

ANNUAL CONTINUING DISCLOSURE INFORMATION:



ST. JOSEPH COUNTY
ST. JOSEPH COUNTY, INDIANA

More specifically, matters relating to the issuance of:

MENTAL HEALTH REVENUE REFUNDING BONDS OF 2012

ECONOMIC DEVELOPMENT INCOME TAX REVENUE BONDS 2014

REDEVELOPMENT SPECIAL TAXING BONDS SERIES 2016

GENERAL OBLIGATION BONDS, SERIES 2017

FOR THE YEAR ENDED DECEMBER 31, 2018

Dissemination Agent



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ST. JOSEPH COUNTY, INDIANA

ANNUAL CONTINUING DISCLOSURE INFORMATION

TABLE OF CONTENTS

	<u>Page</u>
Schedule of Bonded Indebtedness.....	1
Notes of Bonded Indebtedness.....	2
Debt and Taxation.....	7
Statement of Receipts and Disbursements.....	8
Detail of General Fund Receipts and Disbursements.....	11
Detail of Net Assessed Valuation.....	12
Sales Revenues.....	13
Top Ten Taxpayers.....	14
Comparative Schedule of Tax Rates.....	15
Record of Taxes Levied and Collected.....	16
County CEDIT Receipts.....	17
Miscellaneous Economic Information.....	18
Per Capita Income	
Median Household Income	
Changes in Employment by Industry	
Largest Employers.....	20

ST. JOSEPH COUNTY, INDIANA

SCHEDULE OF BONDED INDEBTEDNESS

(As of March 1, 2019)

Issuer	Total Outstanding Debt	Percent Allocable to County*	Amount Allocable to County
Property Tax Supporting Debt:			
1 St. Joseph County	\$ 19,135,000	100.00%	\$ 19,135,000
2 John Glenn School Corporation	10,416,351	64.86%	6,756,045
3 School City of Mishawaka	44,622,947	100.00%	44,622,947
4 New Prairie United School Corporation	65,893,432	33.73%	22,225,855
5 Penn-Harris-Madison School Corporation	48,507,671	100.00%	48,507,671
6 South Bend Community School Corporation	86,458,200	100.00%	86,458,200
7 Union North United School Corporation	14,080,000	48.81%	6,872,448
8 St. Joseph County Public Library	5,840,000	100.00%	5,840,000
9 Mishawaka Public Library	2,840,000	100.00%	2,840,000
10 New Carlisle Public Library	835,000	100.00%	835,000
11 City of Mishawaka	2,133,344	100.00%	2,133,344
12 Town of New Carlisle	480,000	100.00%	480,000
13 City of South Bend	33,290,000	100.00%	33,290,000
14 South Bend Redevelopment Commission	56,435,000	100.00%	56,435,000
15 Town of Walkerton	1,751,460	100.00%	1,751,460
16 Clay Township	-	100.00%	-
17 Penn Township	910,948	100.00%	910,948
18 St. Joseph Airport	9,495,000	100.00%	9,495,000
Total Property Tax Supported Debt			<u>\$ 348,588,918</u>
Tax Increment Financing Debt - Property Tax Backed:			
19 South Bend Redevelopment Authority	14,275,000	100.00%	14,275,000
20 South Bend Redevelopment District	11,260,000	100.00%	11,260,000
Total Tax Increment Financing Debt - Property Tax Backed			<u>\$ 25,535,000</u>
County Option Income Tax Revenue Debt:			
22 City of South Bend	\$ 6,250,000	100.00%	<u>\$ 6,250,000</u>
County Economic Development Income Tax Revenue Debt:			
23 St. Joseph County	\$ 10,510,000	100.00%	\$ 10,510,000
24 City of South Bend	-	100.00%	-
Total County Economic Development Tax Revenue Debt			<u>\$ 10,510,000</u>
Hotel-Motel Tax Supported Debt:			
25 South Bend Redevelopment Authority	\$ 2,565,000	100.00%	<u>\$ 2,565,000</u>
Revenue Supported Debt:			
26 Town of Lakeville	\$ 457,540	100.00%	\$ 457,540
27 City of Mishawaka	105,464,000	100.00%	105,464,000
28 Town of New Carlisle	1,020,000	100.00%	1,020,000
29 Town of North Liberty	2,937,151	100.00%	2,937,151
30 City of South Bend	81,215,166	100.00%	81,215,166
31 Town of Walkerton	7,504,000	100.00%	7,504,000
Total Revenue Supported Debt			<u>\$ 198,597,857</u>

* Based upon the 2018 payable 2019 net assessed valuation of the respective taxing units

ST. JOSEPH COUNTY, INDIANA

NOTES TO BONDED INDEBTEDNESS

(As of March 1, 2019)

		<u>Issuer Debt</u>		
		<u>Amount</u>	<u>Maturity</u>	<u>Amount</u>
[1]	St. Joseph County			
	Limited Tax Mental Health Revenue Refunding Bonds, Series 2012	4,080,000	2/15/2021	1,045,000
	Redevelopment Special Taxing Bonds, Series 2016	8,730,000	2/1/2038	8,165,000
	General Obligation (Guaranteed Energy Savings) Bonds, Series 2017	10,500,000	6/30/2032	9,925,000
	Total			<u>\$ 19,135,000</u>
		<u>Overlapping Debt</u>		
[2]	John Glen School Corporation			
	Ad Valorem Property Tax First Mortgage Refunding and Improv. Bonds, Series 2015			\$ 4,940,000
	Proposed General Obligation Bonds, Series 2014			190,000
	General Obligation Bonds, Series 2011			505,000
	High School Building Corporation First Mortgage Bonds, Series 2004			3,935,000
	Taxable General Obligation Pension Bonds, Series 2002			390,000
	Common School Fund Loans			456,351
	Total			<u>\$ 10,416,351</u>
[3]	School City of Mishawaka			
	Guaranteed Energy Savings Bond of 2014			\$ 1,589,187
	Guaranteed Energy Savings Bond of 2011			2,055,000
	Qualified Zone Academy Bond of 2011			660,000
	First Mortgage Refunding Bonds, Series 2015			7,885,000
	Mish. 2001 First Mortgage Refunding Bonds, Series 2015			4,975,000
	First Mortgage Refunding Bonds, Series 2016			6,220,000
	Mish. 2001 Bldg. Corp First Mortgage Bonds, Series 2017			12,540,000
	First Mortgage Bonds, Series 2018			6,914,000
	Common School Fund Loans			1,784,760
	Total			<u>\$ 44,622,947</u>
[4]	New Prairie United School Corporation			
	General Obligation Bonds of 2014			\$ 1,260,000
	Bldg. Corp. Ad Valorem Property Tax First Mortgage Refunding & Improv. Bonds, Series 2013			17,110,000
	Taxable General Obligation Bonds of 2011 (QSCB)			1,000,000
	Energy Savings			513,432
	Taxable General Obligation Pension Bonds of 2004			145,000
	First Mortgage Refunding and Improvement Bonds, Series 2015A			2,165,000
	First Mortgage Refunding and Improvement Bonds, Series 2015B			4,405,000
	Ad Valorem Prop. Tax First Mortgage Bonds, Series 2016			39,295,000
	Total			<u>\$ 65,893,432</u>

