



**CITY OF GOSHEN BOARD OF PUBLIC WORKS & SAFETY
MINUTES OF THE JANUARY 22, 2026 REGULAR MEETING**
Convened in the Goshen Police & Court Building, 111 East Jefferson St., Goshen, Indiana

Present: Mayor Gina Leichty, Mike Landis, Orv Myers, Mary Nichols, and Barb Swartley
Absent: None

CALL TO ORDER: Mayor Leichty called the meeting to order at 3:59 p.m.

REVIEW/APPROVE MINUTES: Mayor Leichty presented the minutes of the Jan. 8, 2026 and Jan. 15, 2026 meetings as prepared by the Clerk-Treasurer. Board member Mary Nichols made a motion to approve the minutes as presented. Board member Orv Myers seconded the motion. The motion passed 5-0.

REVIEW/APPROVE AGENDA: Mayor Leichty presented the agenda as prepared by the Clerk-Treasurer. Board member Nichols made a motion to approve the agenda as presented. Board member Myers seconded the motion. The motion passed 5-0.

1) Police Department request: Accept the retirement of Division Chief Ryan Adams, effective Feb. 20, 2026
Police Chief José Miller asked the Board to accept the retirement of Division Chief Ryan Adams, effective Feb. 20, 2026. His final day of employment with the Goshen Police Department will be Thursday, Feb. 19, 2026. Chief Miller said Division Chief Adams began his career with the Goshen Police Department on Feb. 13, 1998, and he has dedicated more than 28 years of service to the department and the Goshen community. The Chief said, "Throughout his career, he served in numerous roles, including Patrol Officer, S.W.A.T. Commander, Patrol Lieutenant, Patrol Captain, Detective, Division Chief of Investigations, and Division Chief of Patrol. "Division Chief Adams has always taken great pride in the meaning of the badge and in selfless service to this community. His integrity, work ethic and leadership, along with his professional abilities, were second to none. His retirement will represent a significant loss to both the department and the community we serve." On behalf of the Police Department, Chief Miller extended his sincere appreciation to Division Chief Adams for his decades of dedicated service and wished him the best in the next chapter of his life. In a letter notifying Chief Miller of his retirement, Division Chief Adams wrote, in part, "Throughout my career, I was privileged to walk alongside the people of this community during some of the most meaningful moments of their lives. I have held hands in times of grief, stood beside families facing hardship, and witnessed remarkable resilience and hope in moments when it mattered most. Those experiences are indelible, and they serve as constant reminders that policing, at its core, is about people. "In return, this community gave me more than I could ever repay. A simple 'thank you for your service,' a meal quietly covered by a stranger, or a letter of encouragement arriving on a difficult day-those gestures carried me through the weight of the job and reaffirmed why this work mattered. They reminded me that service, even when unseen, is never without purpose." Mayor Leichty thanked Chief Adams and expressed gratitude for his service. She added that Chief Adams would be honored at the Common Council meeting in February. Nichols/Myers made a motion accept the retirement of Division Chief Ryan Adams, effective Feb. 20, 2026. The motion passed 5-0.

2) Police Department request: Approve the voluntary self-demotion in rank of Midnight Shift Captain Austin Everage effective Jan. 9, 2026



Police Chief José Miller asked the Board to approve the voluntary self-demotion in rank of **Midnight Shift Captain Austin Everage**. Due to scheduling demands and family considerations, Chief Miller said Captain Everage asked to step down from the rank of Captain to Patrol Officer, effective Jan. 9, 2026, and return to day shift assignment. Chief Miller said Captain Everage has served this department and the community with distinction throughout his career. The Chief said, "As a supervisor and leader, he has consistently demonstrated professionalism, sound judgment, and a strong work ethic. His commitment to his officers, the mission of the department, and the citizens we serve has been evident in his daily actions and leadership on the midnight shift.

"While his leadership at the captain level will be missed, this request reflects Captain Everage's continued dedication to the department and his desire to remain an active, contributing member of the patrol division. His experience and institutional knowledge will continue to be an asset to the department in his new assignment."

Chief Miller said he appreciated Captain Everage's service, "his willingness to lead when called upon, and his honesty in making a decision that best supports both his family and the long-term effectiveness of the department." **Nichols/Myers** made a motion approve the voluntary self-demotion in rank of **Midnight Shift Captain Austin Everage**, effective Jan. 9, 2026. The motion passed 5-0.

3) Police Department request: Accept the retirement of School Resource Officer Tara Powell from the Goshen Police Department, effective Jan. 9, 2026

Police Chief José Miller asked the Board to accept the retirement of **School Resource Officer Tara Powell** from the Goshen Police Department, effective Jan. 9, 2026. He said Officer Powell's final day of active service was Thursday, Jan. 8, 2026.

Chief Miller said Officer Powell began her law enforcement career with the Goshen Police Department on Nov. 7, 2003. Prior to joining Goshen, she served six years with the Middlebury Police Department. Over the course of her career, Chief Miller said Officer Powell spent 16 years as a K-9 officer across both agencies and demonstrated "exceptional skill, discipline, and commitment to specialized service."

