



CITY OF SOUTH BEND, INDIANA

STATISTICAL INFORMATION

DECEMBER 31, 2015

City of South Bend, Indiana
Statistical Information
For The Year Ending December 31, 2015
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FINANCIAL TRENDS

These schedules contain trend information to help the reader understand how the City of South Bend's financial position and performance have changed over time.

**City of South Bend, Indiana
Net Position by Component
Last Ten Fiscal Years**

	<u>2006 (1)</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014 (2)</u>	<u>2015 (2)</u>
Governmental activities										
Invested in capital assets, net of related debt	\$ 208,509,577	\$ 200,634,954	\$ 178,178,047	\$ 178,483,535	\$ 186,771,216	\$ 196,265,413	\$ 202,779,954	\$ 192,190,446	\$ 168,275,521	\$ 157,604,691
Restricted	5,225,642	5,370,627	11,077,687	12,825,227	8,840,610	9,354,772	8,050,418	7,990,172	8,723,878	9,137,552
Unrestricted	24,900,036	47,150,229	56,786,214	82,877,695	96,539,932	82,271,482	71,992,457	86,413,227	(18,581,970)	(25,882,348)
Total governmental activities net position	\$ 238,635,255	\$ 253,155,810	\$ 246,041,948	\$ 274,186,457	\$ 292,151,758	\$ 287,891,667	\$ 282,822,829	\$ 286,593,845	\$ 158,417,429	\$ 140,859,895
Business-type activities										
Invested in capital assets, net of related debt	97,670,533	112,194,451	124,705,327	119,607,643	122,108,095	103,463,004	113,193,929	114,506,252	136,685,811	141,998,384
Restricted	22,535,858	8,273,257	8,630,542	14,075,339	13,320,967	12,937,988	29,259,933	48,267,664	26,587,012	28,397,290
Unrestricted	7,168,852	15,793,782	9,209,917	12,597,138	19,262,192	45,733,630	26,957,505	7,906,258	22,426,017	24,415,739
Total business-type activities net position	\$ 127,375,243	\$ 136,261,490	\$ 142,545,786	\$ 146,280,120	\$ 154,691,254	\$ 162,134,622	\$ 169,411,367	\$ 170,680,174	\$ 185,698,840	\$ 194,811,413
Primary government										
Invested in capital assets, net of related debt	306,180,110	312,829,405	302,883,374	298,091,178	308,879,311	299,728,417	315,973,883	306,696,698	304,961,332	299,603,075
Restricted	27,761,500	13,643,884	19,708,229	26,900,566	22,161,577	22,292,760	37,310,351	56,257,836	35,310,890	37,534,842
Unrestricted	32,068,888	62,944,011	65,996,131	95,474,833	115,802,124	128,005,112	98,949,962	94,319,485	3,844,047	(1,466,609)
Total primary government net position	\$ 366,010,498	\$ 389,417,300	\$ 388,587,734	\$ 420,466,577	\$ 446,843,012	\$ 450,026,289	\$ 452,234,196	\$ 457,274,019	\$ 344,116,269	\$ 335,671,308

Source - City of South Bend Comprehensive Annual Financial Reports (Includes prior period adjustments)

(1) The City implemented the retroactive reporting of infrastructure assets required by GASB Statement No. 34 during 2006.

(2) The City implemented the reporting of net pension liability through GASB 68 during 2015. 2014 was restated.

Net position is defined as the difference between total assets and deferred outflows of resources less total liabilities and deferred inflows of resources and can generally be thought of as the net worth of the City of South Bend.

**City of South Bend, Indiana
Fund Balances, Governmental Funds
Last Ten Fiscal Years**

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011 (1)</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
General fund										
Reserved	\$ 4,162,853	\$ 2,213,970	\$ 3,245,271	\$ 1,516,159	\$ 1,824,454	\$ -	\$ -	\$ -	\$ -	\$ -
Unreserved	21,688,442	21,546,783	24,171,313	23,102,296	26,912,688	-	-	-	-	-
Nonspendable	-	-	-	-	-	1,115,025	958,341	656,848	558,304	491,665
Restricted	-	-	-	-	-	327,267	-	-	-	-
Committed	-	-	-	-	-	-	-	-	-	-
Assigned	-	-	-	-	-	255,287	165,389	516,506	-	466,088
Unassigned	-	-	-	-	-	26,233,637	27,671,353	26,495,559	27,029,101	29,664,303
Total - General Fund	\$ 25,851,295	\$ 23,760,753	\$ 27,416,584	\$ 24,618,455	\$ 28,737,142	\$ 27,931,216	\$ 28,795,063	\$ 27,668,913	\$ 27,587,405	\$ 30,622,056
Other Governmental Funds										
Reserved	34,251,520	36,374,517	60,213,915	56,819,802	62,230,229	-	-	-	-	-
Unreserved, reported in:										
Special revenue funds	19,348,846	25,703,180	32,054,329	36,398,024	31,996,398	-	-	-	-	-
Capital projects funds	60,447,079	66,593,906	87,571,056	78,214,132	85,237,947	-	-	-	-	-
Debt service funds	(7,828)	-	-	-	-	-	-	-	-	-
Nonspendable	-	-	-	-	-	37,036,839	37,706,861	22,828,476	20,537,450	27,042,236
Restricted	-	-	-	-	-	44,754,037	78,326,567	95,387,879	100,501,274	113,004,506
Committed	-	-	-	-	-	11,829,074	11,142,045	20,697,026	12,962,745	2,238,475
Assigned	-	-	-	-	-	77,460,284	35,180,652	35,455,190	35,147,874	32,138,059
Unassigned	-	-	-	-	-	(2,777,374)	(4,219,066)	(4,852,169)	(5,700,829)	(4,218,596)
Total - Other Governmental Funds	114,039,617	128,671,603	179,839,300	171,431,958	179,464,574	168,302,860	158,137,059	169,516,402	163,448,514	170,204,680
Grand Total - Governmental Funds	\$ 139,890,912	\$ 152,432,356	\$ 207,255,884	\$ 196,050,413	\$ 208,201,716	\$ 196,234,076	\$ 186,932,142	\$ 197,185,315	\$ 191,035,919	\$ 200,826,736

(1) - The City of South Bend adopted Statement No. 54 of the Governmental Accounting Standards Board requiring new classifications for Fund Balance reporting for fiscal year 2011.

Source: City of South Bend Comprehensive Annual Financial Reports

City of South Bend, Indiana
Changes in Fund Balances, Governmental Funds
Last Ten Fiscal Years

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Revenues										
Taxes	\$ 84,049,414	\$ 88,695,023	\$ 96,930,953	\$ 89,139,585	\$ 101,785,765	\$ 99,001,213	\$ 95,136,206	\$ 94,829,947	\$ 93,632,183	\$ 96,033,296
Licenses, fees and permits	186,470	173,604	177,329	206,594	192,397	190,943	189,714	177,019	141,565	151,923
Fines and forfeits	444,861	437,732	412,707	423,981	409,775	636,749	334,767	660,841	563,999	454,327
Charges for services	16,931,744	15,832,139	17,030,160	16,678,584	16,585,634	13,990,267	12,442,553	12,320,498	10,628,976	5,794,168
Intergovernmental	31,275,541	21,400,166	18,196,118	20,577,464	35,822,886	34,419,714	31,297,526	29,227,759	30,663,505	30,216,059
Investment earnings	4,762,484	6,248,605	4,962,768	859,135	868,023	1,050,768	1,317,443	762,270	955,376	1,253,242
Other revenues	3,414,731	5,039,373	2,007,821	3,046,791	2,677,796	3,587,518	6,660,875	13,174,140	7,904,187	8,816,811
Total revenues	141,065,245	137,826,642	139,717,856	130,932,134	158,342,276	152,877,172	147,379,084	151,152,474	144,489,791	142,719,826
Expenditures										
General government	11,244,734	9,611,354	6,902,426	5,969,141	5,214,424	6,680,855	6,390,585	7,154,965	8,022,688	8,420,278
Public Safety	51,050,640	53,203,005	50,413,055	48,790,068	62,586,177	69,612,754	67,138,414	64,041,549	66,927,250	61,889,405
Highways and Streets	13,583,761	13,257,781	13,369,611	11,716,810	10,702,555	5,079,041	9,288,682	9,769,942	10,441,957	12,787,641
Health and Welfare	75,000	75,000	75,000	-	-	-	-	-	-	-
Community and Economic Development	9,752,254	7,710,242	9,726,718	8,938,134	17,408,376	9,698,611	3,543,180	8,068,458	7,309,130	11,068,013
Culture and Recreation	13,849,622	13,469,798	14,542,481	12,733,094	12,841,596	13,816,699	18,557,986	13,956,025	13,948,089	12,855,704
Capital Outlay	16,391,192	17,293,302	26,695,208	37,485,105	21,952,522	46,691,030	39,984,127	30,748,663	29,407,934	46,553,570
Bond Issuance Costs	-	-	-	-	-	-	-	-	-	372,432
Debt Service	-	-	-	-	-	-	-	-	-	-
Interest and Fiscal Charges	6,144,611	5,718,572	7,258,201	8,053,995	7,499,683	7,186,494	6,734,305	6,113,043	5,360,219	5,392,298
Principal	7,435,722	7,870,166	9,040,095	9,276,363	12,552,681	13,632,195	10,822,721	13,008,105	12,882,830	13,319,392
Total expenditures	129,527,536	128,209,220	138,022,795	142,962,710	150,758,014	172,397,679	162,460,000	152,860,750	154,300,097	172,658,733
Excess of revenues over (under) expenditures	11,537,709	9,617,422	1,695,061	(12,030,576)	7,584,262	(19,520,507)	(15,080,916)	(1,708,276)	(9,810,306)	(29,938,907)
Other Financing Sources (Uses)										
Proceeds from debt issuance	14,050,557	2,920,287	45,622,808	1,771,318	5,280,314	3,478,239	5,660,897	7,801,455	8,436,905	69,426,593
Premium (discount) on debt issuance	-	-	1,626,186	80,950	146,030	26,877	1,236,364	21,576	171,851	1,919,787
Proceeds from refunding	-	-	-	7,210,000	5,327,775	38,307,431	13,595,000	3,990,000	-	-
Payments to refunded bond escrow agent	(8,371,711)	-	-	(7,591,171)	(5,538,255)	(37,300,856)	(14,613,147)	(4,376,769)	(3,482,205)	(35,698,815)
Transfers in	8,928,540	7,872,575	10,574,625	8,687,172	16,314,577	22,483,564	25,368,413	26,365,239	18,478,925	31,498,681
Transfers out	(8,884,340)	(7,868,840)	(10,539,655)	(9,333,164)	(16,963,400)	(19,442,388)	(21,488,692)	(21,840,052)	(16,522,289)	(28,652,266)
Other	-	-	-	-	-	-	-	-	28,476	1,235,744
Total other financing sources (uses)	5,723,046	2,924,022	47,283,964	825,105	4,567,041	7,552,867	9,758,835	11,961,449	7,111,663	39,729,724
Special Item:										
Well field contamination settlement	-	-	-	4,462,214	-	-	-	-	-	-
Net change in fund balances	\$ 17,260,755	\$ 12,541,444	\$ 48,979,025	\$ (6,743,257)	\$ 12,151,303	\$ (11,967,640)	\$ (5,322,081)	\$ 10,253,173	\$ (2,698,643)	\$ 9,790,817
Debt service as a percentage of noncapital expenditures (1)	10.8%	11.4%	12.1%	17.6%	15.4%	13.8%	12.9%	13.4%	13.5%	11.6%
Excludes prior period adjustments										

(1) Formula = Deb service payments (principal and interest) / (Total Governmental Fund expenditures - Governmental Fund capital outlay per reconciliation)

Source: City of South Bend Comprehensive Annual Financial Reports

REVENUE CAPACITY

These schedules contain information to help the reader assess the factors affecting the City of South Bend's ability to generate and maintain revenue.

**CITY OF SOUTH BEND, INDIANA
PROPERTY TAX LEVIES AND COLLECTIONS
LAST TEN YEARS**

Tax Year/ Collection Year	Per DLGF Current Tax Levy	Estimated Circuit Breaker Levy Reduction	Adjusted Current Tax Levy (County Abstract)	Current Tax Collections	Current Tax Collections as a Percent of Adjusted Tax Levy	Delinquent Tax Collections	Total Tax Collections	Total Tax Collections as a Percent of Adjusted Tax Levy	(1) Outstanding Delinquent Taxes	Outstanding Delinquent Taxes as a Percent of Adjusted Tax Levy
2005/2006	\$ 62,058,519	\$ -	\$ 62,058,519	\$ 58,849,337	94.83%	\$ 3,847,872	\$ 62,697,209	101.03%	\$ 5,495,442	8.86%
2006/2007	62,723,113	-	62,723,113	57,979,187	92.44%	2,289,138	60,268,325	96.09%	7,411,505	11.82%
2007/2008	65,534,282	-	65,534,282	59,589,537	90.93%	4,113,095	63,702,632	97.21%	2,831,650	4.32%
2008/2009	64,546,050	7,863,846	56,682,204	47,497,697	83.80%	3,355,161	50,852,858	89.72%	5,810,503	10.25%
2009/2010	66,929,179	14,346,110	52,583,069	41,813,442	79.52%	6,380,600	48,194,042	91.65%	10,026,236	19.07%
2010/2011	68,662,101	17,692,787	50,969,314	40,876,844	80.20%	5,791,920	46,668,764	91.56%	8,165,775	16.02%
2011/2012	70,756,844	23,965,911	46,790,933	42,598,817	91.04%	5,111,380	47,710,197	101.96%	9,550,891	20.41%
2012/2013	72,696,497	27,863,156	44,833,341	38,721,788	86.37%	5,200,000	43,921,788	97.97%	11,146,473	24.86%
2013/2014	73,981,565	27,051,751	46,929,814	41,370,637	88.15%	3,134,526	44,505,163	94.83%	8,745,941	18.64%
2014/2015	76,533,090	29,728,412	46,804,678	42,097,072	89.94%	3,168,597	45,265,669	96.71%	8,200,000	17.52%

Source - St. Joseph County Auditor's Settlement Worksheets and Abstract. City of South Bend budget forms approved by the Department of Local Government Finance (DLGF).

Data provided for General Fund, Parks & Recreation, Cumulative Capital Development, Fire Pension and Police Pension Funds. Excludes College Football Hall of Fame and Tax Increment Financing Funds.

Delinquent tax collections are not broken out by individual taxing unit. A calculation of South Bend's share of delinquent taxes has been made based on proportionate tax rates.

Total collections may exceed 100% of adjusted tax levy as prior year collections are not broken out separately by the St. Joseph County Auditor.

(1) Outstanding Delinquent Taxes are reported in the aggregate as of the end of each year and are not cumulative. Estimated for 2014/2015.

