,842
North Liberty Civil Town	147,172	147,172	144,970	144,970
Osceola Civil Town	74,177	74,177	73,067	73,067
Roseland Civil Town	156,270	156,270	153,932	153,932
Walkerton Civil Town	197,989	197,989	195,026	195,026
Mishawaka Public Library	638,982	638,982	629,419	629,419
New Carlisle Public Library	116,822	116,822	115,073	115,073
Walkerton Public Library	14,482	14,482	14,265	14,265
St. Joseph County Public Library	2,114,905	2,114,905	2,083,253	2,083,253
St. Joseph Airport	591,008	591,008	582,162	582,162
South Bend Public Transportation	662,588	662,588	652,672	652,672
South Bend Redevelopment Commission	1	1	1	1
Olive-New Carlisle-Hudson Fire Territory	58,276	58,276	57,404	57,404
CERTIFIED TOTAL	36,501,371	36,501,371	36,501,371	36,501,371

ESTIMATED LIT INCREASE/DECREASE

	2024 vs <u>2025 Change</u>	2025 vs <u>2026 Change</u>	2026 vs <u>2027 Change</u>
St. Joseph County	0	(183,406)	0
Centre Township	0	164,512	0
Clay Township	0	(9,167)	0
German Township	0	(1,755)	0
Greene Township	0	(993)	0
Harris Township	0	(5,833)	0
Liberty Township	0	(808)	0
Lincoln Township	0	(297)	0
Madison Township	0	(359)	0
Olive Township	0	(488)	0
Penn Township	0	(6,353)	0
Portage Township	0	46,840	0
Union Township	0	(553)	0
Warren Township	0	326,493	0
South Bend Civil City	0	(187,889)	0
Mishawaka Civil City	0	(64,428)	0
Indian Village Civil Town	0	(25)	0
Lakeville Civil Town	0	(665)	0
New Carlisle Civil Town	0	(3,401)	0
North Liberty Civil Town	0	(2,203)	0
Osceola Civil Town	0	(1,110)	0
Roseland Civil Town	0	(2,339)	0
Walkerton Civil Town	0	(2,963)	0
Mishawaka Public Library	0	(9,563)	0
New Carlisle Public Library	0	(1,748)	0
Walkerton Public Library	0	(217)	0
St. Joseph County Public Library	0	(31,652)	0
St. Joseph Airport	0	(8,845)	0
South Bend Public Transportation	0	(9,916)	0
South Bend Redevelopment Commission	0	(0)	0
Olive-New Carlisle-Hudson Fire Territory	0	(872)	0
CERTIFIED TOTAL	0	0	0

ESTIMATED CIRCUIT BREAKER IMPACT ⁴

	<u>2023</u>	Estimated <u>2024</u>	Estimated <u>2025</u>	Estimated <u>2026</u>	Estimated <u>2027</u>
St. Joseph County	98,590.86	120,167.30	203,512.42	204,601.06	205,694.66
Warren Civil	4,251.77	5,152.27	8,651.35	8,691.44	8,731.71
Warren Fire	36,328.28	48,146.52	0		
Warren Debt	31,323.73	35,873.88	60,237.05	60,516.16	60,796.56
Portage Township	1,076.18	1,407.24	2,484.95	2,506.70	2,528.55
Portage Twp Fire	11,780.08	17,177.98	0	0	
Proposed Fire Territory	0	0	295,054.48	299,407.05	303,823.55
South Bend Schools	207,816.56	246,171.13	416,909.45	419,139.61	421,379.93
St. Joseph Public Library	42,943.52	52,317.61	88,603.82	89,077.79	89,553.91
St. Joseph Airport Authority	6,312.34	7,698.85	13,038.58	13,108.33	13,178.39
	440,423.32	534,112.78	1,088,492.10	1,097,048.15	1,105,687.26

ESTIMATED EXCISE TAX IMPACT

Unit	Estimated Net Change		
	2025	2026	2027
County	(30,394.09)	(30,394.09)	(30,394.09)
Centre	(925.34)	(925.34)	(925.34)
Clay	(3,977.80)	(3,977.80)	(3,977.80)
German	(30.11)	(30.11)	(30.11)
Greene	(22.87)	(22.87)	(22.87)
Harris	(53.09)	(53.09)	(53.09)
Liberty	(604.22)	(604.22)	(604.22)
Lincoln	(37.67)	(37.67)	(37.67)
Madison	(79.37)	(79.37)	(79.37)
Olive	(86.90)	(86.90)	(86.90)
Penn	(1,728.09)	(1,728.09)	(1,728.09)
Portage	220,729.08	220,729.08	220,729.08
Union	(255.13)	(255.13)	(255.13)
Warren	(47,481.35)	(47,481.35)	(47,481.35)
South Bend	(41,899.62)	(41,899.62)	(41,899.62)
Mishawaka	(14,224.58)	(14,224.58)	(14,224.58)
Lakeville	(101.90)	(101.90)	(101.90)
New Carlisle	(744.04)	(744.04)	(744.04)
North Liberty	(279.78)	(279.78)	(279.78)
Osceola	(131.87)	(131.87)	(131.87)
Roseland	(162.95)	(162.95)	(162.95)
Walkerton	(750.57)	(750.57)	(750.57)
New Prairie School	(1,890.59)	(1,890.59)	(1,890.59)
John Glenn School	(1,516.79)	(1,516.79)	(1,516.79)
Penn Harris Mad School	(14,558.86)	(14,558.86)	(14,558.86)
Mishawaka Schools	(5,608.63)	(5,608.63)	(5,608.63)
South Bend Schools	(36,825.75)	(36,825.75)	(36,825.75)
Union North School	(978.32)	(978.32)	(978.32)
Mishawaka Public Library	(2,364.76)	(2,364.76)	(2,364.76)
New Carlisle Public Library	(421.39)	(421.39)	(421.39)
Walkerton Public Library	(82.20)	(82.20)	(82.20)
St. Joseph County Public Library	(7,571.64)	(7,571.64)	(7,571.64)
Olive-New Carlisle FPT	(791.94)	(791.94)	(791.94)
St. Joseph Airport Authority	(1,958.94)	(1,958.94)	(1,958.94)
South Bend Public Transportation	(2,187.89)	(2,187.89)	(2,187.89)
Net Change	0.00	0.00	0.00



PUBLIC HEARING