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ST. JOSEPH COUNTY, INDIANA

NOTES TO BONDED INDEBTEDNESS
(As of March 1, 2019)

Overlapping Debt

	<u>Amount</u>
[5] Penn-Harris-Madison School Corporation	
General Obligation Bonds of 2018	\$ 7,600,000
General Obligation Bonds of 2017	7,423,700
First Mortgage Bonds, Series 2019	14,000,000
Taxable General Obligation Pension Refunding Bonds of 2010	770,000
Taxable Ad Valorem Property Tax First Mortgage Bonds, Series 2010B	6,265,000
First Mortgage Refunding Bonds, Series 2017	4,885,000
First Mortgage Refunding Bonds, Series 2016	4,400,000
Common School Fund Loans	3,163,971
Total	<u>\$ 48,507,671</u>
[6] South Bend Community School Corporation	
2002 Building Corporation:	
First Mortgage Refunding Bonds, Series 2017	\$ 42,695,000
2000 School Building Corporation:	
First Mortgage Refunding Bonds, Series 2017	27,010,000
Riley School Building Corporation First Mortgage Refunding Bonds, Series 2008	1,745,000
General Obligation Taxable Pension Bonds, Series 2006	4,975,273
General Refunding Bonds, Series 2013	4,965,000
General Obligation Bonds, Series 2018	4,875,000
Common School Fund Loans	192,927
Total	<u>\$ 86,458,200</u>
[7] Union North United School Corporation	
School Building Corporation First Mortgage Bonds, Series 2014	\$ 890,000
School Building Corporation First Mortgage Bonds, Series 2012	775,000
School Bldg. Corp. Ad Valorem Property Tax First Mortgage Bonds, Series 2010B	1,525,000
General Obligation Bonds, Series 2013	585,000
School Building Corporation First Mortgage Bonds, Series 2016	1,640,000
General Obligation Bonds, Series 2017	810,000
First Mortgage Bonds, Series 2018	7,855,000
Total	<u>\$ 14,080,000</u>
[8] St. Joseph County Public Library	
General Obligation Bonds, Series 2007	\$ 840,000
General Obligation Bonds, Series 2018	5,000,000
Total	<u>\$ 5,840,000</u>
[9] Mishawaka Public Library	
General Obligation Refunding Bonds of 2017	\$ 1,715,000
General Obligation Refunding Bonds of 2016	1,125,000
Total	<u>\$ 2,840,000</u>

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ST. JOSEPH COUNTY, INDIANA

NOTES TO BONDED INDEBTEDNESS
(As of March 1, 2019)

Overlapping Debt

	<u>Amount</u>
[10] New Carlisle Public Library	
First Mortgage Refunding Bonds, Series 2010	\$ 835,000
Total	<u>\$ 835,000</u>
[11] City of Mishawaka	
Fire Station Revenue Bonds of 2012	\$ 2,133,344
Total	<u>\$ 2,133,344</u>
[12] Town of New Carlisle	
General Obligation Bonds of 2013	\$ 480,000
Total	<u>\$ 480,000</u>
[13] City of South Bend	
Building Corp. 1st Mortgage Revenue Bonds, Series 2012	\$ 5,710,000
Building Corp. 1st Mortgage Revenue Bonds, Series 2013	4,460,000
Lease Rental Revenue Bonds of 2015	23,120,000
Total	<u>\$ 33,290,000</u>
[14] South Bend Redevelopment Commission	
2017 Taxable Economic Development Revenue Bonds (Eddy Street Phase II)	\$ 24,950,000
2015 Eddy Street Commons Refunding Revenue Bonds	26,705,000
2018 Economic Development Revenue Bonds (Potawatomi Zoo)	3,415,000
Special Taxing District Refunding Bonds of 2014	1,365,000
Total	<u>\$ 56,435,000</u>
[15] Town of Walkerton	
Ad Valorem Property Tax Lease Rental Bonds, Series 2013	\$ 1,370,000
Police Car Lease 3	12,866
Police Car Lease 4	15,908
Police Car Lease 5	19,253
Fire Truck Lease	333,433
Total	<u>\$ 1,751,460</u>
[16] Clay Township	
E-One Engines Lease	\$ -
Total	<u>\$ -</u>
[17] Penn Township	
Republic First National-SCBA	\$ 170,168
Republic First National- Sutphen Pumper	576,170
Pumper Lease II	139,771
Freightliner M2/ Ambulance	24,839
Total	<u>\$ 910,948</u>

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ST. JOSEPH COUNTY, INDIANA

NOTES TO BONDED INDEBTEDNESS
(As of March 1, 2019)