City of South Bend, Indiana
Direct and Overlapping Property Tax Rates
Last Ten Fiscal Years
(rate per \$100 of net assessed value)

Tax Year/ Collection Year	City Direct Rates					Overlapping Rates (3)							Grand Total
	General Fund	Parks/ Recreation	Firefighters' Pension	Police Pension	Cumulative Capital Development	Total Direct	St. Joseph County	Schools Districts	Township	Library	Other (1)	Total Overlapping	
2005/2006	1.7386	0.2981	0.0554	0.0498	0.0376	2.1795	0.9899	1.6033	0.0269	0.2027	0.1501	2.9729	5.1524
2006/2007	1.6838	0.2858	0.0531	0.0477	0.0342	2.1046	0.8711	1.5419	0.0285	0.1957	0.1737	2.8109	4.9155
2007/2008	1.7924	0.2979	0.0579	0.0572	0.0342	2.2396	0.7576	1.5417	0.0482	0.2216	0.1944	2.7635	5.0031
2008/2009	1.9777	0.3656	0.0117	0.0189	0.0342	2.4081	0.5693	1.0297	0.0537	0.2257	0.1733	2.0517	4.4598
2009/2010 (2)	2.2536	0.4401	-	-	0.0342	2.7279	0.5866	1.0728	0.0406	0.2657	0.1835	2.1492	4.8771
2010/2011	2.4381	0.4818	-	-	0.0342	2.9541	0.5424	1.2211	0.0438	0.3027	0.1958	2.3058	5.2599
2011/2012	2.4954	0.4957	-	-	0.0328	3.0239	0.6212	1.1931	0.0464	0.2941	0.1817	2.3365	5.3604
2012/2013	2.5678	0.5102	-	-	0.0328	3.1108	0.6731	1.3493	0.0453	0.3227	0.1971	2.5875	5.6983
2013/2014	2.7977	0.5608	-	-	0.0328	3.3913	0.7058	1.3577	0.0505	0.3309	0.1849	2.6298	6.0211
2014/2015	2.8313	0.5676	-	-	0.0325	3.4314	0.6866	1.2940	0.0500	0.3207	0.2125	2.5638	5.9952

Source: St. Joseph County Auditor's Office - Certified Tax Rate Schedules - Rates presented for Portage Township in South Bend

- (1) Includes State of Indiana, Redevelopment Commission (Hall of Fame), South Bend Transportation and South Bend Regional Airport.
- (2) Firefighters' Pension and Police Pension no longer tax burden for the City of South Bend as the State of Indiana has assumed responsibility for funding these programs.
- (3) Information provided for Portage Township in the City of South Bend. Property tax rates applied to net assessed valuation. Property tax billings are also subject to "circuit breaker" property tax caps on grossed assessed valuation of 1% (homestead residential property), 2% (other residential/rental property), and 3% (nonresidential real and personal property). Therefore, an increase in stated property tax rates will not result in higher property taxes paid for many taxpayers who have reached their cap.

**CITY OF SOUTH BEND, INDIANA
DETAIL OF NET ASSESSED VALUATION
(Assessment For the Year 2014 Payable in 2015)**

	South Bend Centre Twp	South Bend Clay Twp	South Bend German Twp	South Bend Penn Twp	South Bend Warren Twp	South Bend Portage Twp	Totals	Percent
Value of land	\$ 111,235,900	\$ 25,403,300	\$ 67,460,500	\$ 17,010,900	\$ 2,104,100	\$ 382,859,700	\$ 606,074,400	
Value of improvements	457,250,600	116,476,100	409,078,800	83,055,200	22,895,800	2,497,974,020	3,586,730,520	
Total value of real estate	568,486,500	141,879,400	476,539,300	100,066,100	24,999,900	2,880,833,720	4,192,804,920	
Less: Mortgage, veterans, blind, age 65 & other exemptions	(225,151,976)	(33,285,949)	(82,018,671)	(26,710,454)	-	(903,098,984)	(1,270,266,034)	
Tax-exempt property	(41,704,125)	(7,423,168)	(27,124,970)	(9,323,600)	-	(338,256,082)	(423,831,945)	
Investment Deduction	-	-	-	-	-	(1,702,500)	(1,702,500)	
Tax increment financing	(59,228,996)	(8,648,206)	(248,406,279)	-	(23,951,500)	(366,775,526)	(707,010,507)	
Tax abatements	(2,784,175)	-	(18,302,844)	(1,583,740)	(1,048,400)	(13,151,882)	(36,871,041)	
Net value of real estate	239,617,228	92,522,077	100,686,536	62,448,306	-	1,257,848,746	1,753,122,893	77.56%
Gross personal property assessments	27,801,510	8,667,670	166,310,462	2,283,340	6,991,780	345,705,220	557,759,982	
Less: Tax abatements	-	-	(18,079,655)	-	-	(11,780,800)	(29,860,455)	
Tax-exempt property	(1,557,090)	(155,400)	(2,796,240)	(1,065,870)	-	(81,148,643)	(86,723,243)	
Investment deduction	-	-	-	-	-	(20,954,569)	(20,954,569)	
Tax increment financing	-	-	-	-	-	-	-	
Net value of personal property	26,244,420	8,512,270	145,434,567	1,217,470	6,991,780	231,821,208	420,221,715	18.59%
Net value of utilities	9,260,250	3,696,780	6,771,990	1,101,960	336,000	65,757,730	86,924,710	3.85%
Total net assessed valuation	\$ 275,121,898	\$ 104,731,127	\$ 252,893,093	\$ 64,767,736	\$ 7,327,780	\$ 1,555,427,684	\$ 2,260,269,318	100.00%
Percentage of Total	12.17%	4.63%	11.19%	2.87%	0.32%	68.82%	100.00%	

Summary

	Real Property	Personal Property/ Utilities	Total	Percent
Total value	4,192,804,920	644,684,692	4,837,489,612	100.00%
Deductions & exemptions	(1,271,968,534)	(20,954,569)	(1,292,923,103)	-26.73%
Tax exempt property	(423,831,945)	(86,723,243)	(510,555,188)	-10.55%
Tax increment financing	(707,010,507)	-	(707,010,507)	-14.62%
Tax abatements	(36,871,041)	(29,860,455)	(66,731,496)	-1.38%
Total net assessed valuation	\$ 1,753,122,893	\$ 507,146,425	\$ 2,260,269,318	46.72%
Percent	77.56%	22.44%	100.00%	

Source: St. Joseph County Auditor's Office - Information from the County Abstract prepared by the Indiana Department of Local Government Finance.

City of South Bend, Indiana
Assessed Value and Actual Value of Taxable Property
Last Ten Fiscal Years

Tax Year/ Collection Year	Gross Assessed Values				Less: Non-Taxed Property (1)	Total Net Taxable Value	(2) City Tax Rate	% Taxable
	Real Property	Personal Property	Utilities Property	Total Value				
2005/2006	\$3,789,447,190	\$655,066,401	\$98,165,420	\$4,542,679,011	\$1,707,413,121	\$2,835,265,890	2.1795	62.41%
2006/2007	4,374,431,415	544,460,152	90,443,780	5,009,335,347	1,986,978,200	3,022,357,147	2.1046	60.33%
2007/2008	4,420,513,240	527,383,785	92,736,090	5,040,633,115	2,064,552,317	2,976,080,798	2.2396	59.04%
2008/2009	4,698,989,240	592,538,950	95,891,770	5,387,419,960	2,718,532,541	2,668,887,419	2.4081	49.54%
2009/2010	4,368,497,000	604,951,450	98,433,750	5,071,882,200	2,618,376,627	2,453,505,573	2.7279	48.37%
2010/2011	4,339,037,300	551,819,290	101,009,760	4,991,866,350	2,667,414,488	2,324,451,862	2.9541	46.56%
2011/2012	4,255,238,900	560,331,660	95,165,650	4,910,736,210	2,529,861,602	2,380,874,608	3.0239	48.48%
2012/2013	4,452,887,970	537,500,490	100,832,450	5,091,220,910	2,720,133,213	2,371,087,697	3.1108	46.57%
2013/2014	4,199,757,500	552,872,520	90,252,180	4,842,882,200	2,633,155,528	2,209,726,672	3.3913	45.63%
2014/2015	4,192,804,920	557,759,982	86,924,710	4,837,489,612	2,577,220,294	2,260,269,318	3.4314	46.72%

(1) Non-taxed property includes adjustments for deductions & exemptions, tax exempt property, tax increment financing property, and tax abatements.

(2) Excludes Redevelopment Commission (Hall of Fame) tax rate.

Source: St. Joseph County Auditor's Office

**CITY OF SOUTH BEND, INDIANA
NET ASSESSED VALUE OF TAXABLE PROPERTY
LAST TEN YEARS**

Tax Year/ Collection Year	Real Net Assessed Value	Personal Net Assessed Value	Utilities Net Assessed Value	Total Net Assessed Value	Percent Change
2005/2006	\$ 2,200,118,689	\$ 536,981,781	\$ 98,165,420	\$ 2,835,265,890	0.58%
2006/2007	2,520,098,365	411,815,002	90,443,780	3,022,357,147	6.60%
2007/2008	2,493,481,003	389,863,705	92,736,090	2,976,080,798	-1.53%
2008/2009	2,137,129,242	435,866,407	95,891,770	2,668,887,419	-10.32%
2009/2010	1,911,818,036	443,253,787	98,433,750	2,453,505,573	-8.07%
2010/2011	1,809,523,734	413,918,368	101,009,760	2,324,451,862	-5.26%
2011/2012	1,858,836,588	426,872,370	95,165,650	2,380,874,608	2.43%
2012/2013	1,858,213,181	412,042,066	100,832,450	2,371,087,697	-0.41%
2013/2014	1,687,672,152	431,802,340	90,252,180	2,209,726,672	-6.81%
2014/2015	1,753,122,893	420,221,715	86,924,710	2,260,269,318	2.29%

Source: St. Joseph County Auditor's office

City of South Bend, Indiana
Assessed Value of Taxable Property
Last Ten Years

Tax Year/ Collection Year	Total Gross Valuation	Deductions (1)	Tax Exempt Property	Tax Increment Financing	Tax Abatements	Net Assessed Valuation
2005/2006	\$ 4,542,679,011	\$ (867,578,331)	\$ (413,587,899)	\$ (290,451,066)	\$ (135,795,825)	\$ 2,835,265,890
2006/2007	5,009,335,347	(1,014,750,501)	(494,545,149)	(382,668,480)	(95,014,070)	3,022,357,147
2007/2008	5,040,633,115	(996,413,450)	(494,748,890)	(471,656,927)	(101,733,050)	2,976,080,798
2008/2009	5,387,419,960	(1,557,329,781)	(436,861,027)	(625,910,065)	(98,431,668)	2,668,887,419
2009/2010	5,071,882,200	(1,344,563,829)	(449,848,037)	(707,096,696)	(116,868,065)	2,453,505,573
2010/2011	4,991,866,350	(1,353,769,271)	(439,343,852)	(777,038,302)	(97,263,063)	2,324,451,862
2011/2012	4,910,736,210	(1,331,068,608)	(417,907,225)	(702,724,247)	(78,161,522)	2,380,874,608
2012/2013	5,091,220,910	(1,397,134,910)	(488,961,977)	(761,349,489)	(72,686,837)	2,371,087,697
2013/2014	4,842,882,200	(1,344,702,776)	(512,692,590)	(713,448,152)	(62,312,010)	2,209,726,672
2014/2015	4,837,489,612	(1,292,923,103)	(510,555,188)	(707,010,507)	(66,731,496)	2,260,269,318

(1) Includes homestead standard deduction, supplemental standard deduction, mortgage deduction, blind/disabled deduction, investment deduction, veteran's deduction, over 65 years old deduction, and geothermal deduction. In 2009, a new 35% supplemental standard deduction was provided as a part of "circuit breaker" property tax reform legislation.

2015 Deductions

Homestead Standard Deduction	814,820,960
Supplemental Standard Deduction	368,795,377
Mortgage Deduction	44,358,618
Veteran's Deduction	11,027,128
Age 65 and Over Deduction	25,146,428
Energy Systems Deduction	403,400
Blind & Disabled Deduction	5,714,123
Investment Deduction	22,657,069
Total	1,292,923,103

Source: St. Joseph County Auditor's Office Abstract

City of South Bend, Indiana
Property Tax Collections - Cash Basis
Last Ten Years

Fund Name	2006 Actual	2007 Actual	2008 Actual (2)	2009 Actual (3)	2010 Actual	2011 Actual	2012 Actual	2013 Actual	2014 Actual	2015 Actual
General Fund	\$48,768,150	\$48,720,726	\$14,574,480	\$79,162,937	\$38,780,847	\$38,514,550	\$39,368,431	\$36,251,397	\$36,708,989	\$37,349,387
Excess Levy	-	-	-	-	-	-	-	-	3,648	-
Parks & Recreation	8,363,955	8,271,741	2,461,101	13,919,096	7,591,932	7,613,760	7,824,056	7,207,060	7,365,388	7,487,554
Redevelopment Bonds Studebaker Corridor	-	11,590	-	-	-	-	-	-	-	-
College Football Hall of Fame Debt Service	899,472	1,127,140	360,682	2,362,057	1,488,453	1,549,954	1,133,205	1,268,179	497,768	906,263
River West TIF District (1)	7,515,744	8,851,077	33,400	10,808,912	21,508,430	11,187,768	11,631,287	13,340,354	14,284,734	16,293,240
Cumulative Capital Development	1,054,963	989,824	291,600	1,420,833	587,063	540,454	517,710	463,331	430,786	428,727
Sample-Ewing TIF District (1)	732,356	778,093	-	-	-	-	-	-	-	-
South Bend Central Development Area TIF (1)	3,283,075	3,276,169	12,696	3,870,188	7,336,117	3,633,473	3,671,478	2,590,808	4,309,727	-
West Washington Street TIF District	255,510	287,095	1,785	358,844	860,049	431,085	422,715	493,608	580,987	402,911
Central Medical Service Area TIF District (1)	333,585	928,113	2,793	919,174	3,524,962	1,704,238	1,606,915	1,221,676	851,211	-
River East (Northeast) TIF District	-	13,468	-	22,191	195,400	715,063	1,351,048	841,627	1,568,240	2,421,308
Southside Development Area TIF District	28,565	457,985	1,756	355,596	4,094,135	1,808,952	2,466,203	2,404,416	2,379,212	2,205,822
Erskine Commons TIF District (5)	2,585	2,891	10	1,240,184	5,978,592	784,373	-	-	-	-
Erskine Village TIF District	305,399	775,622	2,713	1,531,403	3,759,287	1,603,182	-	1,311,129	9,175	19,183
Douglas Road TIF District	-	13,941	-	125,294	460,760	306,053	285,713	323,939	321,895	270,758
River East (Northeast) Residential TIF	-	-	-	-	1,815,829	2,446,103	2,514,048	2,262,765	2,725,909	3,129,681
Airport Urban Enterprise	-	-	-	-	301,430	123,165	111,721	-	-	-
Fire Department Employees Pension (4)	1,554,387	1,536,839	462,375	1,437,539	(5,867)	-	-	-	-	-
Police Department Employees Pension (4)	1,397,265	1,380,555	425,760	1,609,905	(9,479)	-	-	-	-	-
Total	\$74,495,011	\$77,422,869	\$18,631,151	\$119,144,153	\$98,267,940	\$72,962,173	\$72,904,530	\$69,980,289	\$72,037,669	\$70,914,834

Source - City Accounting System

- (1) Fund 414 closed out during 2008 into Fund 324. Name changed in 2015 from TIF Airport to River West TIF due to consolidation of Central Development Area and Central Medical TIFs.
- (2) Delays in sending out property tax bills until December 19, 2008 (with an on-time due date of February 20, 2009) resulted in interfund borrowing in the General Fund (101), Parks and Recreation Fund (201) and the College Football Hall of Fame Debt Service Fund (313) at year end. The remainder of property tax revenue was received during the first half of 2009 with final settlement with the St. Joseph County Auditor in July, 2009
- (3) Includes collections of 2008 taxes as noted above. Tax Increment Financing (TIF) 2009 property tax collections were received from the County Auditor on January 21, 2010.
- (4) Property tax levy for Police and Fire pension plans eliminated. Funding provided by the State of Indiana.
- (5) Erskine Commons TIF District funds were released and outstanding bonds were paid off.