The Chief said that during her tenure, "Officer Powell worked closely with the Detective Bureau and Drug Unit, and served with distinction as a Field Training Officer, Background Investigator, and School Resource Officer. Her experience, work ethic, and professionalism consistently set the standard for those around her.

"Officers like Tara Powell are the backbone of this department. She has demonstrated unwavering integrity, resilience, and dedication to the mission and to the community we serve. Her retirement marks the close of a significant chapter in the history of the Goshen Police Department and the beginning of a well-earned next chapter in her life."

Chief Miller said Officer Powell will be missed and the department extends its gratitude for her years of service and wishes her continued success and fulfillment in the years ahead.

In her retirement letter to Chief Miller, Officer Powell wrote, in part, "During my time here, I brought my K-9 partner from Middlebury to Goshen. After the loss of K-9 Rada, I was asked to — and accepted — the opportunity to handle another K-9, K9 Eros. I worked numerous cases while assigned to the Detective Bureau, assisted the Drug Unit on multiple occasions, served as a Field Training Officer, conducted background investigations, and, of course, spent many rewarding years as a School Resource Officer.

"I have been blessed to work alongside so many outstanding officers — some still with us and others gone too soon. My greatest passions have been working with my K-9 partners for over 16 years and serving students, parents, and school staff as an SRO. I have made lifelong friends and meaningful connections, and while it will be difficult to walk away."

Mayor Leichty said this was the second retirement today she wished she didn't have to accept. The Mayor expressed gratitude for her service and said Officer Powell will be honored during the Jan. 26 Council meeting.



Nichols/Myers made a motion accept the retirement of School Resource Officer Tara Powell from the Goshen Police Department, effective Jan. 9, 2026. The motion passed 5-0.

4) Police Department request: Approve the terms and conditions and ratify the execution of the Conditional Offer of Employment Agreement with Jake Zachary Turner and approve his hiring as a Probationary Patrol Officer retroactive to Jan. 12, 2026

Police Chief José Miller asked the Board to approve the terms and conditions and ratify the execution of the Conditional Offer of Employment Agreement with Jake Zachary Turner, dated June 17, 2025, and approve the hiring of Jake Turner as a Probationary Patrol Officer retroactive to Monday Jan. 12, 2026.

Chief Miller said Officer Turner has passed all exams and has been approved by both the local and State pension boards. He added, "We are thrilled to have Jake at the Goshen Police Department serving our community."

Nichols/Myers made a motion to approve the terms and conditions and ratify the execution of the Conditional Offer of Employment Agreement with Jake Zachary Turner, dated June 17, 2025, and approve his hiring as a Probationary Patrol Officer retroactive to Monday Jan. 12, 2026. The motion passed 5-0.

After the approval, Mayor Leichty swore into office Officer Turner as a Probationary Patrol Officer.

5) Planning & Zoning Department request: Deny a subordination request for a CDBG-owner-occupied rehab project from Activity #267, Program Year 2018

Mayor Leichty asked Community Development Specialist Theresa Cummings to provide an update on the subordination request.

Background:

Community Development Specialist Theresa Cummings told the Board that a subordination request was submitted for a CDBG owner-occupied rehab project from Activity #267, Program Year 2018. The subordination was requested to refinance an existing mortgage, including consolidating debt and cash out for home improvements.

Cummings explained the CDBG mortgage is a deferred payment loan in the amount of \$15,289.73 and is payable upon conveyance, death of owner, or foreclosure. The CDBG mortgage is currently in second position and will remain in second position after the refinancing.

Cummings said the existing mortgage has a balance of \$40,437 with an interest rate of 4.625% and a term of 30 years which began in 2019. She said the proposed new mortgage will be in the amount of \$85,000 with an interest rate of 6.75% and a term of 30 years. Monthly payments will increase from \$516 a month to \$722. And closing costs of \$3,780 and discount points of \$1,934 are being charged, totaling \$5,714.

Cummings said an official appraisal was not done for the refinance. The mortgage company supplied a PIW (property inspection waiver) and valued the home at \$150,000.

Based on Elkhart County records, Cummings said the improvement value of the home was approximately \$89,100. The discrepancy between the two values was \$60,900.

Cummings recommended that the subordination request be denied for the following reasons:

1. The interest rate is increasing from 4.625% to 6.75%
2. The monthly payment is increasing from \$516 to \$722 a month
3. The mortgage term is increasing from the remaining 24 years to 30 years
4. The assessed value, based on Elkhart County records of \$89,100, does not provide adequate equity to cover the cost of the new mortgage at \$85,000 plus the CDBG mortgage of \$15,289.73, a total of \$100,289.73.

