

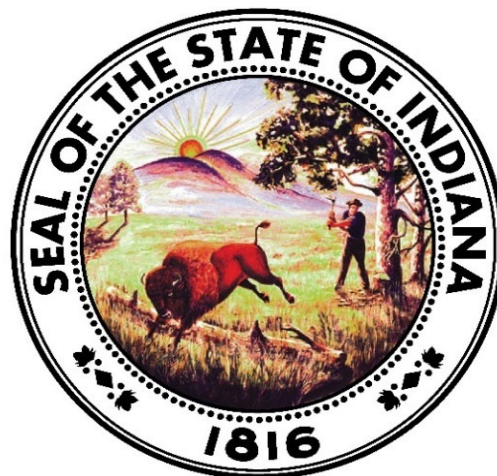
**STATE BOARD OF ACCOUNTS**  
**302 West Washington Street**  
**Room E418**  
**INDIANAPOLIS, INDIANA 46204-2769**

ANNUAL COMPREHENSIVE FINANCIAL REPORT

OF

ST. JOSEPH COUNTY, INDIANA

January 1, 2022 to December 31, 2022



**FILED**

01/10/2024



**STATE OF INDIANA**  
AN EQUAL OPPORTUNITY EMPLOYER

STATE BOARD OF ACCOUNTS  
302 WEST WASHINGTON STREET  
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January 10, 2024

To: The Officials of St. Joseph County  
St. Joseph County  
St. Joseph County, Indiana

As authorized under Indiana Code 5-11-1, we engaged private examiners under our review to perform the audit of St. Joseph County. We have reviewed the Annual Comprehensive Financial and Single Audit Reports which have been opined upon by FORVIS, LLP, Independent Public Accountants, for the period January 1, 2022 to December 31, 2022. Per the *Independent Auditor's Report*, the financial statements included in the Annual Comprehensive Financial Report present fairly, in all material respects, present fairly, in all material respects, the respective financial position of the governmental activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of the County, as of December 31, 2022, and the respective changes in financial position, and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

We call your attention to the findings in the report. The findings appear on pages 11 through 13 of the Single Audit Report, which is included after the Annual Comprehensive Financial Report. Please refer to the Schedule of Findings and Questioned Costs for further details related to the findings. Management's Corrective Action Plan appears at the end of the reports.

In our opinion, FORVIS, LLP prepared the audit report in accordance with the guidelines established by the State Board of Accounts.

The report is filed with this letter in our office as a matter of public record.

Tammy R. White, CPA  
Deputy State Examiner

St. Joseph County, Indiana  
Annual Comprehensive Financial Report  
Fiscal Year Ended December 31, 2022  
Report Prepared by the St. Joseph County Auditor's Office

ST. JOSEPH COUNTY  
Annual Comprehensive Financial Report  
For the Year Ended December 31, 2022

**Table of Contents**

	<u>Page</u>
 <b><u>INTRODUCTORY SECTION (Unaudited)</u></b>	
Letter of Transmittal	i-viii
Organization Chart	ix
List of County Officials	x
 <b><u>FINANCIAL SECTION</u></b>	
<b>Independent Auditor's Report</b>	1-3
<b>Management's Discussion and Analysis (Unaudited)</b>	4-21
 <b>Basic Financial Statements:</b>	
Government-wide Financial Statements:	
Statement of Net Position	22-24
Statement of Activities	25
Fund Financial Statements:	
Governmental Funds:	
Balance Sheet	26
Reconciliation of the Balance Sheet to the Statement of Net Position	27
Statement of Revenues, Expenditures, and Changes in Fund Balances	28
Reconciliation of the Statement of Revenues, Expenditures, and Changes in Fund Balances to the Statement of Activities	29
Proprietary Funds:	
Statement of Net Position	30
Statement of Revenues, Expenses, and Changes in Net Position	31
Statement of Cash Flows	32
Fiduciary Funds:	
Statement of Fiduciary Net Position	33
Statement of Changes in Fiduciary Net Position	34
Component Units:	
Statement of Net Position	35-36
Statement of Activities	37
Notes to Financial Statements	38-95
 <b>Required Supplementary Information (Unaudited):</b>	
Schedule of Changes in the County's Proportionate Share of the Net Pension Liability and Related Ratios	96-97
Schedule of County Contributions – Pension	98-99
Schedule of Investment Returns	100-101
Schedule of Proportionate Share of Net Pension Liability and Related Ratios – INPRS (PERF)	102
Schedule of Employer Contributions – INPRS (PERF)	103

ST. JOSEPH COUNTY  
Annual Comprehensive Financial Report  
For the Year Ended December 31, 2022

**Table of Contents, Continued**

Schedule of Changes in the County’s Net Other Post-Employment Benefits	
Liability and Related Ratios – St. Joseph County Retiree Healthcare Plan	104
Budget Comparison Schedules – General Fund and Major Special Revenue Funds	105-108
Budget/GAAP Reconciliation – General Fund and Major Special Revenue Funds	109
Notes to Required Supplementary Information	110

**Other Supplemental Information:**

Non-major Governmental Funds:	
Combining Balance Sheet	111
Combining Statement of Revenues, Expenditures, and Changes in Fund Balances	112
Non-major Special Revenue Funds:	
Combining Balance Sheet	113-150
Combining Statement of Revenues, Expenditures, and Changes in Fund Balances	151-188
Non-major Capital Projects Funds:	
Combining Balance Sheet	189-193
Combining Statement of Revenues, Expenditures, and Changes in Fund Balances	194-198
Non-major Debt Service Funds:	
Combining Balance Sheet	199-200
Combining Statement of Revenues, Expenditures, and Changes in Fund Balances	201-202
Internal Service Funds:	
Combining Statement of Fiduciary Net Position	203
Combining Statement of Revenues, Expenses, and Changes in Net Position	204
Combining Statement of Cash Flows	205
Custodial Funds:	
Combining Statement of Net Position	206-219
Combining Statement of Revenues, Expenses, and Changes in Net Position	220-233

**STATISTICAL SECTION (Unaudited)**

Financial Trend Information	
Net Position by Component	234
Changes in Net Position	235-236
Fund Balances – Governmental Funds	237
Changes in Fund Balances – Governmental Funds	238
Revenue Capacity Information	
Property Tax Levies and Collections	239
Direct and Overlapping Property Tax Rates	240
Detail of Net Assessed Value	241
Assessed Value and Actual Value of Taxable Property	242
Net Assessed Value of Taxable Property	243
Property Tax Collections - Cash Basis	244
Principal Property Taxpayers - Current and Nine Years Ago	245
Local Income Tax Revenue - Cash Basis	246
Local Income Tax Trust Balance with the State of Indiana - Cash Basis	247
Gasoline Tax Collections - Cash Basis	248
Hotel/Motel Tax Collections - Cash Basis	249
Wheel and Excise Surtax Collections - Cash Basis	250

ST. JOSEPH COUNTY  
Annual Comprehensive Financial Report  
For the Year Ended December 31, 2022

**Table of Contents, Continued**

Debt Capacity Information	
Computation of Legal Debt Margin	251
Legal Debt Margin Information	252
Ratios of Outstanding Debt by Type	253
Computation of Direct and Overlapping Debt	254
Ratio of Annual Debt Service Expenditures for General Obligation Bonded Debt to Total Governmental Expenditures	255
Ratio of Net General Obligation Bonded Debt to Net Assessed Value and Net Bonded Debt Per Capita	256
Demographic and Economic Information	
Demographic Statistics	257
Employment by Type and Industry	258
Principal Employers	259
Financial Institutions	260
Operating Information	
Capital Asset and Infrastructure Statistics by Function/Program	261
Operating Indicators by Function/Program	262
Number of County Government Employees by Department	263-264
Insurance Coverage	265

# **INTRODUCTORY SECTION**

# ST. JOSEPH COUNTY AUDITOR

227 W. Jefferson Blvd. Second Floor  
County City Building  
South Bend, IN 46601  
Telephone 574-235-9668  
Fax 574-235-5024

**John H. Murphy**  
Auditor

**Abby Doyle**  
Chief Deputy

**Kathryn Bishop**  
Finance Director

December 22, 2023

Members of the St. Joseph County Council  
Members of the St. Joseph Board of Commissioners  
Residents of St. Joseph County:

The **Annual Comprehensive Financial Report** ("Financial Report") of **St. Joseph County, Indiana** (the "County") for the year ended **December 31, 2022** is hereby submitted. Responsibility for both the accuracy of the data and the completeness and fairness of the presentation, including all disclosures, rests with management. To the best of our knowledge and belief, the enclosed data is accurate in all material respects and is reported in a manner designed to present fairly the financial position and results of operations of the various funds of the County. All disclosures necessary to enable the reader to gain an understanding of the government's financial activities are included.

Generally Accepted Accounting Principles (GAAP) require that management provide a narrative introduction, overview, and analysis to accompany the basic financial statements in the form of the Management's Discussion and Analysis (MD&A) report. This letter of transmittal is designed to complement the MD&A and Financial Report and should be read in conjunction with these reports. St. Joseph County's MD&A can be found immediately following the independent auditors' report.

The Annual Comprehensive Financial Report is presented in **four sections: introductory information, financial information, and statistical information. The federal compliance information is reported in a separate report.** The introductory section includes this transmittal letter, the County's organization chart, and a listing of principal County officials. The financial section begins with the independent auditors' report on the County's financial statements and schedules, the Managements' Discussion and Analysis report, followed by the County's basic financial statements and accompanying notes. The remaining portion of this section includes the combining and individual fund and other financial statements and schedules. The statistical section includes selected financial and demographic information generally presented on a multi-year basis, which has been provided to give the reader a broader understanding of the County. The federal awards compliance section (reported in a separate report), which includes the results of the supplemental audit of the County's federal awards and the internal controls necessary for compliance.

The County is required to undergo an annual single audit in conformity with the provisions of the Code of Federal Regulations Title 2 Part 200, the provisions of Indiana Code section 5-11-1-9 and the requirements of the Indiana State Board of Accounts. Information related to the single audit, including the schedule of federal financial assistance, findings and recommendations, and the auditors' reports on the internal control structure and compliance with applicable laws and

regulations, is presented in a separate report.

The following pages of this transmittal letter begin with a general overview of the County and the surrounding area. Also summarized are the key financial, budgetary and property tax controls with which the County is required to comply. The remainder includes a discussion of the prior year's financial challenges and accomplishments and other key issues the County is facing along with the impact that they may have on current and future budgets.

## **General Information**

**St. Joseph County is the fifth largest county in the State of Indiana.** St. Joseph County was named by early missionaries for the St. Joseph River and organized in 1830. The County covers 458 square miles, and the City of South Bend is the County seat. St. Joseph County's 2020 U.S. Census Bureau population was 272,912. This represents an increase in population of 5,981 residents as compared to the 2010 Census population of 266,931. The County continues to experience growth in the downtown areas of its two largest cities (South Bend and Mishawaka), in the Granger subdivision and in other unincorporated areas of the County. During 2022, housing prices increased as people realized that St. Joseph County was a great place to start a business or raise a family. Residential development is occurring throughout the County, particularly in the areas surrounding the University of Notre Dame campus, in the Granger subdivision and in downtown Mishawaka.

St. Joseph County operates with a three-member, elected Board of Commissioners that exercises executive functions and a nine-member, elected County Council that exercises legislative functions. The County Council serves as the fiscal body and approves the annual budget. The elected Auditor is the Chief Financial Officer (CFO) and the elected Treasurer serves as Chief Investment Officer. Other elected officials include Assessor, Sheriff, Clerk, Prosecuting Attorney, Recorder, and Surveyor. **St. Joseph County has a bond rating of A+ with Standards & Poor's.** A recent report from Standard and Poor's noted that the County had "very strong liquidity" with high cash reserves and "very strong debt and contingent liability profile" with low debt levels.

The County provides a full range of traditional governmental services to its residents. These services include general governmental services; police protection and a county jail; a health department; judicial services and courts; sanitation services; the construction and maintenance of highways, streets, and infrastructure; parks and recreation; and a history museum.

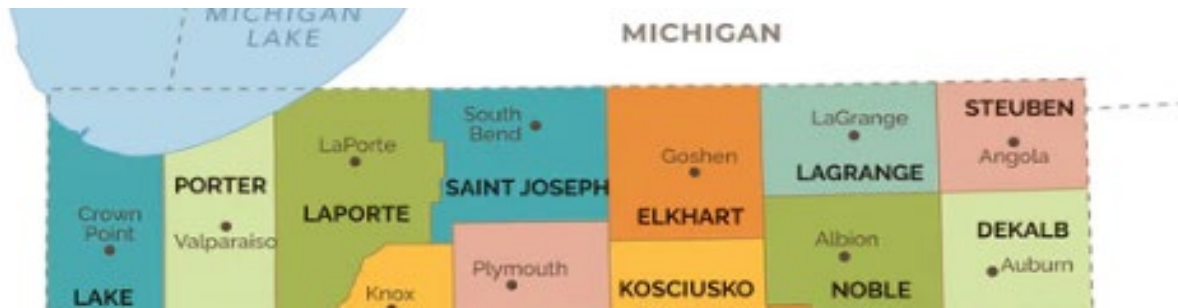
## **Location**

St. Joseph County lies within the heartland of the manufacturing belt and metropolitan regions of the Upper Midwest and Canada. St. Joseph County is in the north central part of Indiana, ten miles south of the Michigan state line, in a region commonly referred to as Michiana. The region is a vibrant and diverse area with a strong economy based on a mix of health care, agricultural, service, manufacturing, education, and other commercial and tourism industries. This diverse economic mix creates varied employment opportunities for the area's residents while providing insulation via diversification from future economic downturns.

The County is home to the University of Notre Dame, St. Mary’s College, Indiana University South Bend, Bethel University, and other educational institutions.



St. Joseph County is approximately 90 miles east of Chicago, 140 miles north of Indianapolis and 115 miles south of Grand Rapids, Michigan. Accessibility to transportation has supported economic growth within the community. Transportation infrastructure includes Interstate 80/90, the South Bend International Airport (which is the second busiest in the State of Indiana), and the South Shore Line. Proximity to Chicago, the largest rail and intermodal (rail/truck/ocean/inland waterway) transfer point in the country, is a significant advantage to the County. In 2017, the County announced plans to partner with federal, state, and other local governments to reduce the South Shore Line travel time to downtown Chicago to approximately 90 minutes. When completed, this project will be transformative to the local economy.



### **Economic Conditions and Outlook**

The estimated labor force in St. Joseph County is 132,460 workers (2022, STATS Indiana, using data from the Indiana Department of Workforce Development). The workers are typical of the Midwest: well-trained with a strong work ethic. Approximately 91% of the area’s adult population are high school graduates or higher with an estimated 32.1% earning a bachelor’s degree or higher. The unemployment rate in St. Joseph County was 4.1% in February 2023. This unemployment rate was slightly higher than the State of Indiana unemployment rate of 3.5%. The unemployment rate in St. Joseph County was in the middle range compared to its surrounding counties—Elkhart County (3.8%), La Porte County (4.7%), and Marshall County (3.7%) in Indiana and Cass County (5.4 %) and Berrien County (5.2 %) in Michigan (Ycharts.com).

The employment profile for St. Joseph County provides a good overview of the economic makeup of this community.

Employment estimates for the County’s major economic sectors are as follows (2021 STATS Indiana Summary, using data from US Bureau of Economic Analysis):

<b>Type</b>	<b>Employment</b>	<b>Percent</b>	<b>Avg. Earnings</b>
Health Care, Social Services	22,450	14.4%	\$71,541
Retail Trade	16,000	10.3	39,960
Manufacturing	13,745	8.8	84,265
Government	13,785	8.9	63,068
Accommodation, Food Service	10,988	7.1	29,003
Professional, Technical Service	7,950	5.1	107,692
Construction	7,546	4.8	69,673
Transportation, Warehousing	6,816	4.4	44,736
Wholesale Trade	6,778	4.4	94,425
Farm	686	0.4	53,764
Other	48,870	31.4	55,645
<b>Total</b>	<b>155,614</b>	<b>100.0%</b>	<b>\$62,121</b>

In 2021, St. Joseph County had 106,330 households with a median household income of \$59,325. The median age of St. Joseph County residents was 36.7 years old. A total of 79.3% of residents identified as white, 13.8% as African American and 10.2% as Hispanic (2022 STATS Indiana). A total of 72,789 (61.4%) housing units were owner occupied and 33,541 (28.5%) housing units were renter occupied. The median value of a home in St. Joseph County was \$142,300 (2021 STATS Indiana). In contrast, the median value of a home in Chicago (\$277,600), Indianapolis (\$244,900) and Grand Rapids (\$168,700) are higher than in St. Joseph County (U.S. Census Bureau). This affordability of housing in St. Joseph County makes it an attractive place to live and work.

St. Joseph County is home to major employers in higher education, health care services and manufacturing. The following is a listing of major employers in the County:

<b>Company Name</b>	<b>Industry</b>	<b>No. of Employees</b>
University of Notre Dame	Higher Education	6,171
Msm Holdco, LLC	Business Services	3,100
Saint Joseph Regional Medical Center Inc.	Health Care	3,000
Beacon Medical Group	Health Care	1,900
City of South Bend	Local Government	1,073
Press Ganey Associates, Inc.	Health Care	945
AM General LLC	Manufacturing	800
Air Wisconsin Airlines LLC	Regional Airline	756
Honeywell International Inc.	Manufacturing	700
Ivy Tech Community College of Indiana	Higher Education	654

Source: South Bend Regional Chamber of Commerce and City of South Bend 2022 Annual Comprehensive Financial Report

## Saint Joseph County History and Amenities

In 1820, Pierre Navarre of the American Fur Trading Company was the first settler in the area to become later known as St. Joseph County. St. Joseph County has continued to progress in its growth since 1842 when Father Edward Sorin named his rustic log chapel “Notre Dame du Lac” and began to teach the local Indians. Today the chapel has grown into the University of Notre Dame. In 1852, H.C. Studebaker started the industry of making wagons and horse-drawn buggies that evolved into the manufacturing of the Studebaker automobile. At its peak, the Studebaker Automobile Company employed 26,000 people in the County. It is estimated that Studebaker produced over 4.2 million vehicles until its closure in 1963.

Another industrial firm that would later become the area’s largest began in 1923 when Vincent Bendix began manufacturing automotive brakes. In 1929, the company became the Bendix Aviation Corporation, and now, as Honeywell, is a leading manufacturer of automotive and aerospace products. The Singer Sewing Company and the Oliver Chilled Plow Works were other important companies during the early history of St. Joseph County.

In the 1840s and 1850s, many St. Joseph County residents were secretly involved in helping fugitive slaves escape from the South through the Underground Railroad. Many residents offered their homes, barns, and businesses up as “stations” or safe places in which runaways could eat and rest as they made their way North. Most notable among local Underground Railroad conductors was James Washington, a well-known and well-respected free Black man in South Bend. Mr. Washington was a barber who, along with Mr. Sawyer, collected money from local citizens to fund the Underground Railroad.

Special attractions within St. Joseph County include the Olympic-class East Race Waterway and East Bank area; newly-renovated Morris Performing Arts Center, which provides for the Broadway Theater League, the South Bend Symphony Orchestra with the Chamber and Pops Orchestras, and Southold Dance Theater; award-winning South Bend Civic Theater; Studebaker National Museum; South Bend Museum of Art; Raclin-Murphy Museum of Art at Notre Dame; Northern Indiana Center for History; Copshaholm/The Oliver Mansion; Century Center; University Park Mall; Potawatomi Zoo; Morris Conservatory/Muessel-Ellison Tropical Gardens; Healthworks! Kids Museum; Farmers’ Market; and the Byers Softball Complex. The Four Winds Field Baseball Stadium is a 5,600-seat facility which opened in 1987 and is rated among the best in minor league baseball. The stadium is home to the South Bend Cubs, a minor league team affiliated with the Chicago Cubs.



Former residents of St. Joseph County include Schuler Colfax, Vice President of the United States; Ryan Newman, NASCAR driver; Joe Kernan, Vietnam POW, and Governor of Indiana; Knute Rockne, Notre Dame football coach; Sydney Pollack, movie director; Fr. Ted Hesburgh, President of the University of Notre Dame, and Chair of the U.S. Civil Rights Commission; and Pete Buttigieg, former Mayor of South Bend, Presidential candidate, and current U.S. Secretary of Transportation.

### **Financial, Budgetary and Property Tax Controls**

**Internal Controls.** The St. Joseph County Auditor's Office is responsible for establishing and maintaining an internal control structure designed to ensure that the assets of the government are protected from loss, theft, or misuse and to ensure that adequate accounting data is compiled to allow for the preparation of financial statements in conformity with generally accepted accounting principles. The internal control structure is designed to provide reasonable, but not absolute, assurance that these objectives are met. The concept of reasonable assurance recognizes that: (1) the cost of a control should not exceed the benefits likely to be derived; and (2) the valuation of costs and benefits requires estimates and judgments by management. In June 2016, the County Council and County Commissioners approved an Internal Controls Standards Policy for the County government, in accordance with State statutes. **In January 2020, the County Council and County Commissioners approved a Cash Reserves Policy for all funds of the County.** The Auditor's office has developed a tracking schedule to monitor compliance with the policy.

**Single Audit.** As a recipient of federal and state financial assistance, the County is also responsible for ensuring that an adequate internal control structure is in place to ensure compliance with applicable laws and regulations related to those programs. This internal control structure is subject to periodic evaluation by management of the County. As part of the County's single audit described earlier, tests are performed to review internal controls to determine the auditing procedures that are appropriate under the circumstances, including that portion related to federal financial assistance programs, as well as to determine that the County has complied with applicable laws and regulations. The results of the County's single audit for the year ended December 31, 2022 are included in this report.

**Budgetary Controls.** In accordance with Indiana statutes, the County maintains budgetary controls integrated within the accounting system. The objective of these budgetary controls is to ensure compliance with legal provisions embodied in the annual appropriated budget (prepared on a cash basis) which is adopted by the County Council and County Commissioners or Redevelopment Commission (depending on the fund) and then reviewed and approved by the State of Indiana Department of Local Government Finance (DLGF). Activities of the general fund, special revenue funds, capital project funds, and debt service funds are included in the annual budget. The level of budgetary control (that is, the level at which expenditures cannot legally exceed the appropriated amount) is established by major budget classification within funds. These major budget classifications are personnel, supplies, services, and capital outlay. The County Council and County Commissioners may transfer appropriations from one major budget classification to another within a department by ordinance if the total appropriations for that fund are not exceeded. Additional appropriations for more than the original budget must be approved by the County Council and County Commissioners and are also submitted to the DLGF for either approval or acknowledgement (depending on the fund).

Additional appropriations for funds approved by the Redevelopment Commission do not require DLGF approval. The deadline for adoption of the annual budget is November 1<sup>st</sup>. The County's fiscal year begins on January 1<sup>st</sup>.

The County maintains an encumbrance accounting system as one technique of accomplishing budgetary control. Encumbered amounts do not lapse at year end and are carried over to the following year as a part of the subsequent year's budget. To encumber funds, an invoice or signed contract, along with a purchase order, must be received and issued prior to December 31<sup>st</sup>. In addition, certain fiscal year grant budgets carryforward as of December 31<sup>st</sup>.

**To provide an additional level of control and oversight, the County Auditor's office prepares a Budget vs Actual Summary and Expenditure Detail reports for each budgeted fund and account each month.** These reports are submitted to County Council and County Commissioners every month for their review.

**Property Tax Controls.** In addition to budgetary and other controls established by Indiana law, the County must operate within specific and rigid controls governing the amount of property tax it may levy. The property tax control program, which began in 1973, limits the amount of property tax that may be levied by each unit of government in its legally budgeted funds. The total amount of property tax levied by the unit may increase by the six-year average annual growth in Indiana personal non-farm income, as calculated by the U.S. Bureau of Economic Analysis, with a 6% maximum. This calculated amount is referred to as the maximum levy "growth quotient." For property tax revenue assessed in 2022 and payable in 2023, the growth quotient was 5%. This means that property tax revenue for levy-controlled funds may not increase by more than 5% from the previous year, even if the increase in the assessed value of the property is higher than this. This law is designed to protect taxpayers from large property tax increases when property values increase rapidly.

During March 2008, the State of Indiana General Assembly enacted property tax reform legislation which made significant changes in the property tax system by capping the amount of property taxes at 1% of grossed assessed value for residential homesteads, 2% for agricultural/rental properties and 3% for all other real and personal property. Known as the "circuit breaker" law, this legislation was phased in over a two-year period beginning in 2009. The loss of revenue to the County due to this legislation was approximately \$13.7 million dollars (2022 St. Joseph County Circuit Breaker Report). **Despite the impact of circuit breaker, property tax collections for St. Joseph County have increased from \$47.6 million dollars in 2012 to \$62.2 million dollars in 2022.**

Local income tax revenue has increased significantly in recent years. Local income tax is charged at a rate of 1.75% of employee wages and is distributed to all local governments in St. Joseph County based on certain factors. **Local income tax allocated to the St. Joseph County government has increased from \$17.3 million dollars in 2012 to \$38.8 million dollars in 2021. This includes the creation of a dedicated PSAP 911 local income tax to fund the operations of the call center.**

### **Prior Financial Challenges and Current Outlook**

St. Joseph County has dealt effectively with the "circuit breaker" property tax losses noted above and finds itself in a solid financial position as of December 31, 2022. **The General Fund GAAP fund balance of \$28.0 million dollars is 30% of annual expenditures.** The Government Finance Officers Association (GFOA) recommends General Fund reserves of at least two months of expenditures, or 16.67% of annual expenditures. Total Governmental fund balance increased by \$9.4 million dollars from \$104.6 million dollars as of December 31, 2021 to \$114.0 million dollars as of

December 31, 2022. **Total governmental fund balance was 48.9% of total governmental annual expenditures as of December 31, 2022.** In a Standard and Poor’s bond report, dated October 26, 2022, it was noted that the County had an “affordable and low debt burden relative to its budget and tax base” and had “prudent fiscal management incorporating frequent budget reporting, projections, and an established 20% minimum cash reserve policy”.

Finally, the County has been impacted by the COVID-19 pandemic as is true for most local governments. **Under the 2021 American Rescue Plan (ARP) Act, St. Joseph County received funding of \$26.4 million dollars in 2021 and \$26.4 million dollars in 2022** to provide resources for COVID-19 prevention, assistance to restaurants and hotels impacted by the pandemic, money for public safety projects like police body cameras, and funding for general infrastructure like road paving and bridges. The ARP funds have been very helpful in combatting the disease and providing money for capital projects.

**St. Joseph County revenue has only been marginally negatively impacted by the COVID pandemic.** Gas tax revenue decreased by \$504 thousand dollars in 2020 but has increased by \$1.4 million dollars in 2022. Property tax revenue has increased steadily since 2020, as the value of real estate has increased. Local income tax revenue decreased by 1.2% during 2021 but has rebounded nicely and increased in by 17.9% in 2022. Innkeepers tax collections took a hit during the pandemic but have rebounded to pre-pandemic levels. **Although counterintuitive, St. Joseph County was in a better overall financial position as of December 31, 2022 than it was before the COVID pandemic.**

### **Acknowledgments**

The preparation of the **2022 Annual Comprehensive Financial Report** was made possible by the dedicated service of the County’s department fiscal officers and the staff of the County Auditor’s office. Each fiscal officer and member of the Auditor’s office has our sincere appreciation for their contributions made in the preparation of this report and records for the audit. We would like to acknowledge the efforts of our partners at Kruggel Lawton, CPAs (including Allison Allman) for their work in helping to prepare this report. We appreciate the work of our independent auditors FORVIS led by Michal Earls and David Hartwell. In addition, we would like to thank the staff of the Indiana State Board of Accounts (including Vicki Urbanik-Randall) for their hard work and dedication towards this effort.

In closing, without the leadership and support of the St. Joseph County Council and the St. Joseph County Board of Commissioners, preparation of this report would not have been possible.

Sincerely,

*John H. Murphy*

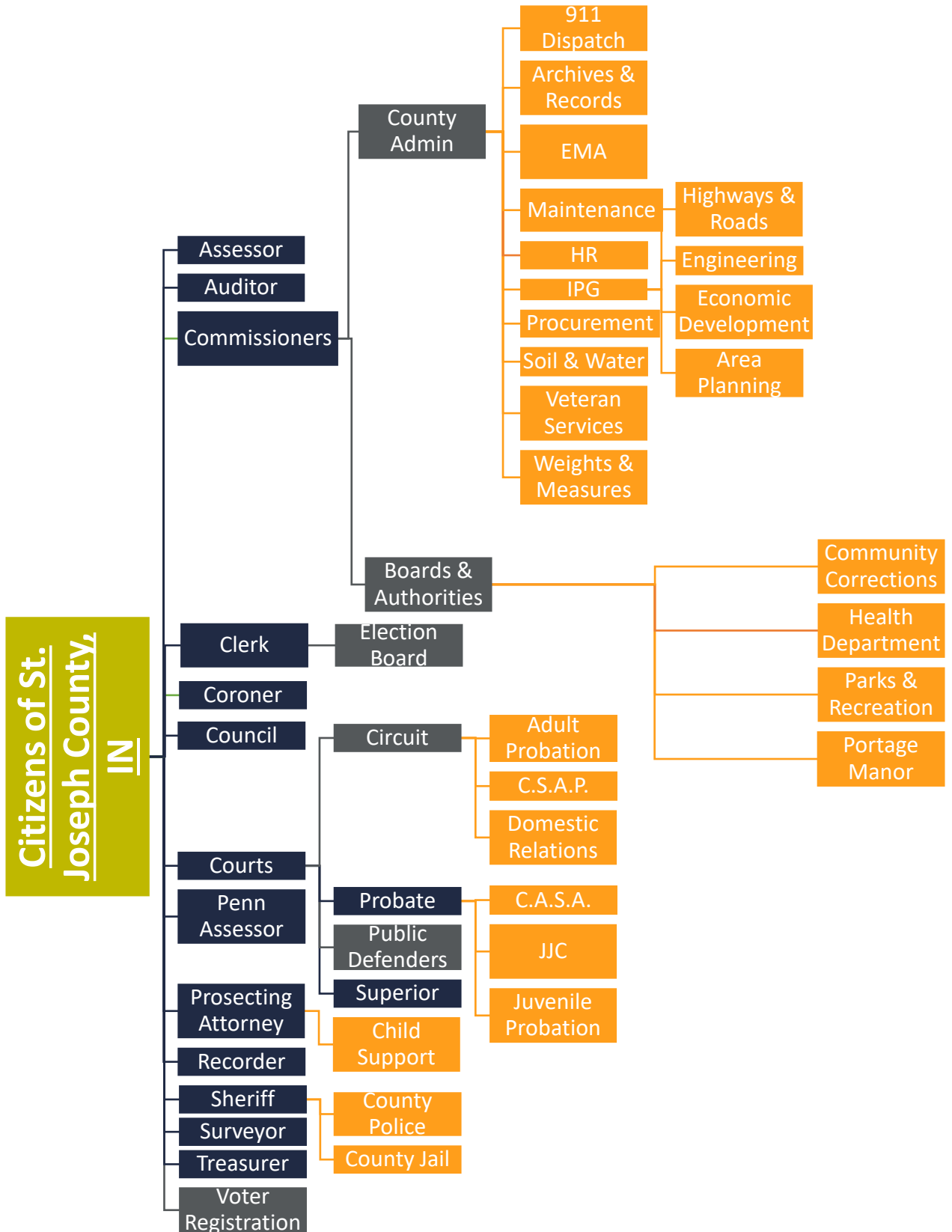
John H. Murphy  
County Auditor

*Abby Doyle*

Abby Doyle  
Chief Deputy Auditor

*Kathryn Bishop*

Kathryn Bishop  
Finance Director



ST. JOSEPH COUNTY  
COUNTY OFFICIALS  
DECEMBER 31, 2022

<u>Office</u>	<u>Official</u>	<u>Term</u>
County Auditor	Mike Hamann	01-01-19 to 12-31-22
County Treasurer	Tim A. Swager	01-01-21 to 12-31-24
Clerk of the Circuit Court	Rita L. Glenn	01-01-19 to 12-31-22
County Sheriff	William Redman	01-01-19 to 12-31-22
County Recorder	Mary B. Wisniewski	01-01-21 to 12-31-24
President of the Board of County Commissioners	Andrew T. Kostielney Carl Baxmeyer	01-01-19 to 08-26-22 08-29-22 to 12-31-26
President of the County Council	Rafael Morton	01-01-21 to 12-31-22

# **FINANCIAL SECTION**



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[forvis.com](http://forvis.com)

## Independent Auditor's Report

Board of Commissioners  
St. Joseph County, Indiana  
South bend, Indiana

### Report on the Audit of the Financial Statements

#### *Opinions*

We have audited the financial statements of the governmental activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of St. Joseph County, Indiana (County), as of and for the year ended December 31, 2022, and the related notes to the financial statements, which collectively comprise the County's basic financial statements as listed in the table of contents.

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of the County, as of December 31, 2022, and the respective changes in financial position, and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

#### *Basis for Opinions*

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States (*Government Auditing Standards*). Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are required to be independent of the County, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

#### *Emphasis of Matter*

As discussed in Note 13 to the financial statements, the beginning net position of the discretely presented component units has been restated to correct an error. Our opinion is not modified with respect to this matter.

#### *Responsibilities of Management for the Financial Statements*

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the County's ability to continue as a going concern for 12 months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

### ***Auditor's Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the County's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the County's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

### ***Required Supplementary Information***

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and required supplementary information, as listed in the table of contents, be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with GAAS, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

### **Supplementary Information**

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the County's basic financial statements. The combining nonmajor fund financial statements are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with GAAS. In our opinion, the supplementary information is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

### **Other Information**

Management is responsible for the other information included in the annual comprehensive financial report. The other information comprises the introductory and statistical sections but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

### **Other Reporting Required by Government Auditing Standards**

In accordance with *Government Auditing Standards*, we have also issued our report dated December 22, 2023, on our consideration of the County's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the County's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the County's internal control over financial reporting and compliance.

**FORVIS, LLP**

Fort Wayne, Indiana  
December 22, 2023

# St. Joseph County, Indiana

## Management's Discussion and Analysis

The management of St. Joseph County, Indiana (the "County") provides herewith this Management's Discussion and Analysis (MD&A) of the financial activities and condition of **St. Joseph County, Indiana** for the fiscal year ended **December 31, 2022**.

Readers of the information contained within this Management's Discussion and Analysis, and any opinion derived therein, should be considered as a part of the greater whole of the financial statements, notes to the financial statements, and supplemental information, as contained within this Basic Financial Statement.

### Financial Highlights

	<u>Governmental Activities</u>	
	<u>2022</u>	<u>2021</u>
Assets/deferred outflows	\$ 666,991,089	\$ 625,121,841
Liabilities/deferred inflows	378,841,548	342,987,556
<b><u>Net position</u></b>		
Net investment in capital assets	331,597,764	342,652,790
Restricted	118,950,554	79,161,930
Unrestricted	<u>(162,398,777)</u>	<u>(139,680,435)</u>
<b>Total net position</b>	<b>288,149,541</b>	<b>282,134,285</b>
Change vs. prior year	6,015,256	(878,849)
Expenses	245,484,401	220,230,552
Revenues	251,499,657	221,109,401

- Government-wide net position was \$288,149,541 as of December 31, 2022.
- Government-wide net position increased by \$6,015,256, or 2.13% during fiscal 2022. The primary reason was that the County received higher local income taxes than expected (with a supplemental distribution of \$1.58 million in local income taxes during the summer).
- Total assets and deferred outflows of resources as of December 31, 2022 of \$669,991,089 increased by \$41,869,248 or 6.70% as compared to total assets and deferred outflows of resources as of December 31, 2021.
- Total liabilities and deferred inflows of resources as of December 31, 2022 of \$378,841,548 increased by \$35,853,992 or 10.45% as compared to total liabilities and deferred inflows of resources as of December 31, 2021.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

- As of December 31, 2022, the government-wide net position of \$288,149,541 has \$331,597,764 invested in capital assets (net of debt) which is not available for spending, \$118,950,554 classified as restricted for debt service; capital outlay; and other; and (\$162,398,777) classified as unrestricted.
- Government-wide revenue received in fiscal 2022 totaled \$251,499,657, an increase of \$30,390,256 or 13.74% versus government-wide revenue received in fiscal 2021.
- Government-wide expenses in 2022 totaled \$245,484,401 an increase of \$25,253,849 or 11.47% compared to expenses in fiscal 2021.
- Explanatory commentary concerning the changes in assets, liabilities, revenue, and expenditures can be found in later sections of this MD&A.

