

# Marshall County Regional Sewer District Board Meeting Minutes

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Marshall County Building – 112 W. Jefferson Street, Room 203, Plymouth, IN 46563

The Marshall County Regional Sewer District Board met in a regular session on Wednesday, June 11, 2025, at 9:00 AM at the Marshall County Building located at 112 W. Jefferson Street, Room 203, 2<sup>nd</sup> Floor, Plymouth, IN 46563.

MEETING ATTENDANCE: The meeting was called to order at 9:00 AM by Thomas McFadden.

## 2. ROLL CALL:

MCRSD Board: Thomas McFadden, Dean Colvin, Don Ecker, Brenda Meyers, Diann Parsons, Jay Stone, and Christopher Spier

Baker Tilly: Not Present

Carson, LLP: Christopher Nusbaum, Esq.

JPR: Kenneth Jones, Jr., and Jennifer Ransbottom

Thomas McFadden made the following opening comments:

Since I have been in the news so much lately, I thought I'd give some opening remarks. The first one is rather serious. Recently, an individual went on the Neighbors Against the Marshall County Sewer District Facebook and slandered me, saying they heard from several people that I was a disbarred attorney, which is a very serious accusation. For the record, I was member in good standing for both the Indiana and Illinois bars and in my 40 years of practicing law never had a single complaint lodged against me, which given our increasingly litigious society is not small accomplishment. I strongly advise this individual and their sources to take down this comment immediately if they have not already done so.

No doubt many heard that the County Commissioners want to remove me from office, even though their appointment was for a two-year term. I was likely appointed by the County Commissioners because of my legal background and experience in sophisticated construction matters. Stan Klotz interviewed me and seemed very comfortable with his decision to recommend my appointment. I have no idea why the commissioners want to take this extraordinary action, unless it is because they regret their role in forming the sewer district and the funding promises they previously made. This is a very curious about face since the primary purpose of local government is to provide for public safety and public health. Forming a sewer district is clearly a public health purpose as evidenced by the fact that Towns like Plymouth and Culver have sewer systems. I was not part of a decision-making process to form the District, but it is my understanding it was only formed after an exhaustive study spanning almost 10 years, which the county itself funded. I wonder if the commissioners have consulted with the County's Chief Health Officer, Dr. Byron Holm to see if he thinks sewers in the lakes region is no longer a matter of public health concern. One public official is trying to paint me as some kind of big city lawyer with no attachment to the people of Marshall County, but I am connected, and I do care about this region. I was born and raised in South Bend, Indiana. I began my work life as a paper

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boy for the South Bend Tribune when I was 12 years old. When I was 15, I graduated to making pizzas at Barnaby's in South Bend. In college, I worked for the South Bend City Engineers Office as a clerk, and while in school worked at Abstract Title Corporation, now known as Metropolitan Title. Although my dad was a lawyer, I paid for all my undergraduate law school tuition, fees, and books from my personal earnings. After practicing law in South Bend for several years, I ended up going to Chicago to practice healthcare law for 30 years. Although my office was in Chicago, I represented healthcare providers in Marshall County during my career there. As I neared retirement, my wife Joyce and I decided to buy a lake home in Marshall County to be near family and friends, not just in South Bend, but Plymouth and Culver as well. Some of you may know I am the older brother of Maureen and Terry McFadden, co-anchors at WNDU until their retirement. Although they retired, they are still keeping a watch on local affairs, including the sewer district. Now that same public official, is questioning my background, has publicly stated that the County should appoint folks to the sewer board who are opposed to building sewers. I really scratched my head over that one. The very purpose the County formed the sewer district was to provide sewers. So why would the County appoint someone to the sewer board who is opposed to the very purpose for which it was formed. If that happened, those individuals would be violating their fiduciary duty to the sewer district from day one.

Now, for the folks that are protesting the sewer district, I want to voice an unpleasant truth, so please listen carefully to what I am saying. Before you continue to try to get the sewer district dissolved, since the public officials who created the sewer district may not have shared this with you. If somehow you accomplish getting the sewer district dissolved, everyone living and owning a home in the initial phase of the sewer district for which the interim bonds were issued may end up paying out of their own pockets the cost incurred to date. We encourage the public to attend and participate in our meetings; however, repetitive and redundant statements serve only to extend our meetings and add to the increased cost of the project.

If you are against connecting and if you qualify for an exemption, which is your right, you will end up paying nothing currently. Unless at some point in the future you decide to hook up to the sewers or at such time your exemption period runs out. I would not it is going to get more expensive to hook up to the sewers as time goes by.