Overlapping Debt

	<u>Amount</u>
[18] St. Joseph Airport	
Airport Authority General Obligation Refunding Bonds of 2012	\$ 3,215,000
Airport Authority General Obligation Bonds of 2011	6,000,000
Taxable General Obligation Bonds of 2015	280,000
Total	<u>\$ 9,495,000</u>
[19] South Bend Redevelopment Authority	
Lease Rental Revenue Refunding Bonds of 2003 (Downtown Central Dev. Area)	\$ 9,095,000
Taxable Lease Rental Revenue Refunding Bonds of 2003 (Airport Econ. Dev.)	5,180,000
Total	<u>\$ 14,275,000</u>
[20] South Bend Redevelopment District	
Redevelopment District Bonds, Series 2018	\$ 11,260,000
Total	<u>\$ 11,260,000</u>
[21] South Bend Redevelopment Authority	
Lease Rental Refunding Bonds, Series 2011 A	\$ -
Lease Rental Bonds, Series 2011 B	-
Total	<u>\$ -</u>
[22] City of South Bend	
2018 General Obligation Bonds (Fire Station #9)	\$ 4,970,000
Building Corporation COIT Lease Rental Revenue Refunding Bonds of 2010	1,280,000
Total	<u>\$ 6,250,000</u>
[23] St. Joseph County	
Economic Development Income Tax Revenue Bonds of 2014	\$ 7,400,000
Economic Development Revenue Bonds of 2015 (General Sheet Metal)	3,110,000
Total	<u>\$ 10,510,000</u>
[24] City of South Bend	
CEDIT Refunding Revenue Bonds, Series 2006A	\$ -
CEDIT Refunding Revenue Bonds, Series 2006b	-
Total	<u>\$ -</u>
[25] South Bend Redevelopment Authority	
Lease Rental Revenue Refunding Bonds, Series 2013 (Century Center Project)	\$ 2,565,000
Total	<u>\$ 2,565,000</u>

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ST. JOSEPH COUNTY, INDIANA

NOTES TO BONDED INDEBTEDNESS

(As of March 1, 2019)

Overlapping Debt

	<u>Amount</u>
[26] Town of Lakeville	
Storm Water Construction Loan of 2009	\$ 28,450
Waterworks Revenue Bonds of 1997	353,000
Sewage Revenue Bonds of 1996, Series A	76,090
Total	<u>\$ 457,540</u>
[27] City of Mishawaka	
Sewage Works Revenue Bonds of 2010, Series A (SRF)	\$ 1,499,000
Sewage Works Revenue Bonds of 2018	12,550,000
Sewage Works Refunding Bonds, Series 2015	25,915,000
Sewage Works Refunding Bonds, Series 2017 A	14,595,000
Sewage Works Refunding Bonds, Series 2017 B	23,180,000
Waterworks Refunding Revenue Bonds of 2013	5,210,000
Waterworks Refunding Revenue Bonds of 2007	645,000
Waterworks Revenue Bonds, Series 2018	13,000,000
Taxable Economic Development Revenue Bonds, Series 2017	8,870,000
Total	<u>\$ 105,464,000</u>
[28] Town of New Carlisle	
Electric Utility Revenue Bonds of 2007	\$ 325,000
Sewage Works Revenue Bonds of 2007	400,000
Sewage Works Revenue and Refundings Bonds of 2000	120,000
Waterworks Refunding Revenue Bonds of 2011	175,000
Total	<u>\$ 1,020,000</u>
[29] Town of North Liberty	
USDA Rural Development Bond Issue	\$ 567,000
Sewage Waterworks Revenue Bonds of 2015 (SRF)	2,370,151
Total	<u>\$ 2,937,151</u>
[30] City of South Bend	
Sewage Works Refunding Revenue Bonds, Series 2013A	\$ 4,100,000
Sewage Works Revenue Bonds of 2012	18,755,000
Sewage Works Revenue Bonds of 2011	14,535,000
Sewage Works Revenue Bonds of 2010	5,925,000
Sewage Works Revenue Bonds of 2009 (SRF)	1,920,133
Sewage Works Refunding Revenue Bonds of 2015	19,850,000
Waterworks Revenue Bonds of 2012	6,210,000
Waterworks Refunding Revenue Bonds of 2012B	1,625,000
Waterworks Revenue Bonds of 2009, Series A (SRF)	290,033
Waterworks Revenue Bonds of 2009, Series B	3,835,000
Waterworks Revenue Bonds of 2002	1,695,000
Waterworks Refunding Revenue Bonds of 2016	2,475,000
Total	<u>\$ 81,215,166</u>
[31] Town of Walkerton	
Waterworks Revenue Bonds of 2018	\$ 4,327,000
Walkerton Sewage 2014 Rural Development	2,680,000
Waterworks Revenue Bonds of 2000	497,000
Total	<u>\$ 7,504,000</u>

ST. JOSEPH COUNTY, INDIANA

DEBT AND TAXATION
Direct and Overlapping Debt
(As of March 1, 2019)