### **Overview of the Financial Statements**

The County's financial statements are comprised of three components: (1) government-wide financial statements, (2) fund financial statements, and (3) notes to the financial statements. This report also includes other supplementary information in addition to the basic financial statements themselves.

### **Government-wide Financial Statements**

The government-wide financial statements are designed to provide readers with a broad overview of the County's finances using "accrual-based accounting," a method of accounting used by private sector businesses.

- **Statement of Net Position**

This statement reports all assets, deferred outflows of resources, liabilities, and deferred inflows of resources of the County as of December 31, 2022. The difference between total assets and deferred outflows of resources less total liabilities and deferred inflows of resources is reported as "net position," and can generally be thought of as the net worth of the County. Increases in net position generally indicate an improvement in financial position while decreases in net position may indicate a deterioration of financial position.

- **Statement of Activities**

This statement serves the purpose of the traditional income statement. It provides consolidated reporting of the results of all activities of the County for the year ended December 31, 2022. Changes in net position are recorded in the period in which the underlying event takes place, which may differ from the period in which cash is received or disbursed. The statement of activities displays the expense of the County's various programs net of the related revenues, as well as a separate presentation of revenue available for general purposes including property and local income taxes, fees for services and other revenue sources.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

The government-wide financial statements distinguish between functions of the County that are principally supported by taxes and intergovernmental revenue (governmental activities) and other functions that are intended to recover all or a significant portion of their costs through user fees and charges (business-type activities). The major governmental activities of the County include general government, judicial services, public safety, street construction and maintenance, infrastructure construction, health services, and parks and recreation. The County reporting entity includes four discrete component units—Solid Waste Management District of St. Joseph County, St. Joseph County Airport Authority, St. Joseph County Public Library, and Mishawaka-Harris-Penn Library. The County does not operate any business-type activities.

### Fund Financial Statements

A fund is a group of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives of the County, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. The funds of the County can be divided into three categories: governmental funds, propriety funds and fiduciary funds. Each fund has its own cash balance which must be maintained according to the County's cash reserve policy.

### Governmental Funds

Governmental funds are used to account for the same functions reported as governmental activities in the government-wide financial statements. However, unlike government-wide financial statements, governmental fund financial statements focus on short-term inflows and outflows of spendable resources, as well as on balances of spendable resources available at the end of the fiscal year. Such information may be useful in evaluating a government's short-term financing requirements. Governmental funds use the modified accrual accounting method. The County maintains four (4) major governmental funds (General, LIT – Economic Development County, LIT – Public Safety County, and American Rescue Plan) and approximately one hundred and seventy-four (174) non-major governmental funds.

### Proprietary Funds

The County maintains one type of proprietary funds: internal service.

- **Internal service funds** are used to accumulate and allocate costs internally among the County's various functions and funds. The County maintains three (3) internal service funds. The County uses internal service funds to account for its self-funded worker's compensation and casualty insurance program, self-funded County employees and retirees' health insurance program and the Interlocal group health insurance program for participating local governments. Three local governments participated in the Interlocal Group Health insurance program during 2022—South Bend Public Transportation (Transpo), Solid Waste Management District of St. Joseph County and St. Joseph County Airport Authority. The latter two governments are reported as discrete component units of St. Joseph County in this financial report. Because the services of the internal service funds predominantly benefit governmental rather than business-type functions, they have been included within governmental activities in the government-wide financial statements, but are combined into a single, aggregated presentation in the proprietary fund financial statements. Individual fund data for the internal service funds is provided in the form of combining statements elsewhere in the report.

### **Fiduciary Funds**

Fiduciary funds are used to account for resources held for the benefit of parties outside the County government. Fiduciary funds are not reflected in the government-wide financial statements because the resources of those funds are not available to support County programs. The County maintains approximately fifty-three (53) fiduciary funds, which consist of one (1) pension trust and fifty-two (52) custodial funds.

### **Pension Trust Fund Operations**

Eligible County employees (except for sworn police officers) are covered by the Public Employees Retirement Fund (PERF). This plan is managed by the Indiana Public Retirement System (INPRS), which is an agency of the State of Indiana. Sworn police officers are covered under the County Police Retirement and Benefit Plans. This fund is managed locally by the Police Department Pension Board. The County maintains a separate fund to record revenue and expenditures of this fund. Financial information for this plan is presented later in this report.

### **Notes to the Financial Statements**

The notes to the financial statements provide additional information that is essential to have a full understanding of the data provided in the government-wide and fund financial statements.

### **Other Information**

In addition to the basic financial statements and accompanying notes and disclosures, this basic financial statement presents supplementary information ("Required Supplementary Information" or "RSI") immediately following the basic financial statements. Other supplementary information is found after Required Supplementary Information. The combining statements referred to earlier in connection with non-major governmental, non-major enterprise, internal service and fiduciary funds are presented immediately after the Required Supplementary Information.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

### Government-wide Financial Analysis

The following financial analysis will focus on the statement of net position and statement of changes in net position of the County's governmental activities as of December 31<sup>st</sup>.

### Statement of Net Position

	Governmental Activities	
	2022	2021
<b>Assets</b>		
Current and other	\$ 255,384,951	\$ 206,734,668
Capital assets (net)	379,462,030	386,969,757
Total Assets	634,846,981	593,704,425
<b>Deferred Outflows of Resources</b>	32,144,108	31,417,416
<b>Liabilities</b>		
Current	55,506,522	34,417,775
Long-term	182,359,377	200,523,064
Total Liabilities	237,865,899	234,940,839
<b>Deferred Inflows of Resources</b>	140,975,649	108,046,717
<b>Net Position</b>		
Net investment in capital assets	331,597,764	342,652,790
Restricted	118,950,554	79,161,930
Unrestricted	(162,398,777)	(139,680,435)
Total Net Position	\$ 288,149,541	\$ 282,134,285

- As of December 31, 2022, total assets and deferred outflows of resources exceeded liabilities and deferred inflows of resources by \$288,149,541 an increase of \$6,015,256, or 2.13%, from the net position level as of December 31, 2021.
- Government-wide assets and deferred outflows of resources increased by \$41,869,248 or 6.70%, as compared to amounts as of December 31, 2021. The increase from prior year was due to an increase of cash on hand at year end and taxes receivable.
- Government-wide liabilities and deferred inflows of resources increased by \$35,853,992 or 10.45%, as compared to amounts as of December 31, 2021. The increase from prior year was due to an increase in accounts payable and bonds payable from a new bond issuance in the current year.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

### Statement of Changes in Net Position

	<u>Governmental Activities</u>	
	<u>2022</u>	<u>2021</u>
<b>Revenues</b>		
Program revenue:		
Charges for services	\$ 22,989,552	\$ 22,949,144
Operating grants	97,521,734	75,335,435
General revenue:		
Property taxes	62,157,159	59,532,100
Other taxes	43,494,014	37,748,671
Other revenue	25,337,198	25,544,051
<b>Total revenues</b>	<u>251,499,657</u>	<u>221,109,401</u>
<b>Expenses</b>		
General government	125,792,477	115,393,694
Public safety	51,483,235	46,076,206
Highways and streets	30,793,642	28,704,151
Economic development	3,067,087	4,393,988
Health and welfare	29,909,746	21,733,701
Culture and recreation	2,550,063	2,458,975
Interest on long-term debt	1,888,151	1,469,837
<b>Total expenses</b>	<u>245,484,401</u>	<u>220,230,552</u>
<b>Changes in net position</b>	6,015,256	878,849
<b>Net position - beginning</b>	<u>282,134,285</u>	<u>281,255,436</u>
<b>Net position - ending</b>	<u>\$ 288,149,541</u>	<u>\$ 282,134,285</u>

### Governmental Activities

Net position for governmental activities increased by \$6,015,256 during fiscal 2022, an increase of 2.13% from the balance of Net Position as of December 31, 2021. Revenue of \$251,499,657 increased by \$30,390,256 or 13.74%. Expenses were \$245,484,401 during 2022, an increase of \$25,253,849, or 11.47% as compared to fiscal 2021.

The governmental activities revenue increases were due primarily to an increase in operating grant revenue which includes the federal American Rescue Plan (ARP) program of \$20,205,209 earned during 2022. The ARP program provided funds to combat the COVID-19 pandemic, pay for infrastructure like roads and bridges, courtroom technology, police body cameras, subrecipient funding to non-profit agencies, water and sewer projects, and other eligible purposes. In addition, property tax and local income tax revenue increased during 2022. Governmental activities expenses increased primarily due to higher spending in the ARP and Emergency Rental Assistance programs. In addition, public safety expenses increased due to higher police pension costs and inmate medical costs.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

### Financial Analysis of Government Funds

The County uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. Funds of the County are divided into three categories: governmental funds, proprietary funds, and fiduciary funds.

### Condensed Balance Sheet, Statement of Revenue, Expenditures, and Changes in Fund Balances As of and for the year ended December 31, 2022

	General Fund	LIT - Economic Dev. - County Share	LIT - Public Safety - County Share	American Rescue Plan	Non-Major	Total
Total assets	\$ 86,110,693	\$ 14,972,794	\$ 2,225,176	\$ 33,416,131	\$ 109,755,245	\$ 246,480,039
Total liabilities and deferred inflows of resources	58,151,095	7,410,747	1,425,594	33,416,131	32,072,823	132,476,390
<b>Fund balances</b>						
Nonspendable	147,752	2,177,636	-	-	8,368,007	10,693,395
Restricted	-	-	799,582	-	69,589,106	70,388,688
Assigned	3,093,241	5,384,411	-	-	-	8,477,652
Unassigned	24,718,605	-	-	-	(274,691)	24,443,914
Total fund balance	27,959,598	7,562,047	799,582	-	77,682,422	114,003,649
Revenues	93,464,711	13,668,650	6,494,423	20,205,209	84,103,824	217,936,817
Expenditures	95,109,925	14,141,148	6,866,855	20,205,209	78,366,500	214,689,637
Net excess (deficiencies)	(1,645,214)	(472,498)	(372,432)	-	5,737,324	3,247,180
Other financing sources (uses)	120,277	-	-	-	6,073,503	6,193,780
<b>Net change in fund balance</b>	(1,524,937)	(472,498)	(372,432)	-	11,810,827	9,440,960
<b>Beginning fund balances</b>	29,484,535	8,034,545	1,172,014	-	65,871,595	104,562,689
<b>Ending fund balances</b>	\$ 27,959,598	\$ 7,562,047	\$ 799,582	\$ -	\$ 77,682,422	\$ 114,003,649

As of December 31, 2022, the County governmental funds reported a combined ending fund balance of \$114,003,649.

The non-spendable fund balance of \$10,693,395 is sequestered for property held for resale, prepaid expenses, and inventory and is, therefore, not available for new spending. The restricted fund balance of \$70,388,688 consists of local income tax, gas taxes, grants, fees, tax increment financing, donations and other revenue that are limited by external parties as to their use. The assigned fund balance of \$8,477,652 includes balances in the General Fund for the 2023 assigned budget deficit and LIT-Economic Development Fund for certain projects and are available for spending by the County. The remaining unassigned fund balance of \$24,443,914 consists of money primarily in the General Fund that has not been obligated in any manner by the County less deficits in certain nonmajor governmental grant funds that have incurred costs that have not yet been reimbursed by the grantor.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

The **General Fund** is the primary operating fund for County operations including general government, public safety, certain culture and recreation expenses, and certain debt service obligations.

As of December 31, 2022, the General Fund balance of \$27,959,598 represents a decrease of \$1,524,937, or 5.17%, from the balance as of December 31, 2021. The decrease was due primarily to the payment of inmate food and medical costs of \$1,013,968 from the General Fund that are usually paid from the LIT Public Safety Fund.

As of December 31, 2022, the General Fund had an unassigned fund balance of \$24,718,605 which is equal to 25.99% of 2022 General Fund expenditures.

The General Fund unassigned fund balance has traditionally been used by the County to fund certain capital projects and emergency contingencies. In addition, the County used the unassigned fund balance in 2022 as a cash flow bridge to the receipt of property tax revenue which is distributed twice per year (June and December). The General Fund unassigned balance provided sufficient cash to cover County operating obligations without incurring tax anticipation notes and resultant borrowing costs during fiscal 2022.

As discussed in Governmental Accounting, Auditing, and Financial Reporting (“GAAFR”), a General Fund unassigned fund balance should be either 1) no less than 5 to 15 percent of regular General Fund operating revenues, or 2) no less than one to two months of regular General Fund operating expenditures. An unassigned fund balance may be higher if circumstances dictate, such as a delay in collection of a major revenue source. The County has a policy to maintain available cash reserves (defined as cash balance less outstanding encumbrances) equal to at least 20% of annual expenditures. The General Fund exceeded this target with available cash reserves equal to 30.6% of annual expenditures as of December 31, 2022.

The **LIT- Economic Development – County Share Fund** balance decreased \$472,498 during fiscal 2022, due primarily to high legal expenditures of \$1,029,679 in 2022 as compared to \$437,004 in 2021, an increase of \$592,675. The Commissioners appointed a new County Attorney in 2022 who is more active in the management of the County than his predecessor. As of December 31, 2022, the fund balance was \$7,562,047, or 53.48%, of 2022 expenditures. The County has a policy to maintain available cash reserves equal to at least 20% of annual expenditures in this fund. The County exceeded this target with cash reserves equal to 35.5% of expenditures as of December 31, 2022.

The **LIT-Public Safety – County Share Fund** balance decreased by \$372,432 during fiscal year 2022. This decrease was due primarily to a supplemental local income tax (LIT) distribution of \$306,412 in 2022 which was lower than \$655,382 received in 2021. The Indiana Department of Local Government Finance calculates the supplemental LIT, and it is difficult to estimate this amount when preparing the budget. As of December 31, 2022, the fund balance was \$799,582, or 11.64%, of 2022 expenditures. The County has a policy to maintain available cash reserves equal to at least 20% of annual expenditures in this fund. The County did not meet this target with cash reserves equal to 11.7% of annual expenditures as of December 31, 2022.

The **American Rescue Plan Fund** balance remained at \$0 during as of December 31, 2022. The total ARP grant proceeds of \$52.8 million dollars were received as of December 31, 2022, but for financial reporting the unspent grant monies received are deferred until they are spent.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

During 2022, the fund balances in **Nonmajor Governmental funds** increased by \$11,810,827 due primarily to increases in the Health Department Fund (\$1,818,900), Cumulative Reassessment Fund (\$497,813), Opioid Restricted Fund (\$1,755,988), Federal Grants Public Works Fund (\$1,323,841), Health COVID Vaccinations Fund (\$461,623), Health COVID CoAg Fund (\$1,074,833), New Carlisle Development Area #2 Fund (\$2,200,150), and 2022 GO Highway Bond Capital Fund (\$5,575,436), which was funded with bond proceeds.

Certain funds were spent down during the year, including the Statewide 911 Fund (-\$1,333,692), Emergency Rental Assistance (ERA) #2 (-\$1,048,421), Indiana Emergency Rental Assistance Fund (-\$1,201,835) and Local Roads and Streets Fund (-\$1,233,545). The spend down in the 911 Fund was planned and was used for higher salaries and wages for workers at the 911 call center. The spend down of ERA funds was planned as the grant proceeds by the U.S. Treasury Department were provided in advance. The spend down of Local Roads and Streets Fund was also anticipated and was due to accounts payable accruals at year-end, as the fund had high cash reserves as of December 31, 2022.

The total balance in Nonmajor Governmental Funds was \$77,682,422 as of December 31, 2022. These fund balances provide the necessary resources that the County requires to meet future capital construction needs, ongoing debt service obligations, and economic development project initiatives to fuel community growth within the County.

Individual fund data for each of the nonmajor governmental funds is provided in the form of the combining statements immediately following the Required Supplemental Information.

### Governmental Fund Revenue

The following schedule presents a summary of governmental fund revenue for the year ended December 31, 2022, with comparison to the prior year:

	<u>2022 Actual</u>	<u>% of Total</u>	<u>2021 Actual</u>	<u>% of Total</u>
Taxes	\$ 101,107,793	46.39%	\$ 94,682,872	48.14%
Special assessment	906,067	0.42%	867,921	0.44%
Licenses and permits	331,352	0.15%	218,510	0.11%
Intergovernmental receipts	70,367,683	32.29%	52,907,523	26.90%
Charges for services	21,569,400	9.90%	22,032,610	11.20%
Fines and forfeitures	1,088,800	0.50%	698,024	0.35%
Other revenue	22,565,722	10.35%	25,275,312	12.86%
<b>Total Revenues</b>	<u>\$ 217,936,817</u>	<u>100.00%</u>	<u>\$ 196,682,772</u>	<u>100.00%</u>

# St. Joseph County, Indiana

## Management's Discussion and Analysis

Tax revenue continues to represent the most significant source of revenue required to support services provided by the County. Tax revenue consists of property tax revenue and local income tax revenue. Property tax revenue is the primary source of funding for governmental expenditures. Property tax revenue is based on a relationship between two variables. The first variable is the assessed property valuation of industrial, commercial, and residential parcels for both real and personal property. The second variable is the application of a tax rate to arrive at the total tax levy. Taxable property is assessed at 100% of the true tax value. The amount of property tax levied (billed to property owners) is further restricted by State of Indiana property tax legislative reform, the so-called "circuit breaker" property tax caps in 2009. The property taxes paid are limited to no more than 1.0% (homestead), 2.0% (other residential/rental) or 3.0% (commercial/industrial) of gross assessed valuation. Property tax revenue includes taxes collected on behalf of the following funds: General Fund, Cumulative Bridge Fund, Cumulative Capital Development Fund, County Health Fund, Major Cumulative Bridge Fund, Omitted Personal Property Tax Audit (TMA) Fund, Cumulative Reassessment Fund, Parks & Recreation Fund, 2017 Energy Savings Bond Fund, 2022 General Obligation Highway Bond Fund and five tax increment financing (TIF) funds.

The County recognizes the need to further diversify the revenue stream and to reduce its dependency on general property taxes to ensure that a broad base of users of County services, including nonresidents who work in the County, share in the funding of basic County services. As a result of the need to diversify its revenue stream, the County Council and the City of South Bend Common Council adopted an additional local income tax of 0.95% during 2009, increasing the tax rate from 0.8% to 1.75%. The local income tax increase consisted of three components: 0.2% increase in the economic development income tax, 0.25% public safety local income tax and 0.5% property tax relief local income tax. The property tax relief local income tax does not result in any direct revenue to the County but does help to increase property tax revenue and reduce circuit breaker property tax losses. Local income taxes are deposited into the following funds: General Fund, LIT - Economic Development - County Share Fund, LIT – Public Safety County Share fund, LIT – Property Tax Replacement Fund, PSAP Dispatch Fund. Effective January 1, 2022, a portion of the total 1.75% local income tax was designated for the operations and capital needs of the PSAP 911 call center.

Total tax revenue was \$101,107,793 during 2022, an increase of \$6,424,921 or 6.79%, from 2021. This increase was due primarily to an improving local economic and housing market that has increased local income taxes and general property taxes. In addition, the designation of a portion of the local income tax to cover costs at the PSAP 911 call center was a net benefit to the County.

Total intergovernmental receipts revenue was \$70,367,683 during 2022, an increase of \$17,460,160 or 24.81% from 2021. This increase was due primarily to spending of \$20.2 million dollars under the American Rescue Plan. Other revenue was consistent between 2022 and 2021.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

### Governmental Fund Expenditures

The County accounts for government fund expenditures in eight functional categories as follows: (1) general government, (2) public safety, (3) highways and streets, (4) economic development, (5) health and welfare, (6) culture and recreation, (7) debt service, and (8) capital outlay.

The following schedule presents a summary of governmental fund expenditures for the year ended December 31, 2022, with comparison to prior year:

	<u>2022 Actual</u>	<u>% of Total</u>	<u>2021 Actual</u>	<u>% of Total</u>
General government	\$ 86,298,877	40.20%	\$ 81,201,408	43.06%
Public safety	45,679,510	21.28%	44,765,303	23.74%
Highways and streets	18,727,376	8.72%	16,594,299	8.80%
Economic development	3,084,049	1.44%	4,388,769	2.33%
Health and welfare	29,798,768	13.88%	24,820,302	13.16%
Culture and recreation	2,321,021	1.08%	2,223,404	1.18%
Debt service	7,305,021	3.40%	6,969,779	3.70%
Capital outlay	21,475,015	10.00%	7,631,323	4.04%
<b>Total Expenditures</b>	<b>\$ 214,689,637</b>	<b>100.00%</b>	<b>\$ 188,594,587</b>	<b>100.00%</b>

Government fund expenditures in fiscal 2022 of \$214,689,637 increased by \$26,095,050 or 13.84%, in comparison to government fund expenditures in fiscal 2021.

Capital outlay expenditures increased by \$13,843,692, or 181.41%, during 2022 due primarily to higher capital spending in the American Rescue Plan Fund (\$10,563,388) and Redevelopment Funds. Spending on Health and welfare expenditures increased by \$4,978,466, or 20.06%, during 2022 due to spending in the American Rescue Plan Fund (\$8,425,814) and additional grant funding for COVID-related spending in the County Health Department. Debt service payments increased modestly during 2022 based on the scheduled principal and interest payments in 2022.

General government expenditures continue to be the primary use of government fund resources with 40.20% of expenditures used for this purpose in fiscal 2022. General government spending is followed by public safety (21.28%), health and welfare (13.88%), capital outlay (10.00%), highway and streets (8.72%), debt service (3.40%), economic development (1.44%), and culture and recreation (1.08%). General government spending is comprised of the County Council, Commissioners, Auditor, Treasurer, Prosecutor, Clerk, Assessor, Coroner, Courts and other administrative or judicial offices. Public Safety consists of the Police Department, Jail, Emergency Management Agency, and the Public Safety Answering Point (PSAP) 911 call center.

### Proprietary Funds

**Condensed Statement of Net Position  
Revenue, Expenses, and Changes in Fund Net Position  
As of December 31, 2022**

	<b>Internal Service Funds</b>
Total assets	\$ 9,799,587
Total liabilities	7,317,139
Net position (unrestricted)	\$ 9,799,587
Operating revenues	\$ 26,538,736
Operating expenses	27,071,889
Change in net position	(533,153)
Net position - beginning	3,015,601
Net position - ending	\$ 2,482,448

The County maintains three (3) internal service funds—Worker’s Compensation and Casualty Insurance Fund, County Health Insurance Fund, and Interlocal Health Insurance Fund for employees of other participating local governments through interlocal agreements with the County. The internal service funds have been combined into a single, aggregated presentation.

**Internal Services Funds** reported net position of \$2,482,448 as of December 31, 2022, a decrease of \$533,153 compared to net position as of December 31, 2021. The internal service funds are designed to at least breakeven, and the County wishes to build up available cash reserves to 15% of annual expenses to cover unusual claims or other contingencies. The available cash reserves in these internal service funds were \$9,229,962 or 34.09% of annual expenses as of December 31, 2022.

The County and Interlocal Health Insurance Funds have net position of \$4,430,241 and \$1,528,031, respectively, as of December 31, 2022. The County has worked diligently to increase its net position in these health insurance funds. The Worker’s Compensation/Casualty Insurance Fund continues to have a deficit net position of (\$3,475,824) as of December 31, 2022. This is due primarily to the accrual of \$3,023,874 of incurred but not reported claims (IBNR) on a few large claims. The claims have been settled in 2023. In addition, the County paid \$4.0 million dollars of supplemental local income tax dollars received in 2023 into the fund to bolster cash reserves.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

### Fiduciary Funds

Fiduciary funds are used to account for resources held for the benefit of parties outside the government. The County maintains fifty-three (53) fiduciary funds, which consist of one (1) pension trust and fifty-two (52) custodial funds.

	<u>Police Pension</u>	<u>Custodial Funds</u>
Total assets	\$ 49,620,668	\$ 388,606,624
Total liabilities and deferred inflows	62,796	388,606,624
<b>Total net position</b>	<b>\$ 49,557,872</b>	<b>\$ -</b>
Total additions	\$ (4,030,288)	\$ 544,606,019
Total deductions	4,161,431	544,606,019
<b>Changes in net position</b>	<b>\$ (8,191,719)</b>	<b>\$ -</b>

The County operates the St. Joseph County Police Retirement Plan and the St. Joseph County Police Benefit Plan. Together they are referred to as the Police Pension Plan. The plan is a single employer defined benefit plan for sworn police officers. The plan is governed by the Sheriff and the Merit Board which hires the accounting firm, actuary, and bank trustee to manage the plan. The County records revenue and expenditures in a separate fund based on the trustee bank statements. The total County contribution to the plan was \$3,181,587. County payments are made from the LIT-Public Safety – County Share Fund (\$2,531,587) and the County Police Pension Trust Fund (\$650,000).

### General Fund Budgetary Highlights

The County Auditor's Office prepares an annual budget for General Fund expenditures, which is subject to approval by the County Council and Board of Commissioners before November 1 of the year preceding the budget period. The County Council and Board of Commissioners adopted the 2022 budget at separate meetings held in October 2021.

The General Fund budget applicable for 2022 is reported as follows:

	<u>Original</u>	<u>Final</u>	<u>Actual Budgetary Basis</u>	<u>Variance</u>
Revenues	\$ 72,256,926	\$ 79,111,973	\$ 78,708,327	\$ (403,646)
Expenditures	74,994,287	80,637,786	79,086,749	(1,551,037)
Surplus (deficit)	(2,737,361)	(1,525,813)	(378,422)	1,147,391

# St. Joseph County, Indiana

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## Management's Discussion and Analysis

General Fund revenue was originally budgeted at \$72,256,926 for fiscal 2022. During the year, the General Fund revenue budget was increased by \$6,855,047 to \$79,111,973. Budgeted revenue may be increased or decreased at any time based on updated revenue projections. By closely aligning the budget with actual results, more meaningful analysis is made possible. The revenue estimate in the budget was increased primarily due to an increase in local income tax and interest earnings. Conversely, the revenue estimate for property tax revenue was reduced during 2022 as the original estimate was too high.

During 2022, the General Fund collected \$78,708,327 in revenue on a budgetary basis, which was \$403,646 lower than the amended budget. The primary reason for the reduced actual revenue was lower other revenue such as rental income.

General Fund expenditures were originally budgeted at \$74,994,287 for fiscal 2022. During the year, the General Fund expenditure budget was increased by \$5,643,499 to \$80,637,786.

General Fund spending is reviewed monthly basis by the County Auditor's Office to ensure spending remains within budgetary constraints. A Budget vs Actual Report is prepared every month in the Auditor's office and is emailed to the County Council members and Commissioners. Periodic reviews are conducted as required with General Fund department management to review spending projections to ensure that annual expenditures remain within the budgetary levels. Budget transfers for cost-neutral redistribution between expenditures categories (i.e., personnel, supplies, services, capital) and additional appropriations were submitted to County Council and Board of Commissioners during 2022, as required by State law, to adjust the budget to prevent any budget overruns in an expenditure category.

General Fund expenditures incurred on a budgetary basis, including cash expended and outstanding encumbrances as of year-end December 31, 2022, amounted to \$79,086,749. The expenditures and outstanding encumbrances as of year-end December 31, 2022 were less than the 2022 amended General Fund budget by \$1,551,037. The largest savings were in jail salaries due to unfilled positions (\$389,169), Building Maintenance salaries due to vacant positions (\$500,809), and unspent budgets for FICA taxes and retirement costs (\$1,045,988) in the General Services budget. For most General Fund departments, fringe benefit costs are budgeted in the General Services department. This practice has been changed in the 2024 budget as fringe benefit costs will now be budgeted in the same department as the related salaries.

### Capital and Leased Assets and Debt Administration

#### Statement of Capital and Leased Assets

	Government-wide Activities	
	2022	2021
<b>Assets not depreciated/amortized</b>		
Land and land improvements	\$ 10,092,850	\$ 10,092,850
<b>Total</b>	<b>10,092,850</b>	<b>10,092,850</b>
<b>Assets being depreciated/amortized</b>		
Infrastructure	602,322,038	594,597,674
Buildings and building improvements	118,588,333	118,357,440
Machinery, equipment, and vehicle	63,644,329	63,532,362
Leased assets	451,595	451,595
<b>Total Cost</b>	<b>785,006,295</b>	<b>776,939,071</b>
<b>Accumulated depreciation/amortization</b>		
Infrastructure	295,803,295	286,191,948
Buildings	68,620,080	66,433,240
Machinery, equipment, and vehicle	51,105,776	46,985,387
Leased assets	107,964	-
<b>Total accumulated depreciation/amortization</b>	<b>415,637,115</b>	<b>399,610,575</b>
<b>Net Depreciated/Amortized Assets</b>	<b>369,369,180</b>	<b>377,328,496</b>
<b>Net Capital and Leased Assets</b>	<b>\$ 379,462,030</b>	<b>\$ 387,421,346</b>

The investment in capital and leased assets includes land and land improvements, buildings and building improvements, vehicles, information technology equipment, machinery and equipment, the right of use assets (leases), and construction in progress. A detailed explanation of these capital assets can be found in the Notes to the Basic Financial Statements.

#### Major Capital Asset Project Spending in 2022

Included in capital asset additions for 2022 were the following projects and purchases:

- Paving of Roadways - \$8,518,597
- Douglas Road Added Travel Lanes Project – Douglas Road - \$5,547,911
- Douglas Road Added Travel Lanes Project – Ironwood Road Bridge - \$1,052,630
- Strawberry Road/Inwood Road Small Structure Replacement - \$597,064
- Police Department Drone with Camera - \$19,613
- Police Department Toshiba Color Copier – \$8,836
- GIS Department Canon 60” Plotter - \$8,250
- Juvenile Justice Center True Manufacturing Reach-In Freezer - \$5,939
- Parks Department 2023 Chevrolet Vehicles (5) - \$119,829

# St. Joseph County, Indiana

## Management's Discussion and Analysis

### Capital Assets Analysis

As of December 31, 2022, government-wide capital assets were valued at \$379,492,030 net of accumulated depreciation, a decrease of \$7,959,316 or 2.05% since December 31, 2021.

Total depreciation expense was \$18,983,902 for 2022.

Additional information on capital assets can be found in the notes to the financial statements.

### Debt Administration

Outstanding debt principal as of December 31, 2022 was \$48,046,909, an increase of \$597,314, or 1.24%, from 2021. County outstanding debt includes revenue bonds, general obligation bonds, notes payable, and lease liability.

Type	Beginning (Restated)	Additions	Retirements	Ending
General obligation bonds	\$ 7,960,000	\$ 5,800,000	\$ 685,000	\$ 13,075,000
Revenue bonds	25,228,985	-	1,247,436	23,981,548
Notes payable	13,809,157	393,780	3,556,065	10,646,872
Lease liability	451,453	-	107,964	343,489
<b>Total Debt</b>	<b>\$ 47,449,595</b>	<b>\$ 6,193,780</b>	<b>\$ 5,596,465</b>	<b>\$ 48,046,909</b>

The additions to debt in 2022 are the 2022 General Obligation (Highway Garages) Bond (\$5,800,000) and vehicle leases for the Assessor's office (\$47,372) and Infrastructure Planning and Growth Department (\$346,408).

Under the Indiana Constitution and State statute, the County's general obligation bonded debt and certain other debt is subject to a legal limitation based upon 2% of total assessed value of real and personal property. The County had general obligation bonded debt outstanding as of December 31, 2022, and met this legal debt limitation.

Additional information on debt can be found in the Notes to Financial Statements.

### Significant Subsequent Events

In June 2023, General Motors and Samsung SDI announced that a \$3.5 billion EV battery cell plant would be built in the New Carlisle's Indiana Enterprise Center in St. Joseph County. The plant has the potential to bring more than 1,600 manufacturing jobs to the region with an economic impact from those jobs of approximately \$600 million dollars annually. Production will begin in 2026. This project represents the largest single investment and job commitment in St. Joseph County in the last 75 years and may impact the region for decades.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

Senate Bill 4 became law on May 4, 2023, and dramatically increased State of Indiana funding for county public health departments. Counties that opt-in will receive enhanced funding. The amount of increased funding for St. Joseph County is estimated to be at least \$3,172,602 in 2024 and \$6,345,204 in 2025. At least 60% of the funding must be spent on core services like maternal and child health, emergency preparedness, and child/adult immunizations. Not more than 40% of the funding may be spent on core services like food protection, pest/vector control, and residential onsite sewage system permitting and inspections. Counties will be required to report on certain metrics on the delivery of core services. St. Joseph county opted in on July 5, 2023.

On November 14, 2023, the St. Joseph County Council passed an ordinance providing limited property tax relief for qualifying homeowners in St. Joseph County. The County took this action based on a recent amendment to the Indiana code by the State legislature allowing fiscal bodies of counties the option of passing a local circuit breaker credit. The St. Joseph County Council ordinance limits the amount of property tax paid by qualifying homeowners to a maximum 2% annual increase for three years, 2025 to 2027. To qualify for the credit a homeowner must be 55 years of age or older, have owned their home for at least 10 years, and have received a homestead deduction in the prior year. The reduction in property tax revenue to St. Joseph County is not known.

### **2022 Budget Factors**

Property tax revenue, historically and at present, is the principal source of revenue for funding of governmental activities within the County.

The State of Indiana General Assembly enacted property tax reform legislation in March 2008. Known as "Circuit Breaker", House Enrolled Act 1001 (HEA 1001) limits property taxes paid to 1% of gross assessed value for residential homesteads, 2% for agricultural/rental properties, and 3% for all other real and personal property.

Under current legislation, all Indiana localities assess properties based on market values. Each year properties are "trended", which involves comparing property values to sales activity in the neighborhood and adjusting the current assessed values up or down according to the trended data.

The Circuit Breaker legislation was phased in commencing in fiscal 2009 and has led to significant reductions in property tax revenues available to fund County governmental operations. In 2022, the County lost approximately \$13.7 million in taxable property tax levy due to the circuit breaker caps (2022 County Circuit Breaker Report).

As a result of this state enacted legislation in 2008, the County and the City of South Bend enacted a 0.95% local income tax increase to partially offset the property tax revenue loss. The local income tax increase became effective in October 2009 and has resulted in an increase in local income taxes available to the County to fund ongoing governmental operations of public safety, parks and recreation, highways and streets and general government. Local incomes tax receipts have increased from \$22.3 million dollars in 2009 to \$38.8 million dollars in 2022, an increase of \$16.5 million dollars, or 74 %, since 2009.

Property tax values in the County have continued to increase. The housing market was good for sellers in 2022. The adjusted net assessed value for property taxes payable in 2022 was \$10.53 billion dollars, an increase of \$700 million dollars, or 7.12%, from 2021 taxable value of \$9.83 billion dollars. This increase in property value will reduce circuit breaker property tax losses in the future.

# St. Joseph County, Indiana

## Management's Discussion and Analysis

Management of the County will continue to oversee the financial affairs from a posture of fiscal conservatism in a manner like the management practices engaged in during fiscal 2022. Management was very conservative in preparing the 2022 budget and most County employees did not receive a pay increase and there were few net budgeted positions. Special attention will be given to maintaining adequate fund reserves in the General Fund and the income tax funds as they are very important to the continued financial strength of the County.

### 2023 Budget and Beyond

The County will engage to ensure effective delivery of required services to taxpayers and residents within the constraints of available financial resources. The County will continue to provide required services within the constraints of a balanced General Fund budget. The County Council and Board of Commissioners has established formal cash reserves targets for each fund. In addition, the County has established a budget working group that starts meeting in April to begin work on the budget for the following year. The budget group includes the President of the Board of Commissioners, President of the County Council, County Auditor, Chief Deputy County Auditor, a financial consultant, and other members.