This Board is committed to pursuing and fulfilling the District's purpose and the work being done is to have a successful project. However, none of us, including you, would be confronted with repaying the bonds of a failed project, if the County had lived up to its earlier commitment of using \$2 million in ARPA Funds, which was grant money from the Federal Government to underwrite the startup cost of the project. Other counties did just that. Elkhart County used \$7.4 million and Allen County used \$5 million of ARPA Funds all to help subsidize project costs and lower the monthly cost of consumers participating in the project. If we had ARPA Funds and this project did not move forward none of us would have been on the hook to repay the interim Bonds. Assuming we are successful in

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moving this project forward to completion, there also might not have been a need to set up an assistance fund because with that money rates could be set lower for everyone. I recall the County Council talked about setting up a \$500,000 assistance funds, which for some reason has never been created. I have my suspicions that the \$500,000 has already been spent on other projects. I hope the Council was sincere about the fund and will provide one for those in the District who may have need of such help.

Our lakes, drinking water, and environment are shared resources. We must be good stewards of those resources for our future generations' benefit. Although for your own personal reasons you may not want to hook up to the sewer, please think of your friends and neighbors who only realistic option of staying in their homes is to hook up to a public sewer. Please think of them in Marshall County.

Thank you

## 2. PUBLIC COMMENT:

**Statement:** Anyone wishing to speak needs to state their Name and Address for the record and will have 3 minutes to speak. Your comments will be made as a part of the public meeting.

**Pat Popa, 12323 Chippewa Trail** – Ms. Popa I have owned a home at Lake Latonka for over 29 years. I want to speak this morning in support of bringing sewers to our community. I am retired now, but I began my career as a realtor, and I still keep a close eye on how infrastructure impacts property values. I can tell you with certainty that neighborhoods with public sewer access are not only more desirable, but also hold their value better over time. For many home buyers aging or unknown septic systems are a red flag. Now I understand there are concerns about the cost especially the hook up fee and the monthly bill, and that is a valid issue. But let's also remember septic systems are not free to maintain. Pumping repairs and especially full replacements can cost tens of thousands of dollars, usually when you can least afford it or expect it, or even if you have the land to build a new one. The bottom line is septic systems fail. It's not a matter of if, it's when and when they do it is not just a financial burden, it becomes a public health issue.

Groundwater contamination doesn't care about property lines. I understand for some the cost of hookup and the monthly bill is a serious concern and we should absolutely talk about exemptions, grant options, payment plans or phased implementation to help those in need. But we cannot ignore a needed infrastructure just because it is hard. Let's work on ways to support each other rather than stopping progress altogether. We have an opportunity here to plan for our future, not just react to failures when they come. A modern sewer system is an investment in the safety, sustainability, and long-term health of our neighborhood.

Lastly, I want to say a word about the Board overseeing this project. These are community members who volunteered their time and were mostly appointed by the County Commissioners to help guide us through this complex process. They deserve our respect, not personal attacks. Disagreeing is one thing, but the tone from a small group has gone beyond disagreement. It is damaging and it is discouraging for everyone involved. Let's focus on solutions and look at the big picture, and let's make a decision that protects our homes, our environment and our neighborhood's future.

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**Bill Woodward, 12094 Peach** – I am still opposed regardless of what you say. I believe there is a better solution. I think its ATU (Aerobic Treatment Unit). They are very efficient. They use 30% less drain field. The effluents coming out of them is much cleaner and in some areas of the country they even allow you to water your lawn with it. In some areas of the county, they are even required now because sewer systems are getting so expensive to replace and maintain. I think it is a bunch of BS that this is being shoved down our throat. I don't think the proper studies have been done on our lakes and sewer systems. I disagree with you, and I think that everybody ought to stop and take a second look at it and reconsider. I agree with what the lady just said about the attacks on the Board. I don't think they are warranted. I think everybody should look at each other's side. We have people here that are going to be forced financially to relocate if it goes through and I don't think anybody has really considered their position or put yourself in their shoes. I have asked them to put themselves in your shoes and say that you are volunteers and you are doing what you think is right based on what information you have given. I think the information you have been given is not complete or even true in some cases. That is all I have to say. Thomas McFadden asked if Bill would take the slanderous statement down from your website. Bill Woodward stated I don't have a website or web page. If there is one up there, I will make sure it gets taken down. I haven't seen it, but if there is one there, I will make sure it gets taken down. Thomas McFadden appreciated it and thanked him.