Cummings said the homeowner intends to use approximately \$11,600 towards debt consolidation and \$27,200 toward home improvements such as replacing the furnace, siding, remodeling the kitchen and updating paint. If the Board decided to approve the subordination request, the requestor would be required to prepare and record the subordination document and provide a recorded copy to the Community Development Specialist.



On Jan. 8, 2026, the Board first considered this request. After a robust discussion about the background context and options, the Board asked Cummings to check into several issues and tabled the matter to the Jan. 22, 2026 meeting.

DISCUSSION AND DECISION ON JAN. 22, 2026:

Cummings provided an update on the matter by summarizing a Jan. 22 memorandum she wrote (EXHIBIT #1). Cummings reminded Board members that at the Jan. 8 meeting, she had been asked to investigate the value of the home and to reach out to the homeowner and discuss alternatives to refinancing an existing mortgage.

Cummings said, "Rocket Mortgage stated on 12/30/25 that for the subordination request they would do a Property Inspection Waiver instead of an appraisal and asked if we would accept an AVM (which stands for Automated Valuation Model) in lieu of an appraisal. I looked up what an AVM was, and it is defined as, 'a fast, computer-generated estimate of a home's worth, using algorithms, public records, and sales data.

"So, after the BOW meeting on 1/8/26, I contacted Rocket Mortgage and told them that typically an appraisal is required for subordinations and asked if they could provide documentation or information on how they determined the value of the home to be \$150,000. And previously on the 5th of January, I had let them know that what the county said it was worth, and what they said it was worth, and that there was \$60,000 difference, and that was why I was asking, and they thought the request was reasonable."

Cummings said Rocket Mortgage "responded to me that the way they came up with it (value) was they had a conversation with the client about the values in the area and about their home, and Fannie Mae and Freddie Mac approved it through AUS, which stands for Automated Underwriting System. They didn't provide anything beyond that, like, comparables."

The following Monday, Cummings said she exchanged emails with Board member Swartley about the improvement valuation used in the county database and learned that the value of improvements only includes the house, but the bank would be considering the house and the land. Cummings said she checked the county database, and learned that listed amount was \$98,800, which was closer to the proposed new mortgage of \$100,289.

Cummings said that on Jan. 12, she spoke to the homeowner and explained the discrepancy between the two values and asked if they had any paperwork that would prove the value of the home that they gave to the bank.

Cummings said the homeowner said "they might have something but has not been able to produce it. I also referred the homeowner to Lacasa for financial counseling and to seek alternatives should this not work out."

Cummings said the homeowner met with a financial counselor at Lacasa on Jan. 15 and was given advice on potential alternatives. Cummings said, "The homeowner was interested in looking into them, and two days later reported that they had contacted a bank about a home equity line of credit, and they had also told LaCasa that they had been pre-approved through another local bank before they went to Rocket Mortgage."

However, Cummings said that since then "the homeowner has gone silent and hasn't returned phone calls, and we haven't heard from them since the end of last week. So, I haven't gotten any updates, even though I did tell them today is when you're meeting again, and we really would like to know if there's any updates."

Cummings said she also asked Rocket Mortgage for estimates from contractors for the \$27,200 in improvements and learned the plan was to replace the siding and the furnace for \$16,200, paint the interior of the home for \$7,800, and remodel the kitchen for \$3,200.

Cummings said that based on the information received, her recommendation had not changed. And she still recommended denial of the subordination request based on:

1. The interest rate is increasing from 4.625% to 6.75%
2. The monthly payment is increasing from \$516 to \$722 a month
3. The mortgage term is increasing from the remaining 24 years to 30 years
4. And the equity in the home may not cover the new mortgage of \$100,289.



Mayor Leichty responded, "If there's ever a question about how dedicated our staff are, Teresa, I just want to say thank you for the lengths that you've gone to work with this family and tried to provide guidance and counseling for them above and beyond, you know, what's required on paper. It's obvious that you really care and take your work very seriously and take your care for the community very seriously. So, thank you for providing all that additional data and work for this Board to be able to make an informed decision. I'm sure that that consumed quite a bit of your time over the last few weeks, so I just want to acknowledge and just extend my gratitude to you for doing that."

Board member Swartley and Cummings discussed briefly what Rocket Mortgage would now do regarding to the home.

Nichols/Myers then made a motion to deny the subordination request. The motion passed 5-0.

6) Planning & Zoning Department request: Acknowledge the annual Community Development Block Grant Conflict of Interest disclosures of Councilors Peel and Weddell

Community Development Specialist Theresa Cummings told the Board that Megan Peel, an elected City Council member, is employed by Lacasa as its Development and Communications Manager. In addition, Brett Weddell, elected City Council member, is a member of Lacasa's Board of Directors.

Cummings said Lacasa is a subrecipient and CBDO of Community Development Block Grant (CDBG) funds for Program Year 2025 which runs from July 1, 2025 to June 30, 2026. In addition, Lacasa intends on applying for funding in Program Year 2026.