The County has prepared a budget for fiscal 2023 that is fiscally responsible to the effective delivery of required services to County residents and stakeholders within the existing revenue constraints. Specific concerns for the 2023 budget include high jail medical and police pension costs, increasing legal fees, and stagnant revenue sources such as wheel taxes and auto excise taxes. A positive development for the County is the increased investments earnings that the County Treasurer has earned on cash reserves. The estimate for investment earnings in 2023 is between \$8.0 and \$10.0 million dollars.

As part of the American Rescue Plan (ARP) COVID-19 relief plan, the County received a total of \$52.72 million dollars, with half received in April 2021 and half received in April 2022. The ARP funding is being used to make up for lost revenue, highway paving, grants to non-profit organizations like United Way, courtroom technology, water and sewer projects, and other expenditures to the County due to the COVID pandemic. This funding source has been very helpful to the County in balancing its budget going forward.

### Requests for Information

This Management's Discussion and Analysis, as contained within the County Financial Statement, is intended to provide readers with a general overview of the financial condition of the County as of December 31, 2022. Questions concerning any of the information provided in this report, or requests for additional information, should be addressed to:

**John H. Murphy, County Auditor**

Email [jmurphy@sjcindiana.com](mailto:jmurphy@sjcindiana.com)

**Abby Doyle, Chief Deputy County Auditor**

Email [adoyle@sjcindiana.com](mailto:adoyle@sjcindiana.com)

**Kathryn Bishop, Finance Director**

Email [kbishop@sjcindiana.com](mailto:kbishop@sjcindiana.com)

# **BASIC FINANCIAL STATEMENTS**

STATEMENT OF NET POSITION  
DECEMBER 31, 2022

	Primary Governmental Activities	Component Units
<u>Assets</u>		
Cash and cash equivalents	\$ 118,341,689	\$ 58,241,580
Investments	32,591,855	829,594
Receivables (net of allowances):		
Taxes	83,614,034	20,260,463
Accounts Intergovernmental	9,596,589	873,537
Due from Custodial funds	-	2,012,901
Lease receivable - current	58,001	-
Accrued interest receivable - leases	-	65,604
Inventory	-	1,042
Prepaid expenses	459,905	-
Assets held for resale	1,071,444	243,787
Restricted assets:		
Cash and cash equivalents - restricted	9,502,646	-
Taxes receivable	-	9,655,305
Accounts receivable	-	57,889
Lease receivable - noncurrent	-	231,682
Capital assets:		
Capital assets not being depreciated	10,092,850	74,101,876
Capital assets, net of accumulated depreciation	369,369,180	105,122,420
Net pension asset	148,788	-
<b>Total assets</b>	<b>634,846,981</b>	<b>271,736,001</b>
<u>Deferred Outflows of Resources</u>		
Deferred amount of refunding	\$ 19,756	\$ -
Other postemployment benefits related	15,417,791	154,765
Pension related	16,706,561	2,320,717
<b>Total deferred outflows of resources</b>	<b>32,144,108</b>	<b>2,475,482</b>

The notes to the financial statements are an integral part of this statement.

STATEMENT OF NET POSITION  
DECEMBER 31, 2022

	Primary Government Governmental Activities	Component Units
<u>Liabilities</u>		
Accounts payable	\$ 16,398,734	\$ 1,352,472
Accrued payroll	2,874,410	428,681
Due to custodial funds	1,853	-
Retainage payable	-	1,668,564
Other current liabilities	-	101,394
Incurred but not reported claims	6,133,461	132,215
Unearned revenue	29,727,574	-
Restricted liabilities:		
General obligation bonds payable	-	970,000
Customer deposits payable	-	26,719
Contracts payable	-	501,226
Other liabilities	-	47,788
Accrued interest payable	370,490	-
Noncurrent liabilities:		
Due within one year:		
Compensated absences	2,596,560	294,847
Note payable - direct financing arrangement	3,598,266	-
Lease liability	110,603	-
Revenue bonds payable	1,307,437	-
General obligation bonds payable	2,545,000	1,159,520
Due in more than one year:		
Compensated absences	32,477	525,295
Note payable - direct financing arrangement	7,048,606	-
Lease liability	232,886	-
Revenue bonds payable (including premium)	22,674,111	-
General obligation bonds payable (including premium)	10,530,000	18,857,254
Net pension liability	47,077,478	5,929,835
Total other postemployment benefits	84,605,953	536,773
Restricted:		
General obligation bonds payable (including premiums)	-	5,051,030
Total liabilities	<u>237,865,899</u>	<u>37,583,613</u>

The notes to the financial statements are an integral part of this statement.

STATEMENT OF NET POSITION  
DECEMBER 31, 2022

	Primary Government	
	<u>Governmental</u>	
	Activities	<u>Component Units</u>
<u>Deferred Inflows of Resources:</u>		
Deferred amount of refunding	\$ -	\$ 164,550
Leases	-	100,902
Property taxes	67,193,993	20,260,463
Other postemployment benefits related	71,662,695	570,337
Pension related	<u>2,118,961</u>	<u>470,105</u>
Total deferred inflows of resources	<u>140,975,649</u>	<u>21,566,357</u>
<u>Net Position</u>		
Net investment in capital assets	\$ 331,597,764	\$ 155,027,152
Restricted for:		
Debt service	831,138	3,280,211
Net pension asset	148,788	-
Other purposes	117,970,628	4,393,598
Unrestricted (deficit)	<u>(162,398,777)</u>	<u>52,360,552</u>
Total net position	<u>\$ 288,149,541</u>	<u>\$ 215,061,513</u>

The notes to the financial statements are an integral part of this statement.

STATEMENT OF ACTIVITIES  
YEAR ENDED DECEMBER 31, 2022

Functions/Programs	Program Revenues				Net (Expense) Revenue and Changes in Net Position	
	Expenses	Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions	Primary Government: Governmental Activities	Component Units
Primary government:						
Governmental activities:						
General government	\$ 125,792,477	\$ 11,666,021	\$ 58,652,459	\$ -	\$ (55,473,997)	\$ -
Public safety	51,483,235	9,683,351	8,633,852	-	(33,166,032)	-
Highways and streets	30,793,642	-	22,157,199	-	(8,636,443)	-
Economic development	3,067,087	52,267	12,334	-	(3,002,486)	-
Health and welfare	29,909,746	1,311,271	8,065,890	-	(20,532,585)	-
Culture and recreation	2,550,063	276,642	-	-	(2,273,421)	-
Interest on long-term debt	1,888,151	-	-	-	(1,888,151)	-
Total primary government	<u>\$ 245,484,401</u>	<u>\$ 22,989,552</u>	<u>\$ 97,521,734</u>	<u>\$ -</u>	<u>(124,973,115)</u>	<u>-</u>
Total component units	<u>\$ 43,639,379</u>	<u>\$ 13,480,403</u>	<u>\$ 5,208,158</u>	<u>\$ 13,505,204</u>	<u>\$ -</u>	<u>\$ (11,445,614)</u>
General revenues:						
Property taxes					62,157,159	20,739,974
Local income taxes					38,771,928	2,424,214
Commercial vehicle excise tax					394,743	-
Financial institutions tax					150,256	-
Auto excise tax					4,177,087	-
Other taxes					-	2,260,499
Unrestricted investment earnings					4,359,998	503,238
Miscellaneous and refunds and reimbursements					22,443,898	4,346,837
Gain/(loss) on disposition of asset					(1,466,698)	(2,698,049)
Total general revenues					<u>130,988,371</u>	<u>27,576,713</u>
Change in net position					<u>6,015,256</u>	<u>16,131,099</u>
Net position - Beginning of year					282,134,285	184,176,549
Restatement - see note 13					-	14,753,865
Net position - Beginning of year, restated					<u>282,134,285</u>	<u>198,930,414</u>
Net position - End of year					<u>\$ 288,149,541</u>	<u>\$ 215,061,513</u>

The notes to the financial statements are an integral part of this statement.

**St. Joseph County, Indiana**

**GOVERNMENTAL FUNDS  
BALANCE SHEET  
DECEMBER 31, 2022**

<u>Assets</u>	General Fund 1000	LIT - Economic Dev. - County Share 1112	LIT - Public Safety - County Share 1170	American Rescue Plan 8950	Non-Major Governmental Funds	Total
Cash and cash equivalents	\$ 21,871,709	\$ 4,709,459	\$ 631,423	\$ 26,176,671	\$ 57,842,992	\$ 111,232,254
Investments	6,519,712	1,324,774	177,620	6,798,465	15,771,396	30,591,967
Receivables:						
Taxes	54,169,674	6,760,925	1,414,370	-	21,269,065	83,614,034
Accounts	2,854,450	-	1,763	-	6,390,712	9,246,925
Due from Custodial funds	58,001	-	-	-	-	58,001
Prepaid expenses	147,752	-	-	-	583,092	730,844
Inventory	-	-	-	-	459,905	459,905
Due from other funds	489,395	-	-	440,995	113,073	1,043,463
Assets held for resale	-	2,177,636	-	-	7,325,010	9,502,646
<b>Total assets</b>	<b>\$ 86,110,693</b>	<b>\$ 14,972,794</b>	<b>\$ 2,225,176</b>	<b>\$ 33,416,131</b>	<b>\$ 109,755,245</b>	<b>\$ 246,480,039</b>
<u>Liabilities, deferred inflows of resources, and fund balances</u>						
Liabilities:						
Accounts payable	\$ 1,425,040	\$ 649,822	\$ 11,224	\$ 3,688,557	\$ 9,444,548	\$ 15,219,191
Accrued payroll	2,000,460	-	-	-	869,815	2,870,275
Due to Custodial funds	1,853	-	-	-	-	1,853
Unearned revenue	-	-	-	29,727,574	-	29,727,574
Due to other funds	554,068	-	-	-	489,395	1,043,463
<b>Total liabilities</b>	<b>3,981,421</b>	<b>649,822</b>	<b>11,224</b>	<b>33,416,131</b>	<b>10,803,758</b>	<b>48,862,356</b>
Deferred inflows of resources:						
Unavailable revenue-property taxes	\$ 46,784,530	\$ -	\$ -	\$ -	\$ 17,433,398	\$ 64,217,928
Unavailable revenue-license excise tax	403,232	-	-	-	114,512	517,744
Unavailable revenue-income taxes	6,981,912	6,760,925	1,414,370	-	3,721,155	18,878,362
<b>Total deferred inflows of resources</b>	<b>54,169,674</b>	<b>6,760,925</b>	<b>1,414,370</b>	<b>-</b>	<b>21,269,065</b>	<b>83,614,034</b>
Fund balances:						
Non-spendable	\$ 147,752	\$ 2,177,636	\$ -	\$ -	\$ 8,368,007	\$ 10,693,395
Restricted	-	-	799,582	-	69,589,106	70,388,688
Assigned	3,093,241	5,384,411	-	-	-	8,477,652
Unassigned	24,718,605	-	-	-	(274,691)	24,443,914
<b>Total fund balances</b>	<b>27,959,598</b>	<b>7,562,047</b>	<b>799,582</b>	<b>-</b>	<b>77,682,422</b>	<b>114,003,649</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 86,110,693</b>	<b>\$ 14,972,794</b>	<b>\$ 2,225,176</b>	<b>\$ 33,416,131</b>	<b>\$ 109,755,245</b>	<b>\$ 246,480,039</b>

*The notes to the financial statements are an integral part of this statement.*

RECONCILIATION OF THE BALANCE SHEET  
TO THE STATEMENT OF NET POSITION  
DECEMBER 31, 2022

Fund balance reported in governmental funds	\$ 114,003,649
Amounts reported for governmental activities in the Statement of Net Position are different because:	
Capital assets and leased assets used in governmental activities are not financial resources and, therefore, are not reported in the funds.	379,462,030
Unavailable property, license excise, and income taxes are long-term assets and are not available to pay for current-period expenditures and, therefore, are deferred in the funds.	83,614,034
Internal service funds are used by management to charge the costs of certain services to individual funds. The assets and liabilities of the internal service funds are included in the governmental activities in the Statement of Net Position.	2,482,448
Long-term liabilities, including bonds payable, notes payable, lease liability, compensated absences, deferred amount on refund, and accrued interest payable, are not due and payable in the current period and, therefore, are not reported in the funds.	(51,026,680)
Deferred inflows of resources related to property taxes related to the next fiscal year levy.	(67,193,993)
Net pension assets are not current assets and, therefore, are not reported in the funds.	148,788
Net pension liabilities are not due and payable in the current period and, therefore, are not reported in the funds.	(47,077,478)
Deferred inflows of resources related to pension are not due and payable in the current period and, therefore, are not reported in the funds.	(2,118,961)
Deferred outflows of resources related to pension are not available to pay for current period expenditures and, therefore, are not reported in the funds.	16,706,561
Net other postemployment benefit liability is not due and payable in the current period and, therefore, is not reported in the funds.	(84,605,953)
Deferred inflows of resources related to other postemployment benefit liability are not due and payable in the current period and, therefore, are not reported in the funds.	(71,662,695)
Deferred outflows of resources related to other postemployment benefit liability are not available to pay for current period expenditures and, therefore, are not reported in the funds.	<u>15,417,791</u>
Net position of governmental activities	<u><u>\$ 288,149,541</u></u>

*The notes to the financial statements are an integral part of this statement.*

**St. Joseph County, Indiana**

**GOVERNMENTAL FUNDS**  
**STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES**  
**YEAR ENDED DECEMBER 31, 2022**

	General Fund 1000	LIT - Economic Dev. - County Share 1112	LIT - Public Safety - County Share 1170	American Rescue Plan 8950	Non-Major Governmental Funds	Total
<b>Revenue:</b>						
Taxes	\$ 53,177,149	\$ 12,590,209	\$ 6,385,028	\$ -	\$ 28,955,407	\$ 101,107,793
Special assessments	-	-	-	-	906,067	906,067
Licenses and permits	239,895	-	-	-	91,457	331,352
Intergovernmental	7,077,945	-	-	20,205,209	43,084,529	70,367,683
Charges for services	14,418,723	14,732	-	-	7,135,945	21,569,400
Fines and forfeitures	-	-	-	-	1,088,800	1,088,800
Other revenue	18,550,999	1,063,709	109,395	-	2,841,619	22,565,722
<b>Total revenues</b>	<b>93,464,711</b>	<b>13,668,650</b>	<b>6,494,423</b>	<b>20,205,209</b>	<b>84,103,824</b>	<b>217,936,817</b>
<b>Expenditures:</b>						
<b>Current:</b>						
General government	64,839,847	9,956,058	-	993,577	10,509,395	86,298,877
Public safety	22,953,803	1,500,000	6,415,160	170,000	14,640,547	45,679,510
Highways and streets	1,519,511	1,964,663	-	31,662	15,211,540	18,727,376
Economic development	-	-	-	-	3,084,049	3,084,049
Health and welfare	3,633,629	-	-	8,425,814	17,739,325	29,798,768
Culture and recreation	98,765	-	-	20,768	2,201,488	2,321,021
<b>Debt service:</b>						
Principal	351,481	611,857	244,973	-	4,677,945	5,886,256
Interest on long-term debt	3,621	82,585	30,602	-	1,301,957	1,418,765
Capital outlay	1,709,268	25,985	176,120	10,563,388	9,000,254	21,475,015
<b>Total expenditures</b>	<b>95,109,925</b>	<b>14,141,148</b>	<b>6,866,855</b>	<b>20,205,209</b>	<b>78,366,500</b>	<b>214,689,637</b>
Excess (deficiency) of revenues over (under) expenditures	(1,645,214)	(472,498)	(372,432)	-	5,737,324	3,247,180
<b>Other financing sources (uses):</b>						
Face value of debt issued	-	-	-	-	5,800,000	5,800,000
Lease proceeds	85,277	-	-	-	308,503	393,780
Transfers in	45,000	-	-	-	1,406,786	1,451,786
Transfers out	(10,000)	-	-	-	(1,441,786)	(1,451,786)
<b>Total other financing sources (uses)</b>	<b>120,277</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,073,503</b>	<b>6,193,780</b>
<b>Net change in fund balance</b>	<b>(1,524,937)</b>	<b>(472,498)</b>	<b>(372,432)</b>	<b>-</b>	<b>11,810,827</b>	<b>9,440,960</b>
Fund Balances - Beginning of year	29,484,535	8,034,545	1,172,014	-	65,871,595	104,562,689
Fund Balances - End of year	<u>\$ 27,959,598</u>	<u>\$ 7,562,047</u>	<u>\$ 799,582</u>	<u>\$ -</u>	<u>\$ 77,682,422</u>	<u>\$ 114,003,649</u>

*The notes to the financial statements are an integral part of this statement.*

**St. Joseph County, Indiana**

**RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES  
IN FUND BALANCES TO THE STATEMENT OF ACTIVITIES  
YEAR ENDED DECEMBER 31, 2022**

Net change in fund balances - total governmental funds	\$	9,440,960
<p>Amounts reported for governmental activities in the Statement of Activities are different because:</p> <p>Governmental funds report capital outlays as expenditures. However, in the Statement of Activities the cost of those assets, which meet capitalization requirements, are capitalized. The cost of depreciable assets is allocated over the estimated useful lives and reported as depreciation/amortization expense (functionalized).</p>		
Capital assets being depreciated/amortized:		
Buildings, net of \$2,186,840 depreciation expense		(1,955,947)
Machinery and equipment, net of \$5,199,045 depreciation expense		(4,008,422)
Infrastructure, net of \$11,490,053 depreciation expense		(1,886,983)
Leased assets, net of \$107,964 amortization expense		<u>(107,964)</u>
Total change in capital assets being depreciated		<u>(7,959,316)</u>
Total changes in capital assets		(7,959,316)
Changes in unavailable revenue do not provide current financial resources are not reported as revenues in the governmental funds but increase revenue in the Statement of Activities.		8,490,802
Some prepaid expenses recorded in the Statement of Net Position do not require the use of current financial resources, and therefore are not reported in the fund statements.		(733,415)
Some inventory recorded in the Statement of Net Position do not require the use of current financial resources, and therefore are not reported in the fund statements.		(439,990)
Changes in the total OPEB liability and related deferred inflows and outflows reported in the Statement of Activities do not require the use of current resources, and therefore are not reported in the fund statements until they come due for payment.		(1,514,401)
Changes in the net pension liability, net pension asset, and related deferred inflows and outflows reported in the Statement of Activities do not require the use of current resources, and therefore are not reported in the fund statements until they come due for payment.		492,164
Debt and lease proceeds (from general obligation bonds payable, revenue bonds payable, and lease liabilities) provide financial resources to governmental funds, but issuing debt increases long-term liabilities in the Statement of Net Position.		(6,193,780)
Repayment of debt and lease principal is an expenditure in governmental funds, but not in the Statement of Activities (where it reduces long-term debt).		5,597,309
Changes in accrued interest payable do not require the use of current financial resources, and therefore are not reported in the fund statements.		27,711
Changes in compensated absences reported in the Statement of Activities do not require the use of current resources, and therefore are not reported in the fund statements until they come due for payment.		(659,635)
Internal service funds are used by management to charge the cost of certain activities to individual funds. The net revenue (expense) of the internal service funds is reported with governmental activities.		<u>(533,153)</u>
Change in net position of governmental activities	\$	<u><u>6,015,256</u></u>

*The notes to the financial statements are an integral part of this statement.*

PROPRIETARY FUNDS  
STATEMENT OF NET POSITION  
DECEMBER 31, 2022

<u>Assets</u>	Internal Service Funds
Cash and cash equivalents	\$ 7,109,435
Investments	1,999,888
Accounts receivable	349,664
Prepaid expenses	<u>340,600</u>
Total assets	<u>9,799,587</u>
<u>Liabilities</u>	
Accounts payable	1,179,543
Accrued payroll	4,135
Incurred but not reported claims	<u>6,133,461</u>
Total liabilities	<u>7,317,139</u>
<u>Net Position</u>	
Unrestricted	<u>2,482,448</u>
Total liabilities and net position	<u>\$ 9,799,587</u>

*The notes to the financial statements are an integral part of this statement.*

PROPRIETARY FUNDS  
STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
YEAR ENDED DECEMBER 31, 2022

	Internal Service Funds
Operating Revenue:	
Charges for services	\$ 26,660,560
Miscellaneous	<u>(121,824)</u>
 Total revenues	 <u>26,538,736</u>
Expenses:	
Insurance claims and expenses	<u>27,071,889</u>
 Total expenses	 <u>27,071,889</u>
Operating loss	<u>(533,153)</u>
 Total net position - Beginning of year	 <u>3,015,601</u>
Total net position - End of year	<u>\$ 2,482,448</u>

*The notes to the financial statements are an integral part of this statement.*

PROPRIETARY FUNDS  
STATEMENT OF CASH FLOWS  
YEAR ENDED DECEMBER 31, 2022

	<u>Internal Service Funds</u>
Cash flows from operating activities:	
Receipts from customers and users	\$ 26,831,021
Payments to suppliers	<u>(23,283,344)</u>
Net cash provided by operating activities	<u>3,547,677</u>
Cash flows from investing activities:	
Net change in investments	<u>(409,162)</u>
Net cash used in investing activities	<u>(409,162)</u>
Net increase in cash and cash equivalents	3,138,515
Cash and cash equivalents, beginning of year	<u>3,970,920</u>
Cash and cash equivalents, end of year	<u>\$ 7,109,435</u>
Reconciliation of operating loss to net cash from operating activities:	
Operating loss	<u>\$ (533,153)</u>
Adjustments to reconcile operating loss to net cash provided by operating activities:	
(Increase) decrease:	
Accounts receivable	292,285
Prepaid expenses	(340,600)
Accrued payroll	288
Accounts payable	922,859
Incurred but not reported claims	<u>3,205,998</u>
Total adjustments	<u>4,080,830</u>
Net cash provided by operating activities	<u>\$ 3,547,677</u>

*The notes to the financial statements are an integral part of this statement.*

**St. Joseph County, Indiana**

**FIDUCIARY FUNDS  
STATEMENT OF FIDUCIARY NET POSITION  
DECEMBER 31, 2022**

<u>Assets</u>	Police Pension Plans 0026	Custodial Funds
Cash and cash equivalents	\$ 1,850,553	\$ 38,021,967
Receivables:		
Accounts	-	5,665,323
County contributions	44,172	-
Taxes	-	331,401,196
Trust	-	39,632
Transfers into trust	14	-
Accrued interest and dividends	109,183	-
Due from governmental funds	-	1,853
Investments at fair value	47,616,746	13,476,653
	\$ 49,620,668	\$ 388,606,624
<u>Liabilities</u>		
Net benefits due	\$ 8,716	\$ -
Due to governmental funds	-	58,001
Trust payable	44,172	55,362,053
Accounts payable	9,908	1,785,374
	\$ 62,796	\$ 57,205,428
<u>Deferred inflows of resources</u>		
Unavailable revenue - property taxes	\$ -	\$ 331,401,196
<u>Net Position</u>		
Net position held in trust for:		
Employees' pension benefits	\$ 49,557,872	\$ -
	\$ 49,557,872	\$ -

*The notes to the financial statements are an integral part of this statement.*

FIDUCIARY FUNDS  
STATEMENT OF CHANGES IN FIDUCIARY NET POSITION  
YEAR ENDED DECEMBER 31, 2022

	Police Pension Plans 0026	Custodial Funds
<u>Additions</u>		
Contributions:		
Employer	\$ 3,162,392	\$ -
Plan members	5,288	-
Total contributions	3,167,680	-
Investment income (loss):		
Net decrease in fair value of investments	(8,436,027)	-
Interest and dividends	1,193,890	-
Net investment income (loss)	(7,242,137)	-
Collections:		
Taxes for other governments	-	510,818,832
Fines/fees/restitution	-	34,318,082
Total collections	-	545,136,914
Other	44,169	(530,895)
Total	(4,030,288)	544,606,019
<u>Deductions</u>		
Benefit payments (including refunds of employee contributions)	3,906,863	-
Administrative expenses	210,396	-
Transfer out of trust	44,172	-
Payments of tax to other governments	-	510,296,778
Payments to individuals and organizations	-	34,309,241
Total	4,161,431	544,606,019
Changes in net position	(8,191,719)	-
Net position - Beginning of year	57,749,591	-
Net position - End of year	\$ 49,557,872	\$ -

*The notes to the financial statements are an integral part of this statement.*

**St. Joseph County, Indiana**

**COMPONENT UNITS  
STATEMENT OF NET POSITION  
YEAR ENDED DECEMBER 31, 2022**

	St. Joseph County Solid Waste Management District	St. Joseph County Airport Authority	St. Joseph County Public Library	Mishawaka- Penn-Harris Public Library	Total
<u>Assets</u>					
Cash and cash equivalents	\$ 2,949,136	\$ 19,708,913	\$ 28,953,585	\$ 6,629,946	\$ 58,241,580
Investments	829,594	-	-	-	829,594
Receivables (net of allowances):					
Taxes	-	-	14,999,878	5,260,585	20,260,463
Accounts	-	796,388	77,067	82	873,537
Intergovernmental	-	2,012,901	-	-	2,012,901
Lease receivable - current	-	65,604	-	-	65,604
Accrued interest receivable - leases	-	1,042	-	-	1,042
Prepaid expenses	-	243,787	-	-	243,787
Restricted assets:					
Cash and cash equivalents - restricted	-	9,655,305	-	-	9,655,305
Taxes receivable	-	57,889	-	-	57,889
Accounts receivable	-	231,682	-	-	231,682
Lease receivable - noncurrent	-	38,321	-	-	38,321
Capital assets:					
Capital assets not being depreciated	10,000	70,403,405	3,372,394	316,077	74,101,876
Capital assets, net of accumulated depreciation	515,606	47,999,461	54,478,695	2,128,658	105,122,420
<b>Total assets</b>	<b>4,304,336</b>	<b>151,214,698</b>	<b>101,881,619</b>	<b>14,335,348</b>	<b>271,736,001</b>
<u>Deferred Outflows of Resources</u>					
Other postemployment benefits related	\$ 116,363	\$ 38,402	\$ -	\$ -	\$ 154,765
Pension related	57,926	879,039	1,080,876	302,876	2,320,717
<b>Total deferred outflow of resources</b>	<b>174,289</b>	<b>917,441</b>	<b>1,080,876</b>	<b>302,876</b>	<b>2,475,482</b>

*The notes to the financial statements are an integral part of this statement.*

**St. Joseph County, Indiana**

**COMPONENT UNITS  
STATEMENT OF NET POSITION  
YEAR ENDED DECEMBER 31, 2022**

	St. Joseph County Solid Waste Management District	St. Joseph County Airport Authority	St. Joseph County Public Library	Mishawaka- Penn-Harris Public Library	Total
<b>Liabilities</b>					
Accounts payable	\$ 1,215	\$ 613,558	\$ 737,699	\$ -	\$ 1,352,472
Accrued payroll	10,622	210,201	161,609	46,249	428,681
Other current liabilities	-	9,625	66,544	25,225	101,394
Unearned revenue	-	132,215	-	-	132,215
Restricted liabilities:					-
General obligation bonds payable	-	970,000	-	-	970,000
Retainage payable	-	1,668,564	-	-	1,668,564
Customer deposits payable	-	26,719	-	-	26,719
Contracts payable	-	501,226	-	-	501,226
Other liabilities	-	47,788	-	-	47,788
Noncurrent liabilities:					
Due within one year:					
Compensated absences	-	249,120	32,191	13,536	294,847
General obligation bonds payable	34,520	-	510,000	615,000	1,159,520
Due in more than one year:					
Compensated absences	-	113,754	289,720	121,821	525,295
premium)	142,254	-	15,155,000	3,560,000	18,857,254
Net pension liability	140,346	2,038,952	2,792,718	957,819	5,929,835
Net other postemployment benefits	447,132	89,641	-	-	536,773
Restricted:					
General obligation bonds payable (net of unamortized premiums)	-	5,051,030	-	-	5,051,030
Total liabilities	<u>776,089</u>	<u>11,722,393</u>	<u>19,745,481</u>	<u>5,339,650</u>	<u>37,583,613</u>
<b>Deferred Inflows of Resources:</b>					
Deferred amount of refunding	\$ -	\$ 164,550	\$ -	\$ -	\$ 164,550
Leases	-	100,902	-	-	100,902
Property taxes	-	-	14,999,878	5,260,585	20,260,463
Other postemployment benefits related	400,678	169,659	-	-	570,337
Pension related	21,517	142,901	194,123	111,564	470,105
Total deferred inflows of resources	<u>422,195</u>	<u>578,012</u>	<u>15,194,001</u>	<u>5,372,149</u>	<u>21,566,357</u>
<b>Net Position</b>					
Net investment in capital assets	\$ 348,832	\$ 110,047,496	\$ 42,186,089	\$ 2,444,735	\$ 155,027,152
Restricted for:					
Debt service	-	3,280,211	-	-	3,280,211
Other purposes	-	4,393,598	-	-	4,393,598
Unrestricted	<u>2,931,509</u>	<u>22,110,429</u>	<u>25,836,924</u>	<u>1,481,690</u>	<u>52,360,552</u>
Total net position	<u>\$ 3,280,341</u>	<u>\$ 139,831,734</u>	<u>\$ 68,023,013</u>	<u>\$ 3,926,425</u>	<u>\$ 215,061,513</u>

*The notes to the financial statements are an integral part of this statement.*

COMPONENT UNITS  
STATEMENT OF ACTIVITIES  
YEAR ENDED DECEMBER 31, 2022

Functions/Programs	Program Revenues				Net (Expense) Revenue and Changes in Net Position				
	Expenses	Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions	St. Joseph County Solid Waste Management District	St. Joseph County Airport Authority	St. Joseph County Public Library	Mishawaka-Penn-Harris Public Library	Total
St. Joseph County Solid Waste Management District	\$ 3,698,229	\$ 3,918,842	\$ -	\$ -	\$ 220,613	\$ -	\$ -	\$ -	
St. Joseph County Airport Authority	17,185,179	9,238,412	5,083,458	13,505,204	-	10,641,895	-	-	
St. Joseph County Public Library	16,413,211	271,781	48,650	-	-	-	(16,092,780)	-	
Mishawaka-Penn-Harris Public Library	6,342,760	51,368	76,050	-	-	-	-	(6,215,342)	
<b>Total</b>	<b>\$ 43,639,379</b>	<b>\$ 13,480,403</b>	<b>\$ 5,208,158</b>	<b>\$ 13,505,204</b>	<b>220,613</b>	<b>10,641,895</b>	<b>(16,092,780)</b>	<b>(6,215,342)</b>	<b>(11,445,614)</b>
General revenues:									
Property taxes					-	3,647,169	12,140,307	4,952,498	20,739,974
Local income taxes					-	-	1,932,486	491,728	2,424,214
Other taxes					-	732,770	1,101,709	426,020	2,260,499
Unrestricted investment earnings					-	447,515	38,298	17,425	503,238
Miscellaneous and refunds and reimbursements					-	1,046,244	2,943,515	357,078	4,346,837
Gain/(loss) on disposition of asset					(50,535)	(535,176)	(2,112,338)	-	(2,698,049)
<b>Total general revenues</b>					<b>(50,535)</b>	<b>5,338,522</b>	<b>16,043,977</b>	<b>6,244,749</b>	<b>27,576,713</b>
<b>Change in net position</b>					<b>170,078</b>	<b>15,980,417</b>	<b>(48,803)</b>	<b>29,407</b>	<b>16,131,099</b>
Net position - Beginning of year					3,110,263	123,851,317	53,317,951	3,897,018	184,176,549
Restatement - note 13					-	-	14,753,865	-	14,753,865
Net position - Beginning of year, restated					<u>3,110,263</u>	<u>123,851,317</u>	<u>68,071,816</u>	<u>3,897,018</u>	<u>198,930,414</u>
<b>Net position - End of year</b>					<b>\$ 3,280,341</b>	<b>\$ 139,831,734</b>	<b>\$ 68,023,013</b>	<b>\$ 3,926,425</b>	<b>\$ 215,061,513</b>

*The notes to the financial statements are an integral part of this statement.*

**Note 1 - Significant Accounting Policies**

***Reporting Entity***

St. Joseph County (the "County") was established under the laws of the State of Indiana. The County operates under a Council-Commissioner form of government and provides some or all of the following services: public safety (police), highways and streets, health welfare and social services, culture and recreation, public improvements, planning and zoning, and general administrative services.

The accompanying financial statements present the activities of the County and its significant component units. The component units discussed below are included in the County's reporting entity because of the significance of their operational or financial relationships with the County. Discretely presented component units are involved in activities of an operational nature independent from the government; their transactions are reported in a separate column in the government-wide financial statements to emphasize that it is legally separate from the government.

***Discretely Presented Component Units***

A discretely presented component unit is an entity that is legally separate from the County, but which the unit is financial accountable, or its relationship with the unit is such that exclusion would cause the unit's financial statements to be misleading or incomplete. The County considers the St. Joseph County Airport Authority (the Airport Authority), the Solid Waste Management District of St. Joseph County (the District), St. Joseph County Public Library, and Mishawaka-Penn-Harris Public Library as discretely presented component units.

The Airport Authority was established August 1, 1973, by the St. Joseph County Council under the provisions of Indiana Code 19-6-3.5, which has been modified as Indiana Code 8-22-3. The Airport Authority operates under the direction of a four-member board, which is appointed by the Board of County Commissioners of St. Joseph County, an elected board.

The District was established in 1991, by the St. Joseph County Council under the provisions of Indiana Code 13-21-2-14.5. The District operates under the direction of a nine member board from surrounding municipalities (the County, City of Mishawaka, City of South Bend, and small town elected board member appointed by the St. Joseph County Circuit Court Judge).

The St. Joseph County Public Library was established in 1990. The primary government appoints a voting majority of the St. Joseph County Public Library's Board and can impose its will. It would be misleading to exclude the St. Joseph County Public Library from the primary government's financial statements because of its relationship with the primary government.

The Mishawaka-Penn-Harris Public Library was established in 1969. The primary government appoints a voting majority of the Mishawaka-Penn-Harris Public Library's Board and can impose its will. It would be misleading to exclude the St. Joseph County Public Library from the primary government's financial statements because of its relationship with the primary government.

The financial statements of the individual component units may be obtained from their respective offices as follows:

St. Joseph County Airport Authority  
4477 Progress Drive  
South Bend, IN 46658

Solid Waste Management District of St. Joseph County  
828 Kerr Street  
South Bend, IN 46601

St. Joseph County Public Library  
304 S. Main Street  
South Bend, IN 46601

**Note 1 - Significant Accounting Policies (Continued)**

***Discretely Presented Component Units (Concluded)***

Mishawaka-Penn-Harris Public Library  
209 Lincoln Way E  
Mishawaka, IN 46544

***Joint Ventures***

The Michiana Area Council of Governments (MACOG) is a voluntary organization of local governments that studies and attempts to resolve, for the benefit of each member and the region, areas of interlocal issues, which includes but is not limited to transportation, transit, economic development, environment, and other issues that impact the region. MACOG serves local governments in Elkhart, Kosciusko, Marshall and St. Joseph counties.

St. Joseph County is a member of MACOG along with 39 other local governments in the region. St. Joseph County has two members on the MACOG Board of Directors that consists of twenty (20) members. In 2022, St. Joseph County paid its full assessment of \$95,282 towards the operation of MACOG. The assessments for all participating local governments are equal to the most recent census population x 35 cents per person. For St. Joseph County, this is computed as 272,234 (2021 census population) x 35 cents which is equal to \$95,282.

Complete financial statements for MACOG are available at 227 W. Jefferson Boulevard, Room 1120, County-City Building, South Bend, Indiana 46601.

***Related Organizations***

The County's officials are also responsible for appointing the members of the boards of other organizations, but the County's accountability for these organizations does not extend beyond making the appointments. The County appoints the board members of numerous organizations.

***Accounting and Reporting Principles***

The County follows accounting principles generally accepted in the United States of America (GAAP) as applicable to governmental units. Accounting and financial reporting pronouncements are promulgated by the Governmental Accounting Standards Board (GASB).