**Debbie Palmer, 14811 12<sup>th</sup> Road** - I am a former sewer board member, and I want to state that I am in favor of the project and I want to address those people who are against it. What I am hearing many of you say is you are against the project for 2 reasons. You don't think it is needed and/or you can't afford it. To address the first one it is not needed. Keep in mind all the other lakes in Marshall County and the surrounding areas have gone to sewers because of common issues. Small lot sizes and aging septic systems. The Lakes District which is PSA 1, is no different. In my 10 years as a lake and water quality professional, I have seen the same problem over and over and over again. The solution is always the same: move away from septic to sewer. Think of Lake of the Woods, Pretty Lake, Koontz Lake, Bass Lake, and Lake Maxinkuckee have all faced the same issue and have come to the same conclusion as this Board. Move away from septic and go to sewer. This was all laid out in multiple public meetings by the Marshall County Health Department in 2022, with the support of the County Council and County Commissioners prior to the Sewer Board being formed. The Department head of the Marshall County Health Department made multiple presentations at that time. None of this is new information. It has been talked about, studied, and discussed for the last 10 years. I would argue there is sufficient information. We have heard the report from JPR, the Yellow River Watershed study from 2018, the fact that all the other lakes around us have gone to sewer and the recent letter to Commissioner Bohannon from the Indiana Department of Health that was posted on the Facebook page. I don't know what more information there is that will convince you.

As to the second issue, you can't afford it. While I was on the Board we had several discussions about the cost of the project for the homeowners. That is why we spent the last 18 months doing preliminary work so we could apply for grant money. The first grant application scored fairly high but was unsuccessful, so work continued on making the application stronger for a second submission. The goal has always been to fund a large part of the project with grant dollars in order to make the project financially feasible for homeowners. This is also the role of the consultants to guide this Board through the process of securing grant funds. This Board realized connection fees could be burdensome. The Council at the time told us they would set aside the \$500,000 to help homeowners who showed need. That is on the Council to set those parameters and determine how that money

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will be allocated. I would like to hear from the Council if those funds are still available and if not, why not? But if you are against this project because your lot is big enough to support a new septic system and you don't want to be forced to be part of the solution, then I say shame on you. Many of your neighbors don't have that luxury. If this project is stopped and their system fails, and it will, and they can't get a permit for a new one by law they can't continue to live in their home. At that point their home will be unlivable and unsellable. That is exactly the situation some people in this area are already in and I fear it will become a common occurrence.

Finally, shame on the Commissioners they have never come to a meeting or asked any questions of this Board or voiced their concerns to this Board. Instead, they took their questions and innuendos to the media and became part of the problem instead of working towards a solution. We've ignored this issue long enough; it is time to work together and find a solution.

**Steve Schmidt, 6301 Michigan Road** – This is the first I really heard of this project. From the map it shows we are in the third phase. What time period is that considered? Kenneth Jones, Jr., stated it is years away, but it would be the Board pleasure as far as when they wanted to start another service area. Thomas McFadden stated the Board needs to get through the first and second service areas before work begins the third. Mr. Schmidt stated he heard about signing up for an exemption. Kenneth Jones stated signing up for an exemption would be even further out because the system would have to be designed, put out to bid and ready for construction and/or connection to it before the exemption period would begin. Jennifer Ransbottom stated a notification letter will be sent prior to the start of the process to apply.

**Jean Bukowski, 14765 12<sup>th</sup> Road** – Inside the packet that I received, under "Do I have to Connect to the System" both A, B and C it says the structure is within 300 feet of the system's main sewer line. My home is not within 300 feet, so do I automatically get an exemption? Do I have to file for an exemption? Christopher Nusbaum stated it would be on a case-by-case basis. It would be good if you got a packet to call and schedule a meeting with JPR so they can look. **Some lady in the back of the room yelled** – how about JPR return our phone calls. Christopher Nusbaum asked the lady to please keep it civil and not have any outbursts. He stated to Ms. Bukowski, if you call JPR they are scheduling, as you can imagine 600 plus potential customers, getting things scheduled takes some time and returning calls takes some time and whether or not you have to connect is dependent upon a few things. Are you on lake front property? Ms. Bukowski responded yes. Christopher Nusbaum stated the structure doesn't matter, the property line matters. So if your on lake front property and you are within 300 feet of the sewer line, then yes you would be required. Ms. Bukowski stated yes I am on a lake, I am not within 300 feet of the sewer line. Christopher Nusbaum stated then you may not even be in the project area. Again, I would suggest you contact JPR so they can schedule an onsite visit to discuss with you. Jennifer Ransbottom asked Ms. Bukowski to give her name and address she will make sure something gets set up for a site visit.