Cummings said Councilors Peel and Weddell have agreed that in their roles as Council members, they will recuse themselves in all matters relative to CDBG and Lacasa to avoid a perceived conflict of interest.

Cummings said a public disclosure and application to HUD for a waiver are required under the regulations which govern the CDBG program. This disclosure will be done annually, as long as they are serving in both capacities as Council members and as an employee or board member of Lacasa. These annual disclosures cover fiscal year 2026. The disclosures were to be acknowledged by the Board of Public Works and Safety.

Nichols/Myers made a motion to acknowledge the annual conflict of interest disclosures for Councilors Weddell and Peel. The motion passed 5-0.

7) Planning & Zoning Department request: Accept the subdivision plat for the Replat of Lot A in Hawks Building Minor Subdivision

Planning & Zoning Administrator Rhonda L. Yoder told the Board that the Replat of Lot A in Hawks Building Minor Subdivision is a two-lot minor subdivision, to separate the building from the undeveloped land, with the undeveloped land to be transferred to the City of Goshen for public green space and a possible underground stormwater management area.

Yoder said the subject property is Lot A of Hawks Building Minor Subdivision, generally located at 303 River Race Drive, zoned Commercial B-2PUD (Planned Unit Development). The subdivision meets the Zoning Ordinance and Subdivision Ordinance requirements, and Hawks Building PUD requirements are met.

Yoder said the existing subdivision drainage is not impacted by the replat, so no subdivision drainage plan is required. Infrastructure is existing, so no performance bond/surety is required. The plat does not include new dedication of right of way but includes a number of existing easements.

Yoder asked the Board to accept the subdivision plat for the Replat of Lot A in Hawks Building Minor Subdivision and sign the plat.

Nichols/Myers made a motion to accept the subdivision plat for the Replat of Lot A in Hawks Building Minor Subdivision. The motion passed 5-0.



8) Water & Sewer Department request: Approve the allocation of 0.70 cents to the Water Maintenance Repair Fund and 0.40 cents to the Sewer Maintenance Repair Fund for the 2026 billing year

Marv Shepherd, Superintendent of the City Water Treatment & Sewer Collection Department, said that according to Ordinance No. 4531, the Board must annually review the Residential Water and Sewer Line Maintenance Repair Fund balances and decide how the \$1.10 repair fee is to be divided and assessed on the monthly water and sewer bills.

Shepherd said the total expenditure for sewer in 2025 was \$64,666.08. He said the Sewer Repair Fee Fund had a beginning balance of -\$6,052.42 and an ending balance on Dec. 31, 2025 of \$1,106.18.

Shepherd said the total expenditure for water in 2025 was \$32,283.98. He said the Water Repair Fee Fund had a beginning balance of -\$36,129.73 and an ending balance on Dec. 31, 2025 of \$30,241.59.

Based on the expenditures detailed in his report and year-end balance information, Shepherd recommended allocating \$0.70 to the Water Fund and \$0.40 to the Sewer Fund in 2026.

To avoid future repair fund deficits, Shepherd said there would be a change in what was replaced when sewer and water lines were replaced. He said, "What we did prior years is when we would go and replace the water line or a sewer line, depending on what trees they had, we would go ahead and replace with the exact same tree. We can't afford that. They're getting a free water line, and they're getting a sewer line for \$350. We're not replacing decorative, and expensive landscaping. (The expense for those items) kind of has to be put on the homeowner a little bit."

In response to a question from Board member Swartley, Shepherd said driveways and sidewalks are replaced.

In response to a question from Mayor Leichty, Shepherd said the \$1.10 charged customers for sewer and water repair fees would still not cover the anticipated expenses and the fees may need to be raised.

City Director of Public Works & Utilities Dustin Sailor added the City would have to advertise any proposed increase. He said an anticipated higher charge is not included in the proposed increases that will be considered by the City Council on Jan. 26. He added that the cost would be evaluated during a current rate study.

Mayor Leichty asked if the repair funds needed to be kept separate or if they could be kept in joint fund and drawn down depending on the need for sewer or water repairs.

Sailor said, "We function as two separate utilities, but we share across the way. So, everything that we do is separated, down to when we pay for a vector (truck). This group pays 40% and this group pays 60%, so we share, but we also divide. We are different silos."

NOTE: Before the meeting, Shepherd provided Board members with a revised memorandum with corrected calculations for the Sewer and Water Repair fees and other figures. (EXHIBIT #2).

Nichols/Myers made a motion to follow recommendation and to allocate 0.70 cents to the Water Fund and 0.40 cents to the Sewer Fund in 2026. The motion passed 5-0.

9) Engineering Department request: Approve and authorize Mayor Leichty to execute the agreement with Lacroix Traffic Engineering, PLLC at a cost of \$4,700

City Civil Engineer Brad Minnick told the Board the Engineering Department wanted to enter into an agreement with LaCroix Traffic Engineering, PLLC. The company would perform professional traffic engineering services in connection with the Madison Street at 5th Street Signal Warrant & Operational Analysis project.