***Government-Wide and Fund Financial Statements***

Government-wide financial statements (i.e., the Statement of Net Position and the Statement of Activities) report information on all of the nonfiduciary activities of the County and its component units. For the most part, the effect of interfund activity has been removed from these statements. Governmental activities, which normally are supported by taxes and intergovernmental revenues, are reported separately from business-type activities, which rely to a significant extent on fees and charges for support. Likewise, the County is reported separately from certain legally separate component units for which the County is financially accountable.

The Statement of Activities demonstrates the degree to which direct expenses of a given function or segments are offset by program revenues. Direct expenses are clearly identifiable for a specific function or segment. Program revenues include (1) charges to customers or applicants who purchase, use or directly benefit from goods, services or privileges provided by a given function or segment and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as general revenues.

Separate financial statements are provided for governmental funds, proprietary funds, and fiduciary funds even though the latter are excluded from the government-wide financial statements. Major individual governmental funds and major individual enterprise funds are reported as separate columns in the fund financial statements.

**Note 1 - Significant Accounting Policies (Continued)**

*Measurement Focus, Basis of Accounting and Financial Statement Presentation*

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting as are the proprietary fund and fiduciary fund financial statements. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized in the year for which they are levied. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized as soon as they both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the County considers revenues to be available if they are collected within sixty days of the end of the current fiscal period (property taxes, for example). Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, as well as expenditures related to compensated absences, claims and judgments, are recorded only when payment is due.

Property taxes, franchise taxes, licenses and permits, and interest associated with the current fiscal period are all considered to be susceptible to accrual and have been recognized as revenues of the current fiscal period. Only the portion of special assessments receivable due within the current fiscal period is considered to be susceptible to accrual as revenue of the current period. All other revenue items are considered to be measurable and available only when the County receives cash.

The County reports the following funds as “major” governmental funds:

The **General Fund** is the primary operating fund because it accounts for all financial resources used to provide government services other than those specifically assigned to another fund.

The **Local Income Tax – Economic Development – County Share Fund** (special revenue) accounts for the local economic development income tax revenue and operating and capital expenditures of the county government. This fund can be used for any legitimate public purpose.

The **Local Income Tax – Public Safety – County Share Fund** (special revenue) accounts for the local public income tax revenue and operating and capital expenditures of the county government. This fund must be used only for public safety expenditures.

The **American Rescue Plan** (special revenue) accounts for Coronavirus State and Local Fiscal Recovery Funds, established by the American Rescue Plan Act of 2021. This fund must be used to support urgent COVID-19 response efforts, replace lost public sector revenue, support economic stabilization for households and businesses, and address systemic public health and economic challenges.

Additionally, the County reports the following fund types:

The internal service funds account for health and worker’s compensation insurance.

The pension trust funds account for the activities of the pension trust which accumulate resources for pension benefit payments.

The custodial funds account for assets held by the County as fiduciary for individuals, private organizations, and other governments and/or other funds.

As a general rule, the effect of interfund activity has been eliminated from government-wide financial statements.

Amounts reported as program revenues include (1) charges to customers or applicants for goods, services or privileges provided, (2) operating grants and contributions, and (3) capital grants and contributions, including special assessments. Internally dedicated resources are reported as general revenues rather than as program revenues. Likewise, general revenues include all taxes.

**Note 1 - Significant Accounting Policies (Continued)**

***Measurement Focus, Basis of Accounting and Financial Statement Presentation (Concluded)***

Proprietary funds distinguish operating revenues from nonoperating items. Operating revenues and expenses generally result from providing services and producing and delivering goods in connection with a proprietary fund's principal ongoing operations. The principal operating revenues of the government's internal service funds are charges to customers for sales and services. Operating expenses for internal service funds include the cost of sales and services, administrative expenses, and depreciation on capital assets. All revenues and expenses not meeting this definition are reported as nonoperating revenues and expenses.

When both restricted and unrestricted resources are available for use, it is the County's policy to use restricted resources first, then unrestricted resources as they are needed.

***Assets, Liabilities, and Net Position***

***Restricted Assets/Net Position***

All restricted assets/net position, as presented in the accompanying financial statements, are restricted due to applicable bond indentures, state or federal law, or governing body action.

***Deposits and Investments***

The County's cash and cash equivalents are considered to be cash on hand, demand deposits and short-term investments with original maturities of three months or less from the date of acquisition.

State statute (IC 5-13-9) authorizes the County to invest in securities, including but not limited to, federal government securities, repurchase agreements, and certain money market mutual funds. Certain other statutory restrictions apply to all investments made by local governmental units.

Nonparticipating certificates of deposit, demand deposits and similar nonparticipating negotiable instruments that are not reported as cash and cash equivalents are reported as investments at cost.

Participating certificates of deposit (negotiable instruments) are reported as investments at fair market value.

Debt securities are reported at fair value. Debt securities are defined as securities backed by the full faith and credit of the United States Treasury or fully insured or guaranteed by the United States or any United States government agency.

Open-end mutual funds are reported at fair value.

Money market investments that mature within one year or less at the date of their acquisition are reported at amortized cost. Other money market investments are reported at fair value.

Investment income, including changes in the fair value of investments, is reported as revenue in the operating statement.

***Interfund Transactions and Balances***

Activities between funds that are representative of lending/borrowing arrangements outstanding at the end of the fiscal year are referred to as "due from/to other funds" and "operating transfers in/out". All interfund transactions and balances have been eliminated on the County's government-wide financial statements.

**Note 1 - Significant Accounting Policies (Continued)**

*Property Taxes*

Property taxes levied are collected by the County Treasurer and are distributed to the County in June and in December. State statute (IC 6-1.1-17-16) requires the Indiana Department of Local Government Finance (“DLGF”) to establish property tax rates and levies by December 31. These rates were based upon the preceding year’s lien date (March 1 in a year ending before January 1, 2016 and January 1 in a year beginning after December 31, 2015) assessed valuations are adjusted for various tax deductions and exemptions. Taxable property is assessed at 100 percent of the true tax value (determined in accordance with rules and regulations adopted by the Indiana DLGF). Taxes may be paid in two equal installments that become delinquent if not paid by May 10 and November 10, respectively. All property taxes collected by the County Treasurer and available for distribution were distributed to the County prior to December 31 of the year collected. Delinquent property taxes outstanding at year end for governmental funds and property taxes levied for the following year for discretely presented component units, net of allowances for uncollectible accounts, are recorded as a receivable with an offset to deferred inflows of resources since amounts are not considered available.

*Inventories and Prepaid Items*

All inventories are valued at cost using the first in/first out (FIFO) method. Inventories of governmental funds are recorded as expenditures when consumed rather than when purchased.

Certain payments to vendors reflect costs applicable to future accounting periods and are recorded as prepaid items in government-wide but as expenditures in fund financial statements.

*Capital and Lease Assets*

Capital assets, which include property, plant, equipment, and infrastructure assets (e.g., roads, bridges, sidewalks, and similar items) are reported in the applicable governmental activities column in the government-wide financial statements.

Capital assets are reported at actual or estimated historical cost based on appraisals or deflated current replacement cost (except for intangible right-to-use assets, the measurement of which is discussed in subcategory “Leases”). Contributed or donated assets are reported at acquisition value at the time received.

Capitalization thresholds (the dollar values above which asset acquisitions are added to the capital asset accounts), depreciation/amortization methods and estimated useful lives of capital and lease assets reported in the government-wide statements and proprietary funds are as follows:

	Capitalization Threshold	Depreciation/ Amortization Method	Estimated Useful Life
Land	All Capitalized	N/A	N/A
Buildings	\$ 5,000	Straight-line	40-60 years
Improvements other than buildings	5,000	Straight-line	10-45 years
Machinery and equipment	5,000	Straight-line	5-25 years
Infrastructure	5,000	Straight-line	5-50 years
Leased assets	50,000	Straight-line	5-20 years

N/A = Not applicable

For depreciated assets, the cost of normal maintenance and repairs that do not add to the value of the asset or materially extend asset lives are not capitalized.

**Note 1 - Significant Accounting Policies (Continued)**

***Grants and Third-Party Cost Reimbursement Settlements***

The County receives grants from other governmental units to finance specific programs, including the support of certain non-profit agencies. The grant revenues are recorded based on qualifying program expenditures and are subject to audit by the responsible agencies. The County maintains separate funds and accounts for federal and state grants and maintains proper documentation for grant expenditures.

***Compensated Absences***

Sick Leave – County employees earn sick leave at the rate of 3 days after 6 months of employment, 4 days upon anniversary date, and 7 days each subsequent year upon anniversary date. Unused sick leave may be accumulated to a maximum of 60 days. Accumulated sick leave is not paid to employees upon termination.

Vacation Leave – County employees earn vacation leave on their anniversary date at rates from 3 days to 25 days per year based upon the number of years of service. Vacation leave does not accumulate from year to year unless individual receives written permission from an elected official/department head for a maximum of five days. Upon termination, employees will be paid for unused vacation leave.

Personal Leave – County employees earn personal leave at the rate of 4 days per year. Personal leave does not accumulate year to year. Upon termination, employees will receive payment for unused personal leave.

Vacation, sick, and personal leave is accrued when incurred.

***Long-term Obligations***

In the government-wide financial statements, long-term debt and other long-term obligations are reported as liabilities in the governmental activities Statement of Net Position. Bond premiums and discounts are amortized over the life of the bonds using a method that approximates the effective interest method. Gain/loss on bond refundings are deferred and amortized over the life of the old debt or new debt, whichever is shorter, using the straight-line method. Bonds payable are reported net of the applicable bond premium or discount.

In the fund financial statements, governmental fund types recognize bond premiums and discounts during the current period. The face amount of debt issued is reported as other financing sources. Premiums received on debt issuance are reported as other financing sources while discounts on debt issuances are reported as other financing uses. Issuance costs (excluding prepaid bond insurance), whether or not withheld from actual debt proceeds received, are reported as debt service expenditures.

***Leases***

The County is a lessee for noncancellable leases of parking spaces, towers, and a building. The County recognizes a lease liability and an intangible right-of-use asset in the government-wide financial statements for each lease. The County recognizes lease liabilities with an initial, individual value of \$50,000 or more, and its component units recognize lease liabilities with an initial, individual value of \$25,000 or more.

At the commencement of a lease, the County initially measures the lease liability at the present value of payments expected to be made during the lease term. Subsequently, the lease liability is reduced by the principal portion of lease payments made. The lease asset is initially measured as the initial amount of the lease liability, adjusted for lease payments made at or before the lease commencement date, plus certain initial direct costs. Subsequently, the lease asset is amortized on a straight-line basis over the shorter of the lease term or its useful life.

**Note 1 - Significant Accounting Policies (Continued)**

***Leases (Concluded)***

Key estimates and judgements related to leases include how the County determines (1) the discount rate it uses to discount the expected lease payments to present value, (2) lease term, and (3) lease payments.

The County uses the interest rate charged by the lessor as the discount rate. When the interest rate charged by the lessor is not provided, the County generally uses its estimated incremental borrowing rate as the discount rate for leases.

The lease term includes the noncancellable period of the lease. Lease payments included in the measurement of the lease liability are composed of fixed payments and purchase option price that the primary government is reasonably certain to exercise.

The County monitors changes in circumstances that would require a remeasurement of its lease and will remeasure the lease asset and liability if certain changes occur that are expected to significantly affect the amount of the lease liability.

Lease assets are reported with other capital assets and lease liabilities are reported with long term debt on the statement of net position.

***Pension***

The County offers a defined benefit pension plan to its employees. The County records a net pension liability (asset) for the difference between the total pension liability (asset) calculated by the actuary and the pension plan's fiduciary net position. For the purpose of measuring the net pension liability (asset), deferred outflows of resources and deferred inflows of resources related to pensions, and pension expense, information about the fiduciary net position of the Plans and additions to/deductions from the pension plans' fiduciary net position have been determined on the same basis as they are reported by the pension plans. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

***Other Postemployment Benefit Costs***

The County offers retiree healthcare benefits to retirees. For purposes of measuring the total OPEB liability in the government-wide financial statements, deferred outflows of resources and deferred inflows of resources related to OPEB, OPEB expense, and information about the fiduciary net position of the St. Joseph County Retiree Healthcare Plan (SJCRHP) have been determined on the same basis as they are reported by the County.

***Deferred Inflows/Outflows of Resources***

Deferred inflows of resources represent an acquisition of net position that applies to future periods. Deferred inflows of resources consist of pension, other postemployment benefits (OPEB) related resources, and property taxes levied for a future period in the amount of \$140,975,649 for 2022. These inflows consist of: pension related in the amount of \$2,118,961, OPEB related in the amount of \$71,662,695, and unavailable revenue – property taxes in the amount of \$67,193,993.

Deferred outflows of resources represent a consumption of net position that applies to future periods. Deferred outflows of resources consist of pension, (OPEB), and deferred amount on refunding in the amount of \$32,144,108 for 2022. These inflows consist of: pension related in the amount of \$16,706,561, OPEB related in the amount of \$15,417,791, and amount on refunding of \$19,756.

**Note 1 - Significant Accounting Policies (Continued)**

*Use of Estimates*

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, deferred outflows of resources, liabilities, and deferred inflows of resources and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

*Fund Balance*

Fund balance is divided into five classifications based on GASB Statement No. 54, *Fund Balance Reporting and Governmental Fund Type Definitions*. The County's fund balances are reported under classifications of nonspendable, restricted, committed, assigned, and unassigned fund balances. The Classifications are as follows:

Nonspendable – represents amounts that are not in spendable form; for example, inventories, prepaid amounts, or assets held for resale.

Restricted – represents amounts that are constrained for a specific purpose by external parties such as grantors or imposed by law through constitutional provisions or enabling legislation.

Committed – represents amounts that can only be used for a specific purpose imposed by formal action of the government's highest level of decision-making authority. The County's highest level of decision-making authority is the County Council and the County Commissioners.

Assigned – represents amounts that are intended to be used by the County for specific purposes but do not meet the criteria to be classified as restricted or committed.

Unassigned – represents fund balance that has not been assigned to other funds and that has not been restricted, committed, or assigned to specific purposes within the General Fund. Only the General Fund may report a positive unassigned fund balance, whereas, other governmental funds may need to report a negative unassigned fund balance if expenditures incurred for specific purposes exceeded the amounts restricted, committed, or assigned to those purposes.

The County considers restricted amounts to have been spent when an expenditure is incurred for purposes for which both restricted and unrestricted fund balance is available. The County does not have a formal policy for its use of unrestricted fund balance amounts; therefore, it considers committed amounts used first, followed by assigned amounts, and then unassigned amounts when expenditures are incurred for purposes for which amounts in any of those unrestricted fund balance classifications could be used.

*Budgetary Information*

Annual budgets are adopted on the cash basis which is not consistent with accounting principles generally accepted in the United States. All annual appropriations lapse at fiscal year-end, unless carried over with a valid encumbrance.

On or before August 31, the County Auditor submits to the County Council and County Commissioners a proposed operating budget for the year commencing the following January 1. Prior to adoption, the budget is advertised and public hearings are conducted by the County Council and County Commissioners to obtain taxpayer comments. In October of each year, the County Council and County Commissioners through the passage of an ordinance approve the budget for the next year. Copies of the budget ordinance and the advertisement for funds for which property taxes are levied or highway taxes are received are approved by the Indiana DLGF. The budget becomes legally enacted after the County Auditor receives approval of the from the DLGF by December 31. The County's new budget period begins on January 1.

**Note 1 - Significant Accounting Policies (Concluded)**

*Adoption of New Pronouncements*

In June 2017, the GASB issued Statement No. 87, *Leases*. The statement requires the recognition of lease assets and liabilities for certain leases that previously were classified as operating leases and recognized as inflows of resources or outflows of resources based on the payment provisions of the lease contract. It establishes a single model for lease accounting based on the foundational principle that leases are the financing of the right-to-use an underlying assets. Under the statement, a lessee is required to recognize a lease liability (See Note 6) and tangible right-to-use asset (See Note 4), and a lessor is required to recognize a lease receivable and a deferred inflow of resources (See Note 6), thereby enhancing the relevance and consistency of information about governments' leasing activities. Effective January 1, 2022, the County implemented the provisions of GASB Statement No. 87. This amendment did not have an impact on beginning net position.

**Note 2 – Stewardship, Compliance, and Accountability**

The County's management cannot transfer budgeted appropriations between object classifications, namely, Personnel, Supplies, Services, or Capital of a fund budget without approval of the Common Council. The DLGF must approve any revisions to the appropriations for the General Fund and certain controlled funds. Additional appropriations for other home rule funds are reported to the DLGF but are not approved by the DLGF. The legal level of budgetary control is by object and department within the fund for the General Fund and by object within the fund for all other budgeted funds.

Expenditures did not exceed appropriations for any funds or any departments within the General Fund, which required legally, approved budgets, except for the general services department which incurred more in personnel services costs, FICA taxes, and retirement benefits.

*Fund Balance*

Fund balances at December 31, 2022 are composed of the following:

	General Fund 1000	LIT- Economic Dev. - County Share 1112	LIT - Public Safety - County Share 1170	American Rescue Plan 8950	Non-Major Governmental Funds	Total
<b>Nonspendable fund balance:</b>						
Prepaid expenses	\$ 147,752	\$ -	\$ -	\$ -	\$ 583,092	\$ 730,844
Inventory	-	-	-	-	459,905	459,905
Assets held for resale	-	2,177,636	-	-	7,325,010	9,502,646
<b>Total nonspendable fund balance</b>	<b>147,752</b>	<b>2,177,636</b>	<b>-</b>	<b>-</b>	<b>8,368,007</b>	<b>10,693,395</b>
<b>Restricted fund balance</b>						
General government	-	-	-	-	19,056,331	19,056,331
Public safety	-	-	799,582	-	11,710,194	12,509,776
Highways and streets	-	-	-	-	18,810,284	18,810,284
Economic development	-	-	-	-	11,402,547	11,402,547
Health and welfare	-	-	-	-	6,660,049	6,660,049
Culture and recreation	-	-	-	-	1,949,701	1,949,701
<b>Total restricted fund balance</b>	<b>-</b>	<b>-</b>	<b>799,582</b>	<b>-</b>	<b>69,589,106</b>	<b>70,388,688</b>
<b>Assigned fund balance</b>						
Estimated budget deficit	3,093,241	-	-	-	-	3,093,241
General government	-	5,384,411	-	-	-	5,384,411
<b>Total assigned fund balance</b>	<b>3,093,241</b>	<b>5,384,411</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,477,652</b>
<b>Unassigned fund balance</b>	<b>24,718,605</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(274,691)</b>	<b>24,443,914</b>
<b>Total fund balance</b>	<b>\$ 27,959,598</b>	<b>\$ 7,562,047</b>	<b>\$ 799,582</b>	<b>\$ -</b>	<b>\$ 77,682,422</b>	<b>\$ 114,003,649</b>

**Note 2 – Stewardship, Compliance, and Accountability (Concluded)**

*Deficit Fund Balance*

At December 31, 2022, the following funds reported deficits in fund balance, which are violations of State Statute:

Fund	2022
Non-Major Governmental Funds:	
4935 - Prosecutor Investigator Interlocal	\$ 157,321
8129 - F.I.M.R. Program/SJC Health	16
8134 - Health P.H.E.P.C.A.	8,673
8952 - Health CHW's COVID Response	15,704
9125 - Community Based Correction - Ducomb	67,947
9154 - CASA Triage Tool Pilot	9
9169 - Health CHW Safety PIN	3,534

Fund balance deficits arose primarily from expenditures or expenses exceeding revenue due to the timing difference of grants or costs reimbursements; these deficits will be repaid from future revenues.

**Note 3 - Deposits and Investments**

*Deposits*

Custodial credit risk is the risk that in the event of a bank failure, the County's deposits may not be returned to it. Indiana Code 5-13-8-1 allows a political subdivision of the State of Indiana to deposit public funds in a financial institution only if that institution is a depository eligible to receive state funds and has a principal office or branch that qualifies to receive public funds of the political subdivision. The County's deposit policy for custodial credit risk requires compliance with Indiana Code 5-13-8-1. The bank balances were insured by the Federal Deposit Insurance Corporation or the Public Deposit Insurance Fund, which covers all public funds held in approved depositories.

*Investments and Cash Equivalents*

At December 31, 2022, the County invests in the following funds:

Primary Government	
Investment Type	Value
Municipal Bonds	\$ 20,693,165
Certificate of Deposits	16,585,287
Agency Securities	8,726,645
Money Market	155,355,883
Treasury Note	893,005
Total	<u>\$ 202,253,985</u>

Note 3 - Deposits and Investments (Continued)

*Deposits (Concluded)*

Police Retirement and Benefit Plan

<u>Investment Type</u>	<u>Fair Value</u>
Money Market	\$ 1,847,128
Fixed Income Securities	16,562,095
Domestic and Foreign Equities	<u>31,054,651</u>
Total	<u>\$ 49,463,874</u>

At December 31, 2022, the County had the following investments and cash equivalents:

	<u>Investment</u>	<u>Cash Equivalents</u>	<u>Total</u>
Governmental funds	\$ 30,591,967	\$ 108,469,539	\$139,061,506
Internal service funds	1,999,888	6,932,855	8,932,743
Component units	829,594	2,875,887	3,705,481
Custodial funds	13,476,653	37,077,602	50,554,255
Police Pension Plans	<u>47,616,746</u>	<u>1,847,128</u>	<u>49,463,874</u>
Total	<u>\$ 94,514,848</u>	<u>\$ 157,203,011</u>	<u>\$251,717,859</u>

*Investment Policies*

Indiana Code 5-13-9 authorizes the County to invest in securities backed by the full faith and credit of the United States Treasury or fully guaranteed by the United States of America and issued by the United States Treasury, a federal agency, a federal instrumentality, or a federal government sponsored enterprise. Indiana Code also authorizes the unit to invest in securities fully guaranteed and issued by a federal agency, a federal instrumentality, or a federal government sponsored enterprise. These investments are required by statute to have a stated final maturity of not more than two years.

Indiana Code also provides for investment in money market mutual funds that are in the form of securities of, or interest in, an open-end, no-load, management-type investment company or investment trust registered under the provision of the federal Investment Company Act of 1940, as amended. Investments in money market mutual funds may not exceed 50 percent of the funds held by the County and available for investment. The portfolio of an investment company or investment trust used must be limited to direct obligations of the United States of America, obligations issued by a federal agency, a federal instrumentality, or a federal government sponsored enterprise or repurchase agreements fully collateralized by direct obligations of the United States of America or obligations issued by a federal agency, a federal instrumentality, or a federal government sponsored enterprise. The form of securities of, or interest in, an investment company or investment trust must be rated as AAA, or its equivalent by Standard and Poor's Corporation or its successor or AAA, or its equivalent, by Moody's Investors Service, Inc., or its successor. The form of securities in an investment company or investment trust should have a stated final maturity of one day.

Additionally, the County may enter into repurchase agreements with depositories designated by the State Board of Finance as depositories for state deposits involving the unit's purchase and guaranteed resale of any interest-bearing obligations issued or fully insured or guaranteed by the United States of America, a United States of America government agency, an instrumentality of the United States of America, or a federal government sponsored enterprise. The repurchase agreement is considered to have a stated final maturity of one day. This agreement must be fully collateralized by interest-bearing obligations as determined by their current market value.

**Note 3 - Deposits and Investments (Continued)**

***Investment Policies (Concluded)***

The Police Pension Plan is not subject to the same investment laws as the County. The investment policy for the Police Retirement and Benefit Pension Plans was adopted by the St. Joseph County Sheriff’s Department on August 17, 2006. Authorized investments include time or savings accounts, obligations issued or fully insured or guaranteed by the United States of America, bonds, stocks, guaranteed investment contracts, bank investment contracts, mutual funds, high quality money market funds, and foreign securities whose shares are not denominated in foreign currency

***Investment Custodial Credit Risk***

The custodial credit risk for investments is the risk that, in the event of the failure of the counterparty to a transaction, a government will not be able to recover the value of investment or collateral securities that are in the possession of an outside party. Neither the County nor the Police Pension Plan have a formal investment policy for the custodial credit risk for investments.

The following investments held by the County and the Police Retirement and Benefit Pension Plans were exposed to custodial credit risks because they are uninsured and unregistered with securities held by the counterparty, or the counterparty’s trust department or agent, either in the County’s name or not in the County’s name:

Police Retirement and Benefit Plan	
Investment Type	Not in the Government's Name
Money Market	\$ 1,847,128
Fixed Income Securities	16,562,095
Domestic and Foreign Equities	31,054,651
Total	\$ 49,463,874

***Interest Rate Risk***

Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. The County’s investment policy to minimize interest rate risk is to abide by the Indiana Code, which limits the stated final maturities of the investments to no more than five years. The County and the Police Pension Plan do not have a formal investment policy for interest rate risk. The following is a summary of the interest rate risk disclosure as of December 31, 2022:

Primary Government		Investment Maturities (in Years)		
Investment Type	Value	Less Than 1	1-2	More than 2
Municipal Bonds	\$ 20,693,165	\$ 1,449,874	\$ 19,243,291	\$ -
Certificate of Deposits	16,585,287	8,772,644	6,806,473	1,006,170
Agency Securities	8,726,645	642,849	3,080,099	5,003,697
Money Market	155,355,883	155,355,883	-	-
Treasury Note	893,005	-	451,190	441,815
Total	\$ 202,253,985	\$ 166,221,250	\$ 29,581,053	\$ 6,451,682

**Note 3 - Deposits and Investments (Continued)**

*Interest Rate Risk (Concluded)*

Police Retirement and Benefit Plan		Investment Maturities (in Years)		
Investment Type	Fair Value	Less Than 1	1-2	More than 2
Money Market	\$ 1,847,128	\$ 1,847,128	\$ -	\$ -
Fixed Income Securities	16,562,095	16,562,095	-	-
Domestic and Foreign Equities	31,054,651	31,054,651	-	-
Total	\$ 49,463,874	\$ 49,463,874	\$ -	\$ -

*Concentration of Credit Risk*

Concentration of credit risk is the risk of loss attributed to the magnitude of a government's investment in a single issuer. The County and the Police Pension Plan have adopted the following policy for the concentration of credit risk. The Treasurer and Police board manage concentration of credit risk by limiting the investment in debt securities of any one corporation to a maximum of 5 percent of the fixed income investments of the plan. The County's investment at 1<sup>st</sup> Source Bank exceeded 5 percent of the total investments at December 31, 2022.

*Foreign Currency Risk*

Foreign currency risk relates to adverse effects on the fair value of an investment from changes in exchange rates. The County and the Police Pension Plan do not have a formal policy in regards to foreign currency risk. The County and Police Pension Plan units' investments are denominated in U.S. currency.

*Credit Risk*

Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligations. U.S. government agency securities are implicitly guaranteed by the full faith and credit of the U.S. government and are recognized as one of the safest investments available. To minimize credit risks associated with investments, the County's policy is to follow Indiana Code 5-13-9-2.5, which limits investments to AAA rated money market funds, repurchase agreements fully collateralized by U.S. Government Securities, and U.S. Treasury obligations (or other U.S. Agency obligations). To minimize credit risks associated with investments, the Police Pension Plan has adopted a policy which limit investments to obligations of or obligations guaranteed by the United States government; bonds, stocks, or other evidences of indebtedness issued or guaranteed by a corporation organized under the laws of the United States, provided the corporation is listed on one or more of the recognized national stock exchanges or on the National Market System of the NASDAQ Stock Market and, in the case of bonds only, holds a rating in one of the highest major classification by a recognized rating service; Guaranteed Investment Contracts and Bank Investment Contracts rated A+ by A. M. Best Company, Inc.; Mutual Plans that apply with the above restrictions; and High quality money market funds.

Note 3 – Deposits and Investments (Continued)

*Credit Risk (Concluded)*

The distribution of securities with credit ratings is summarized below.

Primary Government County's Investments		
Standard & Poor's Rating	Moody's Rating	Investment Pools
AAA	Aaa	\$ 9,449,722
AA	Aa	15,228,750
A	A	1,967,351
Unrated	Unrated	20,252,279
		<u>\$ 46,898,102</u>

Police Retirement and Benefit Plan County's Investments		
Standard & Poor's Rating	Moody's Rating	Investment Pools
Unrated	Unrated	\$ 1,847,128

*Fair Value Measurements*

The County categorizes its fair value measurements within the fair value hierarchy established by generally accepted accounting principles. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of fair value hierarchy are defined as follows:

Level 1: Inputs using unadjusted quoted prices in active markets or exchanges for identical assets or liabilities.

Level 2: Significant other observable inputs, which may include, quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in non-active markets; and inputs other than quoted prices that are observable for the assets or liabilities, either directly or indirectly.

Level 3: Valuations for which one or more significant inputs are unobservable and may include situations where there is minimal, if any, market activity for the asset or liability.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques need to maximize the use of relevant observable inputs and minimize the use of unobservable inputs. Investment value is determined by reference to quoted market prices and other relevant information generated by market transactions.

Note 3 – Deposits and Investments (Continued)

*Fair Value Measurements (Concluded)*

The following table summarizes the valuation of investments by the fair value hierarchy levels as of December 31, 2022:

Primary Government				
Investment Type	Value	Level 1	Level 2	Level 3
Municipal Bonds	\$ 20,693,165	\$ -	\$ 20,693,165	\$ -
Certificate of Deposits	9,585,287	-	9,585,287	-
Agency Securities	8,726,645	-	8,726,645	-
Money Market	155,355,883	155,355,883	-	-
Treasury Note	893,005	893,005	-	-
Total	\$ 195,253,985	\$ 156,248,888	\$ 39,005,097	\$ -
Certificate of Deposits, at cost	7,000,000			
Total	\$ 202,253,985			

Police Retirement and Benefit Plan				
Investment Type	Fair Value	Level 1	Level 2	Level 3
Money Market	\$ 1,847,128	\$ 1,847,128	\$ -	\$ -
Fixed Income Securities	16,562,095	16,562,095	-	-
Domestic and Foreign Equities	31,054,651	31,054,651	-	-
Total	\$ 49,463,874	\$ 49,463,874	\$ -	\$ -

*Discretely Presented Component Units*

*Deposits*

Custodial credit risk is the risk that in the event of a bank failure, the government's deposits may not be returned to it. Indiana Code 5-13-8-1 allows a political subdivision of the State of Indiana to deposit public funds in a financial institution only if the financial institution is a depository eligible to receive state funds and has a principal office or branch that qualifies to receive public funds of the political subdivision. The Airport Authority, the District, the St. Joseph County Public Library, and the Mishawaka-Penn-Harris Public Library do not have a deposit policy for custodial credit risk. At December 31, 2022, the Airport Authority, the District, the St. Joseph County Public Library, and the Mishawaka-Penn-Harris Public Library had deposit balances in the amount of approximately \$19,700,000, \$2,950,000, \$29,000,000, and \$6,600,000 respectively. These entire balances are not exposed to custodial credit risk. The bank balances were insured by the Federal Deposit Insurance Corporation or the Public Deposit Insurance Fund, which covers all public funds held in approved depositories.

Note 4 – Lease and Capital Assets

Capital and lease asset activity for the year ended December 31, 2022, was as follows:

<u>Primary Government</u>	<u>Beginning Balance (as restated)</u>	<u>Increases</u>	<u>Decreases</u>	<u>Ending Balance</u>
Governmental activities:				
Capital assets, not being depreciated/amortized:				
Land and land improvements	\$ 10,092,850	\$ -	\$ -	\$ 10,092,850
Capital and leased assets, being depreciated/amortized:				
Infrastructure	594,597,674	11,054,881	3,330,517	602,322,038
Buildings and building improvements	118,357,440	230,893	-	118,588,333
Machinery, equipment, and vehicles	63,532,362	1,205,510	1,093,543	63,644,329
Leased assets	451,595	-	-	451,595
Total	776,939,071	12,491,284	4,424,060	785,006,295
Less accumulated depreciation/amortization:				
Infrastructure	286,191,948	11,490,053	1,878,706	295,803,295
Buildings	66,433,240	2,186,840	-	68,620,080
Machinery, equipment, and vehicles	46,985,387	5,199,045	1,078,656	51,105,776
Leased assets	-	107,964	-	107,964
Total	399,610,575	18,983,902	2,957,362	415,637,115
Total capital assets, being depreciated/amortized, net	377,328,496	(6,492,618)	1,466,698	369,369,180
Total primary government capital assets, net	\$ 387,421,346	\$ (6,492,618)	\$ 1,466,698	\$ 379,462,030

Note 4 – Capital Assets (Continued)

<u>Discretely presented component units:</u>	<u>Beginning Balance</u>	<u>Increases</u>	<u>Decreases</u>	<u>Ending Balance</u>
St. Joseph County Airport Authority				
Capital assets, not being depreciated:				
Land	\$ 35,379,236	\$ 70,709	\$ 535,176	\$ 34,914,769
Construction in progress	19,641,296	18,439,174	2,591,834	35,488,636
Total capital assets, not being depreciated	55,020,532	18,509,883	3,127,010	70,403,405
Capital assets, being depreciated:				
Buildings	76,768,052	-	985,643	75,782,409
Airfield	44,297,661	-	-	44,297,661
Equipment	9,803,899	2,521,127	20,065	12,304,961
Total	130,869,612	2,521,127	1,005,708	132,385,031
Less accumulated depreciation:				
Buildings	38,501,649	2,039,954	985,643	39,555,960
Airfield	35,828,472	1,207,488	-	37,035,960
Equipment	7,277,121	536,594	20,065	7,793,650
Total	81,607,242	3,784,036	1,005,708	84,385,570
Total capital assets, being depreciated, net	49,262,370	(1,262,909)	-	47,999,461
Total St. Joseph County				
Airport Authority capital assets, net	<u>\$ 104,282,902</u>	<u>\$ 17,246,974</u>	<u>\$ 3,127,010</u>	<u>\$ 118,402,866</u>
St. Joseph County Solid Waste Management District				
Capital assets, not being depreciated:				
Land	\$ 10,000	\$ -	\$ -	\$ 10,000
Capital assets, being depreciated:				
Buildings	577,500	-	-	577,500
Equipment	52,816	-	-	52,816
Total	630,316	-	-	630,316
Less accumulated depreciation:				
Buildings	70,984	14,436	-	85,420
Equipment	21,608	7,682	-	29,290
Total	92,592	22,118	-	114,710
Total capital assets, being depreciated, net	537,724	(22,118)	-	515,606
Total St. Joseph County Waste				
Management District capital assets, net	<u>\$ 547,724</u>	<u>\$ (22,118)</u>	<u>\$ -</u>	<u>\$ 525,606</u>

Note 4 – Capital Assets (Continued)

	Beginning Balance (as restated)	Increases	Decreases	Ending Balance
St. Joseph County Public Library				
Capital assets, not being depreciated:				
Land	\$ 3,070,391	\$ -	\$ -	\$ 3,070,391
Construction in progress	36,356,655	1,019,143	37,268,798	107,000
Other non-depreciable assets	195,003	-	-	195,003
<b>Total</b>	<b>39,622,049</b>	<b>1,019,143</b>	<b>37,268,798</b>	<b>3,372,394</b>
Capital assets, being depreciated:				
Infrastructure	1,473,765	-	-	1,473,765
Buildings	35,280,178	33,687,335	-	68,967,513
Improvements other than buildings	1,695,842	3,627,450	-	5,323,292
Machinery, equipment, and vehicles	3,239,946	-	-	3,239,946
Books and others	12,977,893	2,515,310	2,316,990	13,176,213
<b>Total</b>	<b>54,667,624</b>	<b>39,830,095</b>	<b>2,316,990</b>	<b>92,180,729</b>
Less accumulated depreciation:				
Infrastructure	967,180	52,029	4,493	1,014,716
Buildings	23,431,038	1,538,013	2,299	24,966,752
Improvements other than buildings	1,322,161	288,031	10,801	1,599,391
Machinery, equipment, and vehicles	2,026,208	208,155	2,249	2,232,114
Books and others	7,570,809	503,062	184,810	7,889,061
<b>Total</b>	<b>35,317,396</b>	<b>2,589,290</b>	<b>204,652</b>	<b>37,702,034</b>
<b>Total capital assets, being depreciated, net</b>	<b>19,350,228</b>	<b>37,240,805</b>	<b>2,112,338</b>	<b>54,478,695</b>
Total St. Joseph County				
Public Library capital assets, net	\$ 58,972,277	\$ 38,259,948	\$ 39,381,136	\$ 57,851,089

Note 4 – Capital Assets (Concluded)

	Beginning Balance	Increases	Decreases	Ending Balance
Mishawaka-Penn-Harris Public Library				
Capital assets, not being depreciated:				
Land	\$ 316,077	\$ -	\$ -	\$ 316,077
Capital assets, being depreciated:				
Infrastructure	255,173	-	-	255,173
Buildings	15,502,275	-	-	15,502,275
Improvements other than buildings	254,066	-	-	254,066
Machinery, equipment, and vehicles	1,199,023	65,026	-	1,264,049
Books and others	4,088,655	312,716	596,732	3,804,639
Total	21,299,192	377,742	596,732	21,080,202
Less accumulated depreciation:				
Infrastructure	232,125	11,524	-	243,649
Buildings	15,109,923	196,176	-	15,306,099
Improvements other than buildings	238,916	1,165	-	240,081
Machinery, equipment, and vehicles	884,025	48,426	19,755	912,696
Books and others	2,465,286	380,465	596,732	2,249,019
Total	18,930,275	637,756	616,487	18,951,544
Total capital assets, being depreciated, net	2,368,917	(260,014)	(19,755)	2,128,658
Total Mishawaka-Penn-Harris Public Library capital assets, net	\$ 2,684,994	\$ (260,014)	\$ (19,755)	\$ 2,444,735

Depreciation/amortization expense was charged to functions/programs of the County and discretely presented component units as follows:

Governmental activities:	
General Government	\$ 3,279,808
Public Safety	3,284,210
Highways and Streets	12,059,585
Health and Welfare	144,138
Culture and Recreation	216,161
Total depreciation/amortization expense - governmental activities	<u>\$ 18,983,902</u>
Discretely presented component units:	
St. Joseph County Airport Authority	\$ 3,784,036
St. Joseph Solid Waste Management District	22,118
St. Joseph County Public Library	2,589,290
Mishawaka-Penn-Harris Public Library	637,756
Total depreciation expense - component units	<u>\$ 7,033,200</u>

Note 5 – Interfund Balances and Activity

*Due To/From Other Funds*

The composition of due to/from balances as of December 31, 2022, is as follows:

Due To	Due From	Amount
1000 - General	0031 - Sheriff Civil & Records Collections	\$ 57,454
	4935 - Prosecutor Investigator Interlocal	148,819
	6020 - County Wheel Tax	547
	8117 - Victims of Crime Act - Assist	3,033
	8131 - Health Immunization CoAg Grant	42,486
	8134 - Health P.H.E.P.C.A. Grant	11,251
	8138 - Federal Grants Public Works	221,621
	9169 - Health CHW Safety PIN	15,753
	Total 1000 - General	<u>500,964</u>
1152 - Local Emergency Management Planning	1000 - General	961
1188 - Cumulative Reassessment		23,885
1193 - County Police Pension Trust		1,853
1222 - Statewide 911 Dispatch		11,168
2700 - Drainage Maintenance		46,432
4019 - Portage Manor		12,513
4930 - Dispatch Operating		64,546
8950 - American Rescue Plan		440,995
		<u>602,353</u>
	Grand Total	<u>\$ 1,103,317</u>

Interfund balances resulted from the time lag between the dates that (1) Interfund goods and services are provided or reimbursable expenditures occur, (2) transactions are recorded in the accounting system and (3) payments between funds are made

The following reconciles the interfund balances on the Governmental Funds Balance Sheet:

Due To	Due From			Total
	General Fund	Non-major governmental funds	Custodial funds	
General Fund	\$ -	\$ 489,395	\$ 58,001	\$ 547,396
American rescue plan fund	440,995	-	-	440,995
Non-major governmental funds	113,073	-	-	113,073
Custodial funds	1,853	-	-	1,853
Total	<u>\$ 555,921</u>	<u>\$ 489,395</u>	<u>\$ 58,001</u>	<u>\$ 1,103,317</u>

**Note 5 – Interfund Balances and Activity (Concluded)**

*Interfund Transfers*

Receiving Fund	Paying Fund	Amount
1000 - General	1119 - Clerks Perpetuation Fund	\$ 45,000
1159 - County Health	9164 - Health COVID Reimbursement	735,010
1223 - Abandoned Vehicle Fund	1000 - General	10,000
4932 - Dispatch Bond	4930 - Dispatch Operating	661,776
	Grand Total	\$ 1,451,786

The County typically uses transfers to fund ongoing operating subsidies and to close out funds upon the completion of grants.