Ms. Bukowski stated her only other comment was that it would be fiscally irresponsible for me to put in an addition on my home hoping I was going to get a bonus from my boss at Christmas time. You don't start a project without the money. We don't have the money for this project, so you want to put it on the people on lakes and that to me is fiscally irresponsible.

**Margaret Bonen, 16187 12B Road** – I looked up all the rules by state regarding what was going on. In 1978 is when this first came about, so we are really behind a lot of stuff here, but you have to have an acre per new regulations, which is 43,560 sq feet to have a new septic

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system put in should yours fail. I have 10,200 square feet, which means I have 0.23 acres. I would like that almost 9/10ths of the people that live on my road have essentially what I have because years ago lake lots were put in to manage the most property or the ability to make the most money. I do not care to have my property deemed unable to be lived in. I put money into that property. I like my property. I also like clean water. I don't want to be a third world nation and have poor sewer and water systems which is what happens. I am absolutely for, I agree with everything that has been said pro. I disagree with people who do not have property on the lakes at this time opposing and spreading false rumors. I applaud you, sir, for saying what you did and for Ms. Palmer for doing the same thing, because the truth has to come out and we need to look at truths and not hearsay. The hearsay is what gets us all into trouble all the time. I do agree that the Commissioners need to be held responsible for helping to get this put through.

**Maleta DeWitt, 17199 Oak Road, Argos** – I was talking with some friends that have asked me to pose their questions. Between Cook and Holm Lake there is Ridge Drive but there are houses on that too. Are they going to be included in this project? Where does the sewage pipes funnel to? Do we talk miles and miles, or do we have to build a new sewer plant? It was noted it goes to Plymouth. Thomas McFadden stated a new treatment plant does not need to be built, which is the good news. That saves us money. Ms. DeWitt stated it sounds like very high maintenance. The exemptions and qualifications – what qualifies for an exemption? Christopher Nusbaum stated this was listed in the packet, but if your septic was new at the time that it was installed and a wastewater professional certifies in writing that it is not failing then you qualify for an exemption. However, the period to qualify for an exemption has not even begun yet. When that begins, this Board is required to send out a notice reiterating all the exemption options, and we will do that when the time comes. That will not be for at least a couple of months until the plans are filed with IDEM.

I want to applaud you for working so hard on this. I don't get the Pilot Paper, all I read is on the internet, which isn't always true. I appreciate being able to get my questions answered and good luck guys.

**Shelley DeLee, 10152 Carriage Dr** – So all the talk this morning is about around the lakes. My subdivision is included, and we are not around the lake, why is that? Kenneth Jones, Jr. stated that he is not in this project. Christopher Nusbaum stated the Board is currently not working on that project area. That is the District's territory which consists of 13 separate service area and right now working on PSA 1, which is around the lakes. Ms. DeLee asked what that means for the rest of us in the future. Christophe Nusbaum stated when the original petition was filled with IDEM, it identified 13 areas that needed sewage because of septic system and there is a ranking system based on size of the area, the potential cost, the ability to get treatment done and various other factors. So, if you are in PSA 8, it is not to say it is not important, it is just 8<sup>th</sup> on the current priority list. Ms. DeLee asked is that coming to us in the future. Christopher Nusbaum stated the future is long, but yes. **Some guy in the back of the room stated as mandated.** Christopher Nusbaum stated as the District works through the project. He stated there are Districts that have been working through decades and they are still working through projects.

Ms. DeLee stated I think a lot of why people are so upset is your saying we can get exemptions, but are you going to charge fees for the exemptions because what I have heard is that if you don't connect immediately you will be charged buku penalties thrown at you that are going to cost you even more. Christopher Nusbaum stated there are no penalties for not connecting and if you qualify for an exemption. If you qualify for an exemption, it can be valid

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for up to 20 years. At the conclusion of 20 years then you would have to connect to the sewer. As with any construction project, it is never cheaper than now. That is just the reality. If you have an exemption and many times it makes sense for somebody to have an exemption, such as they have a new septic system that they just installed, and it is working properly. They qualify for the exemption and want to use the useful life of that. But under current Indiana Law, exemptions are only permitted for a maximum of 20 years. One 10-year initial exemption and 2 5-year renewals.

Ms. DeLee asked if water has been tested? I have not seen anything in what I have looked at about water being tested showing there is problems. Christopher Nusbaum stated all the petition based on the application and approval of the District. He asked the JPR staff if the 300-page petition was uploaded. Jennifer stated she thought the whole PER was uploaded. Christopher Nusbaum stated yes it had been uploaded, and all that information can be found in the entire report.