City of South Bend, Indiana
2015 Circuit Breaker Property Tax Cap Credits

Taxing Unit Name	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total Credits
City of South Bend (101,168 population)					
South Bend Civil City	\$ 6,779,178	\$ 13,324,421	\$ 11,509,505	\$ 23,037	\$ 31,636,141
Hall of Fame Bond	-	-	-	461	461
TIF - SB So. #1 Centre	623	43,284	1,115,515	-	1,159,422
TIF - SB So. #3 Centre	-	-	9,367	-	9,367
TIF- Douglas Road EDA	-	2,921	159,924	-	162,845
TIF - River East Clay	-	-	8,609	-	8,609
TIF - River West German	31,042	396,166	4,325,091	-	4,752,299
TIF - SB West Washington	10,346	249,479	106,870	66	366,761
TIF - SB So. #1 Portage	498	54,518	52,427	-	107,443
TIF - River West Portage	25,034	1,218,360	2,527,990	4	3,771,388
TIF - River West Warren	-	-	442,888	-	442,888
TIF - River East Portage	62,996	2,824,062	1,512,367	-	4,399,425
Total Credits	6,909,717	18,113,211	21,770,553	23,568	46,817,049
Per Capita Credits	68.30	179.04	215.19	0.23	462.77

Local Unit	Total Credits	2010 Population	Per Capita Credits
South Bend Civil City	\$ 31,636,141	101,168	312.71
Anderson Civil City	10,239,625	56,120	182.46
East Chicago Civil City	11,263,022	29,698	379.25
Elkhart Civil City	9,278,997	50,949	182.12
Evansville Civil City	9,659,167	117,429	82.26
Fort Wayne Civil City	18,570,414	253,691	73.20
Gary Civil City	26,398,072	80,294	328.77
Goshen Civil City	3,874,596	31,719	122.15
Hammond Civil City	5,260,785	80,830	65.08
Jeffersonville Civil City	3,731,632	44,953	83.01
Kokomo Civil City	8,865,350	45,468	194.98
Lafayette Civil City	1,664,486	61,140	27.22
Laporte Civil City	2,714,420	22,053	123.09
Mishawka Civil City	4,459,425	48,252	92.42
Muncie Civil City	14,811,898	70,085	211.34
Noblesville Civil City	5,155,218	51,969	99.20
Saint Joseph County	7,720,780	266,931	28.92
South Bend School Corporation	7,137,022	101,168	70.55
Terre Haute Civil City	10,071,647	60,785	165.69

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local governmental units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Sources - Circuit Breaker Report. Prepared by the Legislative Services Agency, December 17, 2014 (www.iga.in.gov).
County Property Tax Studies, Saint Joseph County, Property Tax Changes in Saint Joseph County Between 2014 and 2015. Prepared by the Legislative Services Agency, October 2015. (www.iga.gov).
2010 Population - American Fact Finder www.Factfinder.census.gov

City of South Bend, Indiana
Principal Property Taxpayers - Current and Nine Years Ago
DECEMBER 31, 2015 (\$'s whole)

Taxpayer	Type of Business	2015			2006		
		Net Assessed Value (1)	Rank	Percent of Total	Net Assessed Value (2)	Rank	Percent of Total
Honeywell International, Inc.	Airplane and Auto Parts	\$ 45,011,384	1	1.99 %	10,686,900	6	0.38 %
Indiana Bell - AT&T Inc.	Telecommunications	41,252,660	2	1.83			
Indiana Michigan Power Company - AEP	Utility	36,944,140	3	1.63			
Edward Rose of Indiana	Apartments and Real Estate	35,693,000	4	1.58	40,418,500	2	1.43
Beacon Health Systems, Inc. - Memorial Hospital	Healthcare	25,705,840	5	1.14			
Federal-Mogul Powertrain Systems	Automotive Parts	24,942,500	6	1.10			
The Tire Rack	Automotive Parts	21,639,970	7	0.96			
NIPSCO	Utility	20,911,992	8	0.93			
KSK Scottsdale Mall	Commercial Real Estate	19,631,600	9	0.87			
Comcast	Telecommunications	18,569,480	10	0.82			
Home Properties Maple Lane II LLC	Apartments and Real Estate				57,087,800	1	2.01
Walnut Grove Mutual Housing Corp	Apartments and Real Estate				33,450,900	3	1.18
Can-American South Bend Limited	Apartments and Real Estate				12,386,000	4	0.44
Dwellco II Limited Partnership	Apartments and Real Estate				11,131,000	5	0.39
Ameritech	Communications				10,563,700	7	0.37
Meijer Stores Limited Partnership	Department Store				9,329,400	8	0.33
Amico Turtle Creek	Apartments and Real Estate				9,239,000	9	0.33
Wal-Mart	Department Store				9,189,400	10	0.32
Total Net Assessed Value - Ten Largest Taxpayers		\$ 290,302,566		12.84 %	\$ 203,482,600		7.18 %
Total Net Assessed Value (3)		\$ 2,260,269,318		100.00 %	\$ 2,835,265,890		100.00 %

Source:

- (1) 2015 South Bend Redevelopment Authority Consultant's Report prepared by Crowe Horwath
(2) 2006 Comprehensive Annual Financial Report

**CITY OF SOUTH BEND, INDIANA
LOCAL OPTION INCOME TAX REVENUE
LAST TEN YEARS**

COUNTY ECONOMIC DEVELOPMENT INCOME TAX (CEDIT) REVENUE

Distribution Year	EDIT (1) Tax Rate	Total Est County EDIT Collections	Rate of Growth	South Bend EDIT Distribution	Rate of Growth	South Bend as a Percent of Total	Actual City Collections During Year
2006	0.20%	\$ 10,610,460	18.10%	\$ 4,013,475	15.86%	37.83%	\$ 4,013,475
2007	0.20%	10,558,004	-0.49%	3,702,467	-7.75%	35.07%	3,702,467
2008	0.20%	11,136,493	5.48%	3,997,997	7.98%	35.90%	3,997,997
2009	0.20%	11,938,605	7.20%	4,612,694	15.38%	38.64%	3,843,912
2010 (2)	0.40%	22,789,919	90.89%	8,321,633	80.41%	36.51%	9,090,415
2011	0.40%	18,826,685	-17.39%	7,300,866	-12.27%	38.78%	7,300,866
2012 (3)	0.40%	17,649,256	-6.25%	8,324,626	14.02%	47.17%	9,068,785
2013	0.40%	20,611,415	16.78%	8,177,352	-1.77%	39.67%	8,177,352
2014	0.40%	22,063,091	7.04%	8,796,821	7.58%	39.87%	8,796,821
2015	0.40%	23,081,049	4.61%	9,181,206	4.37%	39.78%	9,181,206
Total		\$178,249,127		\$69,893,289		39.21%	\$70,637,448

(1) This tax was first enacted as of July 1, 1995 at the rate of 0.1% of City residents' adjusted gross income. The rate was increased to 0.2% effective July 1, 1997.

(2) The CEDIT tax rate for 2010 and subsequent years was increased by City of South Bend Common Council and the Saint Joseph County Common Council.

(3) 2012 actual CEDIT payments includes \$744,159 underpaid in 2011 due to a State of Indiana accounting error

**Source - State of Department of Local Government Finance CEDIT Distribution Reports
Actual City Collections During Year per City Accounting System**

**CITY OF SOUTH BEND, INDIANA
LOCAL OPTION INCOME TAX REVENUE
LAST TEN YEARS**

COUNTY OPTION INCOME TAX (COIT) REVENUE

Distribution Year	COIT Tax Rate (1)	Total County COIT Distributions	Rate of Growth	South Bend COIT Distribution	Rate of Growth	South Bend as a Percent of Total	Actual City Collections During Year
2006	0.60%	\$ 21,276,623	27.96%	\$ 6,950,396	26.60%	32.67%	\$ 6,410,405
2007	0.60%	16,993,346	-20.13%	5,160,903	-25.75%	30.37%	5,816,766
2008	0.60%	20,689,958	21.75%	6,382,478	23.67%	30.85%	6,192,452
2009	0.60%	26,973,887	30.37%	8,952,424	40.27%	33.19%	8,302,694
2010	0.60%	25,147,806	-6.77%	7,855,776	-12.25%	31.24%	7,648,824
2011	0.60%	19,907,430	-20.84%	6,458,586	-17.79%	32.44%	7,097,462
2012 (2)	0.60%	22,536,457	13.21%	7,691,991	19.10%	34.13%	8,610,742
2013	0.60%	22,923,958	1.72%	7,846,939	2.01%	34.23%	7,846,939
2014	0.60%	25,275,541	10.26%	8,645,811	10.18%	34.21%	8,645,811
2015	0.60%	26,435,155	4.59%	8,859,912	2.48%	33.52%	8,859,912
Total		\$ 244,788,292		\$ 80,295,434		32.80%	\$ 81,127,625

(1) This tax was first enacted as of July 1, 1997 at the rate of 0.2% of City residents' adjusted gross income. The COIT rate increased 0.1% each year until it reached 0.6% as of July 1, 2001. The above collections/distribution amounts are net of the additional homestead credits that accompanied the passage of this income tax.

(2) 2012 actual COIT collections includes \$918,751 underpaid in 2011 due to a State of Indiana accounting error.

**Source - State of Indiana Department of Local Government Finance COIT Distribution Reports
Actual City Collections During Year per City Accounting System**

**CITY OF SOUTH BEND, INDIANA
LOCAL OPTION INCOME TAX REVENUE
LAST TEN YEARS**

PUBLIC SAFETY LOCAL OPTION INCOME TAX REVENUE

<u>Distribution Year</u>		<u>PS LOIT Tax Rate</u>	<u>Total County LOIT Distributions</u>	<u>Rate of Growth</u>	<u>South Bend LOIT Distribution</u>	<u>Rate of Growth</u>	<u>South Bend as a Percent of Total</u>	<u>Actual City Collections During Year</u>
2010	(1)	0.25%	\$ 13,846,267	100.00%	\$ 6,078,454	100.00%	43.90%	\$ 6,078,454
2011		0.25%	11,371,882	-17.87%	5,293,619	-12.91%	46.55%	5,293,619
2012	(2)	0.25%	10,644,975	-6.39%	6,056,334	14.41%	56.89%	6,605,601
2013		0.25%	12,457,864	17.03%	5,892,356	-2.71%	47.30%	5,892,386
2014		0.25%	13,476,753	8.18%	6,380,029	8.28%	47.34%	6,380,029
2015		0.25%	13,734,382	1.91%	6,466,190	1.35%	47.08%	6,466,190
Total			\$75,532,123		\$36,166,982		47.88%	\$36,716,279

(1) This tax was effective in October 2009 at the rate of 0.25% of City residents' adjusted gross income. The measure is being used to support the Public Safety operations consisting of the Police Department and the Fire Department, to keep the staffing levels at their full complement.

(2) 2012 actual Public Safety LOIT collections includes \$549,267 underpaid in 2011 due to a State of Indiana accounting error.

**Source - State of Indiana Department of Local Government Finance LOIT Public Safety Distribution Reports
Actual City Collections During Year per City Accounting System**

**CITY OF SOUTH BEND, INDIANA
TOTAL COUNTY OPTION INCOME TAX DISTRIBUTIONS BY TAXING UNIT
LAST TEN YEARS**

<u>Unit of Government</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Total County Certified Distribution	\$ 31,044,322	\$ 30,859,812	\$ 32,574,042	\$ 34,801,729	\$ 33,231,041	\$ 27,292,516	\$ 29,898,874	\$ 29,898,874	\$ 32,344,207	\$ 32,962,518
Less: Homestead Credit (1)	(9,767,699)	(13,866,466)	(11,884,084)	(7,827,842)	(8,083,235)	(7,385,086)	(7,362,417)	(6,974,918)	(7,068,666)	(6,527,363)
Total Distributive Shares	21,276,623	16,993,346	20,689,958	26,973,887	25,147,806	19,907,430	22,536,457	22,923,956	25,275,541	26,435,155
Distributive Shares/Total County Distribution	68.54%	55.07%	63.52%	77.51%	75.68%	72.94%	75.38%	76.67%	78.15%	80.20%
Amount										
St. Joseph County	8,440,988	7,376,623	8,825,206	10,358,300	9,819,576	7,383,180	7,986,750	8,460,192	9,314,201	9,611,416
Townships	834,727	648,364	820,241	1,180,913	1,168,352	1,054,827	1,244,481	954,332	1,069,408	1,541,211
City of South Bend - Civil City	6,733,129	5,077,450	6,266,381	8,748,506	7,677,730	6,304,224	7,511,976	7,711,609	8,483,839	8,754,940
City of South Bend - Redevelopment	217,267	83,453	116,097	203,918	178,046	154,363	184,790	135,330	161,972	104,972
Other Cities & Towns	2,616,698	1,982,192	2,367,929	3,592,330	3,462,786	2,667,400	3,077,335	3,137,086	3,378,481	3,508,422
Libraries	1,706,495	1,285,029	1,646,819	2,007,809	2,042,942	1,762,365	1,879,376	1,849,933	2,126,185	2,144,046
Special Districts	727,319	540,235	647,285	882,111	798,374	581,071	651,749	675,474	741,455	770,148
Total	\$ 21,276,623	\$ 16,993,346	\$ 20,689,958	\$ 26,973,887	\$ 25,147,806	\$ 19,907,430	\$ 22,536,457	\$ 22,923,956	\$ 25,275,541	\$ 26,435,155
Percentage of Distribution										
St. Joseph County	39.67%	43.41%	42.65%	38.40%	39.05%	37.09%	35.44%	36.91%	36.85%	36.36%
Townships	3.92%	3.82%	3.96%	4.38%	4.65%	5.30%	5.52%	4.16%	4.23%	5.83%
City of South Bend - Civil City	31.65%	29.88%	30.29%	32.43%	30.53%	31.67%	33.33%	33.64%	33.57%	33.12%
City of South Bend - Redevelopment	1.02%	0.49%	0.56%	0.76%	0.71%	0.78%	0.82%	0.59%	0.64%	0.40%
Other Cities & Towns	12.30%	11.66%	11.44%	13.32%	13.77%	13.40%	13.65%	13.68%	13.37%	13.27%
Libraries	8.02%	7.56%	7.96%	7.44%	8.12%	8.85%	8.34%	8.07%	8.41%	8.11%
Special Districts	3.42%	3.18%	3.14%	3.27%	3.17%	2.91%	2.90%	2.95%	2.93%	2.91%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

(1) A portion of the county option income tax is used for property tax relief through homestead credits for residential property owners.

Source - State of Indiana Department of Local Government Finance COIT Distribution Reports

City of South Bend, Indiana
TEN LARGEST WATER CUSTOMERS
DECEMBER 31, 2015

<u>Name</u>	<u>2015 Revenue</u>	<u>Percentage of Total Water Operating Revenue</u>	<u>Usage CCF*</u>
South Bend Community School Corporation	\$ 140,508	0.99%	93,015
Memorial Hospital of South Bend	106,400	0.75%	93,713
Irish Hills Apartments	75,351	0.53%	61,638
Honeywell Aerospace Co	72,596	0.51%	65,410
Indiana University South Bend	56,244	0.40%	31,495
Indian Springs Apartments and Townhouses	53,570	0.38%	39,567
Castle Point Apartments	40,042	0.28%	42,333
Aramark Uniform Services	37,530	0.26%	47,452
Laurnenz Place LLC	36,744	0.26%	47,117
Holy Cross Care Services Inc	<u>35,034</u>	<u>0.25%</u>	32,076
Total of Ten Largest Water Customers	<u>\$ 654,020</u>	<u>4.60%</u>	
Total for Operating Revenue for Water Works	<u>\$ 14,204,285</u>	<u>100.00%</u>	

*Hundreds of Cubic Feet

City of South Bend, Indiana
TEN LARGEST SEWAGE WORKS CUSTOMERS
DECEMBER 31, 2015

Name	Metered Revenue	Heavy Demand Surcharge	Total Revenue	Percentage of Total Water Sewer Revenue	Usage CCF*
I/NTEK Plant	\$ 2,013,744	\$	\$ 2,013,744	5.50%	738,695
University of Notre Dame	1,349,108		1,349,108	3.68%	567,593
Noble Americas Ethenol	946,283	577,463	1,523,746	4.16%	111,966
Memorial Hospital	397,073		397,073	1.08%	90,703
South Bend Community School Corp	384,711		384,711	1.05%	67,758
Honeywell Aerospace Co	308,200		308,200	0.84%	64,070
Indian Springs Apartments and Townhouses	188,984		188,984	0.52%	33,360
Irish Hill Apartment	187,850		187,850	0.51%	46,298
Aramark Uniform Services	185,394		185,394	0.51%	47,440
Laurenz Place LLC	169,638		169,638	0.46%	46,836
Total of Ten Largest Sewer Customers	\$ 6,130,984	\$ 577,463	\$ 6,708,447	18.31%	
Total Operating Revenue for Wastewater			\$ 36,635,501		