**Note 6 – Leases**

*Lease Liability*

Primary Government

The primary government leases building space, parking spaces, equipment, and vehicles, the terms of which expire in various years through 2030. Variable payments of certain leases are based upon the Consumer Price Index (Index) and these leases were measured based upon the Index at lease commencement.

Annual debt service requirements to maturity on the leases are as follows:

Year Ended December 31,	Principal	Interest	Total
2023	\$ 110,603	\$ 7,311	\$ 117,914
2024	108,467	4,516	112,983
2025	85,284	2,123	87,407
2026	14,176	877	15,053
2027	8,024	683	8,707
2028-2030	16,935	781	17,716
Total	\$ 343,489	\$ 16,291	\$ 359,780

Note 6 – Leases (Continued)

*Lease Receivable*

Discretely Presented Component Unit

The Airport Authority leases space for advertising structures, equipment and certain structures. The leases have an estimated life of 5 – 20 years from the commencement date. The Airport Authority recognized \$80,921 of lease revenue and \$1,239 of interest revenue related to these leases for the fiscal year ended December 31, 2022. The following is a schedule of future income for leases receivable:

Year Ended December 31,	Prinicpal	Interest	Total
2023	\$ 65,604	\$ 2,468	\$ 68,072
2024	11,752	1,365	13,117
2025	12,236	873	13,109
2026	12,734	366	13,100
2027	1,599	25	1,624
Total	<u>\$ 103,925</u>	<u>\$ 5,097</u>	<u>\$ 109,022</u>

*Regulated Leases*

The Airport Authority has entered into an Agreement and Lease of Premises (Airline Agreement) with certain passenger, charter and cargo airlines serving the airport (collectively, the Signatory Airlines). Other airlines operate under an airport use permit that generally has a term of no more than two years. The Airline Agreement’s residual rate-making features are designed to ensure that the Airport Authority’s debt service and related coverage obligations will be met. The Airline Agreement authorizes the Airport Authority to implement new fees and charges as necessary. In the event of an airline bankruptcy, the Airport Authority may adjust the rates and charges for all Signatory Airlines in the current rate period to recover the rates and charges due from the bankrupt carrier. However, there can be no assurance that such other airlines will be financially able to absorb the additional costs. Rental rates under these agreements are determined annually. Certain other regulated leases for various hangars, tie-down spaces, and FBO lease agreements with tenants for the use of spaces has also been entered into. Most of these leases allow the lessee the exclusive use of the premises, however, aircraft and vehicles may traverse the space and lessees are prohibited from any use that would interfere with airport operations. The net portion of land, buildings and improvements that are exclusive as of December 31, 2022 are \$3.1 million. In addition, with the exception of T-hangers, all Airport Authority owned hangars as of December 31, 2022 are for the exclusive use of the lessees. During the year, total revenues of \$805,486 were recorded for these regulated leases. The following is a schedule of future rental income for regulated leases:

**Note 6 – Leases (Concluded)**

*Lease Receivable (Concluded)*

Year Ended December 31,	Minimum Future Rents
2023	\$ 854,636
2024	853,937
2025	653,294
2026	445,302
2027	308,936
2028-2032	940,600
2033-2037	239,335
2038-2042	<u>69,160</u>
Total	<u>\$ 4,365,200</u>

**Note 7 – Long-term Liabilities**

*General Obligation Bonds*

The county issues bonds to provide funds for the acquisition and construction of major capital facilities. General obligation bonds are direct obligations and pledge the full faith and credit of the County. General obligation bonds currently outstanding at year end are as follows:

Purpose	Interest Rates	Balance December 31, 2022	Current Portion	Net Noncurrent
Governmental Activities:				
2017 General Obligations (Guaranteed Energy Savings)				
Final Maturity - June 30, 2032	2.0% to 3.0%	\$ 7,275,000	\$ 695,000	\$ 6,580,000
2022 General Obligations (Highway Project Bonds)				
Final Maturity - December 30, 2025	2.0% to 3.0%	<u>5,800,000</u>	<u>1,850,000</u>	<u>3,950,000</u>
		<u>\$ 13,075,000</u>	<u>\$ 2,545,000</u>	<u>\$ 10,530,000</u>

General Obligation Bonds debt service requirements to maturity are as follows:

December 31,	Principal	Interest	Total
2023	\$ 2,545,000	\$ 396,550	\$ 2,941,550
2024	2,650,000	301,750	2,951,750
2025	2,735,000	209,200	2,944,200
2026	735,000	133,922	868,922
2027	755,000	117,266	872,266
2028-2032	3,655,000	272,376	3,927,376
	<u>\$ 13,075,000</u>	<u>\$ 1,431,064</u>	<u>\$ 14,506,064</u>

**Note 7 – Long-term Liabilities (Continued)**

***General Obligation Bonds (Continued)***

Discretely Presented Component Unit

The St. Joseph County Airport Authority issued general obligation bonds to be paid by income derived from a passenger facility charge and a tax levy to pay debt service.

These general obligation bonds are to provide funds for the acquisition and construction of major capital facilities or assets.

General obligation bonds are direct obligations and pledge the full faith and credit of the St. Joseph County Airport Authority. General obligation bonds currently outstanding at year end are as follows:

Purpose	Interest Rates	Balance December 31, 2022	Current Portion	Net Noncurrent
2019 General Obligation Refunding Bonds	0.01% to 4.0%	\$ 5,800,000	\$ 970,000	\$ 4,830,000
2019 General Obligation Refunding Bonds - bond premium		<u>221,030</u>	<u>-</u>	<u>221,030</u>
Total general obligation bonds (including bond premium)		<u>\$ 6,021,030</u>	<u>\$ 970,000</u>	<u>\$ 5,051,030</u>

General Obligation Bonds debt service requirements to maturity are as follows:

Year Ended December 31	Principal	Interest	Total
2023	\$ 970,000	\$ 155,368	\$ 1,125,368
2024	1,010,000	116,168	1,126,168
2025	1,050,000	75,368	1,125,368
2026	1,090,000	32,968	1,122,968
2027	1,120,000	140	1,120,140
2028	560,000	28	560,028
	<u>\$ 5,800,000</u>	<u>\$ 380,040</u>	<u>\$ 6,180,040</u>

The St. Joseph County Public Library issued general obligation bonds to provide funds for the acquisition and construction of major capital facilities or assets.

Note 7 – Long-term Liabilities (Continued)

*General Obligation Bonds (Continued)*

General obligation bonds are direct obligations and pledge the full faith and credit of the St. Joseph County Public Library. General obligation bonds currently outstanding at year end are as follows:

Purpose	Interest Rates	Balance December 31, 2022	Current Portion	Net Noncurrent
2018 General Obligation bonds				
Final Maturity - January 15, 2025	2.90%	\$ 1,735,000	\$ 425,000	\$ 1,310,000
2019 General Obligation bonds				
Final Maturity - January 15, 2039	2.50% - 3.00%	9,185,000	50,000	9,135,000
2020 General Obligation bonds				
Final Maturity - January 15, 2039	2.96%	4,745,000	35,000	4,710,000
Total general obligation bonds (including bond premium)		<u>\$ 15,665,000</u>	<u>\$ 510,000</u>	<u>\$ 15,155,000</u>

General Obligation Bonds debt service requirements to maturity are as follows:

Year Ended December 31	Principal	Interest	Total
2023	\$ 510,000	\$ 71,484	\$ 581,484
2024	1,045,000	141,414	1,186,414
2025	940,000	139,342	1,079,342
2026	800,000	133,052	933,052
2027	820,000	125,134	945,134
2028 - 2032	4,520,000	496,540	5,016,540
2033 - 2037	5,330,000	250,564	5,580,564
2038 - 2039	1,700,000	19,018	1,719,018
	<u>\$ 15,665,000</u>	<u>\$ 1,376,548</u>	<u>\$ 17,041,548</u>

The Mishawaka-Penn-Harris Public Library issued general obligation bonds to provide funds for the acquisition and construction of major capital facilities or assets.

General obligation bonds are direct obligations and pledge the full faith and credit of the Mishawaka-Penn-Harris Public Library. General obligation bonds currently outstanding at year end are as follows:

Purpose	Interest Rates	Balance December 31, 2022	Current Portion	Net Noncurrent
2017 General Obligation Bonds				
Final Maturity - December 30, 2024	2.00% - 2.25%	\$ 585,000	\$ 290,000	\$ 295,000
2020 General Obligation Bonds				
Final Maturity - December 31, 2032	2.00% -3.00%	3,590,000	325,000	3,265,000
Total general obligation bonds (including bond premium)		<u>\$ 4,175,000</u>	<u>\$ 615,000</u>	<u>\$ 3,560,000</u>

Note 7 – Long-term Liabilities (Continued)

*General Obligation Bonds (Concluded)*

General Obligation Bonds debt service requirements to maturity are as follows:

Year Ended December 31	Principal	Interest	Total
2023	\$ 615,000	\$ 111,150	\$ 726,150
2024	630,000	99,925	729,925
2025	340,000	85,350	425,350
2026	350,000	75,075	425,075
2027	355,000	64,575	419,575
2028 - 2032	1,885,000	146,325	2,031,325
	<u>\$ 4,175,000</u>	<u>\$ 582,400</u>	<u>\$ 4,757,400</u>

*Revenue Bonds*

The County issues bonds to be paid by income derived from the acquired or constructed assets. Revenue bonds outstanding at year end are as follows:

Purpose	Interest Rates	Balance December 31, 2022	Current Portion	Net Noncurrent
Governmental Activities:				
2014 Economic Development Revenue bonds	2.0% to 3.625%			
Final Maturity - December 31, 2034		\$ 5,495,000	\$ 510,000	\$ 4,985,000
2016 St. Joseph County Redevelopment District Special Taxing District Revenue bonds	3.0% to 4.0%			
Final Maturity - February 1, 2038		6,650,000	535,000	6,115,000
2015 St. Joseph County Economic Development Revenue bonds	3.00%			
Final Maturity - August 1, 2030		2,350,000	255,000	2,095,000
2019 St. Joseph County Redevelopment District Special Taxing District bonds				
Final Maturity - February 1, 2038	3.00%	9,375,000	-	9,375,000
Total revenue bonds		<u>\$ 23,870,000</u>	<u>\$ 1,300,000</u>	<u>\$ 22,570,000</u>
2019 St. Joseph County Redevelopment District Special Taxing District Bonds - bonds premium		\$ 111,548	\$ 7,437	\$ 104,111
Total revenue bonds payable (including bond premiums)		<u>\$ 23,981,548</u>	<u>\$ 1,307,437</u>	<u>\$ 22,674,111</u>

Note 7 – Long-term Liabilities (Continued)

*Revenue Bonds (Concluded)*

Revenue bonds debt service requirements to maturity are as follows:

Year Ended December 31	Principal	Interest	Total
2023	\$ 1,300,000	\$ 740,019	\$ 2,040,019
2024	1,345,000	429,556	1,774,556
2025	1,230,000	660,894	1,890,894
2026	1,275,000	623,469	1,898,469
2027	1,310,000	584,716	1,894,716
2028-2032	4,960,000	2,323,153	7,283,153
2033-2037	9,320,000	1,548,997	10,868,997
2038	3,130,000	43,694	3,173,694
	<u>\$ 23,870,000</u>	<u>\$ 6,954,498</u>	<u>\$ 30,824,498</u>

*Notes Payable*

The County has taken on direct financing agreements through multiple sources to provide funds for the acquisition of equipment and vehicles. Notes payable outstanding at year end is as follows:

Purpose	Balance December 31, 2022	Current Portion	Net Noncurrent
Notes payable - direct financing arrangements	<u>\$ 10,646,872</u>	<u>\$ 3,598,266</u>	<u>\$ 7,048,606</u>

Notes payable debt service requirements to maturity is as follows:

Year Ended December 31	Principal	Interest
2023	\$ 3,598,266	\$ 299,948
2024	4,074,338	196,591
2025	1,343,314	87,071
2026	1,351,881	40,685
2027	279,073	5,179
	<u>\$ 10,646,872</u>	<u>\$ 629,474</u>

Note 7 – Long-term Liabilities (Continued)

*Notes Payable (Concluded)*

Discretely Presented Component Unit

The St. Joseph Solid Waste Management District took out a bank loan to provide funds for the acquisition and construction of the District’s office. Bank loan outstanding at year end is as follows:

Purpose	Interest Rates	Balance December 31, 2022	Current Portion	Net Noncurrent
2017 Bank loan	3.40%	\$ 176,774	\$ 34,520	\$ 142,254

Bank loan debt service requirements to maturity is as follows:

Year Ended December 31	Principal	Interest	Total
2023	\$ 34,520	\$ 5,476	\$ 39,996
2024	35,712	4,284	39,996
2025	36,946	3,050	39,996
2026	38,222	1,774	39,996
2027	31,374	467	31,841
	<u>\$ 176,774</u>	<u>\$ 15,051</u>	<u>\$ 191,825</u>

*Changes in Long-Term Liabilities*

Long-term liability activity for the year ended December 31, was as follows:

<u>Primary Government</u>	Beginning Balance (as restated)	Additions	Reductions	Ending Balance	Due Within One Year
Government activities:					
Bonds payable:					
General obligation bonds	\$ 7,960,000	\$ 5,800,000	\$ 685,000	\$ 13,075,000	\$ 2,545,000
Revenue bonds	25,228,985	-	1,247,436	23,981,548	1,307,437
Total bonds payable	<u>33,188,985</u>	<u>5,800,000</u>	<u>1,932,436</u>	<u>37,056,549</u>	<u>3,852,437</u>
Compensated absences	\$ 1,969,402	\$ 659,635	\$ -	\$ 2,629,037	\$ 2,596,560
Leases payable	451,453	-	107,964	343,489	110,603
Notes payable - direct financing arrangement	13,809,157	393,780	3,556,065	10,646,872	3,598,266
Other postemployment benefits liability	128,948,209	-	44,342,256	84,605,953	-
Net pension liability	22,605,294	24,472,184	-	47,077,478	-
Total primary government	<u>\$200,972,500</u>	<u>\$ 31,325,599</u>	<u>\$ 49,938,721</u>	<u>\$182,359,378</u>	<u>\$ 10,157,866</u>

Note 7 – Long-term Liabilities (Concluded)

*Changes in Long-Term Liabilities (Concluded)*

<u>Discretely Presented Component Units</u>	Beginning Balance (as restated)	Additions	Reductions	Ending Balance	Due Within One Year
St. Joseph County Airport Authority:					
General obligation bonds payable	\$ 6,985,672	\$ -	\$ 964,642	\$ 6,021,030	\$ 970,000
Compensated absences	389,512	194,499	221,137	362,874	249,120
Other postemployment benefits liability	88,447	1,194	-	89,641	-
Net pension liability	821,747	1,633,922	416,717	2,038,952	-
Total St. Joseph County Airport Authority	<u>\$ 8,285,378</u>	<u>\$ 1,829,615</u>	<u>\$ 1,602,496</u>	<u>\$ 8,512,497</u>	<u>\$ 1,219,120</u>
St. Joseph County Solid Waste Management:					
Bond payable	\$ 210,142	\$ -	\$ 33,368	\$ 176,774	\$ 34,520
Other postemployment benefits liability	643,661	-	196,529	447,132	-
Net pension liability	67,898	72,448	-	140,346	-
Total St. Joseph County Solid Waste Management	<u>\$ 921,701</u>	<u>\$ 72,448</u>	<u>\$ 229,897</u>	<u>\$ 764,252</u>	<u>\$ 34,520</u>
St. Joseph County Public Library:					
General obligation bonds payable	\$ 17,065,705	\$ -	\$ 1,400,705	\$ 15,665,000	\$ 510,000
Compensated absences	-	321,911	-	321,911	32,191
Net pension liability	1,033,598	1,759,120	-	2,792,718	-
Total St. Joseph County Public Library	<u>\$ 18,099,303</u>	<u>\$ 2,081,031</u>	<u>\$ 1,400,705</u>	<u>\$ 18,779,629</u>	<u>\$ 542,191</u>
Mishawaka-Penn-Harris Public Library:					
General obligation bonds payable	\$ 4,775,000	\$ -	\$ 600,000	\$ 4,175,000	\$ 615,000
Compensated absences	78,841	56,516	-	135,357	13,536
Net pension liability	392,386	565,433	-	957,819	-
Total Mishawaka-Penn-Harris Public Library	<u>\$ 5,246,227</u>	<u>\$ 621,949</u>	<u>\$ 600,000</u>	<u>\$ 5,268,176</u>	<u>\$ 628,536</u>

Compensated absences for governmental activities typically have been liquidated from the General Fund and Special Revenue Funds. Claims and judgments typically have been liquidated from the General Fund and the Worker Compensation/Casualty Insurance Fund.

**Note 8 – Property Held for Resale**

The County’s Redevelopment Commission has purchased properties in blighted areas for redevelopment and subsequent resale. At December 31, 2022, the assets are held at the lower of cost or fair value. These properties are recognized as assets in the funds that purchased the properties.

**Note 9 – Risk Management**

The County is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; job related illnesses or injuries to employees; medical benefits to employees, retirees, and dependents (excluding postemployment benefits); and natural disasters. The risks of torts; theft of, damage to, and destruction of assets; and natural disasters are covered by commercial insurance from independent third parties. Settled claims from these risks have not exceeded commercial insurance coverage for the past three years. There were no significant reductions in insurance by major category of risk.

***Groups Health Insurance***

The County has chosen to establish a risk-financing fund for risks associated with employee health claims. The risk-financing fund is accounted for in the County Health Insurance and Interlocal Groups Health funds, internal service funds, where assets are set aside for claim settlements. An excess policy through commercial insurance covers individual claims in excess of \$300,000 per year. Settled claims resulting from this risk did exceed commercial insurance coverage in the past three years. Amounts are paid into the funds by local governmental units and County Departments and are available to pay claims, claim reserves, and administrative costs of the program. Interfund premiums are based primarily upon the insurance premium of each employee paid from local governmental or County fund. These premiums are reported as quasi-external interfund transactions. Provisions are also made for unexpected and unusual claims in the Interlocal Group Health Insurance Fund.

Claim expenditures and liabilities of the fund are reported when it is probable that a loss has occurred and the amount of the loss can be reasonably estimated. These losses include an estimate of claims that have been incurred but not reported (IBNRs). Claim liabilities are calculated considering the effects of inflation, recent claim settlement trends including frequency and amounts of pay outs and other economic and social factors. The incurred but not reported claims has been accrued as a liability of \$238,361 in the Interlocal Groups Health Insurance Fund and \$2,871,226 in the County Health Insurance Fund at December 31, 2022.

***Worker’s Compensation/Liability Insurance***

The County has chosen to establish a risk financing fund for risks associated with worker’s compensation, property, and liability claims. The risk financing fund is accounted for in the Worker’s Compensation/Casualty-Insurance fund, an internal service fund, where assets are set aside for claim settlements. An excess policy through commercial insurance covers individual claims in excess of \$100,000 per year. Settled claims resulting from this risk did not exceed commercial insurance coverage in 2022. Amounts are paid into the fund by the General fund and certain other special revenue funds and are available to pay for worker compensation, property, and liability claims. Interfund premiums are based primarily upon claims experience. The incurred but not reported claims has been accrued as a liability of \$3,023,874 in the Worker Comp/Casualty Insurance Fund at December 31, 2022.

**Note 9 – Risk Management (Concluded)**

Changes in the balance of claim liabilities during the past two years are as follows:

	<u>2021</u>	<u>2022</u>
Unpaid claims, beginning of year	\$ 1,418,589	\$ 2,927,463
Incurred claims and changes in estimates	22,575,821	30,618,487
Claim payments	<u>21,066,947</u>	<u>27,412,489</u>
Unpaid claims, end of year	<u>\$ 2,927,463</u>	<u>\$ 6,133,461</u>

***Contingent Liabilities***

The County is a defendant in various lawsuits. Although the outcome of these lawsuits is not presently determinable, in the opinion of the County Attorney the resolution of these matters will not have a material effect on the condition of the County.

Amounts received or receivable from grantor agencies are subject to audit and adjustment by grantor agencies, principally the Federal government. Any disallowed claims, including amounts already collected, may constitute a liability of the applicable funds. The amount, if any, of expenditures which may be disallowed by the grantor cannot be determined at this time although the County expects such amounts, if any, to be immaterial.

***Conduit Debt Obligation***

The County has issued Economic Development Revenue Bonds to provide financial assistance to educational and not-for-profit entities for the acquisition and construction of industrial and commercial facilities deemed to be in the public interest. The bonds are secured by the property financed and are payable solely from payments received on the underlying mortgage loans. Neither the County, the State, nor any political subdivision thereof is obligated in any manner for the repayment of the bonds. Accordingly, the bonds are not reported as liabilities in the accompanying financial statements.

As of December 31, 2022, there were several series of conduit debt obligations outstanding in the amount of \$75,330,000

**Note 10 – Tax Abatements**

St. Joseph County provides property tax abatements in accordance with Indiana Code (IC) 6-1.1-12.1. The fiscal body of the County (County Council) has the authority to approve these property tax abatements for both Real and Personal property. In order for property to be eligible for tax abatement, it must be located in an area designated by the fiscal body as an Economic Revitalization Area; for which the County designated all unincorporated real estate as an Economic Revitalization Area in 2004 except for certain areas zoned such as residential or agricultural.

For the fiscal year ended December 31, 2022, the County abated property taxes with an assessed value of \$287,272,666 and total dollar effect of \$2,972,476.

**Note 11 - Other Postemployment Benefits**

***Single-Employer Defined Benefit Healthcare Plan***

***Plan Description***

The St. Joseph County Retiree Healthcare Plan (SJCRHP) is a single-employer defined benefit healthcare plan administered by St. Joseph County in an internal service fund. Indiana Code 5-10-8 assigns the authority to establish and amend benefit provisions to the County. No assets are accumulated in a trust that meets the criteria in paragraph 4 of GASB Statement 75. Namely, employer contributions to the OPEB plan are not irrevocable, nor are any plan assets legally protected from creditors.

The St. Joseph County Airport Authority and the St. Joseph County Solid Waste Management District (discretely presented component units) both contribute to a single-employer defined benefit healthcare plan administered by St. Joseph County.

***Benefits Provided and Funding Policy***

The County provides for medical insurance benefits to eligible retirees and their spouses. General employees are eligible for retiree health care coverage once they attain age 55 with 15 years of service or age 65 with 10 years of service. Merit and matron employees are eligible for retiree health care coverage at age 50 with no service requirements. Elected officials are eligible for retiree health care coverage after 4 years of service.

The contribution requirements of plan members for the County Retiree Healthcare Plan and the District (discretely presented component unit) are established and can be amended by the County Council. The required contribution is based on projected “pay-as-you-go” financing requirements. For the year ended December 31, 2022, the County contributed \$2,332,074 to the plan for current premiums. This amount is equal to total cash premiums charged to department budgets and paid into a separate fund for the payment of retiree medical costs. General employees and elected officials members receiving benefits were required to contribution \$55 per month for retiree-only coverage and \$440 (pre-medicare) and \$216 (post-medicare) for retiree and spouse coverage. Merit and matron employee members receiving benefits were required to contribute \$55 per month for retiree-only coverage and \$80 (pre-medicare) or \$216 (post-medicare) for retiree and spouse coverage.

The contribution requirements of plan members for the Airport Authority Healthcare Plan are established by the Airport Authority Board. Currently retirees are required to pay 100% of the monthly premium for medical insurance. Retiree health coverage is implicitly more expensive than active health coverage. This higher cost of coverage creates a liability that the Airport pays in higher premiums for current employees' coverage. Calculated required contributions are based on projected pay-as-you-go financing requirements. For the year ended December 31, 2022, the Airport contributed \$0 to the plan for retirees.

***Employees Covered by Benefit Terms***

At December 31, 2022, the following employees were covered by the benefit terms:

	County	Solid Waste Management District	Airport Authority
Active employees with coverage	1,002	5	63
Active employees without coverage	-	-	-
Retirees	275	-	-
Total	<u>1,277</u>	<u>5</u>	<u>63</u>

**Note 11 - Other Postemployment Benefits (Continued)**

***Total OPEB Liability***

The County and the Solid Waste Management District’s OPEB liability of \$84,605,953 and \$447,132 respectively, was measured as of December 31, 2022, and was determined by an actuarial valuation as of that date.

The Airport Authority’s total OPEB liability of \$89,641 was measured as of December 31, 2022, and the total OPEB liability was determined by an actuarial valuation of that date.

***Actuarial Assumptions and Other Inputs***

The total OPEB liability in the December 31, 2022 actuarial valuation was determined using the following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified:

Inflation 2.50% per year

Salary increases 2.65% average, including inflation

	<b>Service</b>	<b>General</b>	<b>Sheriffs and Deputies</b>
	0	8.65%	0.00%
	1	7.65%	0.00%
	3	5.65%	0.00%
	5	4.65%	0.00%
	7	4.15%	0.00%
	9	3.64%	0.00%
	11	3.15%	0.00%
	13+	2.65%	0.00%

Discount rates 2.25% as of January 1, 2021 and 3.72% as of December 31, 2021

Healthcare cost trends rates 7.0% decreasing by 0.25% annually to an ultimate rate of 4.0% for pre-65 employees and 6.0% decreasing by 0.25% annually to an ultimate rate of 3.0% for post-65

Retiree's share of benefit-related costs All employees are required to contribute the following monthly in order to continue coverage at retirement

*Pre-Medicare:*

<b>Coverage</b>	<b>Ment &amp; Matron</b>	<b>Other</b>
Retiree	\$ 55	\$ 55
Retiree + Spouse	\$ 80	\$ 440

*Post-Medicare* : \$216 for Retiree + Spouse

The discount rate was based on a yield for 20-year tax-exempt general obligation municipal bonds (Bond Buyer Go 20) with an average rating of AA/Aa or higher (or equivalent quality on another rating scale).

Mortality rates for healthy retirees were based on the Society of Actuaries Pub-2010 Total Dataset Headcount Weighted Mortality Tabled fully generational using Scale MP-2021.

The County and Solid Waste Management District’s healthcare coverage election rate was 95% for active merit employees with current coverage, 80% for active general and elected official with current coverage, 100% for inactive employees with current coverage, and 0% for active and inactive employees with no coverage. The Airport’s healthcare coverage election rate was 30% for active employees with current coverage and 0% for active and inactive employees with no coverage.

Note 11 – Other Postemployment Benefits (Continued)

*Changes in the Total OPEB Liability*

	Total OPEB Liability		
	County	Solid Waste Management District	Airport Authority
Balances as 1-1-22	\$ 128,948,209	\$ 643,661	\$ 88,447
Changes for the year:			
Service cost	7,069,353	37,035	8,802
Interest	3,034,159	15,316	2,188
Changes in benefit terms	1,343,559	95,616	-
Difference between expected and actual experience	(11,805,284)	(68,207)	1,996
Changes in assumptions or other inputs	(41,651,969)	(276,289)	(11,792)
Benefit payments	(2,332,074)	-	-
Net changes	(44,342,256)	(196,529)	1,194
Balance at 12-31-22	\$ 84,605,953	\$ 447,132	\$ 89,641

There have been no substantive plan provision changes since the last full valuation, which was for the fiscal year ending December 31, 2022.

The following assumption changes were included in the actuarial valuation for the year ended December 31, 2022:

- Updated the discount rate assumption based on the yield for 20-year-tax-exempt general obligation municipal bonds as of December 31, 2021 (measurement date). The discount rate is 3.72% as of December 31, 2022 and 2.25% as of December 31, 2021. This change resulted in an increase in liabilities.
- The marriage assumption rate were updated to 50% for males and 20% for females based on the current spouses of retirees coverage election data.
- Health care trend rates have been reset from an initial rate of 7.5% decreasing by 0.5% annually to an ultimate rate of 4.5% to an initial rate of 7.0% (6.0% for post-65) decreasing 0.25% per year to an ultimate rate of 4.0%. This change caused an increase in liabilities.

*Sensitivity of the Total OPEB Liability to Changes in the Discount Rate*

The following presents the total OPEB liability of the County, the District, and the Airport Authority, as well as what the County, the District, and the Airport Authority’s total OPEB liability would be if it were calculated using a discount rate that is 1-percentage-point lower (2.72 percent) or 1-percentage-point higher (4.72 percent) than the current discount rate:

	1% Decrease (2.72%)	Discount Rate (3.72%)	1% Increase (4.72%)
Total OPEB Liability - County	\$ 99,925,000	\$ 84,605,953	\$ 72,612,000
Total OPEB Liability - Solid Waste Management District	539,000	447,132	376,000
Total OPEB Liability - Airport Authority	98,000	89,641	84,000

Note 11 – Other Postemployment Benefits (Continued)

*Sensitivity of the Total OPEB Liability to Changes in the Healthcare Cost Trend Rates*

The following presents the total OPEB liability of the County, the District, and the Airport Authority, as well as what the County, the District, and the Airport Authority’s total OPEB liability would be if it were calculated using healthcare cost trend rates that are 1-percentage-point lower (6.0 percent decreasing to 3.0 percent) or 1-percentage-point higher (8.0 percent decreasing to 5.0 percent) than the current healthcare cost trend rates:

	1% Decrease (6.0% decreasing to 3.0%)	Healthcare Cost Trend Rates (7.0% decreasing to 4.0%)	1% Increase (8.0% decreasing to 5.0%)
Total OPEB Liability - County	\$ 70,805,000	\$ 84,605,953	\$ 102,165,000
Total OPEB Liability - Solid Waste Management District	366,000	447,132	552,000
Total OPEB Liability - Airport Authority	78,000	89,641	104,000

*OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB*

For the year ended December 31, 2022, the County, the District, and the Airport Authority recognized OPEB expense (income) of \$3,846,479, \$55,428 and (\$11,551), respectively. At December 31, 2022, the County reported deferred outflows of resources and deferred inflows of resources related to OPEB from the following sources:

	County		Solid Waste Management District		Airport Authority	
	Deferred Outflows of Resources	Deferred Inflows of Resources	Deferred Outflows of Resources	Deferred Inflows of Resources	Deferred Outflows of Resources	Deferred Inflows of Resources
Difference between expected and actual experience	\$ 630,264	\$ (21,589,610)	\$ 70,976	\$ (79,787)	\$ 21,620	\$ (153,356)
Changes in assumptions	14,787,527	(50,073,085)	45,387	(320,891)	16,782	(16,303)
Total	<u>\$ 15,417,791</u>	<u>\$ (71,662,695)</u>	<u>\$ 116,363</u>	<u>\$ (400,678)</u>	<u>\$ 38,402</u>	<u>\$ (169,659)</u>

Amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in OPEB expense as follows:

Year Ended December 31,	County	Solid Waste Management District	Airport Authority
	2023	\$ (7,600,592)	\$ (42,737)
2024	(7,600,592)	(42,737)	(22,541)
2025	(7,600,592)	(54,674)	(22,541)
2026	(11,459,973)	(74,111)	(22,541)
2027	(8,618,840)	(70,056)	(5,696)
Thereafter	(13,364,315)	-	(35,397)
Total	<u>\$ (56,244,904)</u>	<u>\$ (284,315)</u>	<u>\$ (131,257)</u>

**Note 12 – Pension Plans**

**1. Cost Sharing Multiple-Employer Defined Benefit Pension Plans**

***Public Employees’ Retirement System***

***Plan Description***

The County contributes to the Indiana Public Employees' Retirement Fund (PERF). PERF DB a cost-sharing multiple-employer defined benefit pension plan providing retirement, disability, and survivor benefits to plan members and beneficiaries. All full-time employees hired before December 31, 2014 or hired after December 31, 2014 and are previous PERF members are eligible to participate in the defined benefit plan. State statutes (IC 5-10.2 and 5-10.3) govern, through the Indiana Public Retirement System (INPRS) Board, most requirements of the system and give the County authority to contribute to the plan. PERF DB is a component of the Public Employees’ Hybrid plan (PERF Hybrid).