**Jenny Leary, 15896 Cook Lake Road (used to be called Ridge Road)** – Some things that I want to address is the \$500,000 because that has been brought up and there was a lady in here that had some hard times and I was trying to find the information regarding this for her. I see there is information regarding the Rural Development Grant or Loan possibility in the water task force report from the USDA. I am concerned too that all disappeared and went away. If it is stuck somewhere in an account for us and they are counting that against us as being spent, but it has not been spent.

Ecoli testing, from what I have read and not from what they've been saying on the internet, but from minutes and research and from health department information, if a positive for ecoli for any amount then is when they check if it is human ecoli, which is different from wildlife ecoli. Christine Stinson talked about this. When she had meetings for people to attend for the sewer issues, etc., people asked her to come and approve their septic. She said be careful what you ask for because it may not be approved. I was able to find where Wes Burden, in 2013, who was with the health board, discussed the issues and how close homes can be, and slope is a big deal. I don't hear people talk about much is what I have been able to glean. We built a home and there were things we were not able to do because there was a slope. Slope has to be less than 15%. The aeration is another factor but was not discussed much because of the higher cost. If there are other systems that want to be discussed that would be great. The fact is that no amount of aeration is going to help if you don't have anywhere to put a septic. If your septic is in a place and there is no place to put another septic, if living on a hill, and I think that is where some of the lake property comes in because a lot of us are on hills.

I appreciate the time that the Board has given, and I agree that the Commissioners have a responsibility. There are things said that do not show up in the minutes. I heard one Commissioner say I can't talk to those people and then point at the guy beside him and say can you go talk to them. Those people were you the Board. I saw this on the recording.

People not knowing about this, it has been in the works for 2-3 years already and are now saying you don't have to come to the courthouse to look at the notices because I am looking out for you well where was he. The Commissioners have been on the Planning Commission and the County Council along the way, but the fact is they were there when this was being talked about, and it is written that the County Commissioners set up to give us \$2 million toward the sewer system.

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**Jeff Kuhn, 12344 Chippewa Trail**, My mother presented my questions to you at a meeting a month ago. Several of the questions have been answered in the multiple meetings I have been to since. I understand the complications of government as I was once president of a water district and a city councilman dealing with infrastructure. The financial impact on residents is one thing, the project you have in front of you to improve real estate values or to preserve is another thing. The three bodies of government that are involved in this, the Board, the County Commissioners and the Health Department, don't see the integration between you. I have questions that have not been answered. Chris Nusbaum stated that some of his questions may be answered during the meeting, or on the website under Frequently Asked Questions or can be answered after the meeting.

Mr. Kuhn asked are the landowners between the lakes to the treatment center part of this or have an ability to reduce the cost for all?

**Mike Delp, 3647 West Shore Drive**, I was a commissioner and during my term I was on the water task force. At first, I thought no way, we should not have this expense. The more and more I was part of that water task force and saw the information that I had, I was convinced. I apologize for the cost, but if you want clean drinking water, I don't see where you have much choice. Now maybe there are some new alternatives that have come up. My term was 2016-2019, so it has been a few years since I was on the task force, but my eyes were definitely opened. My company, which has since been sold, Michiana Contracting. We did lake projects continually over to the east, Lagrange, and Elkhart County. We would do the electrical work for the prime contractor that was putting in the underground sewer system. I bring this up because there are multiple other lake systems around here. I live on Lake of the Woods; I have a sewer bill that I pay. It isn't as expensive as apparently these are going to be, but mine is going to go up. We have a lagoon system, and the waste is going to be sent to Bremen pretty soon, so I know my expenses will be going up. If you want clean drinking water and be safe, you need to do the research.

Thomas McFadden stated that during the Board meeting, Laura Hamann, from the USDA, will be speaking about some of the financial help that is available for people that need assistance.

**Ralph Richard Huff, 14240 Nataka Trail**, I have lived in this town for most of the 80 years. When I lived in Plymouth itself the issue was always the Yellow River. All the raw sewage of the Town was pumped into the Yellow River. For decades the Town did not act because it cost too much money. It endangered lives, health, it was stinky, and it was a disgrace to the Town, but it cost too much money. When they finally had to do it, it cost a lot more and it was a lot harder to do. Same situation we have on the lakes and the other areas now, it is not going to get better, unless it is remedied it is going to worse. That is not to minimize the difficulties of people who live on the lakes and cannot afford to pay more for things they are paying for now. It seems to me the only thing to do is to go forward and work on ways to help resolve those problems. I think the sewer project should advance and I agree the Commissioners have a responsibility to participate.