<u>Direct Debt</u>	Outstanding Debt	%	Amount Applicable
<u>General Obligation Bonds</u>			
Limited Tax Mental Health Revenue Refunding Bonds, Series 2012	1,045,000	100.00%	1,045,000
General Obligation (Guaranteed Energy Savings) Bonds, Series 2017	\$ 9,925,000	100.00%	9,925,000
Total Direct Debt	\$ 10,970,000		\$ 10,970,000
<u>Underlying and Overlapping Tax Supported Debt:</u>			
Redevelopment District Special Taxing Bonds of 2016	8,165,000	100.00%	8,165,000
John Glen Community School Corporation	10,416,351	63.77%	6,642,507
School City of Mishawaka	44,622,947	100.00%	44,622,947
New Prairie United School Corporation	65,893,432	36.42%	23,998,388
Penn Harris Madison School Corporation	48,507,671	100.00%	48,507,671
South Bend Community School Corporation	14,080,000	100.00%	14,080,000
Union North United School Corporation	14,080,000	46.62%	6,564,096
St. Joseph County Public Library	5,840,000	100.00%	5,840,000
Mishawaka Public Library	2,840,000	100.00%	2,840,000
New Carlisle Public Library	835,000	100.00%	835,000
City of Mishawaka	2,133,344	100.00%	2,133,344
Town of New Carlisle	480,000	100.00%	480,000
City of South Bend	33,290,000	100.00%	33,290,000
South Bend Redevelopment Commission	56,435,000	100.00%	56,435,000
Town of Walkerton	1,751,460	100.00%	1,751,460
Clay Township	-	100.00%	-
Penn Township	910,948	100.00%	910,948
Total Underlying and Overlapping Tax Supported Debt:	\$ 310,281,153		\$ 257,096,361
Total Direct and Overlapping Direct Debt & Lease Obligation			\$ 268,066,361
Assessed Value 2018 payable 2019	\$ 8,836,637,638		
One-Third of Assessed Valuation	2,945,545,879		
Statutory Limitation of 2% Debt Subject to Limitation	\$ 58,910,918 18,370,000		
Issuance Margin	\$ 40,540,918		
<u>Per Capita & Debt Ratio Analysis</u>			
Population - July 1, 2017 (estimate)	270,434		
Assessed Value 2018 payable 2019	\$ 8,836,637,638		
<u>Description</u>	Amount	Debt Per Capita	Ratio of Debt/AV
Total Direct Debt	\$ 10,970,000	\$ 40.56	0.12%
Total Overlapping Direct Debt & Lease Obligations	257,096,361	950.68	2.91%
Total	\$ 268,066,361	\$ 991.24	3.03%

ST. JOSEPH COUNTY, INDIANA

STATEMENT OF RECEIPTS AND DISBURSEMENTS
(For Year Ended December 31, 2018 Unaudited)

Local Fund Name	Beg Cash & Inv Bal		End Cash & Inv Bal	
	Jan 1, 2018	Receipts	Disbursement	Dec 31, 2018
Treasurer After Settlement Collections	\$ 8,668,626	\$ 9,550,956	\$ 8,668,626	\$ 9,550,956
Sheriff's Inmate Trust	80,681	4,381	-	85,062
Jail Commisary	237,789	229,976	121,003	346,761
JJC Detention Fund	2,527	3,950	5,883	594
JJC Equipment Reimbursement	3,212	140	535	2,817
JJC Restitution	23,753	17,201	17,729	23,224
JJC Probation User Fees	15,050	86,849	86,580	15,320
Clerk Main Office Cashbook	5,481,726	-	405,283	5,076,443
Clerk Support Cashbook	97,327	3,266,202	3,271,876	91,653
Clerk Small Claims	59,629	-	53,235	6,394
Clerk Odyssey Fund	2,934,021	16,826,571	15,079,239	4,681,353
Clerk Mishawaka Cashbook	130,986	-	42,482	88,503
Clerk Trust & Investment	9,710	2,549	-	12,258
Adult Probation User Fees	7,614	108,711	109,629	6,696
Adult Probation Administrative Fees	2,120	28,127	27,900	2,347
Portage Manor Resident Trust	8,441	1,214,893	1,203,435	19,900
2015 PSAP U.S. Bank Escrow	25,573	31	17,016	8,589
2017 PSAP U.S. Bank Escrow	1,716,685	1,898	1,456,584	261,998
Sheriff Unclaimed and Unearned	152,261	42,403	-	194,664
Clerk Quest System	19,843	382,890	388,737	13,995
Sheriff Civil & Records Collections	2,747	5,867,903	5,864,428	6,221
County General	18,629,821	75,950,978	78,061,039	16,519,759
Accident Reports Sheriff	106,012	31,506	8,627	128,891
Public Housing Authority	28,180	-	-	28,180
Tax Sale Clearing - Aud	2,153	7,246,114	7,245,658	2,609
LIT Economic Dev.-County Share	6,286,108	13,558,849	11,624,339	8,220,618
City/Town Court Cost	356,577	49,485	-	406,062
Clerks Record Perpetuation	440,959	194,567	105,447	530,079
Community Corrections (OLD)	173,430	-	173,430	-
Animal License Fee (Dog Tax)	35,366	-	-	35,366
County Disclosure Fees	238,808	30,220	124,312	144,716
Cumulative Bridge	1,030,703	973,476	686,170	1,318,009
Cum Capital Development Fund	1,090,354	1,506,014	1,515,937	1,080,431
County Drug Free Fund	74,269	58,690	74,268	58,691
Local Emergency Planning Fund	16,842	12,649	6,265	23,227
SJC Emergency Telephone System	56,491	-	56,491	-
Enhanced Access Fee (1154 & 1155)	385,114	95,207	4,353	475,969
Firearms Training & Police Ed.	265,962	40,140	86,485	219,617
General Drain Improvements	164,212	224,502	200,589	188,125
County Health	1,431,706	2,908,111	2,356,095	1,983,722
SJC Identity Security Protect	66,794	34,059	-	100,853
Excess Levy Fund	79,505	1,182	-	80,688
Local Roads & Streets	702,048	3,345,202	2,486,631	1,560,620
LIT Public Safety - County	1,260,684	6,083,899	7,035,454	309,129
Major Cumulative Bridge	413,053	1,587,985	1,202,733	798,305
Local Major Moves Const. Fund	311,887	388,390	504,240	196,037
County Misdemeanant Fund	177,919	177,919	139,004	216,834
County Highway (MVH)	1,751,619	8,749,215	8,822,208	1,678,626
Omitted Property Audits (TMA)	-	109,705	11,985	97,720
Parks & Recreation Capital	82,245	24,495	-	106,740
Park & Recr Non Reverting	453,330	321,031	235,736	538,625
Plat Book Maint. Fund	258,883	57,605	63,710	252,778
County Rainy Day Fund	6,443,120	-	-	6,443,120
Cumulative Reassessment	1,677,749	951,469	912,576	1,716,642
Recorder Perpetuation	1,055,431	441,933	228,014	1,269,351
Co Police Pension Trust	704,232	406,472	240,028	870,676
Auditor Tax Overpayments	416,958	545,516	544,128	418,347
Surveyor Corner Fund	110,790	167,869	131,823	146,836
Tax Sale Redemption	158,975	1,524,872	1,626,681	57,165
Tax Sale Surplus	4,326,383	6,083,731	5,261,878	5,148,237
Special Vehicle Inspection	8,053	2,770	-	10,823
GAL/CASA Program	342,073	158,280	184,863	315,490
H.A.V.A. 102 Funds	441,535	-	176,610	264,925
Ineligible Deductions Fund	92,318	82,538	109,319	65,536
Co. Elected Officials Training	108,897	34,059	3,459	139,497
Park & Recreation Fund	343,095	1,896,838	1,693,939	545,993
Statewide 911 Fund	2,629,693	2,193,672	2,300,196	2,523,168
LOIT County Special Dist.	1,853,257	-	1,133,171	720,086
Ineligible Deduction - 7/1/13	756,889	-	205,607	551,281
Adult Probation Fees	261,444	109,629	166,615	204,457
Juvenile Probation Fees	73,459	52,764	20,000	106,223
Various Court Fees (2501, 2502, 7398, 7399)	1,535,503	216,135	435,922	1,315,716
Veteran's Court Fees/CSAP	3,000	2,500	-	5,500
Drainage Maintenance	1,718,746	625,979	691,382	1,653,343
Solid Waste/ Recycling	-	2,805,233	2,805,233	-