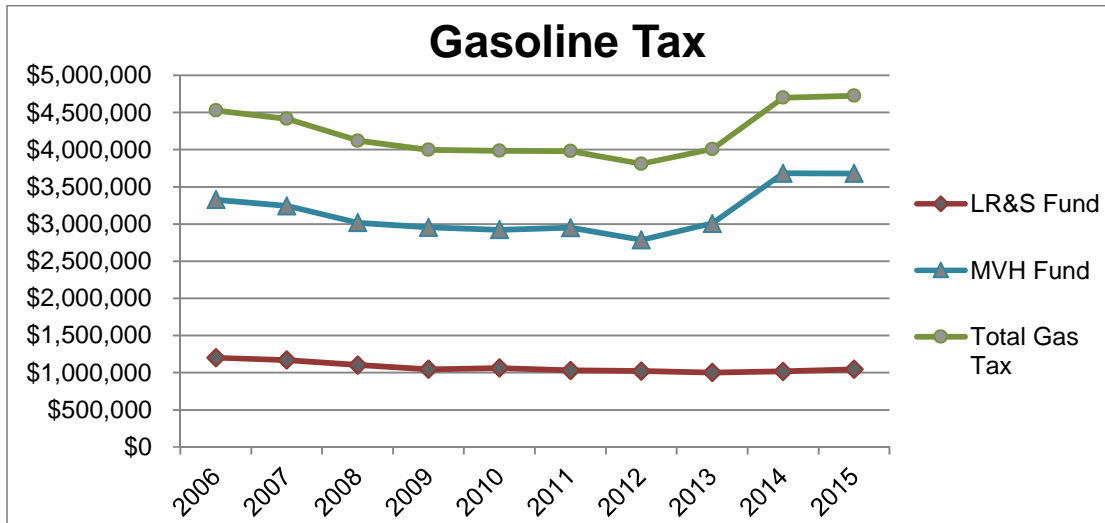
*Hundreds of Cubic Feet

City of South Bend, Indiana
Gasoline Tax Collections - Cash Basis
Last Ten Fiscal Years

Year	LR&S Fund	MVH Fund	Total Gas Tax	% Change
2006	\$ 1,201,538	\$ 3,327,314	\$ 4,528,852	-1.76%
2007	1,171,732	3,243,818	4,415,550	-2.50%
2008	1,104,260	3,016,198	4,120,458	-6.68%
2009	1,045,477	2,954,086	3,999,563	-2.93%
2010	1,064,149	2,922,165	3,986,314	-0.33%
2011	1,030,958	2,951,072	3,982,030	-0.11%
2012	1,022,508	2,786,592	3,809,100	-4.34%
2013	1,001,871	3,006,122	4,007,993	5.22%
2014	1,017,383	3,682,329	4,699,712	17.26%
2015	1,045,516	3,679,371	4,724,887	0.54%

Distributions of gas tax revenue are made monthly by the Indiana Department of Revenue to the Local Road and Street (LR&S) and Motor Vehicle Highway (MVH) funds for use in construction and maintenance of streets and highways. Distributions are based on a complex formula developed by the state which takes into account population, road and street mileage and other factors. Gas tax revenue was declining in prior years due to the economy and more fuel efficient vehicles, however, due to an improvement in the economy and temporary increase in state funding for two years, total gas tax increased in 2014. Gas tax remained consistent in 2015.

Source: City Accounting Records



City of South Bend, Indiana
Wheel and Excise Surtax Collections - Cash Basis
Last Ten Years

Year	LR&S Fund	MVH Fund	Total Wheel Tax	% Change
2006	\$ 1,849,924	\$ -	\$ 1,849,924	-3.37%
2007	1,966,003	-	1,966,003	6.27%
2008	-	2,040,751	2,040,751	3.80%
2009	-	1,893,982	1,893,982	-7.19%
2010	-	1,975,397	1,975,397	4.30%
2011	-	1,863,283	1,863,283	-5.68%
2012	-	1,795,538	1,795,538	-3.64%
2013	-	2,045,213	2,045,213	13.91%
2014	-	1,637,707	1,637,707	-19.92%
2015	-	2,135,441	2,135,441	30.39%

Effective January 1, 2004, St. Joseph County enacted a wheel tax and annual license excise surtax as allowed by State law to provide additional funding for road maintenance and repair. State law allows an annual wheel tax of \$5-40 per vehicle and an annual license excise surtax of 2-10%. St. Joseph County has enacted a \$25 County Excise surtax. The tax applies to all passenger cars, trucks less than 11,000 pounds, buses, tractors and motorcycles registered in the County. (Other rates apply to recreational vehicles, semitrailers and trucks exceeding 11,000 pounds.) The tax is collected by the Indiana Bureau of Motor Vehicles, remitted to the County and distributed monthly to the local units based on population and road miles.

Increase in the 2015 wheel tax due to 13 months of taxes being collected during the year (September 2014 - September 2015). Prior year tax collections were several months behind.

During 2004-2007, the City of South Bend deposited the wheel tax and excise surtax in its Local Road and Street (LR&S) fund. During 2008 and thereafter, the City will deposit the taxes in its Motor Vehicle Highway (MVH) fund, as required by the Indiana State Board of Accounts.

Source: City Accounting Records

City of South Bend, Indiana
Hotel/Motel Tax Revenue - Cash Basis - City Distributions
Last Ten Fiscal Years

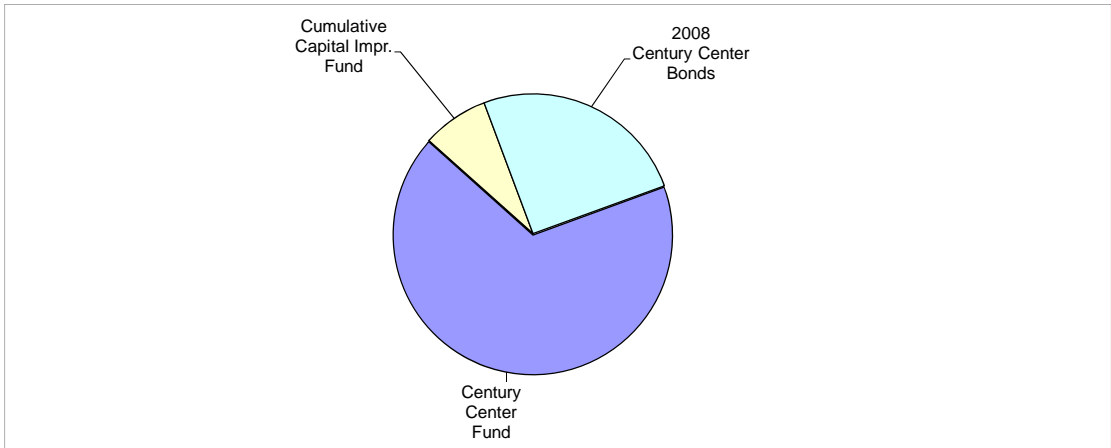
Year	-----Paid to City of South Bend-----					-----Direct Payments-----				Total Hotel/ Motel Tax	% Change
	Century Center Fund	Professional Sports Develop. Fund	Cumulative Capital Impr. Fund	2008 Century Center Bonds	Subtotal: Paid to City of South Bend	1992 Century Center Bonds	2008 Century Center Bonds	Other South Bend Projects			
2006	\$ 1,247,928	\$ 473,258	\$ 150,000	\$ -	\$ 1,871,186	\$ 357,135	\$ -	\$ 364,150	\$ 2,592,471	\$ 0	
2007	1,361,263	507,585	150,000	-	2,018,848	354,916	-	136,330	2,510,094	-3.18%	
2008	1,497,390	589,620	150,000	-	2,237,010	356,918	-	694,135	3,288,063	30.99%	
2009	1,347,651	530,137	150,000	-	2,027,788	-	198,500	265,258	2,491,546	-24.22%	
2010	1,313,152	521,800	150,000	399,000	2,383,952	-	-	97,000	2,480,952	-0.43%	
2011	1,313,436	494,325	150,000	400,000	2,357,761	-	-	-	2,357,761	-4.97%	
2012	1,313,436	489,152	150,000	398,000	2,350,588	-	-	-	2,350,588	-0.30%	
2013	1,313,436	-	150,000	398,500	1,861,936	-	-	-	1,861,936	-20.79%	
2014	1,313,450	-	150,000	400,000	1,863,450	-	-	457,739	2,321,189	24.67%	
2015	1,313,450	-	150,000	492,000	1,955,450	-	-	976,855	2,932,305	26.33%	

The hotel/motel tax was enacted in 1973 and the current tax rate is 6%. The tax is accounted for in a fund of the Saint Joseph County government and is administered by the 11 member Saint Joseph County Board of Managers for Hotel-Motel Tax. Appointments to the Board of Managers are made by the Mayors of South Bend and Mishawaka and the Saint Joseph County Commissioners.

Proceeds from the hotel/motel tax fund are budgeted and distributed annually to important economic development and tourism projects in the County. South Bend receives distributions for the operations, maintenance and debt service of Century Center (convention center), the Cumulative Capital Development Fund (used for repayment of 1994 Century Center Bonds), repayment of a 2008 Century Center Bond and other capital projects. Hotel/Motel tax will also be used to pay the 2015 Energy Conservation Bond which was issued by the City for the energy improvements made at the Century Center in 2015.

The hotel/motel tax fund also supports other activities not included in the City of South Bend's financial statements such as the South Bend/Mishawaka Convention and Visitors Bureau. The total distribution of hotel/motel tax during 2015 to all organizations was \$4,159,034. The cash balance in the County Hotel/Motel Tax Fund was \$2,362,417 at December 31, 2015.

Source: City Accounting Records and Saint Joseph County Auditor's Office



City of South Bend, Indiana Professional Sports Development (PSDA) Tax - Cash Basis Last Ten Fiscal Years

Year	Total PSDA Tax	% Change
2006	\$ 370,556	-3.73%
2007	387,813	4.66%
2008	396,873	2.34%
2009	617,304	55.54%
2010	640,760	3.80%
2011	409,020	-36.17%
2012	721,763	76.46%
2013	597,111	-17.27%
2014	551,252	-7.68%
2015	628,261	13.97%

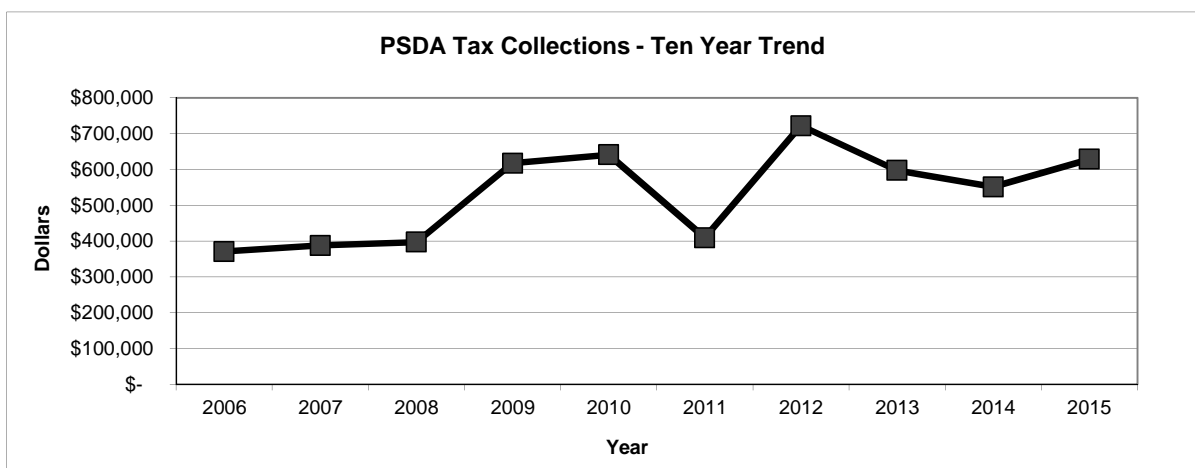
The Professional Sports Development Area (PSDA) tax is a combination of state income tax withholding, local income tax withholding and sales tax withholding from businesses and employees in South Bend's designated PSDA area, which includes the College Football Hall of Fame, Century Center, Coveleski Stadium, Morris Performing Arts Center, Palais Royale Ballroom and Studebaker National Museum. South Bend's PSDA area was formed on November 3, 1997 and expires on December 31, 2027. PSDA capture of state sales and income taxes ends in 2018.

The PSDA taxes are collected by the Indiana Department of Revenue and are remitted on a monthly basis to Saint Joseph County which issues a check to the City of South Bend. There are currently four professional sports development areas in the State--South Bend, Indianapolis/Marion County, Evansville and Ft. Wayne.

PSDA tax revenue increased in 2009 primarily due to the increase in the State of Indiana sales tax rate from 6% to 7% and the increase in local option income taxes from .8% to 1.75% as a consequence of property tax reform. PSDA tax revenue decreased in 2011 due to delays in payments in amounts owed by the State until 2012. The decrease PSDA tax revenues in 2014 were due to a delay in payments from the state whereas the increase in 2015 is due to 12 months of receipts being deposited.

In prior years, PSDA tax revenue has been used to fund the College Football Hall of Fame Capital Fund and the Century Center Capital Account. Beginning in 2011, PSDA tax revenue will continue to fund the Century Center Capital Account and has also been pledged to pay debt service on 2010 Coveleski Stadium Taxable Revenue bonds in the amount of \$4,980,000 issued on December 23, 2010. The bond proceeds were used to make certain capital improvements to the City-owned facility. The operations of the minor league baseball team (South Bend Cubs) in the stadium accounts for the majority of PSDA tax revenue earned each year.

Source: City Accounting Records



City of South Bend, Indiana
Cable Television Franchise Fee Collections - Cash Basis
Last Ten Years

Year	Comcast	AT&T	Total Franchise Fees	% Change
2006	\$ 790,111	\$ -	\$ 790,111	24.15%
2007	692,548	-	692,548	-12.35%
2008	694,387	-	694,387	0.27%
2009	702,048	41,043	743,091	7.01%
2010	817,023	131,263	948,286	27.61%
2011	677,949	176,586	854,535	-9.89%
2012	691,586	192,621	884,207	3.47%
2013	736,071	191,529	927,600	4.91%
2014	717,156	238,309	955,465	3.00%
2015	723,676	281,873	1,005,549	5.24%

Pursuant to State law, the City of South Bend receives video franchise fees in the amount of 5% of gross revenue for cable operations in the City. The payments are made to the City on a quarterly basis. The franchise agreement with Comcast was effective October 19, 1998 and the franchise agreement with AT&T was effective January 1, 2009.

The video franchise fee revenue is deposited in the General Fund and is used for general operating costs. A portion of the proceeds (2015 - \$43,000) are spent on support of the local public access channel.

Under State law, the City is required to submit an Annual Franchise Fee Report (State Form 55122) summarizing franchise fee revenue received during the year and the purpose for which the revenue was expended. The report must be file with the Indiana Utility Regulatory Commission by March 1st of the following year.

Source: City Accounting Records

DEBT CAPACITY

These schedules present information to help the reader to assess the affordability of the City of South Bend's current level of outstanding debt and the ability of the City of South Bend to issue additional debt in the future.

**CITY OF SOUTH BEND, INDIANA
COMPUTATION OF LEGAL DEBT MARGIN
DECEMBER 31, 2015 (\$'s whole)**

Civil City

Net Assessed Valuation (2014 pay 2015) of Taxable Property in South Bend	\$2,260,269,318
Debt limit: 2% of one third thereof	15,068,462
Less Bonds subject to limitation:	
County Economic Development Income Tax Refunding Revenue Bonds, Series 2006 A	(860,000)
County Economic Development Income Tax Refunding Revenue Bonds, Series 2006 B	(805,000)
Economic Development Income Tax Bonds of 2015 (Parks Bond)	(5,605,000)
Issuance Margin	\$7,798,462
Percentage of Debt to Debt Limit	48.25%

Redevelopment District

Net Assessed Valuation (2014 pay 2015) of Taxable Property in South Bend	\$2,260,269,318
Debt limit: 2% of one third thereof	15,068,462
Less Bonds subject to limitation:	
Special Taxing District Bonds of 2014	(2,615,000)
Issuance Margin	\$12,453,462
Percentage of Debt to Debt Limit	17.35%

A 2% debt limit is established by the Constitution of the State of Indiana. This limit is established for general obligation bonds, Economic Development Income Tax revenue bonds, tax revenue notes and other types of indebtedness. This limitation does not include revenue bonds payable from governmental funds (excluding EDIT bonds) shown in the general long term debt account group. Indiana law allows the creation of separate municipal corporations to provide vital governmental functions. Each of these municipal corporations (including the Redevelopment Authority and Redevelopment Commission) has its own 2% debt limit, even if they have the same or similar boundaries.