**Bill Woodward from the back of the room**, I would like to say one thing, the current Commissioners and current Council did not vote for this. They weren't part of the approval of this Board. It was previous. Thomas McFadden stated yes, they were. Some of them were members of the County Council at the time and voted for it. **Bill Woodward** but they voted against it the ones that are on there now. Thomas McFadden stated not to my knowledge.



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**Serena Anderson, 17085 Tomahawk Trail**, Couple questions and couple statements. I think the people that are against the sewer connection have been painted in this picture that we don't believe in it and we just don't want it. I think most of us were okay with connecting until we were told the cost and when we voiced our concerns about the cost then we were met with this force of well you are going to do it and you might get an exemption and there might be help, but if not we will fine you and put a lien on your home. So then we were met with force which then questioned the validity of this whole project and again were met with obviously don't care about the water, you don't care about the lakes. I don't think that is the case.

It's roughly estimated that this project is going to be about \$25 million. Is that just for the current lake area? Will it cost more for the other 12 that are on the list? Kenneth Jones, Jr., stated that is specific to the current service area. Ms. Anderson asked if the other PSA's in the next coming years could be another \$25/30 million to complete those areas. Kenneth Jones, Jr., indicated it depends on the size of the areas, but yes things tend to get more expensive over time. Ms. Anderson said so in the next 7/10/15 years the other PSA's project costs could be for everyone to pay back \$25/\$30/\$40 million in loans. Jennifer Ransbottom stated we don't know if it will be loans or grants. That is all to be determined. Ms. Anderson stated so basically, those not currently in the works that have received their packet should prepare for potential \$300/\$400 monthly payment and prepare for a \$20,000 or more connection cost. We are trying to prepare. Ms. Anderson stated she wanted to confirm that the next 11-12 PSA's will have their own separate costs. Kenneth Jones, Jr. stated it would be a misstatement to say automatically it will be a certain dollar amount because many of them have much smaller populations and smaller areas that PSA 1 has. It also depends upon the amount of pipe that is built, less grinder stations that need to be built.

Ms. Anderson asked if there are other solutions that have been discussed other than city sewage connection? Christopher Nusbaum stated the purpose of the District is to provide for portable water and protect the environment through the elimination of sewage. Ms. Anderson stated thank you for the definition, but then why are there no other options. Why is it just septic or sewer instead of options. Why do you only focus on connection? Christopher Nusbaum stated that is the purpose for which the District was created for. Kenneth Jones, Jr. stated there are not a lot of options that address the development rules, the minimum lot sizes and the minimum separations between how you are choosing to deal with your wastewater and where your portable water well is located. If it is conventional septic with a tank and leech field or an anerobic treatment unit, that was mentioned earlier, all those minimum separation requirements still apply.

I know my time is about up. You have received a lot of push back and a lot of people coming forward asking for help, but you are not able to ensure that help is available. How come you cannot ensure before moving forward with this project. How come you did not wait until you had enough help to ensure people could afford this. You say we can get exemption but that is not always the case. You say there might be a grant, there might be help, but why wasn't this 100% on the table, here is the help that we can provide you to make this lower. Thomas McFadden stated we thought we had \$500,000. Ms. Anderson stated, you thought but you didn't. Thomas McFadden stated we don't control that, the County controlled that. Ms. Anderson stated that it would be nothing for a \$25 million loan with hundreds of people. Thomas McFadden stated that if you want to stay and listen to Laura Hamann, she will discuss other options. Ms. Anderson stated she would love to, unfortunately, I do have to get to work, but I do plan on listening to it.

Public Comments were concluded at 9:45 AM.