ST. JOSEPH COUNTY, INDIANA

STATEMENT OF RECEIPTS AND DISBURSEMENTS
(For Year Ended December 31, 2018 Unaudited)

Local Fund Name	Beg Cash & Inv Bal		End Cash & Inv Bal	
	Jan 1, 2018	Receipts	Disbursement	Dec 31, 2018
Treasurer After Settlement Collections	\$ 8,668,626	\$ 9,550,956	\$ 8,668,626	\$ 9,550,956
Clerk's Investments	1,545,000	-	-	1,545,000
Portage Manor Fund	1,793,629	2,604,351	2,545,077	1,852,903
Donation Funds (4100-4112)	214,878	13,039	70,447	157,470
Wyatt/New Carlisle TIF #1 (4300 - 4302)	6,207,932	2,080,936	926,354	7,362,514
Cptl Fund Spcl Tax Dist Bnd 16	7,055,991	74,624	2,356,885	4,773,730
Redevelopment Funds (4401-4403)	713,172	1,570,667	896,879	1,386,960
County Bonds & Interest	1,476,303	1,731,384	3,207,687	-
2017 Energy Savings Capital	10,257,854	1,018,813	6,980,196	4,296,471
County Poor Relief Bond	198,165	-	-	198,165
County Health Insurance (4700 & 4709)	(5,393,397)	25,755,067	19,504,282	857,388
Wrkr Comp/Casualty Insurance	94,366	1,848,943	1,872,935	70,374
Interlocal Groups Health Insurance	(438,083)	4,625,968	4,473,199	(285,314)
D.R.C.B. Fee/Dom Relations	19,342	10,142	3,954	25,530
Alternate Dispute Resolution	17,881	19,390	11,889	25,382
Cont. Education Fund/Sheriff	37,925	20,127	15,946	42,106
Portage Manor Farm	44,727	-	22,359	22,368
County Owned Tax Sale	1,421,885	1,097,316	576,221	1,942,980
Drug Testing Fees/JJC	131,705	15,959	17,536	130,129
Adult Drug Testing Fees	4,554	-	-	4,554
Community Development	14,565	-	-	14,565
Federal D.E.A./Sheriff (4912 & 4915)	130,456	82,790	117,005	96,242
Sheriff D.E.A. Fund	8,932	1,699	1,376	9,255
Prosecutor D.E.A. Fund	11,482	-	-	11,482
Healthwin	735,787	105,435	65,587	775,636
Recorder's Escrow Fund	103,146	1,243,358	1,251,849	94,654
Public Defenders Fees	219,729	59,394	53,428	225,695
Co. Emergency Command Ctr. Fund	86,076	-	33,381	52,695
Comm. Corrections Bldg. Fund	593,065	-	-	593,065
Local Hwy. User Tax Projects	551,389	3,156,076	3,050,221	657,244
Misc.State Monies Trust Fund	1,112	-	-	1,112
Adult Probation Admin Fee	158,653	28,646	64,713	122,586
Dispatch Operating	862,173	6,948,849	6,649,188	1,161,834
Dispatch Capital Non-Reverting	399,984	200,004	-	599,988
Dispatch Bond	-	685,881	685,881	-
Dispatch Construction Fund	10,623	-	10,623	-
Coroner Non-Reverting Fund	1,200	1,600	-	2,800
Prosecutor Investigator Interlocal	-	281,527	174,763	106,764
Local Ordinance Violations	-	400,995	-	400,995
County-Wide Lead Initiative	-	226,516	32,541	193,975
Benefits Payroll Withholding (5201-5203)	-	756,329	756,329	-
Other Payroll Withholding (5250-5256)	(318)	368,000	367,682	-
Child Support Withholding	-	222,069	222,069	-
Deferred Comp Withholding	-	234,968	234,968	-
Federal Withholding	-	4,637,320	4,637,320	-
FICA Tax Withholding	-	3,767,464	3,767,464	-
PERF Withholding	2,078	1,382,887	1,382,887	2,078
Ind Gross Tax Withholding	2	2,340,828	2,340,828	2
Union Dues Payroll Withholding	-	47,329	47,329	-
Wage Garnishments Withholding	-	93,014	93,014	-
Settlement Fund	36,708	284,094,484	284,668,572	(537,380)
County Wheel Tax	13,884	549,083	560,656	2,311
CVET Fund	166,155	2,092,584	2,257,838	901
Excise Surtax Fund	258,882	5,643,332	5,902,213	-
Sewage Liens Collections	13,321	284,179	297,460	40
Financial Institutions Taxes	-	341,133	341,133	-
BPPE Late Filing Fees	15,726	20,299	-	36,025
Local Income Tax-Prop.Tax Rel.	800,675	46,813,586	41,577,732	6,036,529
State Fines and Forfeitures (7101-7102)	344,244	212,365	547,701	8,908
Overweight Vehicle Fines	25	86	111	-
Special Death Benefit Fees	930	11,400	11,545	785
State Sales Disclosure Fees	2,665	30,220	30,740	2,145
Coroner Trng. & Cont. Ed. Fees	3,080	37,321	36,770	3,631
Adult/Juv. Interstate Compact	11,241	4,575	1,163	14,653
Mortgage Recording Fee-State	1,518	19,655	19,565	1,608
Sex/Violent Offender Reg Fee	29,457	15,250	1,823	42,885
Child Restraint Violations	525	5,197	5,397	325
State Drug Forfeitures	-	15,281	2,361	12,920
Inheritance Tax	2,933	4,767	-	7,700
Education Plate Fee	-	3,975	3,975	-
Riverboat Revenue Sharing	-	1,581,278	1,581,278	-
Hotel/Motel Tax Fund	5,453,192	5,708,836	5,037,769	6,124,259
CEDIT Fund	576	300	876	-
COIT Fund (HSC)	1,647,161	-	1,647,161	-
COIT Fund (PTRC)	1,613,465	-	1,613,465	-