PERF Hybrid consists of two components: PERF DB, the monthly employer-funded defined benefit contribution component, along with the Public Employees’ Hybrid Members Defined Contribution Account (PERF DC), a member-funded account. First time new employees hired by the County have a one-time election to join either the PERF Hybrid plan or PERF My Choice: Retirement Savings Plan for Public Employees (PERF MC DC). A new hire that is existing member of PERF Hybrid and was not given the option for the PERF MC DC plan is given the option to elect PERF MC DC or remain in the PERF Hybrid.

Members who have at least one year of service in PERF DB and the Teachers’ Retirement Fund (TRF Pre ’96 or TRF ’96 DB) have the option of choosing from which of these funds they would like to retire.

The Airport Authority, the District, St. Joseph County Public Library, and the Mishawaka-Penn-Harris Public Library (discretely presented component units) contributes to the Indiana Public Employees’ Retirement Fund (PERF), a defined benefit pension plan. All full- time employees are eligible to participate in the defined benefit plan.

INPRS administers the plan and issues a publicly available financial report that includes financial statements and required supplementary information for the plan as a whole and for its participants. The report is available online at <http://www.inprs.in.gov/> or may be obtained by contacting:

Indiana Public Retirement System  
1 North Capitol Street, Suite 001  
Indianapolis, IN 46204  
Ph. (888) 526-1687

***Benefits Provided***

The PERF retirement benefit consists of the sum of a defined pension benefit provided by the County contributions plus the amount credited to the member’s annuity savings account. Pension benefits vest after 10 years of creditable service. Members are immediately vested in their annuity savings account. At retirement, a member may choose to receive a lump sum payment of the amount credited to the member’s annuity savings account, receive the amount as an annuity, or leave the contributions invested with INPRS.

A member who has reached age 65 and has at least 10 years of creditable service is eligible for normal retirement and is entitled to 100 percent of the pension benefit component. This annual pension benefit is equal to 1.1 percent times the average annual compensation times the number of years of creditable service. The average annual compensation in this calculation uses the highest 20 calendar quarters of salary in a covered position.

**Note 12 – Pension Plans (Continued)**

***Benefits Provided (Concluded)***

The PERF retirement benefit consists of the sum of a defined pension benefit provided by the County contributions plus the amount credited to the member’s annuity savings account. Pension benefits vest after 10 years of creditable service. Members are immediately vested in their annuity savings account. At retirement, a member may choose to receive a lump sum payment of the amount credited to the member’s annuity savings account, receive the amount as an annuity, or leave the contributions invested with INPRS.

A member who has reached age 65 and has at least 10 years of creditable service is eligible for normal retirement and is entitled to 100 percent of the pension benefit component. This annual pension benefit is equal to 1.1 percent times the average annual compensation times the number of years of creditable service. The average annual compensation in this calculation uses the highest 20 calendar quarters of salary in a covered position.

A member who has reached age 60 and has at least 15 years of creditable service is eligible for normal retirement and is entitled to 100 percent of the pension benefit. A member who is at least 55 years old and whose age plus number of years of creditable service is at least 85 years is entitled to 100 percent of the pension benefit.

A member who has reached age 50 and has at least 15 years of creditable service is eligible for early retirement with a reduced pension. A member retiring early receives a percentage of the normal pension benefit, which remains the same for the member’s lifetime.

The PERF plan also provides disability benefits to members. A member who has at least 5 years of creditable service and becomes disabled while in active service, on FMLA leave, receiving worker’s compensation benefits, or receiving employer provided disability insurance benefits may retire for the duration of the disability if they have qualified for social security disability benefits and furnish proof of the qualification. The disability benefit is calculated the same as that for a normal retirement without reduction for early retirement. Also, under certain circumstances, upon the death in service of a member, a survivor benefit may be paid to a surviving spouse or surviving dependent children under the age of 18.

The monthly pension benefits for members in pay status may be increased periodically as cost of living adjustments (COLA), however, such increases are not guaranteed by statute and have historically been provided on an “ad hoc” basis. The Indiana General Assembly can only grant these increases.

***Contributions***

The contribution requirements of plan members are established and may be amended by the INPRS Board of Trustees. The required contributions are based on actuarial investigation and valuation in accordance with IC 5-10.2. The funding policy provides for periodic employer contributions at actuarially determined rates that, expressed as percentages of annual covered payroll, are sufficient to fund the pension benefits when they become due. PERF members are required to contribute three percent of their annual covered salary. For 2021, the County is required to contribute at an actuarially determined rate of 11.2 percent of annual covered payroll. The County’s contribution to the plan for the year ending December 31, 2022 was \$5,213,382 and was equal to the required contribution for 2022.

**Note 12 – Pension Plans (Continued)**

*Contributions (Concluded)*

For 2022, the Airport Authority (discretely presented component unit) was required to contribute an actuarially determined rate of 11.2 percent of annual covered payroll. The Airport Authority’s contribution to the plan for the year ending December 31, 2022 was \$446,493 and was equal to the required contribution for 2022.

For 2022, the District (discretely presented component unit) was required to contribute an actuarially determined rate of 11.2 percent of annual covered payroll. The District’s contribution to the plan for the year ending December 31, 2022 was \$28,712 and was equal to the required contribution for 2022.

For 2022, the St. Joseph County Public Library (discretely presented component unit) was required to contribute an actuarially determined rate of 11.2 percent of annual covered payroll. St. Joseph County Public Library’s contribution to the plan for the year ending December 31, 2022 was \$562,192 and was equal to the required contribution for 2022.

For 2022, the Mishawaka-Penn-Harris Public Library (discretely presented component unit) was required to contribute an actuarially determined rate of 11.2 percent of annual covered payroll. Mishawaka-Penn-Harris Public Library’s contribution to the plan for the year ending December 31, 2022 was \$195,728 and was equal to the required contribution for 2022.

*Actuarial Assumptions*

The actuarial assumptions used in the June 30, 2022 valuation of the Public Employee’s Retirement Fund were adopted by the INPRS Board. The total pension liability in the June 30, 2022 actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement:

Inflation	2.00%
Salary increases	2.65% to 8.65%
Investment Rate of Return	6.25%
Cost of living increases	A service-based 13th check will be paid in the 2020 and 2021 fiscal years. Thereafter, the following COLAs, compounded annually, are assumed: 0.4% beginning on January 1, 2024 0.5% beginning on January 1, 2034 0.6% beginning on January 1, 2039
Mortality	Pub-2010 Public Retirement Plans Mortality Tables (Amount-Weighted) with a fully generational projection of mortality improvements using SOA Scale MP-2019.  Healthy Employees – General Employee table with a 3 year set forward for males and a 1 year set forward for females.  Retirees – General Retiree table with a 3 year set forward for males and a 1 year set forward for females.  Beneficiaries – Contingent Survivor table with no set forward for males and a 2 year set forward for females.  Disableds – General Disabled table with a 140% load.

Note 12 – Pension Plans (Continued)

*Discount Rate*

The discount rate used to measure the total pension liability was 6.25 percent. The projection of cash flows used to determine the discount rate assumed the contributions from employers would be, at a minimum, made at the actuarially determined required rates computed in accordance with the current funding policy adopted by the INPRS Board. Projected inflows from investment earnings were calculated using the long term assumed investment rate of 6.25 percent. Based on those assumptions, each defined benefit pension plan’s fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long term expected rate of return on pension plan investments was applied to all periods of projected benefits to determine the total pension liability for each plan.

*Investment Rate of Return*

The long term return expectation for the INPRS defined benefit retirement plans has been determined by using a building block approach and assumes a time horizon, as defined in the INPRS Investment Policy Statement. A forecasted rate of inflation serves as the baseline for the return expectation. Various real return premiums over the baseline inflation rate have been established for each asset class. The long term expected nominal rate of return has been determined by calculating a weighted average of the expected real return premiums for each asset class, adding the projected inflation rate, and adding the expected return from rebalancing uncorrelated asset classes.

The target allocation and best estimates of geometric real rates of return for each major asset class are summarized below:

	Target Allocation (%)	Long Term Expected Real Rate of Return (%)
Public Equity	20.0%	3.6%
Private Equity	15.0	7.3
Fixed Income - Ex Inflation Linked	20.0	1.5
Fixed Income - Inflation Linked	15.0	-0.3
Commodities	10.0	0.8
Real Estate	10.0	4.2
Absolute Return	5.0	2.5
Risk Parity	20.0	4.4
Leverage Offset	-15.0	-1.4
Total	<u>100.0</u>	

Note 12 – Pension Plans (Continued)

*Sensitivity of the County’s Proportionate Share of the Net Pension Liability to Changes in the Discount Rate*

The following represents the net pension liability of the County, the Airport Authority, the District, the St. Joseph County Public Library, and the Mishawaka-Penn-Harris Public Library (discretely presented component units), calculated using the discount rate of 6.25 percent, as well as what their respective net pension liability would be if it were calculated using a discount rate that is 1-percentage point lower (5.25 percent) or 1- percentage point higher (7.25 percent) than the current rate:

	1% Decrease (5.25%)	Current Discount Rate (6.25%)	1% Increase (7.25%)
County's proportionate share of the net pension liability	\$ 43,267,434	\$ 25,611,639	\$ 10,885,421
Airport Authority's proportionate share of the net pension liability	3,444,537	2,038,952	866,593
District's proportionate share of the net pension liability	237,095	140,346	59,649
St. Joseph County Public Library's proportionate share of the net pension liability	4,717,923	2,792,718	1,186,957
Mishawaka-Penn-Harris Public Library's proportionate share of the net pension liability	1,618,107	957,819	407,091

*Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions*

As of December 31, 2022, the County recorded a pension liability of \$25,611,639 for their proportionate share of the net pension liability. The net pension liability was measured as of June 30, 2022, and the total pension liability used to calculate the net pension liability was determined by an actuarial valuation as of that date. The County’s proportion of the net pension liability was based on wages reported by employers relative to the collective wages of the plan. At June 30, 2022, the County’s proportion was .0081208 percent, which was a decrease of .0003508 from its proportion measured as of June 30, 2021.

As of December 31, 2022, the Airport Authority (discretely presented component unit) reported a liability of \$2,038,952 for their proportionate share of the net pension liability. At June 30, 2022, the Authority’s portion was .0006465 percent, which was an increase of .000022 percent from its proportion measured as of June 30, 2021.

As of December 31, 2022, the District (discretely presented component unit) reported a liability of \$140,346 for their proportionate share of the net pension liability. At June 30, 2022, the District’s portion was .0000445 percent, which was a decrease of .0000071 percent from its proportion measured as of June 30, 2021.

As of December 31, 2022, the St. Joseph County Public Library (discretely presented component unit) reported a liability of \$2,792,718 for their proportionate share of the net pension liability. At June 30, 2022, the St. Joseph County Public Library’s portion was .0008855 percent, which was an increase of .0000100 percent from its proportion measured as of June 30, 2021.

As of December 31, 2022, the Mishawaka-Penn-Harris Public Library (discretely presented component unit) reported a liability of \$957,819 for their proportionate share of the net pension liability. At June 30, 2022, the Mishawaka-Penn-Harris Public Library’s portion was .0003037 percent, which was a decrease of .0000055 percent from its proportion measured as of June 30, 2021.

Note 12 – Pension Plans (Continued)

*Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)*

For the year ended June 30, 2022, the County recognized pension benefit of \$3,397,698. At June 30, 2022, the County reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ 552,279	\$ (97,405)
Net difference between projected and actual investment earnings on pension plan investments	3,160,748	-
Changes of assumptions	3,468,969	(1,095,752)
Changes in proportion and differences between employer contributions and proportionate share of contributions	542,307	(716,826)
Employer contributions subsequent to the measurement date	2,640,416	-
Total	<u>\$10,364,719</u>	<u>\$ (1,909,983)</u>

The County reported \$2,640,416 as deferred outflows of resources related to pensions resulting from the County’s contributions subsequent to the measurement date that will be recognized as a reduction of net pension liability in the year ended December 31, 2023. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Year Ended June 30	Amount
2023	\$ 1,155,048
2024	1,978,277
2025	(662,462)
2026	3,343,457
Total	<u>\$ 5,814,320</u>

Note 12 – Pension Plans (Continued)

*Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)*

For the year ended June 30, 2022, the Airport Authority (discretely presented component unit) recognized pension expense of \$301,003. At June 30, 2022, the Authority reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ 43,967	\$ (7,754)
Net difference between projected and actual investment earnings on pension plan investments	251,628	-
Changes of assumptions	276,166	(87,233)
Changes in proportion and differences between employer contributions and proportionate share of contributions	81,480	(47,914)
Employer contributions subsequent to the measurement date	225,798	-
Total	<u>\$ 879,039</u>	<u>\$ (142,901)</u>

The Airport Authority (discretely presented component unit) reported \$225,798 as deferred outflows of resources related to pensions resulting from Airport Authority contributions subsequent to the measurement date that will be recognized as a reduction of their net pension liability in the year ended December 31, 2023. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Year Ended June 30	Amount
2023	\$ 109,856
2024	160,931
2025	(26,621)
2026	266,174
Total	<u>\$ 510,340</u>

Note 12 – Pension Plans (Continued)

*Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)*

For the year ended June 30, 2022, the District (discretely presented component unit) recognized pension benefit of \$15,549. At June 30, 2022, the District reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ 3,026	\$ (534)
Net difference between projected and actual investment earnings on pension plan investments	17,320	-
Changes of assumptions	19,009	(6,004)
Changes in proportion and differences between employer contributions and proportionate share of contributions	4,886	(14,979)
Employer contributions subsequent to the measurement date	13,685	-
Total	<u>\$ 57,926</u>	<u>\$ (21,517)</u>

The District (discretely presented component unit) reported \$13,685 as deferred outflows of resources related to pensions resulting from Library contributions subsequent to the measurement date that will be recognized as a reduction of their net pension liability in the year ended December 31, 2023. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Year Ended June 30	Amount
2023	\$ 2,480
2024	8,199
2025	(6,277)
2026	18,322
Total	<u>\$ 22,724</u>

Note 12 – Pension Plans (Continued)

*Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)*

For the year ended June 30, 2022, the St. Joseph County Public Library (discretely presented component unit) recognized pension income of \$353,145. At June 30, 2022, the St. Joseph County Public Library reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ 60,221	\$ (10,621)
Net difference between projected and actual investment earnings on pension plan investments	344,651	-
Changes of assumptions	378,260	(119,482)
Changes in proportion and differences between employer contributions and proportionate share of contributions	200,102	(64,020)
Employer contributions subsequent to the measurement date	97,642	-
Total	<u>\$ 1,080,876</u>	<u>\$ (194,123)</u>

The St. Joseph County Public Library (discretely presented component unit) reported \$97,642 as deferred outflows of resources related to pensions resulting from the St. Joseph County Public Library’s contributions subsequent to the measurement date that will be recognized as a reduction of their net pension liability in the year ended December 31, 2023. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Year Ended June 30	Amount
2023	\$ 148,258
2024	278,331
2025	(2,052)
2026	364,574
Total	<u>\$ 789,111</u>

Note 12 – Pension Plans (Continued)

***Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Concluded)***

For the year ended June 30, 2022, the Mishawaka-Penn-Harris Public Library (discretely presented component unit) recognized pension income of \$110,294. At June 30, 2022, the Mishawaka-Penn-Harris Public Library reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ 20,654	\$ (3,643)
Net difference between projected and actual investment earnings on pension plan investments	118,205	-
Changes of assumptions	129,732	(40,979)
Changes in proportion and differences between employer contributions and proportionate share of contributions	31,564	(66,942)
Employer contributions subsequent to the measurement date	<u>2,721</u>	<u>-</u>
Total	<u>\$ 302,876</u>	<u>\$ (111,564)</u>

The Mishawaka-Penn-Harris Public Library (discretely presented component unit) reported \$2,721 as deferred outflows of resources related to pensions resulting from Mishawaka-Penn-Harris Public Library’s contributions subsequent to the measurement date that will be recognized as a reduction of their net pension liability in the year ended December 31, 2023. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Year Ended June 30	Amount
2023	\$ 26,892
2024	51,672
2025	(15,010)
2026	<u>125,034</u>
Total	<u>\$ 188,588</u>

***Pension Plan Fiduciary Net Position***

The pension plan’s fiduciary net position has been determined on the same basis of accounting used by the pension plan. Detailed information about the pension plan’s fiduciary net position is available in the separately issued INPRS financial report, which is available online at <http://www.inprs.in.gov> or may be obtained by contacting:

Indiana Public Retirement System  
One North Capitol Avenue, Suite 001  
Indianapolis, IN 46204  
Ph. (888) 526-1687

**Note 12 – Pension Plans (Continued)**

***Benefit Payment Policies***

Pension, disability, special death benefits, and distributions of contributions and interest are recognized when due and payable to members or beneficiaries. Benefits are paid once the retirement or survivor applications have been processed and approved. Distributions of contributions and interest are refunds from non-vested inactive members' annuity savings accounts. These distributions may be requested by members or automatically distributed by the fund when certain criteria are met.

***Valuation of Pension Plan Investments***

Investments are generally reported at fair value. Fair value is the price that would be received to sell an asset in an orderly transaction between market participants at the measurement date.

Short-term investments consist primarily of cash, money market funds, certificates of deposits and fixed income instruments with maturities of less than one year. Short-term investments are generally reported using cost-based measures, which approximates fair value.

Fixed income securities consist primarily of the U.S. government, U.S. government- sponsored agencies, publicly traded debt and commingled investment debt instruments. Equity securities consist primarily of domestic and international stocks in addition to commingled equity instruments. Fixed income and equity securities are generally valued based on published market prices and quotations from national security exchanges and security pricing services. Securities that are not traded on a national security exchange are valued using modeling techniques that include market observable inputs. Commingled funds are valued using the net asset value (NAV) of the entity.

Alternative investments include limited partnership interests in private market, absolute return, real estate and risk parity investment strategies. Publicly traded alternative investments are valued based on quoted market prices. In the absence of readily determinable public fair values, alternative investments are valued using current estimates of fair value obtained from the general partner or investment manager. Holdings are generally valued by a general partner or investment manager on a quarterly or semi-annual basis. Valuation assumptions are based upon the nature of the investment and the underlying business. Additionally, valuation techniques will vary by investment type and involve a certain degree of expert judgement. Alternative investments, such as investments in private market or real estate, are generally considered to be illiquid long-term investments. Due to the inherent uncertainty that exists in the valuation of alternative investments, the realized value upon the sale of an asset may differ significantly from the fair value.

Derivative instruments are marked to market daily with changes in fair value recognized as part of investments and investment income.

Fully benefit-responsive synthetic guaranteed investment contracts are reported at contract value.

Note 12 – Pension Plans (Continued)

2. *Single-Employer Defined Benefit Pension Plans*

*County Police Retirement Plan*

*Plan Description*

The St. Joseph County Police Retirement Plan (Plan) is a single-employer defined benefit pension plan established to provide retirement, termination/severance, disability, and survivor benefits for a person employed by the St. Joseph County Sheriff's Department (Employer) as a County Policeman, Sheriff, or Deputy Sheriff with full police power (Employee), as such terms are used in Indiana Code. Indiana Code 36-8-10-12 grants the authority to the Employer and a trustee to establish and amend the benefit terms to the Plan with approval of the county fiscal body. The Plan was established on January 1, 1974 and is administered by the Committee. The composition of the Committee, according to the Plan legal document, shall be the Sheriff and the Merit Board (the Merit Board, per IC 36-8-10-3, consists of five (5) members, three (3) members appointed by the Sheriff, and two (2) members elected by a majority vote of the members of the county police force). The plan does not issue a standalone report.

At December 31, 2022 plan membership consisted of the following:

Inactive plan members or beneficiaries currently receiving benefits	128
Inactive plan members or beneficiaries entitled to but not yet receiving benefits	7
Active plan members	120
Total	<u>255</u>

*Benefits Provided*

The Plan provides that the monthly retirement benefit shall be a pension payable for the member's lifetime equal to two and one-half percent (2-1/2%) of the member's average monthly wage received during the highest paid three (3) calendar years before retirement (such calendar years do not need to be consecutive) plus one dollar (\$1.00); this sum multiplied by the member's years of credited service up to twenty (20) years; plus an additional two percent (2%) of the member's average monthly wage, as outlined above, multiplied by the member's years of credited service in excess of twenty (20) years up to an additional twelve (12) years. Members are eligible to retire as of normal retirement for an unreduced benefit upon attainment of age fifty (50) and completion of at least eight (8) years of service.

A reduced early retirement benefit is available to members with at least twenty (20) years of credited service any time after attainment of age forty-five (45) with a reduction factor of five-twelfths percent (5/12%) for each month by which the early retirement date precedes what would have been the normal retirement date.

A member who continues employment beyond his normal retirement age shall be eligible for a late retirement benefit upon actual retirement equal to the member's benefit earned in accordance to the normal retirement formula with credit given for subsequent service (provided that the thirty-two (32) year credited service maximum shall not be exceeded in computing the benefit).

The severance benefit payable to a member after completion of eight (8) years of credited service is a monthly benefit equal to the amount earned under the normal retirement benefit formula, using credited service as of his date of severance, with payment commencing on the member's normal retirement date.

In the event a married or unmarried member who has not yet completed eight (8) years of credited service dies prior to the commencement of any benefit from the Plan, the designated beneficiary shall be entitled to receive a death benefit which shall be a lump sum equal to the amount transferred by the member for the purchase of credited service.

**Note 12 – Pension Plans (Continued)**

***Benefits Provided (Concluded)***

In the event an unmarried member who has completed eight (8) years of credited service dies prior to the commencement of any benefit from the Plan, the designated beneficiary shall be entitled to a death benefit of two hundred forty (240) monthly payments that would have been payable to the member if he had severed employment on the date of death and elected a life annuity with two hundred forty (240) guaranteed payments payable at his normal retirement date.

In the event a married member who has completed eight (8) years of credited service dies prior to the commencement of any benefit from the Plan, the surviving spouse shall be entitled to a monthly survivor annuity commencing on the date specified by the spouse, but not earlier than the member's early retirement date nor later than the member's normal retirement date, in the amount that would have been payable had the member severed employment and commenced receipt of his retirement benefits in the form of an actuarial equivalent one hundred percent (100%) joint and survivor annuity on the date elected by his surviving spouse.

***Contributions***

The Employer intends to contribute to the Plan each year such amounts as may be required to operate the Plan on a sound actuarial basis. The minimum annual contribution by the department must be sufficient, as determined by the pension engineers, to prevent deterioration in the actuarial status of the trust fund during the year. According to IC 36-8-10-12(e), (i) if the department fails to make minimum contributions for three (3) successive years, the pension trust terminates and the trust fund shall be liquidated. For the year ending December 31, 2022, the actuarially determined Employer's contribution rate was 45.3% of annual payroll.

***Deferred Retirement Option Program***

The Deferred Retirement Option Program (DROP) for the Plan was established on October 1, 2006 pursuant to the Plan legal document and is governed by the Employer and a trustee. Members of the Plan that are eligible to retire with an unreduced benefit may elect to accumulate a DROP benefit while continuing to work. At the time of their election, the member executes an irrevocable election to retire on a DROP retirement date and remain in active service, but the member does not contribute to the fund during the DROP period.

A member who has attained age fifty (50) and completed at least eight (8) years of service may irrevocably elect to enter the DROP for a period not longer than three (3) years and shall not extend beyond the date the member is credited with thirty-two (32) years of service. From the date the member enters the DROP, he will not be credited with any additional years of service. The member's DROP frozen benefit will be equal to the monthly pension benefit calculated under the standard benefit formula based upon the member's salary and years of credited service as of the DROP entry date. Upon actual severance of employment by retirement at any time after the DROP entry date, the member will receive their DROP benefit accumulation in the available form/option elected by the member in addition to the DROP frozen benefit to be paid as a monthly annuity. As of December 31, 2022 the balance of the amounts held by the plan pursuant to the DROP is \$837,150.

***Investment Policy***

The pension plan's policy in regard to the allocation of invested assets is established and may be amended by the Board (per Plan legal document) by a majority vote of its members. To maintain compliance with the Investment Policy Statement, the board retains the ability to implement changes in asset allocation. This will be accomplished by the direction of Fund cash flows to various asset classes and/or the reallocation of funds among asset categories. At its option, the Board may initiate a formal asset allocation study every three to five years to aid it in its asset allocation discussions and decisions. The Board desires the portfolios to be fully invested. Cash (or its equivalents) are not deemed a strategic asset of the overall Fund. The Board has revised the asset allocation policy on November 3, 2016.

**Note 12 – Pension Plans (Continued)**

***Rate of Return***

For the year ended December 31, 2022, the annual money-weighted rate of return on pension plan investments, net of pension plan expense was (12.71) percent. The money-weighted rate of return expresses the investment performance, net of investment expense, adjusted for the changing amounts actually invested.

***Net Pension Liability of the Plan***

The components of the net pension liability of the Plan at December 31, 2022 were as follows:

Total pension liability	\$ 69,415,604
Plan fiduciary net position	<u>(47,949,765)</u>
Plan's net pension liability	<u>\$ 21,465,839</u>
Plan fiduciary net position as a percentage of the total pension liability	69.08%

***Pension Expense of the Plan***

Pension expense of \$1,933,674 must be recognized for the fiscal year ending December 31, 2022.

***Significant Actuarial Assumptions***

Measurement Date	December 31, 2022
Valuation Date: Assets	December 31, 2022
Liabilities	December 31, 2022 - Actual member census data as of December 31, 2022 was used in the valuation
Inflation Rate	3.00% per annum
Future Salary Increases	4.00% per annum (3.00% increases due to inflation and 1.00% due to merit/seniority)
Investment Rate of Return	6.50% per annum, net of pension plan investment expenses, including inflation
Cost of Living Increase	Not Applicable
Mortality Assumption	Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2021 (separate employee, retiree, contingent survivor, and disabled retiree tables and male & female tables)

Note 12 – Pension Plans (Continued)

*Discount Rate*

The discount rate used to measure the total pension liability was 6.50% as of December 31, 2022, and is equal to the long-term expected return on plan investments. The projection cash flows used to determine the discount rate assumed that employer contributions would be made at the actuarially calculated rate computed in accordance with IC 36-8-10-12(e) to prevent the deterioration in the actuarial status of the trust. The future contribution assumption was based upon the review of recent Employer contribution history compared to the corresponding actuarially determined contributions. Based on this assumption, the Plan’s fiduciary net position was projected to be available to make all projected future benefit payments of current plan members.

*Sensitivity of the Net Pension Liability to Changes in the Discount Rate*

The following presents the net pension liability of the St. Joseph County Police Retirement Plan, calculated using the discount rate of 6.50%, as well as what the St. Joseph County Police Retirement Plan’s net pension liability would be if it were calculated using a discount rate that is 1-percentage-point lower (5.50%) or 1-percentage-point higher (7.50%) than the current rate:

	1% Decrease (5.50%)	Current Discount Rate (6.50%)	1% Increase (7.50%)
1. Total Pension Liability	\$ 77,083,408	\$ 69,415,604	\$ 62,992,941
2. Plan Fiduciary Net Position	47,949,765	47,949,765	47,949,765
<b>3. Net Pension Liability (Asset) = (1) - (2)</b>	<b><u>\$ 29,133,643</u></b>	<b><u>\$ 21,465,839</u></b>	<b><u>\$ 15,043,176</u></b>

*Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions*

At December 31, 2021, the deferred outflows/(inflows) of resources based on obligations for the plan are as follows:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ 358,078	\$ (51,391)
Net difference between projected and actual investment earnings on pension plan investments	5,024,563	-
Changes of assumptions	760,294	(17,003)
<b>Total</b>	<b><u>\$ 6,142,935</u></b>	<b><u>\$ (68,394)</u></b>

The balances as of December 31, 2022 of the deferred outflows/(inflows) of resources will be recognized in pension expense as follows:

Fiscal Year End	Amortization
Dec. 31, 2023	\$ 990,807
Dec. 31, 2024	1,564,164
Dec. 31, 2025	1,400,861
Dec. 31, 2026	2,118,709
Dec. 31, 2027	-
Thereafter	-

Note 12 – Pension Plans (Continued)

*Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Concluded)*

Amortization periods:	The changes in total pension liability due to liability experience losses/(gains) and changes in assumptions for the most current year have been amortized over 3.57 years, the average remaining service of all members with any liability in the plan as of January 1, 2021. The change in net pension liability due to investment losses/(gains) has been amortized over 5.000 years as prescribed.
Assumption changes:	The changes in assumptions for base year ending December 31, 2021 reflect the change from the use of the Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2020 (separate employee, retiree, contingent survivor, and disabled retiree tables and male & female tables) and a discount rate of 6.75% to the Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2021 (separate employee, retiree, contingent survivor, and disabled retiree tables and male & female tables). The changes in assumptions for base year ending December 31, 2020 reflect the change from the use of the Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2019 (separate employee, retiree, contingent survivor, and disabled retiree tables and male & female tables) to the Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2020 (separate employee, retiree, contingent survivor, and disabled retiree tables and male & female tables). The changes in assumptions for base year ending December 31, 2019 reflect the change from the use of the RP-2014 Adjusted to 2006 Total Dataset Mortality with Two Dimensional Generational Mortality Improvement Scale MP-2018 (separate employee & annuitant tables and male & female tables) to the Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2019 (separate employee, retiree, contingent survivor, and disabled retiree tables and male &

***County Police Benefit Plan***

***Plan Description***

The St. Joseph County Police Benefit Plan (Benefit Plan) is a single-employer defined benefit pension plan established to provide disability, death, and survivor/dependent benefits for a person employed by the St. Joseph County Police Department (Employer) as a County Policeman, Sheriff, or Deputy Sheriff with full police power (Employee), as such terms are used in Indiana Code. Indiana Code 36-8-10 Sections 14, 15, 16 and 17 grant the authority to the Employer and a trustee to establish and amend the benefit terms to the Plan with approval of the county fiscal body. The Benefit Plan was established on January 1, 1974 and is administered by the Committee. The composition of the Committee, according to the Benefit Plan’s legal document, shall be the Sheriff and the Merit Board (the Merit Board, per IC 36-8-10-3, consists of five (5) members, three (3) members appointed by the Sheriff, and two (2) members elected by a majority vote of the members of the county police force). The plan does not issue a stand-alone report.

**Note 12 – Pension Plans (Continued)**

*Plan Description (Concluded)*

At December 31, 2022, Benefit Plan membership consisted of the following:

Inactive plan members or beneficiaries currently receiving benefits	14
Inactive plan members or beneficiaries entitled to but not yet receiving benefits	76
Active plan members	<u>120</u>
Total	<u><u>210</u></u>

*Benefits Provided*

If an eligible member becomes disabled, the benefit payable prior to age sixty-five (65) shall be determined in accordance with the contract issued by the insurance company provided for the member by the Benefit Plan. In addition, in the case of disability which is the result of line of duty activities, the Sheriff and the Merit Board may direct that an additional monthly benefit be paid at the same time as the insurance benefit commences, payable until the member dies. Such additional benefit shall not exceed a reasonable amount. A member receiving an insurance benefit who attains his sixty-fifth (65th) birthday, whereupon the benefit provided under the insurance contract terminates, shall be entitled to a monthly benefit from the Benefit Plan for life in the same amount as the insured disability benefit.

Each eligible member shall be insured by a life insurance contract in the face amount of fifty thousand dollars (\$50,000), with a matching amount of accidental death insurance. The purchase and maintenance of the insurance contract is provided by the Plan.

In the event that an eligible member dies prior to the termination of his employment for whatever reason or after his actual retirement as of an early, normal, or late retirement date or for reason of his disability, there shall be payable a two hundred fifty dollar (\$250) monthly benefit to such member's surviving spouse to whom he was married on the date of his death or on the date of his retirement, if earlier, for the spouse's remaining lifetime.

In addition to the surviving spouse's death benefit, a monthly benefit shall be payable on behalf of each dependent child under the age of eighteen (18) years of such deceased member in an amount equal to one hundred dollars (\$100) per month. The dependent child's monthly benefit will cease upon the earlier of the child's eighteenth (18th) birthday or date of death.

*Contributions*

The Employer intends to contribute to the Benefit Plan each year such amounts as may be required to operate the Benefit Plan on a sound actuarial basis. The minimum annual contribution by the department must be sufficient, as determined by the pension engineers, to prevent deterioration in the actuarial status of the trust fund during the year. According to IC 36-8-10-12(e), (i) if the department fails to make minimum contributions for three (3) successive years, the pension trust terminates and the trust fund shall be liquidated. For the year ending December 31, 2022, the actuarially determined Employer's contribution rate was 0.6% of annual payroll.

**Note 12 – Pension Plans (Continued)**

***Investment Policy***

The pension plan’s policy in regard to the allocation of invested assets is established and may be amended by the Board (per Plan legal document) by a majority vote of its members. To maintain compliance with the Investment Policy Statement, the Board retains the ability to implement changes in asset allocation. This will be accomplished by the direction of Fund cash flows to various asset classes and/or the reallocation of funds among asset categories. At its option, the Board may initiate a formal asset allocation study every three to five years to aid it in its asset allocation discussions and decisions. The Board desires the portfolios to be fully invested. Cash (or its equivalents) are not deemed a strategic asset of the overall Fund. The Board has revised the asset allocation policy on November 3, 2016.

***Rate of Return***

For the year ended December 31, 2022, the annual money-weighted rate of return on pension plan investments, net of pension plan expense was 14.40 percent. The money-weighted rate of return expresses the investment performance, net of investment expense, adjusted for the changing amounts actually invested.

***Net Pension Asset of the Benefit Plan***

Total pension liability	\$ 1,459,320
Plan fiduciary net position	<u>(1,608,108)</u>
Plan's net pension asset	<u>\$ (148,788)</u>
 Plan fiduciary net position as a percentage of the total pension asset	 110.20%

***Pension Expense of the Benefit Plan***

Pension expense of \$138,380 must be recognized for the fiscal year ending December 31, 2022.

***Significant Actuarial Assumptions***

Measurement Date	December 31, 2022
Valuation Date: Assets	December 31, 2022
Liabilities	December 31, 2022 - Actual member census data as of December 31, 2022 was used in the valuation
Inflation Rate	3.00% per annum
Future Salary Increases	4.00% per annum (3.00% increases due to inflation and 1.00% due to
Investment Rate of Return	6.50% per annum, net of pension plan investment expenses, including inflation
Cost of Living Increase	Not Applicable
Mortality Assumption	Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2020 (separate employee, retiree, contingent survivor, and disabled retiree tables and male & female tables)

Note 12 – Pension Plans (Continued)

*Discount Rate*

The discount rate used to measure the total pension (asset) was 6.50% as of December 31, 2022, and is equal to the long-term expected return on plan investments. The projection cash flows used to determine the discount rate assumed that employer contributions would be made at the actuarially calculated rate computed in accordance with IC 36-8-10-12(e) to prevent the deterioration in the actuarial status of the trust. The future contribution assumption was based upon the review of recent Employer contribution history compared to the corresponding actuarially determined contributions. Based on this assumption, the Benefit Plan's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members.