Those services were more particularly described in a contractor's proposal attached as Exhibit A. The total cost would be \$4,700.

Nichols/Myers made a motion approve and authorize Mayor Leichty to execute the agreement with LaCroix Traffic Engineering, PLLC at a cost of \$4,700. The motion passed 5-0.

10) Engineering Department request: Approve Change Order No. 5 with Niblock Excavating in the amount of \$19,198.00 to lower the Lincoln Avenue emergency detention pond weir by 4 inches



City Director of Public Works & Utilities Dustin Sailor said the City has been working with Abonmarche Consulting on LaCasa's proposed site development to be located on the southside of East Lincoln Avenue. **Sailor** said a due diligence elevation review was performed between the top of the City's existing detention pond's emergency overflow, East Lincoln Avenue's lowest curb line elevation, and the proposed parking lot grades for the development. Through this review, it was confirmed that the emergency concrete detention pond overflow weir is 4-inches higher than it should be to prevent roadway flooding and minimize potential impacts on LaCasa's site development.

Sailor requested that Niblock Excavation provide a change order price to lower the 24-inch-wide concrete emergency overflow weir by 4-inches in conjunction with the East Lincoln Avenue project. Niblock provided a quote of \$19,198.00 for the work. Goshen Engineering has reviewed the identified line items and pricing and determined the costs are appropriate. The largest portion of the quoted cost to complete the work is tied up in site restoration of the bank and landscape restoration due to the overflow's remote location.

Sailor said the City Redevelopment Commission approved the change order at its meeting last week.

Nichols/Myers made a motion to Approve Change Order No.5 with Niblock Excavating in the amount of \$19,198 to lower the Lincoln Avenue emergency retention pond weir by 4 inches. The motion passed 5-0.

11) Engineering Department request: Approve Change Order No. 6 in the amount of \$8,820 to reinstall the sanitary sewer lateral for 713 E. Lincoln Avenue

City Director of Public Works & Utilities Dustin Sailor told the Board the active sanitary sewer service for the Police Shooting Range was inadvertently cut and capped at the sewer main as directed by the design plans. This became evident during the installation of the Shooting Range's on-site storm sewer system.

To avoid cutting into the reconstructed section of East Lincoln Avenue to restore the service connection, **Sailor** said the City and Contractor are proposing to install 140 linear feet of new sewer line with cleanouts across the front of the site to connect into the sewer lateral extending from the training facility building.

Sailor requested that Niblock Excavating provide a change order price to reroute the sanitary sewer line. Niblock provided a quote of \$8,820 for the work. Niblock offered a discounted per linear foot price to reroute the sewer line from \$115 per foot to \$63 per foot.

Sailor said Niblock is prepared to proceed with the work once approved. Goshen Engineering requests that the Goshen Redevelopment Commission approve Change Order No. 6 for \$8,820. This change, along with previous changes, increases the value of the contract by 2.08%.

Nichols/Myers made a motion to approve Change Order No. 6 in the amount of \$8,820 to reinstall the sanitary sewer lateral for 713 E. Lincoln Avenue. The motion passed 5-0.

12) Engineering Department request: Approve the installation of additional wayfinding and regulatory speed limit signs approaching the Peddlers Road and Reliance Road roundabout

City Civil Engineer Brad Minnick told the Board that Goshen Engineering received a request from Elkhart County to add informational signage to the newly constructed Peddlers Village Road and Reliance Road roundabout. He said Elkhart County will pay for the fabrication of the wayfinding signs.

Minnick said the request was brought to the Jan. 15, 2026, Traffic Commission meeting. Commissioners voted unanimously with a recommendation to approve the installation of the additional signs.

Additionally, **Minnick** said the Engineering Department is recommending a reduction in the posted speed limits approaching the roundabout from the east and west, from the currently posted speed limits of 45 to 35 MPH. He said this change will ensure all approaching traffic is regulated with a uniform speed limit.

NOTE: Minnick provided Board members with an amendment – a map – developed in collaboration with the Elkhart County Engineer showing the recommended new sign placement. (EXHIBIT #3).



Nichols/Myers made a motion to approve the installation of additional wayfinding and regulatory speed limit signs approaching the Peddlers Road and Reliance Road roundabout. The motion passed 5-0.

13) Engineering Department request: Deny the installation of additional signs at City Parking Lot I

City Civil Engineer Brad Minnick told the Board that Goshen Engineering received a request on Dec. 1, 2025, from the Elks Lodge, 220 N. Main Street, for "No overnight Parking" signs to be installed in Parking Lot I to open parking stalls that are currently occupied by vehicles for weeks/months.

Minnick said currently, there are no signs on 5th Street indicating the Public Parking lot and none within the lot indicating overnight parking is not allowed.

Minnick said the request was brought to the Jan. 15, 2026, Traffic Commission meeting. Commissioners voted unanimously with a recommendation to deny the installation of the additional signs.