ST. JOSEPH COUNTY, INDIANA

STATEMENT OF RECEIPTS AND DISBURSEMENTS
(For Year Ended December 31, 2018 Unaudited)

Local Fund Name	Beg Cash & Inv Bal Jan 1, 2018	Receipts	Disbursement	End Cash & Inv Bal Dec 31, 2018
Treasurer After Settlement Collections	\$ 8,668,626	\$ 9,550,956	\$ 8,668,626	\$ 9,550,956
LIT Certified Shares	-	32,390,768	32,390,768	-
LIT Public Safety	(0)	16,208,351	16,208,351	-
LIT Economic Development	172,333	27,109,190	27,281,523	-
LIT Supplemental Distribution	-	11,036,277	11,036,277	-
County Tourism Development	69,395	341,622	110,050	300,966
Prosecutor P.C.A.	70,598	80,211	89,109	61,701
Federal Grant Fund	4,372	-	-	4,372
S.T.O.P.Violence Against Women	(76,073)	109,113	154,678	(121,638)
Medical Reserve Corps/Health	6,511	-	2,839	3,672
Health Bioterrorism Grant	9	-	-	9
Protective Order Project	4,969	49,440	55,743	(1,334)
Victims of Crime Act - Assist.	(2,946)	131,119	91,993	36,180
Hazardous Mat. Emg Prepar Trng	-	5,950	5,950	-
Juvenile Accountability Block	(442)	-	-	(442)
Health Ebola Grant	24,345	-	2,040	22,306
F.I.M.R. Program/Health Dept.	10,545	28,680	34,313	4,912
Health Immunization CoAg Grant	(13,438)	67,103	70,484	(16,820)
V.O.C.A. - One-Time Grant	(124)	-	-	(124)
Cyber Crimes Against Children	(44,666)	51,436	11,498	(4,728)
Health P.H.E.P.C.A. Grant	4,219	-	839	3,380
Public Defender Case Manager	(3,131)	5,153	11,941	(9,920)
Justice Assistance Grant - JAG	-	14,929	14,926	3
Title IV-D Incentive	529,635	141,384	271,388	399,630
Title IV-D Pros. Incentiv	195,957	212,750	208,311	200,395
Title IV-D Clerk Incentive	1,222,292	141,384	64,660	1,299,016
Health Local Hlth Services Grt	67,323	72,822	62,015	78,130
Drug Free Comm. Council Grant	19,457	19,651	18,020	21,088
2012 Problem Solving Grt/CSAP	130	10,000	2,225	7,906
Data Share Initiative Grant	30	-	-	30
Adult Protective Services Grnt	(74,622)	367,240	398,273	(105,654)
Health Trust Fund	148,886	95,631	77,586	166,932
Juvenile Detention Alternative	14,267	45,170	54,270	5,167
Community Based Corrections	49,191	90	-	49,281
Community Transition Program	32,353	-	-	32,353
Court Interpreter Grant	892	6,000	6,892	-
Polling Place ADA Compliance	200	-	-	200
DARE Program Sheriff	37,297	23,640	14,831	46,106
SUDS Program - Sheriff	2,000	-	-	2,000
Real Services Grant	-	75,000	75,000	-
Comm. Based Correction-Ducomb	227,546	1,842,714	2,185,495	(115,235)
Comm.Transition Prog.-Ducomb	29,688	89,275	111,721	7,242
Project Income-C.B.C./Ducomb	(141,732)	891,469	1,042,703	(292,966)
JJC - DOC Grant (CBC)	100,993	278,771	314,174	65,591
JJC - Project Income (CIP)	(143,633)	190,288	22,611	24,044
Com. Correction Adult Services	195,226	61,500	256,315	411
CASA Capacity Bldg Grant	82,622	-	46,515	36,107
Cooking Healthy Program	744	-	374	370
Big Box Appeals Fund	73,583	6,040	6,040	73,583
Drug Prosecution Fund	10,000	10,000	8,050	11,950
Veterans Court Grant	2,810	-	762	2,048
Adult IDOC 1006 Add/Ducomb	56,741	355,675	354,036	58,379
Prosecutor/IDOC Pretrial FY17	43,405	123,500	126,891	40,014
IDOC - CRRP FY17	141,341	83,693	182,883	42,151
Adult Prob/IDOC-Pretrial FY17	179,968	174,246	265,201	89,013
Pretrial Services - Adult Probation	84,399	110,500	114,856	80,044
Elect. Medical Records/Nurses	5,000	-	5,000	-
EMA 2017 Foundation Grant	(1,990)	1,990	-	-
EMA Multi Hazard Mitigation	(15,000)	16,656	1,656	-
2018 Family Court Project/JJC	-	6,650	5,053	1,597
Discretionary Grant/JJC	-	12,386	9,771	2,615
IDOC - Jail Treatment Services	-	34,125	14,366	19,759
State Jury System Grant	-	30,000	30,000	-
Multi Hazard Mitigation Plan	(15,000)	-	-	(15,000)
Totals	\$ 124,211,753	\$ 690,107,555	\$ 688,123,709	\$ 126,195,599