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## 3. Laura Hamann - USDA

Ms. Hamann stated she is stationed at the Columbia City Office, located at 2278 W Connection Way, Columbia City, Indiana. The closest service center is in Knox, Indiana, which is in Stark County about 30 minutes away. Two additional staff members in attendance were Jennifer Schaefer and Sarah Koy, both work the single housing program. Their specific purpose at the meeting was to discuss the single-family housing program. The USDA is a Federal Government agency, they are not a regulatory agency, they are a funding agency. The single-family housing program has a program called Section 504 Home Loan and Grant Repair. The purpose of the program is to help homeowners eliminate health and safety issues. The connection to a centralized sewer system is something that is considered a health and safety item and could help individual homeowners. The application process is not online; it is either a paper application or fill out a PDF and email the PDF to the USDA. The closest office is Knox to answer questions. For this program it is based on individual homeowner income. There are loans and grants. To be eligible for grant you must be 62 years of age at time of application with a very low income. The threshold for very low is \$43,350 or less. If you are younger than 62 years of age, you could be eligible for the loan, which is a 1% amortized over 20 years. It is helpful, it is not grant, it makes something affordable. The maximum loan amount is \$40,000. The maximum grant in a lifetime, which is 62 years, and loan income is \$10,000. If the household income is above the very low, but at the low-income limit, that household threshold of \$69,350, that is the 1% loan with a 20-year amortization, which is pretty affordable if you needed repairs to the home. It can be utilized for connection to a sewer system, a new roof or handicapped accessibility.

If a family is above the very low, our other program, Section 502 Home Loan Program can be utilized to help repair, improve, remove health and safety issues. This program, however, the interest rate changes, currently at 4.875% again based on individual household income. It is the homeowner's responsibility to go to the USDA office or website to gather more information. Flyers and application packets were left in the back of the room, applications can also be mailed and emailed to homeowners. Laura Hamann stated however, as a Federal Government agency caution that due to the reduced budget passed by Congress in March for the rest of the fiscal year, October 1 to September 30. The USDA has at least a 9-month delay for the home loan and grant repair program and at least a 12-month delay for the home loan program. Homeowners can call or email the USDA, their information is located on the back of the flyer. It can help with the connection; it does not help with the monthly sewer rate.

Kenneth Jones, Jr, inquired about time. If a homeowner applied and approved, how long does that approval sit before they have to reapply in the event they apply too soon. Laura Hamann indicated if a person applies, right now there is a wait list, the application will be accepted, it will be put in the cue and it will be on the wait list. When the application is reviewed and the homeowner is approved for that funding is set aside for that project, once it is approved. The Federal Government does like the money to be expended with the year, if possible. If it is not expended within a year, it is considered unliquidated obligation meaning it was approved, and the money had not been spent yet they have to justify why it was not spent. Homeowners were urged to start researching right now but were cautioned not to wait until the day before to connect to get funding. At any point the homeowner decides to withdraw, and then decides they need assistance, they can reapply. With the Section 504 Home Repair Loan, the

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outstanding maximum loan is \$40,000. If a homeowner receives a loan for ie \$12,000 and is paid off a repeated loan application is allowable for \$28,000 (a maximum of \$40,000).

The grant is restricted to a lifetime, if 62 years of age and awarded a grant i.e., \$4,700, there would still be \$5,300 worth of grant if eligible. A combination of loan and grant can also be done. Laura Hamann stated there is an eligibility website that helps individuals to review the program, look at their monthly income, monthly expenses and what they may be eligible for.

A question was asked if the income is just income or gross income. Laura Hamann indicated it is gross income. The next question asked was how long the waiting list is. Laura Hamann indicated for the 504 Home Loan and Grant program for approximately 9 months. If the homeowner is above the very low income and decides to go with the 502 that wait list is at least 12 months. It would behoove people to apply now. The website is USDA.gov then look for single housing program for a list of all the products.

Dean Colvin asked JPR if that information could be included on the website. Jennifer Ransbottom indicated she thought that information was included but will make sure.

## 4. MEETING MINUTES

The minutes of May 14, 2025, Board meeting were presented and reviewed by the board members. Diann Parson noted the only correction was Don Ecker, Jr., was in attendance. Diann Parsons made a motion to approve the minutes of May 14, 2025, with the correction as noted. The motion was seconded by Dean Colvin. All were in favor. The motion was approved unanimously.

## 5. FINANCIAL REPORT and CLAIM APPROVALS:

### a.) Financials – May 2025

### b.) Claims – May 2025

Brenda Meyers reported the May beginning balance was \$2,326,534.51. May interest was \$8,206.94. Checks paid in May were \$99,781.19. The ending balance as of May 31 was \$2,234,960.26. Claims for approval for June total \$56,939.00.

Dean Colvin raised the question if JPR's contract is cost to finish contract? Have JPR services been secured through a contract by paying a monthly fee up until completion of the contract? Kenneth Jones, Jr. stated it is a hourly not to exceed. Dean Colvin being a fresh member on the Board, wanted to know how the particular how the contract operated because of the monthly fees. Kenney Jones, Jr. stated the scope of services is through the construction of the project.

Diann Parsons made a motion to approve the minutes of Financials ending May 31, 2025, as presented. The motion was seconded by Christopher Spier. All were in favor. The motion was approved unanimously.