Mayor Leichty said that despite the recommendation for denial, the City plans to conduct additional code enforcement to alleviate the problems presented by the Elks Lodge.

Mayor Leichty said, "We're not ignoring the problem. We're addressing it in a different way, and part of the discussion ... was about having uniform standards in the different parking lots. And there's a plan underway that the Engineering Department is doing, looking at all the guidelines and regulations in all of our public parking and making sure that it's standardized so that there's not confusion from the public as well about what's permitted."

Board member Landis said he remembers when police patrolled the parking lots and cited motorists for parking their vehicles beyond time limits. He said now some downtown visitors have trouble finding parking downtown and he asked if there was anything the City was doing about this.

Mayor Leichty said, "There are still ordinances on the books, but they're not generally enforced. There is more residential parking downtown, which adds some complexity. But the Engineering Department recently had a study done that indicated that there's ample parking available, but it may be a block or two away from where people intend to park.

"But there's more communication that can happen, too, with business owners. I think as new businesses hire new employees, there is not always good communication about where employee parking is intended to be, and so people end up parking right out front, or they park in front of their neighbor's business more often, so not in front of theirs."

Board member Swartley asked how that information could be communicated. The Mayor said that could be communicated by Downtown Goshen, Inc. or by the Downtown Economic Improvement District.

Board member Swartley said a new business downtown owner complained to her that it was hard to get customers or partners to come back because of the parking shortage. Mayor Leichty said, "We often find that people are more comfortable having us regulate than they are having a conflictual conversation as well, so that was the right answer, talking to your neighbor ... Let them know you appreciate them parking in the parking lot, rather than in front of your business. Take them some cookies."

Board member Landis said this has been a longstanding problem. The Mayor said, "We have a bigger walking problem than we do a parking problem."

Clerk-Treasurer Aguirre asked if there have been attempts at voluntary compliance. For instance, he said Janus Motorcycles appears to keep three or four vehicles parked for long periods in the City parking lot south of City Hall, occupying spaces desired during First Friday activities. Aguirre asked if Janus has ever been asked to move those three or four vehicles to its property across the street for First Friday. Mayor Leichty said she hasn't spoken to Janus about this, "but I think that would be a perfectly acceptable one to present to them."

Nichols/Myers made a motion to deny the installation of additional signs at City Parking Lot I. The motion passed 5-0.



Privilege of the Floor (opportunity for public comment for matters not on the agenda):
At 4:39 p.m., Mayor Leichty opened Privilege of the Floor. There were no comments.

APPROVAL OF CIVIL & UTILITY CLAIMS

Mayor Leichty made a motion to approve Civil City and Utility claims and adjourn the meeting. Board member Nichols seconded the motion.

ADJOURNMENT

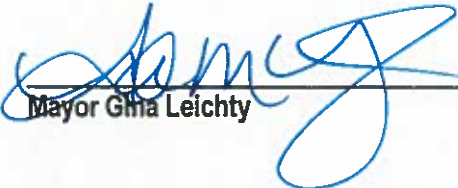
Mayor Leichty adjourned the meeting at 4:39 p.m.

Exhibit 1: A Jan. 22, 2026 memorandum from Community Development Specialist Theresa Cummings with an update on agenda item #5, Planning & Zoning Department request: Deny a subordination request for a CDBG-owner-occupied rehab project from Activity #267, Program Year 2018.

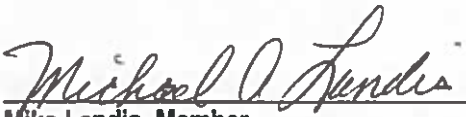
Exhibit 2: Before the meeting, Superintendent of the City Water Treatment & Sewer Collection Department Marv Shepherd provided the Board with a revised memorandum with corrected calculations for agenda item #8, Water & Sewer Department request: Approve the allocation of 0.70 cents to the Water Maintenance Repair Fund and 0.40 cents to the Sewer Maintenance Repair Fund for the 2026 billing year.

Exhibit 3: At the meeting, City Civil Engineer Brad Minnick provided Board members with an amendment just developed in collaboration with the Elkhart County Engineer and the review of designer records recommendation for sign placement. The one-page map of proposed signage was provided for agenda item #12, Engineering Department request: Approve the installation of additional wayfinding and regulatory speed limit signs approaching the Peddlers Road and Reliance Road roundabout.

APPROVED:



Mayor Gina Leichty



Mike Landis, Member



A handwritten signature in black ink, appearing to read "Orv Myers", written over a horizontal line.

Orv Myers, Member

A handwritten signature in black ink, appearing to read "Mary Nichols", written over a horizontal line.

Mary Nichols, Member

A handwritten signature in blue ink, appearing to read "Barb Swartley", written over a horizontal line.

Barb Swartley, Member

ATTEST:

A handwritten signature in black ink, appearing to read "Richard R. Aguirre", written over a horizontal line.