**City of South Bend, Indiana
Legal Debt Margin Information
Last Ten Fiscal Years (\$'s whole)**

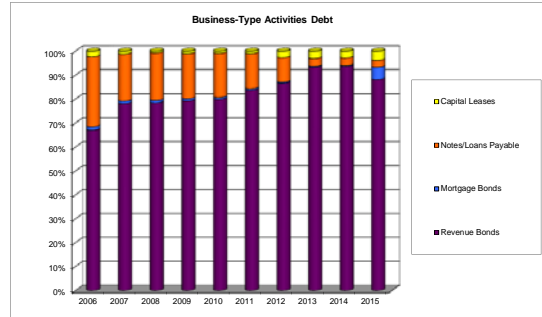
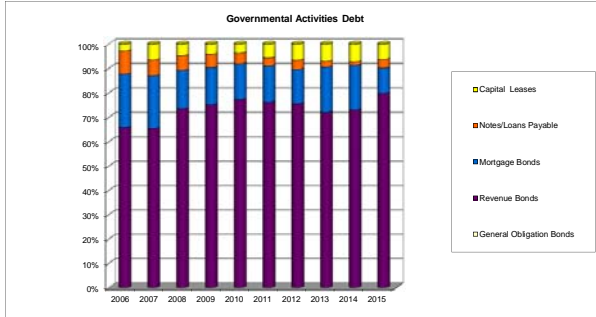
	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
<u>Civil City</u>										
Debt Limit (1)	\$18,901,773	\$20,149,048	\$19,840,538	\$17,792,583	\$16,356,704	\$15,495,323	\$15,599,467	\$15,579,379	\$14,731,511	\$15,068,462
Total Net Debt Applicable To Limit	7,367,825	6,685,000	6,105,000	5,500,000	9,850,000	8,910,000	7,650,000	6,335,000	4,970,000	7,270,000
Debt Margin	11,533,948	13,464,048	13,735,538	12,292,583	6,506,704	6,585,323	7,949,467	9,244,379	9,761,511	7,798,462
Percentage of Debt Limit	38.98%	33.18%	30.77%	30.91%	60.22%	57.50%	49.04%	40.66%	33.74%	48.25%
<u>Redevelopment District</u>										
Debt Limit (1)	\$18,901,773	\$20,149,048	\$19,840,538	\$17,792,583	\$16,356,704	\$15,495,323	\$15,599,467	\$15,579,379	\$14,731,511	\$15,068,462
Total Net Debt Applicable To Limit	5,850,000	5,580,000	5,300,000	5,010,000	4,715,000	4,085,000	4,085,001	3,405,000	3,010,000	2,615,000
Debt Margin	13,051,773	14,569,048	14,540,538	12,782,583	11,641,704	11,410,323	11,514,466	12,174,379	11,721,511	12,453,462
Percentage of Debt Limit	30.95%	27.69%	26.71%	28.16%	28.83%	26.36%	26.19%	21.86%	20.43%	17.35%

(1) A 2% of net assessed value debt limit has been established by the Constitution of the State of Indiana for certain type of debt including general obligation bonds, Economic Development Income Tax bonds and tax revenue notes. This limitation does not apply to revenue bonds payable from governmental or proprietary funds.

**City of South Bend, Indiana
Ratios of Outstanding Debt by Type
Last Ten Fiscal Years**

Fiscal Year	Governmental Activities					Business-Type Activities				Total Primary Government	Estimated Population	Debt Per Capita	South Bend Estimated Personal Income	South Bend Debt Percent of Income
	General Obligation Bonds	Revenue Bonds	Mortgage Bonds	Notes/Loans Payable	Capital Leases	Revenue Bonds	Mortgage Bonds	Notes/Loans Payable	Capital Leases					
2006	\$ -	\$ 82,445,000	\$ 27,337,124	\$ 11,758,552	\$ 3,533,187	\$ 44,345,000	\$ 972,315	\$ 19,258,433	\$ 1,523,594	\$ 191,173,205	104,457	\$ 1,830	\$ 3,450,632,538	5.54%
2007	-	78,570,000	25,957,839	7,900,658	7,695,487	73,145,000	926,805	18,380,491	1,127,394	213,703,674	104,069	2,053	3,511,183,991	6.09%
2008	-	115,240,000	24,534,464	9,543,790	7,388,443	67,535,000	878,835	17,031,649	628,427	242,780,608	104,905	2,314	3,709,126,085	6.55%
2009	-	113,975,000	23,061,148	8,470,308	6,214,206	68,225,000	629,020	16,145,358	893,233	237,813,273	106,192	2,239	3,679,658,992	6.46%
2010	-	111,510,000	21,117,295	6,323,199	5,299,341	72,655,000	717,705	16,755,369	799,402	235,177,311	101,168	2,325	3,505,572,368	6.71%
2011	-	101,472,431	19,724,490	4,431,871	7,510,749	88,655,000	660,510	15,542,372	1,077,642	239,075,065	101,168	2,363	3,371,120,096	7.09%
2012	-	96,410,000	17,883,530	4,953,639	8,336,120	117,650,000	601,470	13,848,901	3,641,362	263,325,022	101,168	2,603	3,371,120,096	7.81%
2013	-	90,172,826	23,079,781	3,030,554	8,777,238	118,121,963	546,973	4,121,010	3,831,933	251,682,278	101,168	2,488	3,371,120,096	7.47%
2014	-	84,862,512	21,331,548	1,617,491	8,481,375	111,209,874	480,604	3,794,664	3,307,802	235,085,870	101,168	2,324	3,371,120,096	6.97%
2015	-	107,815,899	13,904,973	4,831,752	8,491,407	102,871,921	5,851,565	3,458,899	4,411,042	251,637,449	101,168	2,487	4,037,513,712	6.23%
Percent of Total Debt	0.00%	42.85%	5.53%	1.92%	3.37%	40.88%	2.33%	1.37%	1.75%	100.00%				

Sources: City of South Bend Comprehensive Annual Financial Reports
Population statistics obtained from the U.S. Census Bureau.
City of South Bend estimated personal income is computed as estimated City population x 2014 South Bend Metro Area Per Capita Income (see Demographic Statistics)



City of South Bend, Indiana
COMPUTATION OF DIRECT AND OVERLAPPING DEBT
DECEMBER 31, 2015 (\$'s whole)

	<u>Gross Debt</u>	<u>Percentage Applicable to South Bend</u>	<u>Amount Applicable to South Bend</u>	<u>Debt Per Capita</u>	<u>Ratio of Debt/ Net Assessed Value</u>	<u>Ratio of Debt/ Personal Income</u>
<u>Direct Debt:</u>						
<u>City of South Bend</u>						
General Obligation Bonds						
Revenue Bonds - Governmental Activities	\$ 107,815,890	100.00 %	\$ 107,815,890			
Mortgage Bonds - Governmental Activities	13,904,973	100.00	13,904,973			
Notes Payable - Governmental Activities	4,831,752	100.00	4,831,752			
Capital Leases - Governmental Activities	8,491,407	100.00	8,491,407			
Total Direct Debt and Lease Obligation Debt			<u>\$ 135,044,022</u>	<u>\$ 1,335</u>	<u>5.97 %</u>	<u>3.34 %</u>
<u>Overlapping Debt (1)</u>						
South Bend Community School Corporation	\$ 153,498,692	53.34 %	\$ 81,876,202			
St. Joseph County Public Library	6,925,000	50.03	3,464,578			
St. Joseph County Airport Authority	11,770,000	28.63	3,369,751			
St. Joseph County	14,535,000	28.63	4,161,371			
Penn-Harris-Madison School Corporation	49,730,365	2.71	1,347,693			
Mishawaka-Penn-Harris Public Library	2,425,000	2.18	52,865			
German Township	340,000	60.58	205,972			
Penn Township	645,000	3.29	21,221			
Total Overlapping and Underlying Direct Debt and Lease Obligations			<u>\$ 94,499,652</u>	<u>\$ 934</u>	<u>4.18 %</u>	<u>2.34 %</u>
Total Direct Debt and Lease Obligation Debt and Overlapping and Underlying Direct Debt and Lease Obligations			<u>\$ 229,543,674</u>	<u>\$ 2,269</u>	<u>10.16 %</u>	<u>5.69 %</u>
<u>Ratio Factors</u>						
Net Assessed Valuation (2014 payable 2015)	2,260,269,318					
Population - 2010 US Census Bureau	101,168 (2)					
South Bend Metropolitan Area 2014 Per Capita Income	39,909 (3)					
Estimated South Bend Total Personal Income (2 x 3)	4,037,513,712					

- (1) Overlapping debt percentages are based on the net assessed value of South Bend properties in proportion to the total net assessed value.
(2) Population statistics obtained from the U.S. Census Bureau (<http://factfinder.census.gov/servlet>).
(3) South Bend-Mishawaka, IN Metropolitan Area Profile (www.bea.gov). Lastest information available.

**CITY OF SOUTH BEND, INDIANA
RATIO OF ANNUAL DEBT SERVICE EXPENDITURES FOR GENERAL OBLIGATION BONDED DEBT
TO TOTAL GOVERNMENTAL FUND EXPENDITURES
LAST TEN YEARS**

Fiscal Year	Principal	Interest	Total Debt Service	Total Governmental Fund Expenditures	Ratio of Debt Service To Governmental Fund Expenditures
2006	\$ 320,000	\$ 8,160	\$ 328,160	\$ 129,527,536	0.25%
2007	-	-	-	128,209,220	0.00%
2008	-	-	-	138,022,795	0.00%
2009	-	-	-	142,962,710	0.00%
2010	-	-	-	150,758,014	0.00%
2011	-	-	-	172,397,679	0.00%
2012	-	-	-	162,460,000	0.00%
2013	-	-	-	152,889,475	0.00%
2014	-	-	-	154,300,097	0.00%
2015	-	-	-	172,658,733	0.00%

The City of South Bend has no General Obligation Bonds outstanding. The 1977 Studebaker Corridor bonds were paid off during 2006.

Source - City of South Bend Comprehensive Annual Financial Reports

CITY OF SOUTH BEND, INDIANA
RATIO OF NET GENERAL OBLIGATION BONDED DEBT TO NET ASSESSED VALUATION AND NET BONDED DEBT PER CAPITA
LAST TEN YEARS

Tax Year/ Collection Year	Population (1)	Net Assessed Value	Gross General Obligation Bonded Debt	Debt Service Monies Available	Net General Obligation Bonded Debt	Percent of Net GO Bonded Debt To Net Assessed Value	Net GO Bonded Debt Per Capita
2005/2006	104,457	\$ 2,835,265,890	\$ -	\$ -	\$ -	0.00%	\$ -
2006/2007	104,069	3,022,157,147	-	-	-	0.00%	0.00
2007/2008	104,905	2,976,080,798	-	-	-	0.00%	0.00
2008/2009	106,192	2,668,887,419	-	-	-	0.00%	0.00
2009/2010	101,168	2,453,505,573	-	-	-	0.00%	0.00
2010/2011	101,168	2,324,451,862	-	-	-	0.00%	0.00
2011/2012	101,168	2,380,874,608	-	-	-	0.00%	0.00
2012/2013	101,168	2,371,087,697	-	-	-	0.00%	0.00
2013/2014	101,168	2,209,726,672	-	-	-	0.00%	0.00
2014/2015	101,168	2,260,269,318	-	-	-	0.00%	0.00

(1) Population statistics obtained from the U.S. Census Bureau (<http://factfinder.census.gov/servlet>).

Saint Joseph County Hotel/Motel Tax Board

Statement of Estimated Cash Flow and Debt Service Coverage

Year	Projected Hotel/Motel Tax Revenues	2011 B Century Center Refunding Bonds (1)	2013 Century Center Refunding Bonds	2015 Century Center Energy Conservation Bonds	Total Annual Debt Service	Estimated Excess Funds	Estimated Coverage
2016	\$ 4,750,000	\$ 150,000	\$ 396,000	\$ 22,585	\$ 568,585	\$ 4,181,415	835%
2017	4,797,500	150,000	394,000	46,606	590,606	4,206,894	812%
2018	4,845,475	-	395,000	162,702	557,702	4,287,773	869%
2019	4,893,930	-	396,500	280,090	676,590	4,217,340	723%
2020	4,942,869	-	397,000	285,614	682,614	4,260,255	724%
2021	4,992,298	-	396,500	291,274	687,774	4,304,524	726%
2022	5,042,221	-	395,000	297,175	692,175	4,350,046	728%
2023	5,092,643	-	394,500	303,221	697,721	4,394,922	730%
2024	5,143,569	-	396,000	309,315	705,315	4,438,254	729%
2025	5,195,005	-	283,500	315,561	599,061	4,595,944	867%
2026	5,246,955	-	84,500	321,964	406,464	4,840,491	1291%
2027	5,299,425	-	-	328,529	328,529	4,970,896	1613%
2028	5,352,419	-	-	335,259	335,259	5,017,160	1597%
2029	5,405,943	-	-	342,159	342,159	5,063,784	1580%
2030	5,460,003	-	-	349,334	349,334	5,110,669	1563%
2031	<u>5,514,603</u>	<u>-</u>	<u>-</u>	<u>176,508</u>	<u>176,508</u>	<u>5,338,095</u>	3124%
Total	<u>\$ 81,974,856</u>	<u>\$ 300,000</u>	<u>\$ 3,928,500</u>	<u>\$ 4,167,896</u>	<u>\$ 8,396,396</u>	<u>\$ 73,578,460</u>	976%

Source: Saint Joseph County Hotel/Motel Tax Board financial reports
City of South Bend Debt Schedules

(1) \$150,000 paid from hotel/motel tax revenue. The balance paid from City of South Bend revenue sources.

City of South Bend, Indiana
SCHEDULE OF REVENUE BOND COVERAGE
WATER UTILITY BONDS
LAST TEN YEARS (\$'s whole)

Year	Gross Operating Revenue	Operating Expenses (1)	Net Revenue Available for Debt Service	Debt Service Requirements			Debt Coverage
				Principal	Interest	Total	
2006	\$ 13,166,166	\$ 7,369,035	\$ 5,797,131	\$ 2,485,622	\$ 1,042,309	\$ 3,527,931	164%
2007	13,748,213	8,296,075	5,452,138	2,764,265	1,015,524	3,779,789	144%
2008	13,343,210	8,528,933	4,814,277	2,908,014	888,199	3,796,213	127%
2009	13,471,890	8,838,405	4,633,485	2,481,871	754,108	3,235,979	143%
2010	13,513,995	8,560,390	4,953,605	2,605,840	937,293	3,543,133	140%
2011	14,032,074	9,301,552	4,730,522	2,729,925	823,265	3,553,190	133%
2012	14,190,243	9,021,274	5,168,969	821,847	823,944	1,645,791	314%
2013	13,783,701	10,665,913	3,117,788	1,241,768	809,673	2,051,441	152%
2014	14,373,176	10,105,709	4,267,467	1,251,588	769,025	2,020,613	211%
2015	14,204,285	10,651,321	3,552,964	1,319,285	732,394	2,051,679	173%

(1) Operating expenses exclude depreciation.

Operating revenue used to make debt service payments is obtained primarily through monthly user charges to water customers.

Source - City of South Bend Comprehensive Annual Financial Report.