ST. JOSEPH COUNTY, INDIANA

DETAIL OF GENERAL FUND RECEIPTS AND DISBURSEMENTS - 2018
(Unaudited)

Receipts:	
General Property Taxes	\$ 40,595,649
Intergovernmental Revenue:	
Inheritance Tax	-
ABC Excise Tax	20,675
Casino/Riverboat Distribution	637,686
Financial Institution Tax Distribution	91,194
Vehicle/Aircraft Excise Tax Distribution	3,444,188
Commercial Vehicle Excise Tax Distribution	395,457
Local Income Tax (LIT) Certified Shares	12,801,247
Federal and State Grants and Distributions	20,000
Other Taxes	305,956
Licenses and Permits:	
Building and Planning Permits	48,880
Charges for Services:	
County Auditor	3,056
County Recorder	479,161
County Sheriff	108,659
County Treasurer	210,577
Document and Copying Fees	600
Rental of Property	965,553
Federal, State, and Local Reimbursement for Services	5,366,713
Garbage/Trash/Recycling/Landfill Fees and Charges	724,179
Other Charges for Services, Sales, and Fees	1,412,130
Fines and Forfeits:	
Court Costs and fees	642,691
Other Court and Clerk Receipts	105,497
Miscellaneous Revenue:	
Earnings on Investments and Deposits	3,033,398
Sale of Capital Assets	1,068
Refunds and Reimbursements	3,879,021
Donations, Gifts, and Bequests	204,000
Transfers In	-
Other	453,742
	<hr/>
Total Receipts	75,950,978
	<hr/>
Disbursements:	
Salaries and Wages	35,257,447
Other Personal Services	433,879
Employee Benefits	22,284,956
Office Supplies	271,880
Operating Supplies	818,002
Repair and Maintenance Supplies	180,157
Other Supplies	255,558
Services and Charges	14,820,292
Other	3,514,759
Transfer Out	224,110
	<hr/>
Total Disbursements	78,061,039
	<hr/>
Net increase (decrease) in cash & investments	(2,110,062)
Beginning Balance	18,629,821
	<hr/>
Ending Balance	\$ 16,519,759
	<hr/>

ST. JOSEPH COUNTY, INDIANA

DETAIL OF NET ASSESSED VALUATION
(As of 2018 for Taxes Payable 2019)

	<u>Total</u>
Gross Value of Land	\$ 3,065,407,333
Gross Value of Improvements	<u>12,917,404,259</u>
Total Gross Value of Real Estate	15,982,811,592
Less: Mortgage Exemption, Veterans, Blind, Age 65 and Others	(5,530,305,059)
Tax Exempt Property	(1,348,948,530)
TIF	<u>(1,477,260,999)</u>
Net Assessed Value of Real Estate	<u>7,626,297,004</u>
Business Personal Property	1,446,172,100
Less: Deductions	(42,793,758)
Tax Exempt Property	(281,332,556)
TIF	<u>(103,707,026)</u>
Net Assessed Value of Personal Property	<u>1,018,338,760</u>
Net Assessed Value of Utilities	<u>335,128,435</u>
Total Taxable Assessed Value	<u>\$ 8,979,764,199</u>

Note: Total Taxable Assessed Value detail comes from the 2019 Abstract, which will not match the previously certified net assessed value due to changes after certifying

ST. JOSEPH COUNTY, INDIANA

SALES REVENUES

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

Source: STATS Indiana

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

ST. JOSEPH COUNTY, INDIANA

TOP TEN TAXPAYERS

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

Taxpayer	Type of Business	2018 Payable 2019 Assessed Values			% of County's Total Assessed Value
		Real Property	Personal Property	Total	
Edward Rose of Indiana	Real Estate	\$ 118,195,500	\$ 1,988,440	\$ 120,183,940	1.36%
Indiana Michigan Power Company	Utility	858,300	114,684,990	115,543,290	1.31%
I/N Tek- I/N Kote	Steel Production	25,775,200	60,524,040	86,299,240	0.98%
University of Notre Dame	Higher Education	73,822,833	-	73,822,833	0.84%
NIPSCO Industries Inc.	Utility	1,403,500	53,416,240	54,819,740	0.62%
St. Joseph Energy Center/ Shared Assets	Utility	2,074,900	45,148,130	47,223,030	0.53%
Honeywell International Inc.	Manufacturing	7,525,700	29,878,747	37,404,447	0.42%
University Park Mall LLC.	Retail Stores	33,488,300	472,300	33,960,600	0.38%
AM General Corporation, LLC	Automotive Manufacturer	13,228,200	20,573,020	33,801,220	0.38%
SF Motors	Automotive Manufacturer	20,164,800	11,476,480	31,641,280	0.36%
	Total	\$ 296,537,233	\$ 338,162,387	\$ 634,699,620	7.18%

* The total new asessed valuation of the St. Joseph County is \$8,836,637,638 for taxes payable in 2019, according to the St. Joseph County Auditor's Office.