Richard R. Aguirre, City of Goshen Clerk-Treasurer

Exhibit #1

Subordi
Rocket F
Waiver in
Model) in
estimate

1/22/26

BOW
exhibits
for

Jan 23, 2026

at for the subordination request they would do a Property Inspection
ed if we would accept an AVM (which stands for Automated Valuation
up what an AVM was, and it is defined as, "a fast, computer-generated
ithms, public records, and sales data."

After the [redacted] contacted Rocket Mortgage and told them that typically an appraisal is required for subordinations and asked if they could provide documentation or information on how they determined the value of the home to be \$150,000 on the Property Inspection Waiver. (I had let them know on 1/5/26 that there was a \$60,900 discrepancy between what county says it is worth and what they are valuing it at.) Rocket Mortgage responded on 1/9 that, "I had a conversation with the client about values in the area and their home and Fannie Mae and Freddie Mac approved it through AUS (automated underwriting system)." They did not provide AVM proof, such as comparable properties sold.

On 1/12/26 Barb Swartley and I emailed about the improvements valuation used in the county database. Barb explained that value of improvements only includes the house and the bank would be considering the house and land. Considering this, the county database lists that at \$98,800, which would bring it up short \$1,489 under the value of her proposed new mortgages of \$100,289.

Also, on 1/12/26 I spoke to the homeowner and explained the discrepancy between the two values and asked if they had any paperwork that would prove the value of the home that they gave to the bank. The homeowner said they might have something but has not been able to produce it. I also referred the homeowner to Lacasa for financial counseling and to seek alternatives should this not work out.

The homeowner met with a financial counselor at Lacasa on 1/15/26 and was given advice on other potential alternatives. The homeowner seemed interested in looking into them and two days later reported they contacted a bank about a home equity line of credit. However, the homeowner went "silent" and stopped returning calls at the end of last week, neither of us have not gotten an update despite a number of phone calls and emails to determine where they are at.

As you requested, I also asked Rocket Mortgage for estimates from contractors for the \$27,200 in improvements. This is what I received:

This letter is to give notice that we are working at the home located at [redacted] Goshen, IN 46528. This is to let you know that we are placing the siding and furnace for a total amount of \$16,200. To paint the whole interior it'll be an additional \$7,800. We are also remodeling the whole kitchen for the amount of \$3,200. With everything included it'll be a total amount of \$27,200. If any questions, do not hesitate to reach out at [redacted] and ask for [redacted]

My recommendation has not changed as a result of the information received. I still recommend denial based on:

1. The interest rate is increasing from 4.625% to 6.75%
2. The monthly payment is increasing from \$516 to \$722 a month
3. The mortgage term is increasing from the remaining 24 years to 30 years
4. The Elkhart County database values the land and improvements at \$98,800 and does not provide adequate equity to cover the cost of the new mortgage at \$85,000 plus the CDBG mortgage of \$15,289.73, totaling \$100,289.73.

Exhibit #2



Marv Shepherd, Superintendent
Water Treatment & Sewer Collection Department

308 North Fifth Street • Goshen, IN 46528-2802

Phone (574) 534-5306 • TDD (574) 534-3185

marvshepherd@goshencity.com • www.goshenindiana.org

January 22, 2026 (Rev. 2)

To the Board of Public Works & Safety, and Stormwater Board:

As per Ordinance No. 4531, the Board of Public Works and Safety and Stormwater Board is to annually review the balances of the Residential Water and Sewer Line Maintenance Repair Fund and decide how the \$1.10 repair fee is to be divided and assessed on monthly water and sewer bills.

The total expenditure for sewer in 2025 was \$64,666.08.

Sewer Repair Fund			
Year	Claims	Balance Year End	Assessment per Sewer Bill
2007	\$15,400.40	\$87,227.12	\$0.70
2008	\$11,333.79	\$153,559.95	\$0.70
2009	\$25,368.83	\$151,593.93	\$0.20
2010	\$17,418.84	\$136,394.38	\$0.00
2011	\$74,386.98	\$78,316.97	\$0.00
2012	\$19,907.18	\$89,962.79	\$0.50
2013	\$6,274.14	\$111,871.46	\$0.30
2014	\$46,081.22	\$90,185.23	\$0.10
2015	\$41,852.98	\$70,802.22	\$0.45
2016	\$16,608.44	\$94,239.47	\$0.45
2017	\$74,303.86	\$57,285.97	\$0.35
2018	\$46,206.69	\$63,737.88	\$0.55
2019	\$105,322.53	\$19,109.39	\$0.30
2020	\$37,891.34	\$41,533.86	\$0.60
2021	\$18,421.43	\$44,937.32	\$0.20
2022	\$78,412.05	\$19,262.29	\$0.70
2023	\$77,439.23	\$23,136.86	\$0.70
2024	\$102,524.83	-\$8,090.21	\$0.70
2025	\$64,666.08	\$1,106.18	\$0.70

Sewer Repair Fee

Beginning Bal: **-\$6,052.42**

Ending Bal (12/31/25): \$1,106.18

Collected \$71,124.68 (includes \$350.00 deductible x 11 repairs)