*Sensitivity of the Net Pension Asset to Changes in the Discount Rate*

The following presents the net pension asset of the St. Joseph County Police Benefit Plan, calculated using the discount rate of 6.50%, as well as what the St. Joseph County Police Benefit Plan's net pension asset would be if it were calculated using a discount rate that is 1- percentage-point lower (5.50%) or 1-percentage point higher (7.50%) than the current rate:

	1% Decrease (5.50%)	Current Discount Rate (6.50%)	1% Increase (7.50%)
1. Total Pension Liability	\$ 1,698,295	\$ 1,459,320	\$ 1,268,312
2. Plan Fiduciary Net Position	1,608,108	1,608,108	1,608,108
<b>3. Net Pension Liability (Asset) = (1) - (2)</b>	<b>\$ 90,187</b>	<b>\$ (148,788)</b>	<b>\$ (339,796)</b>

*Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions*

At December 31, 2022, the deferred outflows/(inflows) of resources based on obligations for the Plan are as follows:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ -	\$ (138,967)
Net difference between projected and actual investment earnings on pension plan investments	171,673	-
Changes of assumptions	27,234	(1,617)
Total	<b>\$ 198,907</b>	<b>\$ (140,584)</b>

Note 12 – Pension Plans (Continued)

*Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Concluded)*

The balances as of December 31, 2022 of the deferred outflows/(inflows) of resources will be recognized in pension expense as follows:

Fiscal Year End	Amortization
Dec. 31, 2023	\$ (44,953)
Dec. 31, 2024	13,424
Dec. 31, 2025	22,868
Dec. 31, 2026	66,984
Dec. 31, 2027	-
Thereafter	-

Amortization periods: The changes in total pension liability due to liability experience losses/(gains) and changes in assumptions for the most current year have been amortized over 3.976 years, the average remaining service of all members with any liability in the plan as of January 1, 2022. The change in net pension liability due to investment losses/(gains) has been amortized over 5.000 years as

Amortization changes: The changes in assumptions for base year ending December 31, 2022 reflect the change from the use of the Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2020 (separate employee, retiree, contingent survivor, and disabled retiree tables and male & female tables) to the Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2021 (separate employee, retiree, contingent survivor, and disabled retiree tables and male & female tables) and a discount rate of 6.5%. The changes in assumptions for base year ending December 31, 2020 reflect the change from the use of the Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2019 (separate employee & annuitant tables and male & female tables) to the Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2020 (separate employee, retiree, contingent survivor, and disabled retiree tables and male & female tables). The changes in assumptions for base year ending December 31, 2019 reflect the change from the use of the RP-2014 Adjusted to 2006 Total Dataset Mortality with Two Dimensional Generational Mortality Improvement Scale MP-2018 (separate employee & annuitant tables and male & female tables) to the RP-2014 Adjusted to 2006 Total Dataset Mortality with Two Dimensional Generational Mortality Improvement Scale MP-2019 (separate employee & annuitant tables and male & female tables). The changes in assumptions for base year ending December 31, 2018 reflect the change from the use of the RP-2014 Adjusted to 2006 Blue Collar Mortality with Two Dimensional Generational Mortality Improvement Scale MP-2017 (separate employee & annuitant tables and male & female tables) to the RP-2014

Note 12 – Pension Plans (Continued)

*Financial Statements for Defined Benefit Plans*

Statement of Fiduciary Net Position		
	County Police Retirement Plan	County Police Benefit Plan
<b>Assets</b>		
Cash and cash equivalents	\$ 1,850,553	\$ (9,908)
Receivables:		
County contributions	-	44,172
Transfers into trust	8	6
Accrued interest and dividends	105,655	3,528
Total receivables	<u>105,663</u>	<u>47,706</u>
Investments:		
Fixed income securities	15,971,352	590,743
Domestic and foreign equities	30,069,034	985,617
Total investments	<u>46,040,386</u>	<u>1,576,360</u>
 Total Assets	 <u>47,996,602</u>	 <u>1,614,158</u>
<b>Liabilities</b>		
Payables:		
Net benefits due and unpaid/(overpaid)	2,666	6,050
Transfers out of trust	44,172	-
 Total Liabilities	 <u>46,838</u>	 <u>6,050</u>
 <b>Net Position Restricted for Pensions</b>	 <u>\$ 47,949,764</u>	 <u>\$ 1,608,108</u>

Note 12 – Pension Plans (Continued)

*Financial Statements for Defined Benefit Plans*

Statement of Changes in Fiduciary Net Position		
	County Police Retirement Plan	County Police Benefit Plan
<b>Additions</b>		
Contributions:		
Employer	\$ 3,118,220	\$ 44,172
Employee	5,288	-
Total contributions	<u>3,123,508</u>	<u>44,172</u>
Investment income (loss):		
Interest and dividends	1,154,392	39,498
Net decrease in fair value of investments	<u>(8,150,773)</u>	<u>(285,254)</u>
Net investment income (loss)	<u>(6,996,381)</u>	<u>(245,756)</u>
Other	<u>44,169</u>	<u>-</u>
Total	<u>(3,828,704)</u>	<u>(201,584)</u>
<b>Deductions</b>		
Benefit payments (including refunds of employee contributions)	3,867,613	39,250
Administrative expenses	117,324	93,072
Transfer out of trust	<u>44,172</u>	<u>-</u>
Total	<u>4,029,109</u>	<u>132,322</u>
Net decrease in Net Position	(7,857,813)	(333,906)
<b>Net Position Restricted for Pensions</b>		
Beginning of year	55,807,577	1,942,014
End of year	<u>\$ 47,949,764</u>	<u>\$ 1,608,108</u>

**Note 12 – Pension Plans (Concluded)**

*Financial Statements for Defined Benefit Plans*

	Statement of Changes in Fiduciary Net Position Liability	
	County Police Retirement Plan	County Police Benefit Plan
Service costs	\$ 1,417,120	\$ 99,953
Interest	4,328,201	96,336
Difference between expected and actual experience	272,360	(101,115)
Benefits payments	<u>(3,867,613)</u>	<u>(39,250)</u>
Net change in total pension liability	\$ 2,150,068	\$ 55,924
Total pension liability, beginning of year	<u>67,265,536</u>	<u>1,403,396</u>
Total pension liability, end of year	<u>\$ 69,415,604</u>	<u>\$ 1,459,320</u>
Net pension liability (asset), end of year	<u>\$ 21,465,839</u>	<u>\$ (148,788)</u>

**Note 13 – Restatement – St. Joseph County Public Library**

During the year ended December 31, 2022, St. Joseph County Public Library had a valuation done of their fixed assets and it was determined that the ending balances presented in the prior year were understated by \$25,923,703. Also, after further review, the 2021 ending accounts receivable was overstated \$16,849,691 and accounts payable was overstated by \$5,679,853, for a net understatement of \$14,753,865. A restatement of beginning balances has been made to the Component Units – Statement of Activities to increase the beginning net position balance by \$14,753,865 and a restatement of the combining discretely presented Component Units - Statement of Activities to increase the combined beginning net position of the Component Units.

**Note 14 – Subsequent Events**

In June 2023, General Motors and Samsung SDI announced that a \$3.5 billion EV battery cell plant would be built in the New Carlisle’s Indiana Enterprise Center in St. Joseph County. The plant has the potential to bring more than 1,600 manufacturing jobs to the region with an economic impact from those jobs of approximately \$600 million dollars annually. Production will begin in 2026. This project represents the largest single investment and job commitment in St. Joseph County in the last 75 years and is expected to impact the region for decades.

Senate Bill 4 became law on May 4, 2023, and dramatically increased State of Indiana funding for county public health departments. Counties that opt-in will receive enhanced funding. The amount of increased funding for St. Joseph County is estimated to be at least \$3,172,000 in 2024 and \$6,345,000 in 2025. At least 60% of the funding must be spent on core services such as maternal and child health, emergency preparedness, and child/adult immunizations. Not more than 40% of the funding may be spent on core services like food protection, pest/vector control, and residential onsite sewage system permitting and inspections. Counties will be required to report on certain metrics on the delivery of core services. St. Joseph county opted in on July 5, 2023.

On November 14, 2023, the St. Joseph County Council passed an ordinance providing limited property tax relief for qualifying homeowners in St. Joseph County. The County took this action based on a recent amendment to the Indiana code by the State legislature allowing fiscal bodies of counties the option of passing a local circuit breaker credit. The St. Joseph County Council ordinance limits the amount of property tax paid by qualifying homeowners to a maximum 2% annual increase for three years, 2025 to 2027. To qualify for the credit a homeowner must be 55 years of age or older, have owned their home for at least 10 years, and have received a homestead deduction in the prior year. The reduction in property tax revenue to St. Joseph County is not estimable at this time.

## **REQUIRED SUPPLEMENTARY INFORMATION**

St. Joseph County, Indiana

REQUIRED SUPPLEMENTARY INFORMATION  
 SCHEDULE OF CHANGES IN THE COUNTY'S PROPORTIONATE SHARE OF  
 THE NET PENSION LIABILITY AND RELATED RATIOS  
 AMOUNTS WERE DETERMINED AS OF THE YEAR ENDED DECEMBER 31<sup>ST</sup>  
 LAST 10 YEARS\*

County Police Retirement Plan

	2022	2021	2020	2019	2018	2017	2016	2015	2014
<b>Total Pension Liability</b>									
Service cost	\$ 1,417,120	\$ 1,294,575	\$ 1,209,211	\$ 1,089,797	\$ 1,090,735	\$ 1,047,473	\$ 1,030,151	\$ 1,056,643	\$ 1,075,656
Interest	4,328,201	4,217,607	4,115,738	3,947,956	3,800,960	3,603,531	3,565,058	3,505,776	3,402,975
Changes in plan provisions	-	-	-	-	-	-	-	-	-
Difference between expected and actual experience	272,360	370,305	(482,029)	(318,713)	610,826	282,288	(593,129)	(362,458)	(896,019)
Changes in assumptions	-	1,728,822	(159,473)	925,266	(147,315)	754,326	(523,562)	(437,284)	563,596
Benefit payments	(3,867,613)	(3,347,490)	(3,155,823)	(3,422,540)	(2,885,808)	(2,711,704)	(3,178,983)	(2,478,502)	(2,752,793)
<b>Net change in Total Pension Liability</b>	<b>2,150,068</b>	<b>4,263,819</b>	<b>1,527,624</b>	<b>2,221,766</b>	<b>2,469,398</b>	<b>2,975,914</b>	<b>299,535</b>	<b>1,284,175</b>	<b>1,393,415</b>
<b>Total Pension Liability - beginning of year</b>	<b>67,265,535</b>	<b>63,001,716</b>	<b>61,474,092</b>	<b>59,252,326</b>	<b>56,782,928</b>	<b>53,807,014</b>	<b>53,507,479</b>	<b>52,223,304</b>	<b>50,829,889</b>
<b>Total Pension Liability - end of year</b>	<b>\$69,415,603</b>	<b>\$67,265,535</b>	<b>\$63,001,716</b>	<b>\$61,474,092</b>	<b>\$59,252,326</b>	<b>\$56,782,928</b>	<b>\$53,807,014</b>	<b>\$53,507,479</b>	<b>\$52,223,304</b>
<b>Plan Fiduciary Net Position</b>									
County contributions	\$ 3,118,220	\$ 3,132,245	\$ 2,869,583	\$ 2,659,850	\$ 2,485,380	\$ 2,516,521	\$ 2,601,503	\$ 2,167,266	\$ 2,054,668
Employee contributions	5,288	47,533	-	-	-	-	-	-	-
Net transfers out of trust	(44,172)	-	-	-	-	-	-	(1)	-
Net investment income	(6,996,382)	7,090,970	4,084,503	6,440,929	(3,536,427)	5,174,608	3,284,851	(2,069,785)	1,007,666
Benefit payments	(3,867,613)	(3,347,490)	(3,155,823)	(3,422,540)	(2,885,808)	(2,711,704)	(3,178,983)	(2,478,502)	(2,752,793)
Administrative expenses	(117,324)	(108,843)	(135,283)	(107,260)	(96,477)	(85,482)	(85,816)	(61,120)	(58,933)
Other	44,172	-	-	-	-	-	-	1	-
<b>Net change in Plan Fiduciary Net Position</b>	<b>(7,857,811)</b>	<b>6,814,415</b>	<b>3,662,980</b>	<b>5,570,979</b>	<b>(4,033,332)</b>	<b>4,893,943</b>	<b>2,621,555</b>	<b>(2,442,141)</b>	<b>250,608</b>
<b>Plan Fiduciary Net Position - beginning of year</b>	<b>55,807,576</b>	<b>48,993,161</b>	<b>45,330,181</b>	<b>39,759,202</b>	<b>43,792,534</b>	<b>38,898,591</b>	<b>36,277,036</b>	<b>38,719,177</b>	<b>38,468,569</b>
<b>Plan Fiduciary Net Position - end of year</b>	<b>\$47,949,765</b>	<b>\$55,807,576</b>	<b>\$48,993,161</b>	<b>\$45,330,181</b>	<b>\$39,759,202</b>	<b>\$43,792,534</b>	<b>\$38,898,591</b>	<b>\$36,277,036</b>	<b>\$38,719,177</b>
<b>Net Pension Liability - End of Year</b>	<b>\$21,465,838</b>	<b>\$11,457,959</b>	<b>\$14,008,555</b>	<b>\$16,143,911</b>	<b>\$19,493,124</b>	<b>\$12,990,394</b>	<b>\$14,908,423</b>	<b>\$17,230,443</b>	<b>\$13,504,127</b>
Plan fiduciary net position as a percentage of the total pension liability	69.08%	82.97%	77.76%	73.74%	67.10%	77.12%	72.29%	67.80%	74.14%
Covered payroll	\$ 7,886,123	\$ 7,417,176	\$ 7,042,813	\$ 6,588,886	\$ 6,309,878	\$ 6,219,948	\$ 5,772,150	\$ 5,702,393	\$ 5,611,606
Net pension liability as a percentage of covered payroll	272.20%	154.48%	198.91%	245.02%	308.93%	208.85%	258.28%	302.16%	240.65%

Notes to Schedule:

\*Information presented for the years information is available

**St. Joseph County, Indiana**

**REQUIRED SUPPLEMENTARY INFORMATION  
SCHEDULE OF CHANGES IN THE COUNTY'S PROPORTIONATE SHARE OF  
THE NET PENSION LIABILITY AND RELATED RATIOS  
AMOUNTS WERE DETERMINED AS OF THE YEAR ENDED DECEMBER 31<sup>ST</sup>  
LAST 10 YEARS\***

**County Police Benefit Plan**

	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>
<b>Total Pension Liability</b>									
Service cost	\$ 99,953	\$ 89,132	\$ 86,825	\$ 82,881	\$ 90,216	\$ 85,098	\$ 82,804	\$ 85,139	\$ 73,531
Interest	96,336	90,565	88,826	90,089	89,054	86,491	86,124	85,253	77,547
Changes in plan provisions	-	-	-	-	-	-	-	-	-
Difference between expected and actual experience	(101,115)	(64,561)	(111,553)	(104,846)	(129,001)	(75,865)	(142,922)	(118,607)	(115,688)
Changes in assumptions	-	51,638	(6,582)	(58,108)	4,880	(30,144)	8,919	(4,618)	99,737
Benefit payments	(39,250)	(34,800)	(33,200)	(32,050)	(33,000)	(32,400)	(31,000)	(33,050)	(32,000)
<b>Net change in Total Pension Liability</b>	<b>55,924</b>	<b>131,974</b>	<b>24,316</b>	<b>(22,034)</b>	<b>22,149</b>	<b>33,180</b>	<b>3,925</b>	<b>14,117</b>	<b>103,127</b>
<b>Total Pension Liability - beginning of year</b>	<b>1,403,396</b>	<b>1,271,422</b>	<b>1,247,106</b>	<b>1,269,140</b>	<b>1,246,991</b>	<b>1,213,811</b>	<b>1,209,886</b>	<b>1,195,769</b>	<b>1,092,642</b>
<b>Total Pension Liability - end of year</b>	<b>\$1,459,320</b>	<b>\$1,403,396</b>	<b>\$1,271,422</b>	<b>\$1,247,106</b>	<b>\$1,269,140</b>	<b>\$1,246,991</b>	<b>\$1,213,811</b>	<b>\$1,209,886</b>	<b>\$1,195,769</b>
<b>Plan Fiduciary Net Position</b>									
County contributions	\$ 44,172	\$ 49,342	\$ 52,592	\$ 47,826	\$ 45,948	\$ 48,219	\$ 52,740	\$ 54,582	\$ 54,581
Employee contributions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net transfers into (out of) trust	-	-	-	-	-	-	-	-	-
Net investment income (loss)	(245,756)	247,102	140,428	237,644	(127,420)	189,802	116,664	(75,276)	38,622
Benefit payments	(39,250)	(34,800)	(33,200)	(32,050)	(33,000)	(32,400)	(31,000)	(33,050)	(32,000)
Administrative expenses	(93,072)	(1,682)	(47,103)	(43,998)	(43,697)	(95,057)	(2,519)	(99,623)	(56,237)
Other	-	-	(86)	-	-	-	-	-	-
<b>Net change in Plan Fiduciary Net Position</b>	<b>(333,906)</b>	<b>259,962</b>	<b>112,631</b>	<b>209,422</b>	<b>(158,169)</b>	<b>110,564</b>	<b>135,885</b>	<b>(153,367)</b>	<b>4,966</b>
<b>Plan Fiduciary Net Position - beginning of year</b>	<b>1,942,014</b>	<b>1,682,052</b>	<b>1,569,421</b>	<b>1,359,999</b>	<b>1,518,168</b>	<b>1,407,604</b>	<b>1,271,719</b>	<b>1,425,086</b>	<b>1,420,120</b>
<b>Plan Fiduciary Net Position - end of year</b>	<b>\$1,608,108</b>	<b>\$1,942,014</b>	<b>\$1,682,052</b>	<b>\$1,569,421</b>	<b>\$1,359,999</b>	<b>\$1,518,168</b>	<b>\$1,407,604</b>	<b>\$1,271,719</b>	<b>\$1,425,086</b>
<b>Net Pension Asset - End of Year</b>	<b>\$ (148,788)</b>	<b>\$ (538,618)</b>	<b>\$ (410,630)</b>	<b>\$ (322,315)</b>	<b>\$ (90,859)</b>	<b>\$ (271,177)</b>	<b>\$ (193,793)</b>	<b>\$ (61,833)</b>	<b>\$ (229,317)</b>
Plan fiduciary net position as a percentage of the total pension asset	110.20%	138.38%	132.30%	125.85%	107.16%	121.75%	115.97%	105.11%	119.18%
Covered payroll	\$7,886,123	\$7,417,176	\$7,042,813	\$6,588,886	\$6,309,878	\$6,219,948	\$5,772,150	\$5,702,393	\$5,611,606
Net pension asset as a percentage of covered payroll	-1.89%	-7.26%	-5.83%	-4.89%	-1.44%	-4.36%	-3.36%	-1.08%	-4.09%

**Notes to Schedule:**

\*Information presented for the years information is available

**St. Joseph County, Indiana**

REQUIRED SUPPLEMENTARY INFORMATION  
 SCHEDULE OF COUNTY CONTRIBUTIONS - PENSION  
 AMOUNTS WERE DETERMINED AS OF THE YEAR ENDED DECEMBER 31<sup>ST</sup>  
 LAST 10 YEARS

**County Police Retirement Fund**

	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>
Actuarially determined contribution**	\$ 3,002,855	\$ 2,979,215	\$ 2,707,186	\$ 2,500,837	\$ 2,324,460
County contributions recognized	<u>3,118,220</u>	<u>3,132,245</u>	<u>2,869,583</u>	<u>2,659,850</u>	<u>2,485,380</u>
Contribution deficiency (excess)	<u>\$ (115,365)</u>	<u>\$ (153,030)</u>	<u>\$ (162,397)</u>	<u>\$ (159,013)</u>	<u>\$ (160,920)</u>
Covered payroll	\$ 7,886,123	\$ 7,417,176	\$ 6,588,886	\$ 6,309,878	\$ 6,219,948
Contributions recognized as a percentage of covered payroll	39.54%	42.23%	43.55%	42.15%	39.96%
	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>
Actuarially determined contribution**	\$ 2,335,336	\$ 2,165,406	\$ 2,170,722	\$ 1,978,837	\$ 1,825,956
County contributions recognized	<u>2,516,521</u>	<u>2,601,503</u>	<u>2,167,266</u>	<u>2,054,668</u>	<u>1,879,963</u>
Contribution deficiency (excess)	<u>\$ (181,185)</u>	<u>\$ (436,097)</u>	<u>\$ 3,456</u>	<u>\$ (75,831)</u>	<u>\$ (54,007)</u>
Covered payroll	\$ 5,772,150	\$ 5,702,393	\$ 5,611,606	\$ 5,789,360	\$ 5,593,804
Contributions recognized as a percentage of covered payroll	43.60%	45.62%	38.62%	35.49%	33.61%

Notes to Schedule:

Valuation Date:

\*\*Actuarially determined contributions rates are calculated as of January 1, two years prior to the end of the fiscal year in which contributions are reported.

Methods and assumptions used to determine most current contribution rate above:

Actuarial cost method	Entry age
Amortization method	Level percentage of payroll, open
Remaining amortization period	25 years
Asset valuation method	5-Year Asset Smoothing, limited to 80% and 120% of market value
Inflation	3.00%
Salary increases	4.00% average, including inflation
Investment rate of return	6.75%
Retirement age	The later of age 50 and 8 years of service or one year from the valuation date
Mortality	Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2019 (separate employee & annuitant tables and male & female tables)

Other Information:

None

*The notes to required supplementary information are an integral part of this statement.*

**St. Joseph County, Indiana**

REQUIRED SUPPLEMENTARY INFORMATION  
 SCHEDULE OF COUNTY CONTRIBUTIONS - PENSION  
 AMOUNTS WERE DETERMINED AS OF THE YEAR ENDED DECEMBER 31<sup>ST</sup>  
 LAST 10 YEARS

**County Police Benefit Fund**

	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>
Actuarially determined contribution**	\$ 44,172	\$ 49,342	\$ 52,592	\$ 47,826	\$ 45,948
County contributions recognized	<u>44,172</u>	<u>49,342</u>	<u>52,592</u>	<u>47,826</u>	<u>45,948</u>
Contribution deficiency (excess)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Covered payroll	\$ 7,886,123	\$ 7,417,176	\$ 6,588,886	\$ 6,309,878	\$ 6,219,948
Contributions recognized as a percentage of covered payroll	0.56%	0.67%	0.80%	0.76%	0.74%

	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>
Actuarially determined contribution**	\$ 48,219	\$ 52,740	\$ 54,582	\$ 54,581	\$ 50,670
County contributions recognized	<u>48,219</u>	<u>52,740</u>	<u>54,582</u>	<u>54,581</u>	<u>50,670</u>
Contribution deficiency (excess)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Covered payroll	\$ 5,772,150	\$ 5,702,393	\$ 5,611,606	\$ 5,789,360	\$ 5,593,804
Contributions recognized as a percentage of covered payroll	0.84%	0.92%	0.97%	0.94%	0.91%

Notes to Schedule:

Valuation Date:

\*\*Actuarially determined contributions rates are calculated as of January 1, two years prior to the end of the fiscal year in which contributions are reported.

Methods and assumptions used to determine most current contribution rate above:

Actuarial cost method	Entry age
Amortization method	Not applicable
Remaining amortization period	Not applicable
Asset valuation method	5-Year Asset Smoothing, limited to 80% and 120% of market value
Inflation	3.00%
Salary increases	4.00% average, including inflation
Investment rate of return	6.75%
Retirement age	The later of age 50 and 8 years of service or one year from the valuation date
Mortality	Pub-2010 Safety Amount-Weighted Mortality Projected Generationally with Scale MP-2019 (separate employee & annuitant tables and male & female tables)

Other Information:

None

*The notes to required supplementary information are an integral part of this statement.*

**St. Joseph County, Indiana**

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REQUIRED SUPPLEMENTARY INFORMATION  
SCHEDULE OF INVESTMENT RETURNS  
AMOUNTS WERE DETERMINED AS OF THE YEAR ENDED DECEMBER 31<sup>ST</sup>  
LAST 10 YEARS

**County Police Retirement Fund**

	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>
Annual money-weighted rate of return	-12.71%	14.60%	9.03%	16.48%	-8.17%

	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>
Annual money-weighted rate of return	13.46%	9.16%	-5.43%	-2.66%	9.40%

*The notes to required supplementary information are an integral part of this statement.*

**St. Joseph County, Indiana**

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REQUIRED SUPPLEMENTARY INFORMATION  
SCHEDULE OF INVESTMENT RETURNS  
AMOUNTS WERE DETERMINED AS OF THE YEAR ENDED DECEMBER 31<sup>ST</sup>  
LAST 10 YEARS

**County Police Benefit Fund**

	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>
Annual money-weighted rate of return	-13.11%	14.40%	8.53%	16.98%	-8.46%

	<u>2017</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>
Annual money-weighted rate of return	13.50%	8.93%	-5.54%	2.63%	10.40%

*The notes to required supplementary information are an integral part of this statement.*

**St. Joseph County, Indiana**

REQUIRED SUPPLEMENTARY INFORMATION  
 SCHEDULE OF PROPORTIONATE SHARE OF NET PENSION LIABILITY  
 AND RELATED RATIOS – INPRS (PERF)  
 AMOUNTS WERE DETERMINED AS OF THE PLAN YEAR ENDED JUNE 30<sup>TH</sup>  
 LAST 10 YEARS\*

**Indiana Public Retirement System**

	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>
Proportion of the net pension liability (asset)	0.81208%	0.84716%	0.82434%	0.81572%	0.80899%	0.82337%	0.81746%	0.74945%	0.70595%
Proportionate share of the net pension liability (asset)	\$ 25,611,639	\$ 11,147,335	\$ 24,898,318	\$ 26,960,066	\$ 27,481,756	\$ 36,735,010	\$ 37,099,969	\$ 30,524,364	\$ 18,551,908
Covered Payroll	\$ 46,736,608	\$ 46,707,400	\$ 44,502,944	\$ 42,499,572	\$ 41,279,583	\$ 40,848,849	\$ 39,177,701	\$ 35,897,072	\$ 34,466,639
Proportionate share of the net pension liability (asset) as a percentage of its covered payroll	54.80%	23.87%	55.95%	63.44%	66.57%	89.93%	94.70%	85.03%	53.83%
Plan fiduciary net position as a percentage of the total pension liability	82.48%	92.51%	81.45%	80.06%	78.89%	76.65%	75.35%	77.35%	84.29%

\*Schedule presented for years information is available.

*The notes to required supplementary information are an integral part of this statement.*

**St. Joseph County, Indiana**

REQUIRED SUPPLEMENTARY INFORMATION  
 SCHEDULE OF EMPLOYER CONTRIBUTIONS – INPRS (PERF)  
 AMOUNTS WERE DETERMINED AS OF THE YEAR ENDED DECEMBER 31<sup>ST</sup>  
 LAST 10 YEARS\*

**Indiana Public Retirement System**

	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>
Statutorily required contribution	\$ 5,213,382	\$ 5,215,449	\$ 4,973,522	\$ 4,747,381	\$ 4,615,164	\$ 4,570,445	\$ 4,344,688	\$ 3,685,438	\$ 3,030,551
Actual county contributions	<u>5,213,382</u>	<u>5,215,449</u>	<u>4,973,522</u>	<u>4,747,381</u>	<u>4,615,164</u>	<u>4,570,445</u>	<u>4,344,688</u>	<u>3,685,438</u>	<u>3,030,551</u>
Contribution deficiency (excess)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Covered payroll	\$49,377,391	\$47,630,237	\$49,200,762	\$45,463,922	\$42,539,891	\$42,007,675	\$46,007,884	\$38,578,234	\$35,832,172
Contributions recognized as a percentage of covered-employee payroll	<u>10.56%</u>	<u>10.95%</u>	<u>10.11%</u>	<u>10.44%</u>	<u>10.85%</u>	<u>10.88%</u>	<u>9.44%</u>	<u>9.55%</u>	<u>8.46%</u>

\*Schedule presented for years information is available.

*The notes to required supplementary information are an integral part of this statement.*

**St. Joseph County, Indiana**

REQUIRED SUPPLEMENTARY INFORMATION  
 SCHEDULE OF CHANGES IN THE COUNTY'S NET OTHER POST EMPLOYMENT BENEFITS  
 LIABILITY AND RELATED RATIOS – ST. JOSEPH COUNTY RETIREE HEALTHCARE PLAN  
 AMOUNTS WERE DETERMINED AS OF THE YEAR ENDED DECEMBER 31<sup>ST</sup>  
 LAST 10 YEARS\*

**St. Joseph County Retiree Healthcare Plan (OPEB)**

	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
<b>Total OPEB Liability</b>						
Service costs	\$ 7,069,353	\$ 7,368,171	\$ 5,676,171	\$ 7,805,150	\$ 8,741,941	\$ 6,704,797
Interest	3,034,159	2,888,040	3,572,901	4,895,956	4,197,820	3,983,832
Changes in benefit terms	1,343,559	-	-	-	-	-
Difference between expected and actual experience	(11,805,284)	(9,083,312)	(5,095,085)	(3,997,403)	1,418,094	(1,308,370)
Changes in assumptions	(41,651,969)	338,578	23,578,766	(13,432,749)	(13,871,191)	8,317,276
Benefit payments	<u>(2,332,074)</u>	<u>(2,831,889)</u>	<u>(2,750,271)</u>	<u>(2,579,374)</u>	<u>(2,339,842)</u>	<u>(2,194,514)</u>
<b>Net change in OPEB liability</b>	(44,342,256)	(1,320,412)	24,982,482	(7,308,420)	(1,853,178)	15,503,021
<b>Total OPEB Liability - beginning of year</b>	128,948,209	130,268,621	105,286,139	112,594,559	114,447,737	98,944,716
<b>Total OPEB Liability - end of year</b>	<u>\$ 84,605,953</u>	<u>\$ 128,948,209</u>	<u>\$ 130,268,621</u>	<u>\$ 105,286,139</u>	<u>\$ 112,594,559</u>	<u>\$ 114,447,737</u>
<b>Covered payroll</b>	\$ 54,622,731	\$ 54,124,576	\$ 51,545,757	\$ 49,088,458	\$ 47,589,461	\$ 47,068,797
<b>Total OPEB Liability as a percentage of covered payroll</b>	64.56%	41.97%	39.57%	46.62%	42.27%	41.13%

Notes to Schedule:

\*Information presented for the years information is available

*The notes to required supplementary information are an integral part of this statement.*

REQUIRED SUPPLEMENTARY INFORMATION  
 BUDGETARY COMPARISON SCHEDULES  
 GENERAL FUND (1000)  
 YEAR ENDED DECEMBER 31, 2022

	Budgeted Amounts		Actual Amounts	Variance With Final Budget
	Original	Final	(Budgetary Basis)	
<b>Revenue:</b>				
Taxes	\$ 54,022,886	\$ 53,020,952	\$ 53,020,951	\$ (1)
Intergovernmental receipts	8,468,164	10,238,543	10,299,250	60,707
Charges for services	3,976,481	4,567,768	4,398,994	(168,774)
Other revenue	5,789,395	11,284,710	10,989,132	(295,578)
<b>Total revenues</b>	<b>72,256,926</b>	<b>79,111,973</b>	<b>78,708,327</b>	<b>(403,646)</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	48,389,971	51,503,723	50,699,209	804,514
Public safety	21,123,069	23,640,421	23,039,272	601,149
Highways and streets	1,685,222	1,696,360	1,551,003	145,357
Health and welfare	3,632,372	3,633,629	3,633,612	17
Culture and recreation	163,653	163,653	163,653	-
<b>Total expenditures</b>	<b>74,994,287</b>	<b>80,637,786</b>	<b>79,086,749</b>	<b>1,551,037</b>
Excess of revenue (under) over expenditures	(2,737,361)	(1,525,813)	(378,422)	1,147,391
<b>Other financing sources (uses):</b>				
Transfers in	45,000	49,364	49,364	-
Transfers out	(200,000)	(210,000)	(210,000)	-
<b>Total other financing sources (uses)</b>	<b>(155,000)</b>	<b>(160,636)</b>	<b>(160,636)</b>	<b>-</b>
Net change in fund balance	(2,892,361)	(1,686,449)	(539,058)	1,147,391
Fund Balances - Beginning of year	24,561,024	24,561,024	24,561,024	-
Fund Balances - End of year	<u>\$ 21,668,663</u>	<u>\$ 22,874,575</u>	<u>\$ 24,021,966</u>	<u>\$ 1,147,391</u>

*The notes to required supplementary information are an integral part of this statement.*

REQUIRED SUPPLEMENTARY INFORMATION  
 BUDGETARY COMPARISON SCHEDULE  
 LIT – ECONOMIC DEVELOPMENT – COUNTY SHARE (1112)  
 YEAR ENDED DECEMBER 31, 2022

	Budgeted Amounts		Actual Amounts	Variance With Final Budget
	Original	Final	(Budgetary Basis)	
Revenue:				
Taxes	\$ 11,639,118	\$ 12,632,636	\$ 12,632,636	\$ -
Charges for services	752,000	975,624	978,963	3,339
Other revenue	66,000	66,102	180,177	114,075
Total revenues	<u>12,457,118</u>	<u>13,674,362</u>	<u>13,791,776</u>	<u>117,414</u>
Expenditures:				
Current:				
General government	10,475,200	12,155,931	12,112,985	42,946
Public safety	-	1,500,000	1,500,000	-
Highways and streets	2,234,452	3,658,988	2,841,727	817,261
Total expenditures	<u>12,709,652</u>	<u>17,314,919</u>	<u>16,454,712</u>	<u>860,207</u>
Net change in fund balance	(252,534)	(3,640,557)	(2,662,936)	977,621
Fund Balances - Beginning of year	<u>8,358,592</u>	<u>8,358,592</u>	<u>8,358,592</u>	<u>-</u>
Fund Balances - End of year	<u>\$ 8,106,058</u>	<u>\$ 4,718,035</u>	<u>\$ 5,695,656</u>	<u>\$ 977,621</u>

*The notes to required supplementary information are an integral part of this statement.*

REQUIRED SUPPLEMENTARY INFORMATION  
 BUDGETARY COMPARISON SCHEDULES  
 LIT-PUBLIC SAFETY-COUNTY SHARE (1170)  
 YEAR ENDED DECEMBER 31, 2022

	Budgeted Amounts		Actual Amounts	Variance With
	Original	Final	(Budgetary Basis)	Final Budget
Revenue:				
Taxes	\$ 6,078,101	\$ 6,385,113	\$ 6,385,113	\$ -
Charges for services	50,000	118,453	118,452	1
Total revenues	<u>6,128,101</u>	<u>6,503,566</u>	<u>6,503,565</u>	<u>1</u>
Expenditures:				
Current:				
Public safety	<u>6,804,618</u>	<u>6,910,402</u>	<u>6,871,302</u>	<u>39,100</u>
Total expenditures	<u>6,804,618</u>	<u>6,910,402</u>	<u>6,871,302</u>	<u>39,100</u>
Net change in fund balance	(676,517)	(406,836)	(367,737)	39,099
Fund Balances - Beginning of year	<u>1,172,276</u>	<u>1,172,276</u>	<u>1,172,276</u>	<u>-</u>
Fund Balances - End of year	<u>\$ 495,759</u>	<u>\$ 765,440</u>	<u>\$ 804,539</u>	<u>\$ 39,099</u>

The notes to required supplementary information are an integral part of this statement.

REQUIRED SUPPLEMENTARY INFORMATION  
 BUDGETARY COMPARISON SCHEDULES  
 AMERICAN RESCUE PLAN (8950)  
 YEAR ENDED DECEMBER 31, 2022

	Budgeted Amounts		Actual Amounts	Variance With Final Budget
	Original	Final	(Budgetary Basis)	
Revenue:				
Intergovernmental receipts	\$ -	\$ 26,399,507	\$ 26,399,507	\$ -
Total revenues	-	26,399,507	26,399,507	-
Expenditures:				
Current:				
General government	-	3,299,956	3,139,825	160,131
Public safety	-	2,416,871	2,415,175	1,696
Highways and streets	-	12,752,465	8,083,340	4,669,125
Health and welfare		14,379,209	11,077,114	3,302,095
Culture and recreation		771,138	771,138	-
Total expenditures	-	33,619,639	25,486,592	8,133,047
Net change in fund balance	-	(7,220,132)	912,915	8,133,047
Fund Balances - Beginning of year	23,923,305	23,923,305	23,923,305	-
Fund Balances - End of year	\$ 23,923,305	\$ 16,703,173	\$ 24,836,220	\$ 8,133,047

*The notes to required supplementary information are an integral part of this statement.*

REQUIRED SUPPLEMENTARY INFORMATION  
 BUDGET/GAAP RECONCILIATION  
 GENERAL FUND AND MAJOR SPECIAL REVENUE FUNDS  
 FOR THE YEAR ENDED DECEMBER 31, 2022

The major differences between budgetary (Non-GAAP) basis and GAAP basis are as follows:

- a. Revenues are recorded when received in cash (budgetary) as opposed to susceptible to accrual (GAAP).
- b. Expenditures are recorded when paid in cash (budgetary) as opposed to when the liability is incurred (GAAP).
- c. Encumbrances are recorded as expenditures for budgetary purposes when purchase orders are issued.