ST. JOSEPH COUNTY, INDIANA

COMPARATIVE SCHEDULE OF TAX RATES

Per \$100 of Net Assessed Valuation

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

	2015	2016	2017	2018	2019
<u>Detail of Tax Rate:</u>					
General	\$ 0.5472	\$ 0.5530	\$ 0.5640	\$ 0.5610	\$ 0.5532
2015 Reassessment	0.0114	0.0114	0.0109	0.0117	0.0135
Exempt Debt Service	0.0416	0.0385	0.0369	0.0111	0.0086
Bond & Int/ Debt Serv Ex CB	-	-	-	0.0185	-
Cumulative Bridge	0.0098	0.0098	0.0098	0.0098	0.0098
County Major Bridge	0.0191	0.0190	0.0185	0.0183	0.0180
Health	0.0213	0.0220	0.0124	0.0182	0.0192
Park & Recreation	0.0171	0.0247	0.0240	0.0239	0.0237
Cumulative Capital Development	0.0191	0.0190	0.0185	0.0183	0.0180
Total	\$ 0.6866	\$ 0.6974	\$ 0.6950	\$ 0.6908	\$ 0.6640
<u>Total Tax</u>					
Centre Township	\$ 2.9057	\$ 2.9319	\$ 2.7429	\$ 2.7319	\$ 2.4838
South Bend - Centre	5.9591	6.0268	5.9361	5.9323	5.8270
Clay Township	2.6983	2.7275	2.6286	2.6111	2.5101
South Bend - Clay	5.9762	6.0470	5.9686	5.9642	5.8573
Mishawaka Clay	4.3556	4.5021	4.4133	4.4466	4.3752
Indian Village (Clay)	2.7064	2.7343	2.6286	2.6111	2.5101
Roseland (Clay)	3.3014	3.4283	3.2778	3.1869	3.1170
German Township	2.6971	2.8584	2.6362	2.5922	2.4944
South Bend - German	5.9591	6.0295	5.9486	5.9453	5.8416
Greene Township	2.6244	2.6631	2.5604	2.4043	2.3161
Harris Township	2.2945	2.2758	2.1513	2.1602	2.1025
Lincoln Township	2.1572	2.2165	2.1104	2.3560	2.4249
Walkerton (Lincoln)	3.6350	3.8142	3.7930	4.0332	3.9621
Madison Township	1.8841	1.8574	1.7452	1.7495	1.7292
Olive Township	2.4054	2.6359	2.6292	2.4604	2.6172
New Carlisle (Olive)	3.3409	3.6138	3.9016	3.7438	3.6156
Mishawaka (Penn) - PHM School	3.9774	4.0737	3.9593	4.0207	3.9929
Mishawaka - Penn	4.1496	4.4296	4.5291	4.7991	4.5957
Portage Township	2.9418	2.9723	2.7956	2.7846	2.5360
South Bend - Portage	5.9952	6.0672	5.9888	5.9850	5.8792
Union Township	2.1731	2.2384	2.1896	2.0507	2.3803
Lakeville (Union)	3.1244	3.2701	3.2072	3.1317	3.3828
Warren Township	2.7151	2.7542	2.6279	2.6217	2.5281
Osceola (Penn)	2.3761	2.3870	2.2785	2.2396	4.4061
Penn Township - PHM School	2.3301	2.2912	2.1355	2.1371	2.0873
Penn - Mishawaka School	2.5023	2.6471	2.7053	2.9155	2.6901
South Bend - Penn	5.5980	5.6186	5.5146	5.5383	5.4750
Liberty Township	2.1740	2.2548	2.1861	2.2842	2.3714
North Liberty (Liberty)	3.7982	3.8827	3.4398	3.6711	3.7428
Mishawaka - Harris	3.9518	4.0504	3.9360	3.9957	3.9676
South Bend - Warren	5.9861	6.0583	5.9753	5.9731	5.8673

* Includes tax rates of overlapping taxing units.

ST. JOSEPH COUNTY, INDIANA

RECORD OF TAXES LEVIED AND COLLECTED

Collection Year	Assessed Valuation	Taxes Levied	Circuit Breaker	Net Levied	Collected	Collected as Percent of Gross Levy	Collected as Percent of Net Levy
2018	\$ 8,478,762,714	\$ 58,571,294	\$ (8,439,187)	\$ 50,132,107	\$ 50,364,599	85.99%	100.46%
2017	8,201,203,024	56,998,362	(7,838,731)	49,159,631	49,155,543	86.24%	99.99%
2016	7,906,760,026	55,141,744	(7,711,191)	47,430,553	47,501,986	86.15%	100.15%
2015	7,864,008,472	53,994,283	(7,720,780)	46,273,503	45,834,853	84.89%	99.05%
2014	7,514,198,242	53,035,210	(7,191,331)	45,843,879	45,380,651	85.57%	98.99%
2013	7,671,151,787	51,634,523	(6,994,563)	44,639,960	44,232,345	85.66%	99.09%
2012	7,999,877,168	49,695,236	(5,248,938)	44,446,298	44,659,146	89.87%	100.48%
2011	8,137,497,231	44,137,786	(3,998,634)	40,139,152	39,128,689	88.65%	97.48%
2010	8,416,771,764	49,372,784	(3,744,422)	45,628,362	43,620,582	88.35%	95.60%

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

ST. JOSEPH COUNTY, INDIANA

COUNTY CEDIT RECEIPTS

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

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

ST. JOSEPH COUNTY, INDIANA
MISCELLANEOUS ECONOMIC INFORMATION

Per Capita Income

<u>Year</u>	<u>St. Joseph County</u>	<u>Indiana</u>
2013	38,946	39,511
2014	40,964	40,887
2015	43,437	42,326
2016	43,695	43,593
2017	46,118	45,196

Source: STATS INDIANA

Median Household Income

<u>Years</u>	<u>St. Joseph County</u>	<u>Indiana</u>
2013-2017	\$ 48,121	\$ 52,182

Source: U.S. Census Bureau

Changes in Employment by Industry

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

ST. JOSEPH COUNTY, INDIANA

MSA ESTABLISHMENT EMPLOYMENT

(Annual Averages)

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

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

Source: Indiana Department of Workforce Development

MAJOR EMPLOYERS

<u>Name</u>	<u>Type of Business</u>
Notre Dame Alumni Association	Higher Education
University of Notre Dame (Notre Dame)	Higher Education
Memorial Hospital-South Bend	Health Care
University of Notre Dame (South Bend)	Higher Education
St. Joseph Regional Medical Center	Health Care
Bayer Healthcare	Health Care
Am General LLC	Manuarfacturing
Liberty Mutual Insurance	Insurance
South Bend Clinic	Health Care
Highway Department Toll Road (Granger)	Transportation

Source: STATS Indiana and Indiana Department of Workforce Development