2025 – Claims Pd: \$64,666.08/12 months = \$5,388.84/month

2024 – Claims Pd: \$102,524.83/12 months = \$8,543.74/month

2023 – Claims Pd: \$77,439.23/12 months = \$6,453.26/month

2022 – Claims Pd: \$78,154.10/12 months = \$6,512.84/month

2021 – Claims Pd: \$18,421.43/12 months = \$1,535.11/month

2020 – Claims Pd: \$37,891.44/12 months = \$3,157.62/month

Proposed Motion: Move to approve the recommendation of the Goshen Utility Department to allocate \$0.70 cents to the Water Maintenance Fund and \$0.40 to the Sewer Maintenance Fund for the 2026 billing year.

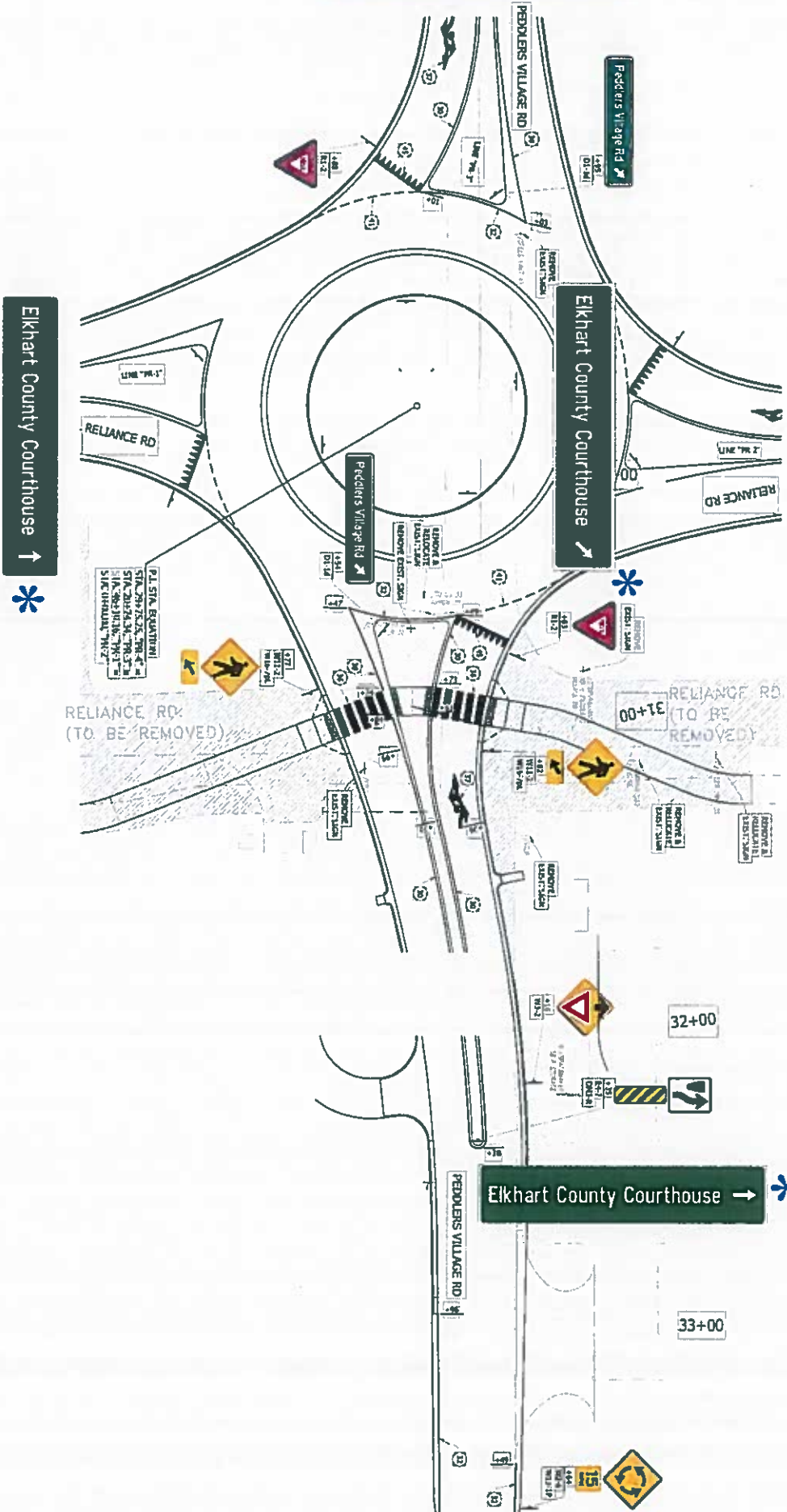
Regards,



Marvin Shepherd
Superintendent
Goshen Water and Sewer Collections

Exhibit #3

Courthouse Location



Amendment to agenda item #12.
1.22.2026 BOW meeting