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## 6. LEGAL COUNSEL UPDATE:

### a.) Marshall County Commissioners' Correspondence

### b.) Marshall County Commissioners Proposed Ordinance

Christopher Nusbaum stated that within the members' Board packet was the Marshall County Board of Commissioners' correspondence and a proposed Ordinance that has not been adopted yet. This information was provided for their review and would be discussed further in the Executive Session. The legal advice is the County Commissioner's do not have the authority to remove any member that is appointed for a stated term. In their legal opinion Indiana law is quite settled in that Trustees whether appointed by the County Commissioners, County Council, Town of Plymouth are appointed for a stated term and as such can only be removed for cause. Christopher Nusbaum indicated it would be appropriate for the District to authorize a response to be reviewed by the Officers and sent before the June 16 meeting.

Don Ecker, Jr. made a motion to authorize a response to the Marshall County Commissioners' subject review and approval by the District Officers. Christopher Spier seconded the motion. All were in favor. The motion was approved unanimously.

### c.) History of the District

Christopher Nusbaum stated he did not have this available. This is a factual statement regarding the history of the District prior to its existence listing all the actions taken resulting in the formation of the District in December 2022. This will be disseminated to the Board for review at the next meeting.

### d.) FAQ Answers

Christopher Nusbaum indicated the FAQ Answer sheet is a list of frequently asked questions of the District. Included in this FAQ are sites available for further information. This document was presented to answer questions. Don Ecker, Jr. questioned as things change over time, if this document will be updated over time. Christopher Nusbaum stated the information on the District's website will be updated as things change.

Don Ecker, Jr. made a motion to approve the FAQ Answer Sheet as presented. Dean Colvin seconded the motion. All were in favor. The motion was approved unanimously.

## 7. INSURANCE COMMITTEE UPDATE

No update

## 8. ENGINEERING COMMITTEE UPDATE

### a.) June 4, 2025 – Update

#### Vacant Lot/Sewage Producing Structure Agreement

Christopher Nusbaum stated that the Engineering Committee met on June 4, and they are working through and discussing the Vacant Lot/Sewage Producing Structure Agreement. At the next meeting, the Engineering Committee intends to circulate the document to the Board.

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## 9. ENGINEERING UPDATE

Kenneth Jones, Jr., reported the Right-of-Way report is complete and the only revisions that could be made are adjustments as part of the design process. He also reported that land acquisition for pump station #1 should be approved by the end of July meetings with the Marshall County Planning Commission and the Marshall County Board of Zoning Appeals to submit a lot size variance. The pump station #2 site location has been identified, and discussions have been held with landowners seeking 1 acre as they may want to build a small storage building for spare parts.

### a.) Project Tracking Tool

The Project Tracking Tool was included in the Board's packet for their information.

### b.) Site Visits – On going – Update

Kenneth Jones, Jr., stated that most of his time spent on this project has consisted of site visits with property owners and finalizing the legal description for the service area.

Also, next month we should have the results of the SRF Project Priority list, which last year, this project was just edged out of the top priorities. He stated he would be surprised if the project does not make it this year; it will most likely be next year. More information will be provided next month.

## 10. PRE-DESIGN

### a. General Update

### b. City of Plymouth Interlocal Agreement Update

Kenneth Jones, Jr., stated a meeting with the City of Plymouth that is scheduled for the afternoon of Monday, June 30 to review the Interlocal Agreement.

## 12. FINANCIAL CONSULTANT UPDATE

No one was in attendance.

## 13. PROPOSED PROJECT INFORMATION MEETING

- a. July 12, Plymouth Wesleyan Church, 11203 Michigan Road, Plymouth, IN 46563. This meeting will be hosted by JPR. There may be breakout areas available for the citizens to help provide as much information as possible. Chris Nusbaum stated that there will be several Notaries available for property owners who sign their easements, if people have questions on their easement or there is something that needs revised because the title work did not reflect the current state of the ownership, these adjustments can be made fairly quickly. Jennifer Ransbottom asked the Board's approval of the postcard to be mailed to everyone in PSA 1. The meeting will be on July 12 at 9:00 AM to 11:00 AM.

Brenda Meyers made a motion to approve the post card to be sent to the property owners in PSA 1. Diann Parsons seconded the motion. All were in favor. The motion carried unanimously.

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b. ADJOURNMENT:

Don Ecker, Jr., made a motion to adjourn the meeting. The motion was seconded by Dean Colvin. All were in favor. The motion was approved unanimously.

The meeting adjourned at 10:25 AM.

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