**CITY OF SOUTH BEND, INDIANA
SCHEDULE OF REVENUE BOND COVERAGE
WASTEWATER UTILITY BONDS
LAST TEN YEARS (\$'s whole)**

Year	Gross Operating Revenue	Operating Expenses (1)	Net Revenue Available for Debt Service	Debt Service Requirements			Debt Coverage
				Principal	Interest	Total	
2006	\$ 18,058,615	\$ 9,650,301	\$ 8,408,314	\$ 2,481,626	\$ 1,273,423	\$ 3,755,049	224%
2007	20,685,490	10,389,691	10,295,799	2,863,218	1,364,272	4,227,490	244%
2008 (2)	22,941,734	14,079,734	8,862,000	3,701,524	2,647,324	6,348,848	140%
2009	24,313,147	17,504,825	6,808,322	3,130,000	2,557,940	5,687,940	120%
2010	25,444,404	12,193,363	13,251,041	3,385,205	2,314,275	5,699,480	232%
2011	29,023,547	14,869,660	14,153,887	3,867,584	2,737,027	6,604,611	214%
2012	30,963,483	13,777,728	17,185,755	4,736,450	3,489,057	8,225,507	209%
2013	31,926,078	11,526,554	20,399,524	5,080,425	3,354,156	8,434,581	242%
2014	34,009,117	14,313,967	19,695,150	6,320,626	3,376,045	9,696,671	203%
2015 (3)	36,635,501	13,557,598	23,077,903	4,691,336	3,419,351	8,110,687	285%

(1) Operating expenses exclude depreciation.

(2) Two large Sewage Works revenue bonds were issued during 2007 with principal and interests payments beginning in 2008.

These bonds are part of the City of South Bend's long term combined sewer overflow (CSO) control plan.

(3) Sewer bonds were refunded in 2015 and the principal repayments are no included in the 2015 principal total.

Operating revenue used to make debt service payments is obtained primarily through monthly user charges to sewer customers.

Source - City of South Bend Comprehensive Annual Financial Report

City of South Bend, Indiana
SOUTH BEND MUNICIPAL SEWAGE WORKS

Annual Wastewater Flow Data

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Capacity (MGD)	48	48	48	48	48	48	48	48	48	48
Average Daily Flow	31.67	32.45	37.80	38.42	30.86	35.80	31.77	30.69	32.00	30.20
Peak Flow	50.70	60.30	75.00	68.80	62.00	72.50	63.70	62.50	68.50	57.70
Annual Flow (MG)	11,559	11,845	13,835	14,024	11,264	13,068	11,596	11,203	11,677	11,023

Number of Customers - South Bend Municipal Sewage Works

<u>Year</u>	<u>Total Number of Customers</u>
2006	39,124
2007	37,018
2008	38,282
2009	36,664
2010	38,455
2011	39,027
2012	39,068
2013	39,322
2014	39,461
2015	39,763

Source: City of South Bend Environmental Services Department

City of South Bend, Indiana
 South Bend, Indiana (\$'s whole)
December 31, 2015

Statement of City-Owned Utility Debt

South Bend Municipal Sewage Works

Sewage Works Revenue Bonds of 2010	\$ 7,530,000
Sewage Works Revenue Bonds of 2011	18,175,000
Sewage Works Revenue Bonds of 2012	21,935,000
Sewage Works Revenue Bonds of 2013 A	9,970,000
Sewage Works Refunding Revenue Bonds of 2015	27,440,000
Total Sewage Utility Debt	\$ 85,050,000

South Bend Municipal Waterworks

Waterworks Revenue Bonds of 2000	
State Revolving Fund (SRF) Loan	\$ 698,431
Waterworks Revenue Bonds of 2006	3,090,000
Waterworks Revenue Bonds of 2009, Series A	
State Revolving Fund (SRF) Loan	352,793
Waterworks Revenue Bonds of 2009, Series B	
Indiana Bond Bank	4,555,000
Waterworks Revenue Bonds of 2012	2,745,000
Waterworks Revenue Refunding Bonds of 2012, Series B	7,275,000
Total Water Utility Debt	\$ 18,716,224

Total Utility Debt	\$ 103,766,224
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Source: City of South Bend Finance Administration

City of South Bend, Indiana
South Bend, Indiana (\$'s whole)
December 31, 2015

Estimated Debt Service Coverage Calculation of Sewage Works

Operating Revenues	\$ 35,635,501
Less: Operation and Maintenance Expenses (Net of Depreciation)	<u>(13,557,598)</u>
Net Revenues Available for Debt Service	22,077,903
Estimated Combined Annual Debt Service	<u>8,110,687</u>
Coverage - \$	<u>\$ 13,967,216</u>
Coverage - %	<u>272%</u>

City of South Bend, Indiana
South Bend, Indiana (\$'s whole)
December 31, 2015

Estimated Debt Service Coverage Calculation of Water Utility

Operating Revenues	\$ 14,204,285
Less: Operation and Maintenance Expenses (Net of Depreciation)	<u>(10,651,321)</u>
Net Revenues Available for Debt Service	3,552,964
Estimated Combined Maximum Annual Debt Service	<u>2,051,679</u>
Coverage - \$	<u>\$ 1,501,285</u>
Coverage - %	<u>173%</u>

City of South Bend, Indiana

Projected City of South Bend COIT Revenues (\$'s whole)

.6% COIT Tax Rate

Levy is used to Distribute COIT

<u>Year of Collection</u>	<u>St. Joseph County Projected Distribution</u>	<u>Projected COIT</u>	<u>Projected COIT Amount Available For Debt Service</u>
2016	\$ 26,435,155	33.52% (1)	\$ 8,859,912
2017	26,699,507	33.52%	8,949,675
2018	26,966,502	33.52%	9,039,171
2019	27,236,167	33.52%	9,129,563
2020	27,508,528	33.52%	9,220,859
2021	27,783,614	33.52%	9,313,067
2022	28,061,450	33.52%	9,406,198
2023	28,342,064	33.52%	9,500,260
2024	28,625,485	33.52%	9,595,263
2025	28,911,740	33.52%	9,691,215
		Total	<u><u>\$ 92,705,182</u></u>

(1) Kept constant based on 2016.

Source: Department of Local Government Finance (DLGF)

City of South Bend, Indiana

Projected City of South Bend CEDIT Revenues (\$'s whole)

.4% CEDIT Tax Rate

Levy is used to Distribute CEDIT

<u>Year of Collection</u>	<u>St. Joseph County Projected Distribution</u>	<u>Projected CEDIT</u>	<u>Projected CEDIT Amount Available For Debt Service</u>
2016	\$ 23,081,049	39.78% (1)	\$ 9,181,641
2017	23,311,859	39.78%	9,273,458
2018	23,544,978	39.78%	9,366,192
2019	23,780,428	39.78%	9,459,854
2020	24,018,232	39.78%	9,554,453
2021	24,258,414	39.78%	9,649,997
2022	24,500,999	39.78%	9,746,497
2023	24,746,009	39.78%	9,843,962
2024	24,993,469	39.78%	9,942,402
2025	25,243,403	39.78%	10,041,826
		Total	<u><u>\$ 96,060,283</u></u>

(1) Kept constant based on 2016.

Source: Department of Local Government Finance (DLGF)

City of South Bend, Indiana

Statement of Estimated Cash Flow and Debt Service Coverage - COIT (\$'s whole)

Year	Projected City of South Bend COIT Revenues	Redevelopment District Taxable Revenue Bonds, Series 2010	COIT Lease Rental Revenue Refunding Bonds of 2010 Lease Payments	First Mortgage Revenue Refunding Bonds, Series 2012 Lease Payments	First Mortgage Revenue Bonds Series 2013 Lease Payments	Total Lease Payments	Estimated Excess Funds	Estimated Coverage
2016	\$ 8,859,912	\$ 732,604	\$ 673,000	\$ 1,572,000	\$ 404,155	\$ 3,381,759	\$ 5,478,153	262%
2017	8,949,675	720,905	675,000	1,570,000	402,480	3,368,385	5,581,290	266%
2018	9,039,171	706,650	675,000	1,564,000	395,730	3,341,380	5,697,791	271%
2019	9,129,563	-	673,000	1,562,000	398,830	2,633,830	6,495,733	347%
2020	9,220,859	-	678,000	1,567,000	396,705	2,641,705	6,579,154	349%
2021	9,313,067	-	-	1,567,000	399,355	1,966,355	7,346,712	474%
2022	9,406,198	-	-	1,563,000	396,780	1,959,780	7,446,418	480%
2023	9,500,260	-	-	1,563,000	398,980	1,961,980	7,538,280	484%
2024	9,595,263	-	-	-	406,543	406,543	9,188,720	2360%
2025	9,691,215	-	-	-	411,493	411,493	9,279,722	2355%
2026	9,788,127	-	-	-	410,643	410,643	9,377,484	2384%
2027	9,886,009	-	-	-	414,149	414,149	9,471,860	2387%
2028	9,984,869	-	-	-	421,605	421,605	9,563,264	2368%
2029	10,084,717	-	-	-	422,742	422,742	9,661,975	2386%
2030	10,185,565	-	-	-	422,742	422,742	9,762,823	2409%
2031	10,287,420	-	-	-	427,550	427,550	9,859,870	2406%
2032	10,390,294	-	-	-	431,254	431,254	9,959,040	2409%
2033	10,494,197	-	-	-	433,925	433,925	10,060,272	2418%
2033	10,599,139	-	-	-	433,925	433,925	10,165,214	2443%
Total	\$ 184,405,520	\$ 2,160,159	\$ 3,374,000	\$ 12,528,000	\$ 7,829,586	\$ 25,891,745	\$ 158,513,775	712%

Source: City of South Bend Finance Department

City of South Bend, Indiana

Statement of Estimated Cash Flow and Debt Service Coverage - CEDIT (\$'s whole)

Year	Projected City of South Bend CEDIT Revenues	2006 CEDIT Refunding Bonds	2014 St. Joseph County PSAP Revenue Bond	2015 Parks/CEDIT Bond	Total Lease Payments	Estimated Excess Funds	Estimated Coverage
2016	\$ 9,181,641	\$ 884,030	\$ -	\$ 380,106	\$ 1,264,136	\$ 7,917,505	726%
2017	9,273,458	439,933	183,437	390,482	1,013,851	8,259,606	915%
2018	9,366,192	-	198,966	379,107	578,073	8,788,119	1620%
2019	9,459,854	-	199,242	382,732	581,974	8,877,880	1625%
2020	9,554,453	-	199,460	381,132	580,592	8,973,861	1646%
2021	9,649,997	-	199,271	374,382	573,653	9,076,344	1682%
2022	9,746,497	-	199,423	372,557	571,980	9,174,517	1704%
2023	9,843,962	-	199,423	375,582	575,005	9,268,957	1712%
2024	9,942,402	-	199,314	368,382	567,696	9,374,705	1751%
2025	10,041,826	-	154,405	381,032	535,437	9,506,389	1875%
2026	10,142,244	-	155,363	373,232	528,595	9,613,649	1919%
2027	10,243,667	-	154,724	375,357	530,081	9,713,586	1932%
2028	10,346,103	-	155,298	377,182	532,480	9,813,623	1943%
2029	10,449,564	-	154,128	383,616	537,744	9,911,820	1943%
2030	10,554,060	-	154,172	384,038	538,210	10,015,850	1961%
2031	10,659,600	-	154,051	388,463	542,514	10,117,086	1965%
2032	10,766,197	-	153,630	387,176	540,806	10,225,390	1991%
2033	10,873,858	-	153,038	389,813	542,851	10,331,007	2003%
2034	10,982,597	-	153,582	391,781	545,363	10,437,234	2014%
2035	11,092,423	-	-	593,094	593,094	10,499,329	1870%
Total	\$ 202,170,596	\$ 1,323,963	\$ 3,120,929	\$ 7,829,246	\$ 12,274,138	\$ 189,896,459	1647%

Source: City of South Bend Finance Department

City of South Bend, Indiana
 Erskine Village Project (\$'s whole)

Estimated Tax Increment Revenues

<u>Tax Year / Collection Year</u>	<u>Estimated Tax Increment (1)</u>	<u>12/13 Net Tax Rate (2)</u>	<u>Estimated Tax Increment Revenue</u>
2012/2013	\$ 1,311,129	\$ 3.6197	\$ 1,311,129
2013/2014	\$ 9,175	\$ -	\$ 9,175
2014/2015	\$ 19,183	\$ -	\$ 19,183

(1) The City passed back incremental assessed value for payable year 2013. The City will make a yearly decision on the passback of incremental assessed value. The Redevelopment Commission released TIF for 2013 pay 2014.

Source: City of South Bend Finance Department

DEMOGRAPHIC AND ECONOMIC INFORMATION

These schedules present various demographic and economic indicators to help the reader understand the environment within the City of South Bend that affects the City's financial activities.

**CITY OF SOUTH BEND, INDIANA
DEMOGRAPHIC STATISTICS
LAST TEN YEARS**

Year	City of	Percent	South Bend	Percent	South Bend	Percent	South Bend	Percent	City of	City of	Percent
	South Bend	Increase/ (Decrease)	Metropolitan Area Median Family Income (4)	Increase/ (Decrease)	Metro Area Total Personal Income (3) (Millions)	Increase/ (Decrease)	Metro Area Per Capita Income (3)	Increase/ (Decrease)	South Bend Median Age (4)	South Bend Public School Enrollment (2)	Increase/ (Decrease)
2006	104,457	-1.2%	39,046	2.8%	8,958	4.6%	33,034	2.2%	34.6	21,926	-0.8%
2007	104,069	-0.4%	44,400	13.7%	8,978	0.2%	33,739	2.1%	34.6	21,715	-1.0%
2008	104,905	0.8%	40,684	-8.4%	9,396	4.7%	35,357	4.8%	34.6	20,800	-4.2%
2009	106,192	1.2%	43,403	6.7%	9,466	0.7%	34,651	-2.0%	32.3	20,451	-1.7%
2010	101,168	-4.7%	40,789	-6.0%	9,289	-1.9%	34,286	-1.1%	33.4	20,066	-1.9%
2011	101,168	0.0%	40,873	0.2%	9,768	5.2%	33,322	-2.8%	33.3	19,467	-3.0%
2012	101,168	0.0%	40,873	0.0%	9,768	0.0%	33,322	0.0%	33.3	18,982	-2.5%
2013	101,168	0.0%	40,873	0.0%	10,162	4.0%	38,152	14.5%	33.3	19,680	3.7%
2014	101,168	0.0%	34,656	-15.2%	12,740	25.4%	39,909	4.6%	33.9	19,308	-1.9%
2015	101,168	0.0%	34,656	0.0%	12,740	0.0%	39,909	0.0%	34.0	18,680	-3.3%

Sources:

- (1) U.S. Census Bureau 2010 Census information (<http://factfinder2.census.gov>). No 2015 information available.
- (2) South Bend Community School Corporation Administration office for enrollment on October 1, 2015.
- (3) South Bend-Mishawaka, IN_MI Metropolitan Area Profile (www.bea.gov). 2015 information not available.
- (4) U.S. Census Bureau (<http://factfinder2.census.gov>). 2015 information not available for Median Family Income.

**CITY OF SOUTH BEND, INDIANA
DEMOGRAPHIC STATISTICS (CONTINUED)
LAST TEN YEARS**

Year	December South Bend Metropolitan Area Labor Force (1)	Percent Increase/ (Decrease)	December South Bend Metropolitan Area Unemployment (1)	Percent Increase/ (Decrease)	December South Bend Metropolitan Unemployment Rate (1)
2006	134,651	0.5%	6,501	-6.5%	4.8%
2007	132,693	-1.5%	6,291	-3.2%	4.7%
2008	133,433	0.6%	12,476	98.3%	9.4%
2009	123,792	-7.2%	13,474	8.0%	10.9%
2010	125,853	1.7%	12,648	-6.1%	10.0%
2011	129,438	2.8%	12,366	-2.2%	9.6%
2012	124,968	-3.5%	12,108	-2.1%	9.7%
2013	124,145	-0.7%	9,211	-23.9%	7.4%
2014	125,693	1.2%	8,017	-13.0%	6.4%
2015	130,912	4.2%	6,538	-18.4%	5.0%

Source:

(1) South Bend-Mishawaka, IN_MI Metropolitan Area Profile (<http://www.stats.indiana.edu>).
"Labor Force Overview" employment statistics annual averages.

**South Bend - Mishawaka Metropolitan Statistical Area
Employment By Type and Industry
Last Ten Years**

Description	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014 **
Total employment	173,180	173,782	174,814	172,488	163,879	162,658	165,560	164,605	164,832	166,972
By Type										
Wage and salary employment	147,110	147,207	147,123	144,979	135,940	134,905	137,218	136,839	136,543	138,653
Proprietors employment	26,070	26,575	27,691	27,509	27,939	27,753	28,342	27,766	28,289	28,319
Farm proprietors employment	1,391	1,332	1,350	1,333	1,330	1,339	1,340	1,294	1,292	1,303
Nonfarm proprietors employment	24,679	25,243	26,341	26,176	26,609	26,414	27,002	26,472	26,997	27,016
By Industry										
Farm employment	2,065	1,961	1,966	1,841	1,866	1,883	1,977	1,909	1,943	1,686
Nonfarm employment	171,115	171,821	172,848	170,647	162,013	160,775	163,583	162,696	162,889	165,286
Private nonfarm employment	152,969	153,648	154,753	152,421	143,674	142,492	145,406	145,406	146,107	148,724
Forestry, fishing, and related activities	(D)	(D)	181	(D)	(D)	236	260	295	288	(D)
Mining	(D)	57	56	99	103	183	156	192	206	(D)
Utilities	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)
Construction	9,524	9,311	9,053	9,079	7,813	6,816	6,805	6,535	6,780	6,797
Manufacturing	21,917	20,962	20,376	19,328	16,503	16,266	17,601	17,650	17,120	17,619
Wholesale trade	7,991	8,320	8,147	7,921	7,015	7,122	7,225	7,078	6,880	7,035
Retail trade	20,078	20,001	20,050	19,011	17,946	17,498	17,654	17,472	17,413	17,563
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	4,139	(D)	(D)	(D)	(D)
Information	2,679	2,648	2,641	2,525	(D)	2,165	2,029	2,049	2,221	2,201
Finance and insurance	6,513	6,744	6,873	6,945	6,874	6,692	6,894	6,673	6,142	6,091
Real estate and rental and leasing	5,633	5,603	5,709	5,542	5,188	4,936	5,088	4,883	4,980	5,050
Professional, scientific, and technical services	7,238	7,558	7,784	7,736	7,713	7,627	7,573	7,495	7,997	7,950
Management of companies and enterprises	902	924	1,113	1,235	1,256	(D)	(D)	1,484	2,130	2,234
Administrative and waste management services	8,254	8,892	9,419	8,973	7,967	8,413	8,283	7,843	7,641	8,079
Educational services	12,645	12,677	12,870	13,251	13,055	13,169	13,730	14,096	(D)	(D)
Health care and social assistance	18,427	19,690	20,072	20,259	20,818	20,239	21,208	21,854	(D)	(D)
Arts, entertainment, and recreation	2,674	2,777	2,850	2,809	2,603	2,577	2,743	2,716	2,796	2,687
Accommodation and food services	11,329	11,343	11,335	11,627	10,925	11,010	11,557	11,795	12,157	12,359
Other services, except public administration	10,100	10,118	10,296	10,118	(D)	9,704	10,001	10,039	10,101	10,315
Government and government enterprises	18,146	18,173	18,095	18,226	18,339	18,283	18,177	17,290	16,782	16,562
Federal, civilian	1,251	1,243	1,236	1,223	1,241	1,265	1,091	1,071	1,009	962
Military	947	1,019	995	1,003	1,013	1,003	1,043	1,007	990	1,009
State and local	15,948	15,911	15,864	16,000	16,085	16,015	16,043	15,212	14,783	14,591
State government	3,055	3,108	<u>3,069</u>	3,188	3,350	3,434	3,535	3,457	3,265	3,036
Local government	12,893	12,803	12,795	12,812	12,735	12,581	12,508	11,755	11,518	11,555

Source: Bureau of Local Economic Analysis (www.bea.gov)

(D) - information not shown on the BEA website to avoid disclosure of confidential information but estimates are included in the totals

** 2014 is the most recent year available as of the date of publication of this information.

**CITY OF SOUTH BEND, INDIANA
COMPARISON OF GROWTH RATES IN PERSONAL INCOME FOR ST. JOSEPH COUNTY,
THE STATE OF INDIANA AND U.S. PERSONAL INCOME
LAST TEN YEARS**

Calendar Year	Amount in Millions		Amount in Billions	Annual Percentage Increase		
	St. Joseph Co. Personal Income	Indiana Personal Income	U.S. Personal Income	St. Joseph Co. Personal Income	Indiana Personal Income	U.S. Personal Income
2006	\$ 8,958	\$ 203,502	\$ 10,968	4.59%	5.25%	6.65%
2007	8,978	204,877	11,074	0.22%	0.68%	0.97%
2008	9,396	210,447	11,634	4.66%	2.72%	5.06%
2009	9,466	220,670	12,225	0.74%	4.86%	5.08%
2010	9,289	218,527	12,168	-1.87%	-0.97%	-0.47%
2011	9,678	232,586	12,949	4.19%	6.43%	6.42%
2012	10,162	249,198	13,729	5.00%	7.14%	6.02%
2013	10,132	253,779	14,211	-0.30%	1.84%	3.51%
2014	12,740	253,779	13,977	25.74%	0.00%	-1.65%
2015 *	12,740	275,348	15,545	0.00%	8.50%	11.22%
Average Annual Growth - Most Recent 5 Years				6.93%	4.78%	5.10%
Average Annual Growth - Most Recent 10 Years				4.28%	3.71%	4.57%

Source

Bureau of Economic Analysis US Department of Commerce Bearfacts (www.bea.gov)

City of South Bend, Indiana
Principal Employers - Current and Nine Years Ago
DECEMBER 31, 2015 (\$'s whole)

Employer	Type of Business	2015			2006		
		Number of Employees	Percent of Total	Rank	Number of Employees	Percent of Total	Rank
Beacon Health System	Health Care	6,913	5.66 %	1	3,600	2.67 %	2
University of Notre Dame	College/University	5,590	4.58	2	4,200	3.11	1
South Bend Community School Corp	Public Schools	2,880	2.36	3	3,338	2.47	3
AM General Corporation	Manufacturing/Assembly	2,858	2.34	4	2,292	1.70	5
Trinity Health/St. Joseph Regional Medical Center	Health Care	2,597	2.13	5			
Honeywell Aerospace	Aerospace Manufacturing	1,499	1.23	6			
Indiana University South Bend	College/University	1,445	1.18	7	1,400	1.04	8
City of South Bend	Government	1,098	0.90	8	1,288	0.95	9
St. Joseph County	Government	1,068	0.87	9	2,025	1.50	6
Schurz Communication, Inc.	News and Information	1,000	0.82	10			
The Diocese of Fort Wayne/South Bend	Parochial Schools				1,750	1.30	7
Madison Center	Health Care				1,239	0.92	10
Total Number of Employees		26,948	22.08 %		17,532	13.00 %	
Total Employees - South Bend Metropolitan Area Labor Force		122,074	100.00 %		134,889	100.00 %	

Source:

St. Joseph County Chamber of Commerce 2015 Economic Profile

South Bend-Mishawaka, IN_MI Metropolitan Area Profile (<http://www.stats.indiana.edu>). "Labor Force Overview" employment statistics annual averages.

OPERATING AND OTHER INFORMATION

These schedules contain information about the City of South Bend's operations and resources to help the reader understand how the City's financial information relates to the services the City provides and the activities it performs. Included in this section is other non-required information that the City has determined is relevant and useful to the reader of the financial statements.

City of South Bend, Indiana
Operating Indicators by Function/Program
Last Ten Fiscal Years

<u>Function/program</u>	<u>Fiscal Year</u>									
	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Police										
Physical arrests	5,932	4,589	4,091	3,785	3,077	3,626	3,174	2,959	2,608	2,483
Parking violations	515	1,820	1,672	1,479	979	904	1,051	1,019	299	691
Traffic violations	16,583	1,626	5,901	11,746	14,163	4,236	7,561	2,180	1,487	4,327
Fire										
Emergency responses	14,297	14,822	15,123	14,341	15,578	15,408	15,720	15,865	15,902	15,340
Fires extinguished	227	279	264	264	225	251	214	220	227	213
Inspections	4,875	4,302	4,467	4,205	4,233	3,553	3,325	2,273	3,133	3,778
Refuse collection										
Refuse collected (tons per day) (1)	269	267	137	70	120	123	128	122	128	149
Other public works										
Street resurfacing (miles)	15.00	16.50	14.70	14.50	20.30	18.10	16.90	21.00	22.00	17.10
Potholes repaired (tonnage)	239.88	923.00	898.00	629.22	380.00	332.32	117.21	691.00	826.25	526.05
Parks and recreation										
Athletic field permits issued	700	1,000	738	700	381	227	133	93	120	113
Fitness Center Admissions	61,452	63,088	70,193	74,438	60,118	67,408	61,002	63,671	67,428	64,547
Water										
New billable housing starts	471	321	299	194	179	144	160	242	141	108
Water mains breaks	54	105	72	87	76	60	66	80	134	99
Average daily consumption (thousands of gallons)	17,704	19,042	18,280	16,100	15,955	15,600	16,600	15,300	11,000	14,500
Wastewater										
Average daily sewage treatment (thousands of gallons)	32,800	35,970	37,800	41,200	30,861	35,800	31,770	30,690	31,991	30,200

Sources: Various city departments

(1) 2007 and prior years were in cubic yards

City of South Bend, Indiana
Capital Asset and Infrastructure Statistics by Function/Program
Last Ten Fiscal Years

<u>Function/program</u>	<u>Fiscal Year</u>									
	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Police										
Stations	1	1	1	1	1	1	1	1	1	1
Patrol units	25	25	25	25	25	19	19	19	19	19
Fire										
Stations	11	11	11	11	11	11	11	11	11	11
Training Center	0	0	0	0	0	0	0	0	1	1
Rescue units	31	32	32	33	33	33	33	33	33	33
Refuse collection										
Collection trucks	22	22	22	21	23	23	19	19	19	19
Other public works										
Streets (miles)	500	500	500	532	532	499	525	525	525	525
Streetlights	1,060	1,170	1,242	2,500	2,500	2,500	2,700	2,700	3,000	3,015
Traffic signals	167	160	160	162	162	164	165	167	162	158
Parks and recreation										
Acreage	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292
Playgrounds	47	47	47	47	47	47	47	47	47	47
Baseball/softball diamonds	26	27	27	27	27	27	27	27	27	27
Soccer/football fields	17	17	17	17	17	17	19	19	19	19
Swimming pools	2	2	2	2	2	2	2	2	2	2
Community center	5	5	5	5	5	5	5	5	3	3
Water										
Water mains (miles)	553	558	560	560	580	582	583	584	583	583
Fire hydrants	5,013	4,000	5,081	5,317	5,345	5,377	5,401	5,436	5,448	5,439
Storage capacity (thousands of gallons)	17,300	17,300	17,300	17,300	17,300	17,300	17,300	17,300	17,300	17,300
Wastewater										
Sanitary sewers (miles)	540	540	540	534	534	534	528	526	527	527
Storm sewers (miles)	200	200	200	200	127	127	133	133	133	133
Treatment capacity (thousands of gallons)	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000

Sources: Various city departments

CITY OF SOUTH BEND, INDIANA
NEW CONSTRUCTION - NUMBER OF PERMITS AND PROPERTY VALUES
Last Ten Fiscal Years
(Dollar Amounts in 000's)

Year	Residential Number of Permits	Residential Value (in 000's)	Commercial Number of Permits	Commercial Value (in 000's)	Public Utility Number of Permits	Public Utility Value (in 000's)	Manufacturing Number of Permits	Manufacturing Value (in 000's)	Total Value (in 000's)	Total Value Increase/ (Decrease)
2006	102	17,241	21	36,749	2,282	34,836	2	7,927	96,753	-2.4%
2007	103	18,314	28	27,082	1,907	28,720	5	6,612	80,728	-16.6%
2008	55	10,032	15	44,678	1,662	29,685	1	2,416	86,811	7.5%
2009	48	8,467	10	29,451	1,627	28,785	-	-	66,703	-23.2%
2010	35	7,450	5	28,283	1,221	25,998	-	-	61,731	-7.5%
2011	33	6,300	14	10,737	880	20,265	1	2,023	39,325	-36.3%
2012	45	9,827	11	21,247	-	-	2	2,291	33,365	-15.2%
2013	50	15,136	8	4,954	-	-	1	160	20,250	-39.3%
2014	51	13,101	12	10,392	-	-	-	-	23,493	-29.6%
2015 (1)	77	18,615	70	415,219	-	-	6	28,460	462,294	2182.9%

Source - Consolidated City/County Building Department

(1) - Increase in commercial construction due to major construction taking place at the University of Notre Dame.

**City of South Bend, Indiana
Full-Time Equivalent City Government Employees by Department
Last Ten Fiscal Years**

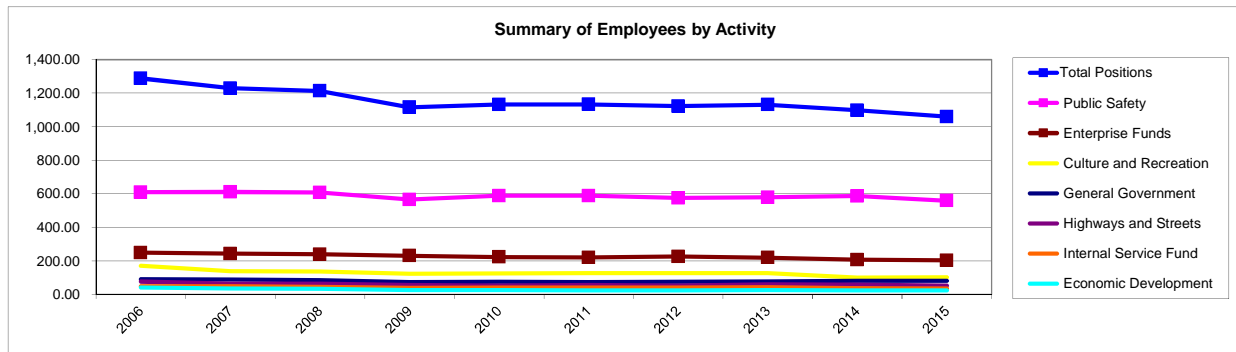
<u>Department</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
General Government										
Mayor's Office	10.00	10.00	9.00	8.00	7.00	7.00	6.00	6.00	7.00	7.00
City Clerk's Office	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Common Council (elected officials, part-time)	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
Administration and Finance	32.00	31.00	29.00	26.00	26.00	27.00	22.00	20.00	21.00	18.00
Legal Department	15.00	15.00	15.00	9.00	9.00	9.00	9.00	10.00	10.00	12.00
Engineering	19.00	18.50	18.50	16.00	19.00	17.00	15.00	13.00	14.00	16.00
311 Call Center	-	-	-	-	-	-	-	5.00	7.00	7.00
Safety and Risk	-	-	-	-	-	-	3.00	3.00	3.00	2.00
Human Rights	-	-	-	-	-	-	6.00	6.00	6.00	6.00
Public Safety										
Police Department	317.00	320.00	317.00	279.00	293.00	293.00	291.00	291.00	295.00	300.00
Communication Center	31.00	30.00	30.00	37.00	38.00	35.00	35.00	33.00	34.00	0.00
Fire Department	255.00	254.00	254.00	246.00	255.00	258.00	249.00	255.00	257.00	259.00
Building Maintenance	7.00	7.00	7.00	4.00	3.00	3.00	-	-	-	-
Culture and Recreation										
Parks and Recreation (2)	122.00	122.00	121.00	111.00	113.00	114.00	114.00	113.00	87.00	88.00
Convention and Events Management (1)	49.00	16.00	15.00	13.00	13.00	14.00	14.00	14.00	14.00	14.00
Economic Development										
Department of Community Investment	42.00	35.00	33.00	26.00	26.00	25.00	24.00	26.00	25.00	25.00
Highways and Streets										
Street Department	66.00	54.00	54.00	51.00	52.00	56.00	52.00	60.00	59.00	53.00
Traffic & Lighting	11.00	11.00	11.00	6.00	0.00	0.00	0.00	0.00	0.00	0.00
Enterprise Funds										
Water Works	86.00	86.00	80.00	82.00	75.00	74.00	73.00	70.00	68.00	67.00
Wastewater	53.00	54.50	56.50	48.00	51.00	49.00	46.00	45.00	42.00	43.00
Organic Resources (formerly in Wastewater)	-	-	-	-	-	-	6.00	6.00	6.00	6.00
Sewer	29.00	28.00	28.00	33.00	35.00	36.00	39.00	34.00	33.00	30.00
Solid Waste	31.00	26.00	26.00	26.00	26.00	23.00	24.00	26.00	22.00	21.00
Building Department	22.00	22.00	22.00	15.00	13.00	13.00	13.00	14.00	13.00	13.00
Code Enforcement (formerly General Gov't)	28.00	27.00	27.00	27.00	23.00	25.00	25.00	24.00	23.00	23.00
Internal Service Fund										
Central Services	49.00	49.00	46.00	39.00	41.00	41.00	42.00	43.00	38.00	36.00
Total Positions	1,288.00	1,230.00	1,213.00	1,116.00	1,132.00	1,133.00	1,122.00	1,131.00	1,098.00	1,060.00
Department	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Summary by Activity										
General Government	90.00	88.50	85.50	73.00	75.00	74.00	75.00	77.00	82.00	82.00
Public Safety	610.00	611.00	608.00	566.00	589.00	589.00	575.00	579.00	586.00	559.00
Culture and Recreation	171.00	138.00	136.00	124.00	126.00	128.00	128.00	127.00	101.00	102.00
Economic Development	42.00	35.00	33.00	26.00	26.00	25.00	24.00	26.00	25.00	25.00
Highways and Streets	77.00	65.00	65.00	57.00	52.00	56.00	52.00	60.00	59.00	53.00
Enterprise Funds	249.00	243.50	239.50	231.00	223.00	220.00	226.00	219.00	207.00	203.00
Internal Service Fund	49.00	49.00	46.00	39.00	41.00	41.00	42.00	43.00	38.00	36.00
Total Positions	1,288.00	1,230.00	1,213.00	1,116.00	1,132.00	1,133.00	1,122.00	1,131.00	1,098.00	1,060.00

Excludes seasonal, part-time and temporary positions

(1) Includes reduction of 34 positions in the City's convention facility (Century Center) during 2007. Century Center is being managed by a private company under an agreement with the City of South Bend.

(2) Potawatomi Zoo employees (33) became employees of the Potawatomi Zoological Society through a public-private partnership as of January 1, 2014.

Source: City of South Bend's Performance Based Budgets and personnel records



**City of South Bend, Indiana
Salary Rate Comparison
1990 - 2015**

<u>Year</u>	<u>-----1st Class Patrol Officer-----</u>		<u>---1st Class Fire Fighter---</u>		<u>Non-bargaining</u>	<u>Teamsters</u>
	<u>Percent</u>	<u>Base Salary</u>	<u>Percent</u>	<u>Base Salary</u>		
1990	3.62%	\$ 20,071	4.74%	\$ 19,869	3.00-4.00%	.25 per hour
1991	0.92%	20,256	2.52%	20,369	3.00%	.25 per hour
1992	4.69%	21,206	2.45%	20,869	3.00%	.30 per hour
1993	0.44%	21,300	5.00%	21,912	4.24%	0.00%
1994	2.35%	21,800	0.00%	21,912	1.50% + \$300 bonus	.15 per hour
1995	4.82%	22,850	3.00%	22,569	1.50% + \$300 bonus	.30 per hour
1996	4.38%	23,850	5.00%	23,697	3.00%	.27 per hour
1997	4.19%	24,850	4.87%	24,850	3.00%	.33 per hour
1998	4.63%	26,000	0.60%	25,000	3.00%	.37 per hour
1999	3.85%	27,000	2.60%	25,650	3.25%	3.50%
2000	5.56%	28,500	9.34%	28,045	3.50%	3.50%
2001	9.74%	31,275	11.52%	31,275	3.50%	4.00%
2002	4.50%	32,682	4.03%	32,534	4.00%	4.00%
2003	5.57%	34,504	4.04%	33,850	4.00%	4.00%
2004	6.01%	36,578	5.17%	35,600	4.00%	4.00%
2005	9.36%	40,000	12.36%	40,000	4.00%	4.00%
2006	2.50%	41,000	2.00%	40,800	2.00%	4.25%
2007	2.50%	42,025	2.50%	41,820	\$750/0%	.38 per hour
2008	3.50%	43,496	3.50%	43,285	3.00%	3.00%
2009	2.20%	44,453	2.00%	44,150	2.00%	2.00%
2010	0.00%	44,453	6.80%	47,150	2.00%	2.00%
2011	11.50%	49,563	4.06%	49,066	2.00%	0.00%
2012	2.00%	50,554	2.00%	50,047	2.00%	2.00%
2013	2.50%	51,818	3.00%	51,550	2.00%	2.00%
2014	2.50%	53,113	3.00%	53,100	2.00%	2.00%
2015	2.20%	54,281	2.20%	54,268	2.00%	2.00%

Source - City of South Bend personnel records

**City of South Bend, Indiana
INSURANCE COVERAGE
2015**

<u>Type of Coverage</u>		<u>Limits of Liability</u>	<u>Estimated Annual Premium</u>
<u>LIABILITY</u>			
Comprehensive General Liability		Statutory	Self-Insured
Police Professional Liability		Statutory	Self-Insured
Ambulance Malpractice Liability		Statutory	Self-Insured
Premises Liability (Clay Utilities, Century Center, Parking Garages)		Statutory	Self-Insured
CGL - Stadium		Statutory	Self-Insured
Liquor Liability	4/26/15 - 16	\$1,000,000	\$1,739 Premium
<u>CRIME</u>			
Public Employee Dishonesty	12/31/15 - 16	\$1,000,000	\$9,374 Premium
<u>PROPERTY</u>			
All risk blanket building & contents	7/1/15 - 16	\$637,392,067	\$406,974 Premium
Business Income		Included in above	Included in above
Machinery Breakdown		Included in above	Included in above
Fine Arts		Included in above	Included in above
Valuable Papers & Records		Included in above	Included in above
Contractors Equipment		Included in above	Included in above
Flood Insurance - Pump station & contents	1/15/15 - 16	\$670,000	\$6,557 Premium
Eddy Street Commons Parking Garage	3/2/15 - 16		
Building & Infrastructure		\$36,000,000	\$26,115 Premium
Business Income & Rental Value		\$15,000,000	Included in above
Flood		\$25,000,000	Included in above
Earthquake		\$25,000,000	Included in above
<u>OTHER</u>			
Workers Compensation	1/1/15 - 16	Statutory	Self-Insured
Third Party Fee		Statutory	\$50,000 Fee
Excess Over Self-insured \$250,000 Retention Each Accident		Statutory	\$116,315 Premium/Fee

**Source: City of South Bend Administration & Finance Department
Gibson Insurance Company**

**City of South Bend, Indiana
Financial Institutions
Last Ten Years
(Amounts in 000's)**

Year	Banks		Savings and Loans		Credit Unions		Total Deposits	Percent Increase/ (Decrease)
	Branches	Deposits	Branches	Deposits	Branches	Deposits		
2006	35	\$2,054,972	5	\$89,039	24	\$1,857,323	\$4,001,334	4.1%
2007	35	2,183,105	5	86,561	24	1,975,374	4,245,040	6.1%
2008	40	2,184,092	-	-	24	2,699,677	4,883,769	15.0%
2009	40	2,443,390	-	-	23	2,914,347	5,357,737	9.7%
2010	40	3,108,702	-	-	n/a	2,410,711	5,519,413	3.0%
2011	39	3,342,964	-	-	n/a	2,474,034	5,816,998	5.4%
2012	40	3,201,888	-	-	n/a	2,735,212	5,937,100	2.1%
2013	37	3,730,018	-	-	n/a	2,854,527	6,584,545	10.9%
2014	39	2,548,101	-	-	n/a	2,911,596	5,459,697	-17.1%
2015	40	2,454,129	1	25,077	n/a	3,089,732	5,568,938	2.0%

Banks

1st Source Bank	\$1,266,255	51.60%
Key Bank	447,325	18.23%
Wells Fargo	249,367	10.16%
Others	491,182	20.01%
Total	\$2,454,129	100.00%

Credit Unions

Teacher's Credit Union	\$2,142,189	69.33%
Notre Dame Federal Credit Union	416,747	13.49%
Community Wide Credit Union	301,724	9.77%
AAA Federal Credit Union	50,281	1.63%
Policemen's Federal Credit Union	47,540	1.54%
Others	131,251	4.25%
Total	\$3,089,732	100.00%

n/a - information is not available

Bank of America closed operations in South Bend prior to June 30, 2014 reducing total bank deposits.

Sources:

Federal Deposit Insurance Corporation Website (www.fdic.gov). Summary of Deposits, Deposits Market Share Report, Indiana, St. Joseph County, South Bend, Run Report.

National Credit Union Association Website (www.ncua.gov). Custom Query, Search Fields, State = Indiana, Total Shares Greater than 1, City = South Bend or Notre Dame. Check data for CU name and total amount of shares and deposits.

**City of South Bend, Indiana
Miscellaneous Statistics
December 31, 2015**

<u>Police Department</u>		
	<u>2014</u>	<u>2015</u>
Authorized Officers	260	260
Vehicles	388	394
<u>Special Officer Groups:</u>		
K-9 Patrols	8	8
SWAT Team	17	17
Metro Drug Task Force (of 20 total)	13	12
NEST - Special Neighborhood Unit	7	7
Motorcycle Patrol Officers	5	5
Bomb Squad	3	5
Crime Prevention Officers	4	4
<u>Crime Data:</u>		
Murders	17	17
Rapes	98	88
Robbery	341	350
Aggravated Assault	235	285
Residential Burglary	911	943
Non-residential Burglary	311	487
Larceny	3,190	3,612
Auto Theft	332	368
Arson	30	34
Calls for Service	89,428	97,164
Dispatches	89,428	97,164
Miles Driven	3,321,136	3,252,664
Arrests	2,608	2,483

<u>Fire Department</u>		
Paid Department established 1887		
	<u>2014</u>	<u>2015</u>
Sworn Firefighters		
(51 of which are Paramedics)	251	251
Fire Apparatus	20	20
Hazardous Materials Truck	1	1
Reserve Pumper Trucks	3	3
Reserve Ladder Trucks	2	2
River Rescue Boats	3	3
Ambulances	7	7
Neonatal (Newborn) Units	3	3
Fire Runs	3,326	3,234
Ambulance Runs	13,317	13,967

<u>Department of Public Works</u>		
	<u>2014</u>	<u>2015</u>
Traffic Signals	162	158
Street Lights (City maintained)	3,000	3,015
Miles of Streets	525	525
Miles of Sidewalks	695	695
Miles of Alleys	398	398
Miles of Sanitary Sewers and Storm Drains	660	690.16
City Owned Vehicles & Related Units	1,195	1,185
Trash Picked Up Per Week (in tons)	519/wk	596/wk
<u>Sign Shop</u>		
	<u>2014</u>	<u>2015</u>
Work orders for sign maintenance, installation or removal	2,169	2,380
Miles of yellow and white paint	160	275
Pre-formed plastic arrows used for street markings	169	196
Crosswalk painting at intersections	229	436
Turn arrows in turn lanes	0	0
Detour routes	62	50
Temporary No Parking postings	584	630
Built Portables	0	0
Railroad Crossings	4	7
Special Signs Built	1,124	2,165
Barricades set up for events (# of events):	153	185
Block Parties	24	36

<u>Sewer Utility</u>		
	<u>2014</u>	<u>2015</u>
Customers	39,461	39,763
Dry Tons of Sludge produced per year	2,645	2,528
Miles of Sanitary Sewer Lines	527	527
Miles of Storm Sewer Lines	133	133

<u>Water Utility</u>		
	<u>2014</u>	<u>2015</u>
Customers/Meters	40,091	40,377
Irrigation Customers	2,827	2,823
Wells/Pumps in service	30	30
Pumping Capacity	60 m.g.d.	60 m.g.d.
Daily Consumption	14.7 m.g.d.	14.5 m.g.d.
Peak Demand	22.8 m.g.d.	24.9 m.g.d.
Miles of Distribution Systems	583	583
Fire Hydrants	5,448	5,439

**City of South Bend, Indiana
Miscellaneous Statistics
December 31, 2015**

South Bend International Airport

Year	Passenger Volume
2006	729,619
2007	779,356
2008	704,418
2009	625,077
2010	626,597
2011	599,127
2012	589,030
2013	629,287
2014	602,555
2015	628,600

The South Bend International Airport had 34,913 take-offs and landings during 2015. Approximately 36 commercial airline flights per day fly nonstop to 10 airports.

Commercial airlines with operations at South Bend International Airport (market share):

	2014	2015
Allegiant Air	32.01%	31.07%
Delta Connection	44.34%	45.34%
United Express	21.95%	21.38%
Charters/Nonscheduled	1.70%	2.21%
Total	100.00%	100.00%

Bus Passengers (to O'Hare/Midway)	37,315	34,394
Train Passengers (South Shore)	251,426	246,021

Transpo

South Bend Public Transportation Corporation

	2014	2015
Motor Bus (Fixed Route)		
Route Miles	286.8	287.0
Ridership	2,188,951	1,873,416
Miles of Service	1,362,052	1,341,234
Revenue Miles	1,252,888	1,271,031
Demand Response (ACCESS)		
Ridership	61,828	66,604
Total Miles	326,381	365,787
Revenue Miles	293,667	327,563

Other Transportation

43 Trucking Lines, 33 Terminals
4 Interstate Bus Lines
4 Major Rail Systems (freight and passenger)

Colleges and Universities

Universities and Colleges	Enrollment	
	2014	2015
University of Notre Dame	12,124	12,292
Indiana University at South Bend	7,859	7,574
Bethel College	1,800	1,600
St. Mary's College	1,519	1,570
Holy Cross College	525	530
Trine University - South Bend	161	78
Brown Mackie College - South Bend	434	340
Purdue University South Bend	200	200

Technical Colleges

	Enrollment	
	2014	2015
IVY Tech Community College	3,783	3,214

Convention Facilities

Century Center	75,000 square feet of exhibit space 2,590 available seating 750 seat theater
Morris Performing Arts Center	2,500 available seating
Hotels/Motels	41 motels/hotels 4 Bed and Breakfasts Over 4,000 available rooms
Major hotels and meeting rooms:	
Double Tree	facilities to seat 300
Hilton Garden Inn	facilities to seat 600
The Morris Inn	facilities to seat 300
Waterford Estates Lodge	facilities to seat 600

Health Care

The City of South Bend has excellent health care access at costs below the national average and the lowest in the Midwest region. The City has one major hospital:

Memorial Health Systems	526 beds
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Communications

Access to:

4 Major Television Networks (WNDU, WSJV, WSBT, WBND)
1 Public Broadcasting Television Station (WNIT)
2 Local Television Stations (WHME, WMWB)
1 Major Newspaper (The South Bend Tribune)
25 Radio Stations

Famous Residents

South Bend has been the home to the many distinguished individuals including the following persons:

Schuyler Colfax, 17th U.S. Vice President
John Fogerty, singer
Michael Warren, actor
Chad Everett, actor
Sidney Pollack, actor/director
Knute Rockne, football coach
John Wooden, basketball coach
Joe Kernan, former South Bend Mayor and Indiana Governor
Ryan Newman, racecar driver
Skylar Diggins, woman's basketball player

Other

- Incorporated in 1865
- County Seat of St. Joseph County
- South Bend officially began under the name South Hold but the name was changed by the Post Office in 1830 to avoid confusion with other communities that used that name. The name South Bend was used because the City is located at the southernmost point of the St. Joseph River.
- Average High Temperature:
January 31 degrees Fahrenheit
July 83 degrees Fahrenheit