Adjustments necessary to convert the results of operations at the end of the year on a budgetary basis to a GAAP basis are as follows:

	General Fund 1000	LIT- Economic Dev. - County Share 1112	LIT- Economic Dev. - Public Safety Share 1170	American Rescue Plan 8950
Net change in fund balances (budgetary basis)	\$ (539,058)	\$ (2,662,936)	\$ (367,737)	\$ 912,915
Adjustments:				
To adjust revenues for accruals	14,756,384	(123,126)	(9,142)	(6,194,298)
To adjust expenditures for accruals	<u>(15,742,263)</u>	<u>2,313,564</u>	<u>4,447</u>	<u>5,281,383</u>
Net change in fund balance (GAAP basis)	<u><u>\$ (1,524,937)</u></u>	<u><u>\$ (472,498)</u></u>	<u><u>\$ (372,432)</u></u>	<u><u>\$ -</u></u>

**Note 1 - Budgets and Budgetary Accounting**

The County follows these procedures in establishing the budgetary data reflected in the budgetary comparison schedules:

- A. The Elected Officials and Department Heads submit to the County Council and County Commissioners their proposed operating and capital budgets for the fiscal year commencing the following January 1. The operating and capital budget includes proposed expenditures and the means of financing them.
- B. The County is required to advertise the budget and proposed tax levy in the Indiana Department of Local Government Finance (DLGF) Gateway Budget Program and the County Council holds a public hearing to obtain taxpayer comments prior to adoption, both according to Indiana Code (IC).
- C. The County Council and County Commissioners are required to adopt the budget by November 1st and have historically done such in October through passage of an ordinance.
- D. The Adopted budget ordinance and supporting schedules are submitted to the DLGF. The budget becomes legally enacted after receiving the DLGF certified budget order, which is required by December 31st. The budget order serves as the maximum allowable expenditures unless the County Council and County Commissioners approve additional appropriations throughout the year. The County's maximum property tax levy is restricted and generally may not increase by more than the "growth quotient", a six-year average inflation rate.
- E. The legal level of budgetary control (the level at which expenditures may not exceed appropriations without the County Council's approval) is by object classification for all budgeted funds. The four object categories are personnel, supplies, services and charges, and capital. The County management cannot transfer budgeted appropriations between object classifications of a budget without approval of the County Council and County Commissioners. Any revisions that alter the total appropriations for any fund or any department of the General fund or other budgeted funds must be approved by the County Council and County Commissioners and, if applicable, the DLGF. In addition to the State budgeting requirements, the St. Joseph County Auditor has established a policy that any budget transfer within the same object of \$10,000 or greater must be approved by the County Council and County Commissioners.
- F. Formal budgetary integration is required by state law and is employed as a management control device. For 2022, an annual budget was legally adopted for the following funds:

**Major Funds:**

1000 – General Fund

**Special Revenue Funds:**

1112 – LIT – Economic Development – County Share

1170 – LIT – Public Safety – County Share

8950 – American Rescue Plan – County Share

A total of 60 other funds adopted an annual budget during this process.

- G. The County's budget process is on the cash basis. Appropriations lapse with the expiration of the budgetary period unless encumbered by a purchase order or contract. Encumbered appropriations are carried over and added to the subsequent year's budget. Certain fiscal year grants that are appropriated by the County Council and County Commissioners also carryforward. Their fiscal year grand period is different than the County's December 31 year end.

## **OTHER SUPPLEMENTARY INFORMATION**

COMBINING BALANCE SHEET  
NON-MAJOR GOVERNMENTAL FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Special Revenue Funds	Capital Projects Funds	Debt Service Funds	Total
Cash and cash equivalents	\$ 28,020,962	\$ 29,164,210	\$ 657,820	\$ 57,842,992
Investments	7,523,249	8,072,274	175,873	15,771,396
Receivables (net of allowances):				
Taxes	9,799,184	8,409,105	3,060,776	21,269,065
Accounts	5,531,103	859,609	-	6,390,712
Prepays	426,435	156,657	-	583,092
Inventory	456,300	3,605	-	459,905
Due from other funds	113,073	-	-	113,073
Assets held for resale	2,015,556	5,309,454	-	7,325,010
Total assets	<u>\$ 53,885,862</u>	<u>\$ 51,974,914</u>	<u>\$ 3,894,469</u>	<u>\$ 109,755,245</u>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 3,229,539	\$ 6,201,741	\$ 13,268	\$ 9,444,548
Accrued payroll	869,815	-	-	869,815
Due to other funds	442,963	46,432	-	489,395
Total Liabilities	<u>\$ 4,542,317</u>	<u>\$ 6,248,173</u>	<u>\$ 13,268</u>	<u>\$ 10,803,758</u>
Deferred inflows of resources:				
Property taxes	\$ 6,029,594	\$ 8,349,171	\$ 3,054,633	\$ 17,433,398
License excise tax	48,435	59,934	6,143	114,512
Income taxes	3,721,155	-	-	3,721,155
Total deferred inflows of resources	<u>\$ 9,799,184</u>	<u>\$ 8,409,105</u>	<u>\$ 3,060,776</u>	<u>\$ 21,269,065</u>
Fund balances:				
Nonspendable	\$ 2,898,291	\$ 5,469,716	\$ -	\$ 8,368,007
Restricted	36,899,274	31,869,407	820,425	69,589,106
Unassigned	(253,204)	(21,487)	-	(274,691)
Total fund balances	<u>\$ 39,544,361</u>	<u>\$ 37,317,636</u>	<u>\$ 820,425</u>	<u>\$ 77,682,422</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 53,885,862</u>	<u>\$ 51,974,914</u>	<u>\$ 3,894,469</u>	<u>\$ 109,755,245</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR GOVERNMENTAL FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Special Revenue Funds	Capital Projects Funds	Debt Service Funds	Total
<b>Revenue:</b>				
Taxes	\$ 15,769,229	\$ 11,935,942	\$ 1,250,236	\$ 28,955,407
Special assessments	-	906,067	-	906,067
Licenses and permits	91,457	-	-	91,457
Intergovernmental receipts	35,962,980	7,065,522	56,027	43,084,529
Charges for services	7,040,439	95,506	-	7,135,945
Fines and forfeitures	1,088,800	-	-	1,088,800
Other revenue	2,763,342	(25,162)	103,439	2,841,619
<b>Total revenues</b>	<b>62,716,247</b>	<b>19,977,875</b>	<b>1,409,702</b>	<b>84,103,824</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	7,600,023	2,909,372	-	10,509,395
Public safety	14,613,319	26,678	550	14,640,547
Highways and streets	11,530,640	3,680,900	-	15,211,540
Economic development	546,318	2,494,191	43,540	3,084,049
Health and welfare	17,739,325	-	-	17,739,325
Culture and recreation	2,201,488	-	-	2,201,488
<b>Debt service:</b>				
Principal	2,109,747	1,163,198	1,405,000	4,677,945
Interest on long-term debt	211,092	361,671	729,194	1,301,957
Capital outlay	2,059,590	6,940,664	-	9,000,254
<b>Total expenditures</b>	<b>58,611,542</b>	<b>17,576,674</b>	<b>2,178,284</b>	<b>78,366,500</b>
Excess (deficiency) of revenues over (under) expenditures	4,104,705	2,401,201	(768,582)	5,737,324
<b>Other financing sources (uses):</b>				
Debt issued	-	5,800,000	-	5,800,000
Lease proceeds	76,702	231,801	-	308,503
Transfers in	745,010	-	661,776	1,406,786
Transfers out	(1,441,786)	-	-	(1,441,786)
<b>Total other financing sources (uses)</b>	<b>(620,074)</b>	<b>6,031,801</b>	<b>661,776</b>	<b>6,073,503</b>
Net change in fund balance	3,484,631	8,433,002	(106,806)	11,810,827
Fund Balances - Beginning of year	36,059,730	28,884,634	927,231	65,871,595
Fund Balances - End of year	\$ 39,544,361	\$ 37,317,636	\$ 820,425	\$ 77,682,422

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Jail Commissary 0003	JJC Probation User Fees 0007	Adult Probation User Fees 0014	Adult Probation Adm. Fees 0015
Cash and cash equivalents	\$ 968,833	\$ 17,425	\$ -	\$ -
Investments	-	-	-	-
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 968,833</b>	<b>\$ 17,425</b>	<b>\$ -</b>	<b>\$ -</b>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ -
Accrued payroll	-	-	-	-
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	968,833	17,425	-	-
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 968,833</b>	<b>\$ 17,425</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 968,833</b>	<b>\$ 17,425</b>	<b>\$ -</b>	<b>\$ -</b>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Ducomb Resident Trust 0028	Accident Reports Sheriff 1101	Public Housing Authority 1103	Clerk's Record Perpetuation 1119
Cash and cash equivalents	\$ 9,942	\$ 174,936	\$ 21,703	\$ 284,964
Investments	-	49,209	6,105	80,161
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	596	-	8,977
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
Total assets	<u>\$ 9,942</u>	<u>\$ 224,741</u>	<u>\$ 27,808</u>	<u>\$ 374,102</u>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ 1,416
Accrued payroll	-	-	-	2,561
Due to other funds	-	-	-	-
Total liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,977</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	9,942	224,741	27,808	370,125
Unassigned	-	-	-	-
Total fund balances	<u>\$ 9,942</u>	<u>\$ 224,741</u>	<u>\$ 27,808</u>	<u>\$ 370,125</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 9,942</u>	<u>\$ 224,741</u>	<u>\$ 27,808</u>	<u>\$ 374,102</u>

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

<u>Assets</u>	Animal License Fee (Dog Tax) 1129	County Disclosure Fees 1131	Drug Free Community 1148	Local Emergency Planning 1152
Cash and cash equivalents	\$ 27,237	\$ 83,327	\$ 96,051	\$ 51,246
Investments	7,662	23,440	27,019	14,416
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	360	9,103	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	961
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 34,899</b>	<b>\$ 107,127</b>	<b>\$ 132,173</b>	<b>\$ 66,623</b>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ -
Accrued payroll	-	3,739	-	-
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>3,739</b>	<b>-</b>	<b>-</b>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	34,899	103,388	132,173	66,623
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 34,899</b>	<b>\$ 103,388</b>	<b>\$ 132,173</b>	<b>\$ 66,623</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 34,899</b>	<b>\$ 107,127</b>	<b>\$ 132,173</b>	<b>\$ 66,623</b>

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

<u>Assets</u>	Enhanced Access Fee/IT 1154	Remote Enhanced Access Laredo 1155	Firearms Training & Police Education 1156	County Health 1159
Cash and cash equivalents	\$ 2,934	\$ 681,871	\$ 164,220	\$ 2,949,708
Investments	825	191,818	46,195	808,751
Receivables (net of allowances):				
Taxes	-	-	-	2,007,186
Accounts	-	8,617	700	7,306
Prepaid expense	-	-	-	27,066
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 3,759</b>	<b>\$ 882,306</b>	<b>\$ 211,115</b>	<b>\$ 5,800,017</b>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 25,555	\$ 6,245
Accrued payroll	-	-	-	109,232
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>-</b>	<b>25,555</b>	<b>115,477</b>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ 1,990,411
Unavailable revenue-license excise tax	-	-	-	16,775
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,007,186</b>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ 27,066
Restricted	3,759	882,306	185,560	3,650,288
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 3,759</b>	<b>\$ 882,306</b>	<b>\$ 185,560</b>	<b>\$ 3,677,354</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 3,759</b>	<b>\$ 882,306</b>	<b>\$ 211,115</b>	<b>\$ 5,800,017</b>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Identification Security Protection 1160	County Highway 1173/1176	County Misdemeanant Fund 1175	Omitted Property Tax Audits 1177
Cash and cash equivalents	\$ 200,353	\$ 2,018,396	\$ 231,494	\$ 94,787
Investments	56,359	567,776	65,119	26,664
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	2,589	1,498,573	-	-
Prepaid expense	-	-	-	-
Inventory	-	456,300	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 259,301</b>	<b>\$ 4,541,045</b>	<b>\$ 296,613</b>	<b>\$ 121,451</b>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ 2,467,634	\$ -	\$ -
Accrued payroll	-	168,380	-	-
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>2,636,014</b>	<b>-</b>	<b>-</b>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ -	\$ 456,300	\$ -	\$ -
Restricted	259,301	1,448,731	296,613	121,451
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 259,301</b>	<b>\$ 1,905,031</b>	<b>\$ 296,613</b>	<b>\$ 121,451</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 259,301</b>	<b>\$ 4,541,045</b>	<b>\$ 296,613</b>	<b>\$ 121,451</b>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Park Nonreverting Operating 1179	Plat Book Maintenance 1181	JJC Rental Income Fund 1182	Cumulative Reassessment (2017) 1188
Cash and cash equivalents	\$ 438,388	\$ 226,447	\$ 604,818	\$ 1,506,301
Investments	123,319	63,700	170,136	408,832
Receivables (net of allowances):			-	
Taxes	-	-	-	1,604,296
Accounts	22,579	500	-	-
Prepaid expense	1,966	-	-	216,692
Inventory	-	-	-	-
Due from other funds	-	-	-	23,885
Assets held for resale	-	-	-	-
 Total assets	 <u>\$ 586,252</u>	 <u>\$ 290,647</u>	 <u>\$ 774,954</u>	 <u>\$ 3,760,006</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 9,749	\$ -	\$ -	\$ 2,673
Accrued payroll	1,999	3,634	1,777	25,567
Due to other funds	-	-	-	-
 Total liabilities	 <u>11,748</u>	 <u>3,634</u>	 <u>1,777</u>	 <u>28,240</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ 1,590,907
Unavailable revenue-license excise tax	-	-	-	13,389
Unavailable revenue-income taxes	-	-	-	-
 Total deferred inflows of resources	 <u>-</u>	 <u>-</u>	 <u>-</u>	 <u>1,604,296</u>
Fund balances:				
Nonspendable	\$ 1,966	\$ -	\$ -	\$ 216,692
Restricted	572,538	287,013	773,177	1,910,778
Unassigned	-	-	-	-
 Total fund balances	 <u>\$ 574,504</u>	 <u>\$ 287,013</u>	 <u>\$ 773,177</u>	 <u>\$ 2,127,470</u>
 Total liabilities, deferred inflows of resources, and fund balances	 <u>\$ 586,252</u>	 <u>\$ 290,647</u>	 <u>\$ 774,954</u>	 <u>\$ 3,760,006</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Recorder Perpetuation 1189	Surveyor's Corner 1202	Special Vehicle Inspection 1208	GAL/CASA Program 1213
Cash and cash equivalents	\$ 1,648,975	\$ 277,705	\$ 13,710	\$ 354,467
Investments	463,858	90,778	3,856	99,712
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	43,505	12,945	205	-
Prepaid expense	104,747	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
Total assets	<u>\$ 2,261,085</u>	<u>\$ 381,428</u>	<u>\$ 17,771</u>	<u>\$ 454,179</u>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 4,650	\$ 9,245	\$ -	\$ 1,875
Accrued payroll	6,672	1,422	-	3,355
Due to other funds	-	-	-	-
Total liabilities	<u>11,322</u>	<u>10,667</u>	<u>-</u>	<u>5,230</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Fund balances:				
Nonspendable	\$ 104,747	\$ -	\$ -	\$ -
Restricted	2,145,016	370,761	17,771	448,949
Unassigned	-	-	-	-
Total fund balances	<u>\$ 2,249,763</u>	<u>\$ 370,761</u>	<u>\$ 17,771</u>	<u>\$ 448,949</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 2,261,085</u>	<u>\$ 381,428</u>	<u>\$ 17,771</u>	<u>\$ 454,179</u>

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

<u>Assets</u>	Ineligible Deductions 1216	County Elected Officials Training 1217	Park and Recreation 1219	County Offender Transportation 1220
Cash and cash equivalents	\$ 7,947	\$ 213,758	\$ 905,512	\$ 17,668
Investments	2,235	60,131	228,628	4,970
Receivables (net of allowances):				
Taxes	-	-	2,187,281	-
Accounts	-	2,589	-	-
Prepaid expense	-	-	489	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
Total assets	<u>\$ 10,182</u>	<u>\$ 276,478</u>	<u>\$ 3,321,910</u>	<u>\$ 22,638</u>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 620	\$ 83	\$ 17,890	\$ -
Accrued payroll	738	-	49,071	-
Due to other funds	-	-	-	-
Total liabilities	<u>1,358</u>	<u>83</u>	<u>66,961</u>	<u>-</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ 2,169,010	\$ -
Unavailable revenue-license excise tax	-	-	18,271	-
Unavailable revenue-income taxes	-	-	-	-
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>2,187,281</u>	<u>-</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ 489	\$ -
Restricted	8,824	276,395	1,067,179	22,638
Unassigned	-	-	-	-
Total fund balances	<u>\$ 8,824</u>	<u>\$ 276,395</u>	<u>\$ 1,067,668</u>	<u>\$ 22,638</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 10,182</u>	<u>\$ 276,478</u>	<u>\$ 3,321,910</u>	<u>\$ 22,638</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Statewide 911 1222	Abandoned Vehicle 1223	Opioid Restricted 1237	Opioid Unrestricted 1238
Cash and cash equivalents	\$ 655,377	\$ 7,702	\$ 386,894	\$ 93,906
Investments	184,358	2,166	108,833	26,416
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	1,260,261	384,532
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	11,168	-	-	-
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 850,903</b>	<b>\$ 9,868</b>	<b>\$ 1,755,988</b>	<b>\$ 504,854</b>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ -
Accrued payroll	38,649	-	-	-
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>38,649</b>	<b>-</b>	<b>-</b>	<b>-</b>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	812,254	9,868	1,755,988	504,854
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 812,254</b>	<b>\$ 9,868</b>	<b>\$ 1,755,988</b>	<b>\$ 504,854</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 850,903</b>	<b>\$ 9,868</b>	<b>\$ 1,755,988</b>	<b>\$ 504,854</b>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Ineligible Deduction - 7/1/13 1300	Adult Probation Fees 2000	Juvenile Probation Fees 2050	Problem Solving Court Fee/CSAP 2501
Cash and cash equivalents	\$ 4,054	\$ 219,216	\$ 207,882	\$ 78,551
Investments	1,140	61,666	58,477	22,097
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	4,167	500
Prepaid expense	-	418	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 5,194</b>	<b>\$ 281,300</b>	<b>\$ 270,526</b>	<b>\$ 101,148</b>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ 88	\$ -	\$ -
Accrued payroll	-	-	591	-
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>88</b>	<b>591</b>	<b>-</b>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ -	\$ 418	\$ -	\$ -
Restricted	5,194	280,794	269,935	101,148
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 5,194</b>	<b>\$ 281,212</b>	<b>\$ 269,935</b>	<b>\$ 101,148</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 5,194</b>	<b>\$ 281,300</b>	<b>\$ 270,526</b>	<b>\$ 101,148</b>

St. Joseph County, Indiana

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Alcohol & Drug Service Program 2502	Veteran's Court Fees/CSAP 2503	Health MIH Initiatives 2504	Portage Manor 4019
Cash and cash equivalents	\$ 178,900	\$ 12,396	\$ 6,063	\$ 621,232
Investments	50,325	3,487	1,705	174,753
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	28,922	500	-	288,999
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	12,513
Assets held for resale	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total assets	<u>\$ 258,147</u>	<u>\$ 16,383</u>	<u>\$ 7,768</u>	<u>\$ 1,097,497</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 103	\$ 56,941
Accrued payroll	5,147	-	-	73,719
Due to other funds	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total liabilities	<u>5,147</u>	<u>-</u>	<u>\$ 103</u>	<u>130,660</u>
 Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>\$ -</u>	<u>-</u>
 Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	253,000	16,383	7,665	966,837
Unassigned	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total fund balances	<u>\$ 253,000</u>	<u>\$ 16,383</u>	<u>\$ 7,665</u>	<u>\$ 966,837</u>
 Total liabilities, deferred inflows of resources, and fund balances				
	<u>\$ 258,147</u>	<u>\$ 16,383</u>	<u>\$ 7,768</u>	<u>\$ 1,097,497</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Park & Rec Gift & Grant 4100	County Special Gifts/Misc 4101	Special Gifts - Sheriff 4104	Special Gifts - Prosecutor 4106
Cash and cash equivalents	\$ 92,785	\$ 3,912	\$ 6,209	\$ 20
Investments	26,101	1,100	1,747	5
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	363	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total assets	<u>\$ 118,886</u>	<u>\$ 5,012</u>	<u>\$ 8,319</u>	<u>\$ 25</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 195	\$ -	\$ -	\$ -
Accrued payroll	-	-	-	-
Due to other funds	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total liabilities	195	-	-	-
 Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total deferred inflows of resources	-	-	-	-
 Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	118,691	5,012	8,319	25
Unassigned	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total fund balances	<u>\$ 118,691</u>	<u>\$ 5,012</u>	<u>\$ 8,319</u>	<u>\$ 25</u>
 Total liabilities, deferred inflows of resources, and fund balances				
	<u>\$ 118,886</u>	<u>\$ 5,012</u>	<u>\$ 8,319</u>	<u>\$ 25</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Portage Manor Gifts/Donations 4109	Gifts/Donations - Veteran's 4110	Special Gifts - Pros. H.E.R.O 4111	AM General Allocation Area 4401
Cash and cash equivalents	\$ 23,255	\$ 705	\$ 13,916	\$ 1,414,671
Investments	6,542	198	3,915	397,948
Receivables (net of allowances):				
Taxes	-	-	-	279,266
Accounts	-	-	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	1,900,000
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total assets	<u>\$ 29,797</u>	<u>\$ 903</u>	<u>\$ 17,831</u>	<u>\$ 3,991,885</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ 30,784
Accrued payroll	-	-	686	-
Due to other funds	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total liabilities	<u>-</u>	<u>-</u>	<u>686</u>	<u>30,784</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ 279,266
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>279,266</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ 1,900,000
Restricted	29,797	903	17,145	1,781,835
Unassigned	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total fund balances	<u>\$ 29,797</u>	<u>\$ 903</u>	<u>\$ 17,145</u>	<u>\$ 3,681,835</u>
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 29,797</u>	<u>\$ 903</u>	<u>\$ 17,831</u>	<u>\$ 3,991,885</u>

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

<u>Assets</u>	County Poor Relief Bond 4604	D.R.C.B. Fee 4900	Alternate Dispute Resolution 4901	Cont. Education Fund/Sheriff 4903
Cash and cash equivalents	\$ 152,618	\$ 26,075	\$ 47,633	\$ 47,585
Investments	42,932	7,335	13,399	13,386
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	1,040	1,581
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 195,550</b>	<b>\$ 33,410</b>	<b>\$ 62,072</b>	<b>\$ 62,552</b>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 800	\$ -
Accrued payroll	-	-	-	-
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>-</b>	<b>800</b>	<b>-</b>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	195,550	33,410	61,272	62,552
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 195,550</b>	<b>\$ 33,410</b>	<b>\$ 61,272</b>	<b>\$ 62,552</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 195,550</b>	<b>\$ 33,410</b>	<b>\$ 62,072</b>	<b>\$ 62,552</b>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Portage Manor Farm Operation 4906	County Owned Tax Sale 4908	Drug Testing Fees/JJC 4909	Adult Drug Testing Fees 4910
Cash and cash equivalents	\$ 21,306	\$ 246,868	\$ 86,019	\$ 3,507
Investments	5,993	69,444	24,197	987
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	341	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
Total assets	<u>\$ 27,299</u>	<u>\$ 316,312</u>	<u>\$ 110,557</u>	<u>\$ 4,494</u>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 39,628	\$ -
Accrued payroll	-	-	-	-
Due to other funds	-	-	-	-
Total liabilities	<u>-</u>	<u>-</u>	<u>39,628</u>	<u>-</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	27,299	316,312	70,929	4,494
Unassigned	-	-	-	-
Total fund balances	<u>\$ 27,299</u>	<u>\$ 316,312</u>	<u>\$ 70,929</u>	<u>\$ 4,494</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 27,299</u>	<u>\$ 316,312</u>	<u>\$ 110,557</u>	<u>\$ 4,494</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Community Development 4911	Federal D.E.A./ Sheriff Fund 4912	Sheriff D.E.A. Fund 4913	Prosecutor D.E.A. Fund 4914
Cash and cash equivalents	\$ 11,218	\$ 130,318	\$ 5,495	\$ 8,842
Investments	3,155	36,658	1,546	2,488
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	2,776	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 14,373</b>	<b>\$ 169,752</b>	<b>\$ 7,041</b>	<b>\$ 11,330</b>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ -
Accrued payroll	-	-	-	-
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	14,373	169,752	7,041	11,330
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 14,373</b>	<b>\$ 169,752</b>	<b>\$ 7,041</b>	<b>\$ 11,330</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 14,373</b>	<b>\$ 169,752</b>	<b>\$ 7,041</b>	<b>\$ 11,330</b>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Federal D.E.A./ Prosecutor Fund 4915	Healthwin 4916	Recorder's Escrow Fund 4917	Public Defender's Fees 4919
Cash and cash equivalents	\$ 6,850	\$ 712,079	\$ 85,143	\$ 178,462
Investments	1,927	200,309	23,951	50,202
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	5,812	3,015
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
 Total assets	 <u>\$ 8,777</u>	 <u>\$ 912,388</u>	 <u>\$ 114,906</u>	 <u>\$ 231,679</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 109,573	\$ -
Accrued payroll	-	-	-	-
Due to other funds	-	-	-	-
 Total liabilities	 <u>-</u>	 <u>-</u>	 <u>109,573</u>	 <u>-</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
 Total deferred inflows of resources	 <u>-</u>	 <u>-</u>	 <u>-</u>	 <u>-</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	8,777	912,388	5,333	231,679
Unassigned	-	-	-	-
 Total fund balances	 <u>\$ 8,777</u>	 <u>\$ 912,388</u>	 <u>\$ 5,333</u>	 <u>\$ 231,679</u>
 Total liabilities, deferred inflows of resources, and fund balances	 <u>\$ 8,777</u>	 <u>\$ 912,388</u>	 <u>\$ 114,906</u>	 <u>\$ 231,679</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Co. Emergency Command Center Control 4920	Misc. State Monies Trust Fund 4924	Adult Probation Admin Fee 4925	Dispatch Operating 4930
Cash and cash equivalents	\$ 374	\$ 856	\$ 144,489	\$ 2,777,906
Investments	105	241	40,645	781,427
Receivables (net of allowances):				
Taxes	-	-	-	3,721,155
Accounts	-	-	-	-
Prepaid expense	-	-	-	75,038
Inventory	-	-	-	-
Due from other funds	-	-	-	64,546
Assets held for resale	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total assets	<u>\$ 479</u>	<u>\$ 1,097</u>	<u>\$ 185,134</u>	<u>\$ 7,420,072</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ 41,037
Accrued payroll	-	-	-	172,321
Due to other funds	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>213,358</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	3,721,155
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,721,155</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ 75,038
Restricted	479	1,097	185,134	3,410,521
Unassigned	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total fund balances	<u>\$ 479</u>	<u>\$ 1,097</u>	<u>\$ 185,134</u>	<u>\$ 3,485,559</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 479</u>	<u>\$ 1,097</u>	<u>\$ 185,134</u>	<u>\$ 7,420,072</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Coroner Non- Reverting Fund 4934	Prosecutor Investigator Interlocal 4935	Local Ordinance Violations 4936	Sheriff Sex/Offender Fee 4937
Cash and cash equivalents	\$ 33,542	\$ -	\$ 519,202	\$ 66,772
Investments	9,436	-	146,052	18,783
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	7,980	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total assets	<u>\$ 42,978</u>	<u>\$ -</u>	<u>\$ 673,234</u>	<u>\$ 85,555</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ 158
Accrued payroll	-	8,502	-	-
Due to other funds	-	148,819	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total liabilities	<u>-</u>	<u>157,321</u>	<u>-</u>	<u>158</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	42,978	-	673,234	85,397
Unassigned	-	(157,321)	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total fund balances	<u>\$ 42,978</u>	<u>\$ (157,321)</u>	<u>\$ 673,234</u>	<u>\$ 85,397</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 42,978</u>	<u>\$ -</u>	<u>\$ 673,234</u>	<u>\$ 85,555</u>

St. Joseph County, Indiana

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Pros. High Tech Crime Unit 4941	State Drug Forfeitures 7120	Pretrial Diversion Fees - Prosecutor 7398	User Fees - Law Enforcement 7399
Cash and cash equivalents	\$ 35,743	\$ 64,721	\$ 141,090	\$ 352,024
Investments	10,054	18,206	39,689	99,024
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	207,843	16,281	8,628	-
Prepaid expense		19	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
 Total assets	 <u>\$ 253,640</u>	 <u>\$ 99,227</u>	 <u>\$ 189,407</u>	 <u>\$ 451,048</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 16,692	\$ 10,521	\$ 74	\$ 765
Accrued payroll	3,023	-	4,581	-
Due to other funds	-	-	-	-
 Total liabilities	 <u>19,715</u>	 <u>10,521</u>	 <u>4,655</u>	 <u>765</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
 Total deferred inflows of resources	 <u>-</u>	 <u>-</u>	 <u>-</u>	 <u>-</u>
Fund balances:				
Nonspendable	\$ -	\$ 19	\$ -	\$ -
Restricted	233,925	88,687	184,752	450,283
Unassigned	-	-	-	-
 Total fund balances	 <u>\$ 233,925</u>	 <u>\$ 88,706</u>	 <u>\$ 184,752</u>	 <u>\$ 450,283</u>
 Total liabilities, deferred inflows of resources, and fund balances	 <u>\$ 253,640</u>	 <u>\$ 99,227</u>	 <u>\$ 189,407</u>	 <u>\$ 451,048</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Prosecutor P.C.A. 8099	Federal Grant Fund 8100	S.T.O.P. Violence Against Women 8106	Victims of Crime Act - Assist 8117
Cash and cash equivalents	\$ 6,502	\$ 3,367	\$ 47,482	\$ -
Investments	1,829	947	-	-
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	13,736	-	-	31,854
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
Total assets	<u>\$ 22,067</u>	<u>\$ 4,314</u>	<u>\$ 47,482</u>	<u>\$ 31,854</u>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 5,299	\$ -	\$ -	\$ -
Accrued payroll	1,857	-	6,659	3,504
Due to other funds	-	-	-	3,033
Total liabilities	<u>7,156</u>	<u>-</u>	<u>6,659</u>	<u>6,537</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	14,911	4,314	40,823	25,317
Unassigned	-	-	-	-
Total fund balances	<u>\$ 14,911</u>	<u>\$ 4,314</u>	<u>\$ 40,823</u>	<u>\$ 25,317</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 22,067</u>	<u>\$ 4,314</u>	<u>\$ 47,482</u>	<u>\$ 31,854</u>

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

<u>Assets</u>	F.I.M.R. Program/SJC Health 8129	Health Immunization CoAg Grant 8131	Cyber Crimes Against Children 8133	Health P.H.E.P.C.A. Grant 8134
Cash and cash equivalents	\$ 918	\$ -	\$ 902	\$ -
Investments	258	-	253	-
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	69,599	-	5,457
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	\$ 1,176	\$ 69,599	\$ 1,155	\$ 5,457
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 1,192	\$ 4,508	\$ -	\$ 2,879
Accrued payroll	-	8,243	-	-
Due to other funds	-	42,486	-	11,251
	1,192	55,237	-	14,130
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	-	-	-	-
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	-	14,362	1,155	-
Unassigned	(16)	-	-	(8,673)
	\$ (16)	\$ 14,362	\$ 1,155	\$ (8,673)
Total liabilities, deferred inflows of resources, and fund balances	\$ 1,176	\$ 69,599	\$ 1,155	\$ 5,457

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Federal Grants Public Works 8138	Cybercrimes ND Grant 8144	Health IN Cares Echo 8145	PM Transpo Mobility Grant 8146
Cash and cash equivalents	\$ -	\$ 19,141	\$ -	\$ -
Investments	-	-	-	-
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	455,165	-	-	17,944
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	115,556	-	-	-
<b>Total assets</b>	<b>\$ 570,721</b>	<b>\$ 19,141</b>	<b>\$ -</b>	<b>\$ 17,944</b>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 186,321	\$ -	\$ -	\$ -
Accrued payroll	-	-	-	-
Due to other funds	221,621	-	-	-
<b>Total liabilities</b>	<b>407,942</b>	<b>-</b>	<b>-</b>	<b>-</b>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ 115,556	\$ -	\$ -	\$ -
Restricted	47,223	19,141	-	17,944
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 162,779</b>	<b>\$ 19,141</b>	<b>\$ -</b>	<b>\$ 17,944</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 570,721</b>	<b>\$ 19,141</b>	<b>\$ -</b>	<b>\$ 17,944</b>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Domestic Violence Grant 8147	EMA Fed Foundation Grants 8148	93.563 Title IV- D Incentive 8895	Title IV-D Pros. Incentive 8897
Cash and cash equivalents	\$ 96,929	\$ 294	\$ 205,405	\$ 301,626
Investments	27,266	83	57,781	84,848
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	21,953	-	60,789	91,457
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
 Total assets	 <u>\$ 146,148</u>	 <u>\$ 377</u>	 <u>\$ 323,975</u>	 <u>\$ 477,931</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 4,908	\$ -
Accrued payroll	2,029	-	3,288	88
Due to other funds	-	-	-	-
 Total liabilities	 <u>2,029</u>	 <u>-</u>	 <u>8,196</u>	 <u>88</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
 Total deferred inflows of resources	 <u>-</u>	 <u>-</u>	 <u>-</u>	 <u>-</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	144,119	377	315,779	477,843
Unassigned	-	-	-	-
 Total fund balances	 <u>\$ 144,119</u>	 <u>\$ 377</u>	 <u>\$ 315,779</u>	 <u>\$ 477,843</u>
 Total liabilities, deferred inflows of resources, and fund balances	 <u>\$ 146,148</u>	 <u>\$ 377</u>	 <u>\$ 323,975</u>	 <u>\$ 477,931</u>

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

	Title IV-D Clerk Incentive 8899	Police COVID Supp Grant 8901	PM COVID HRSA Relief Phase 3 8908	Emergency Rental Assist (#1) 8909
<u>Assets</u>				
Cash and cash equivalents	\$ 1,274,852	\$ 28,752	\$ 4,638	\$ -
Investments	358,616	8,088	1,304	-
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	60,789	-	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	<u>\$ 1,694,257</u>	<u>\$ 36,840</u>	<u>\$ 5,942</u>	<u>\$ -</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 4,199	\$ -	\$ -	\$ -
Accrued payroll	1,644	-	-	-
Due to other funds	-	-	-	-
	<u>5,843</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
Unavailable revenue-license excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	1,688,414	36,840	5,942	-
Unassigned	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total fund balances	<u>\$ 1,688,414</u>	<u>\$ 36,840</u>	<u>\$ 5,942</u>	<u>\$ -</u>
 Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 1,694,257</u>	<u>\$ 36,840</u>	<u>\$ 5,942</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

	Health Issues & Challenge Lead 8911	VOCA Formula Grant 8926	Health COVID Vaccinations 8928	Community Connections Grant 8929
<u>Assets</u>				
Cash and cash equivalents	\$ 11,117	\$ 13,100	\$ -	\$ -
Investments	3,127	-	-	-
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	13,228	43,092	113,898	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	\$ 27,472	\$ 56,192	\$ 113,898	\$ -
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ -
Accrued payroll	-	5,771	2,075	-
Due to other funds	-	-	-	-
	-	5,771	2,075	-
 Total liabilities				
Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	-	-	-	-
 Total deferred inflows of resources				
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	27,472	50,421	111,823	-
Unassigned	-	-	-	-
	-	-	-	-
 Total fund balances				
	\$ 27,472	\$ 50,421	\$ 111,823	\$ -
 Total liabilities, deferred inflows of resources, and fund balances				
	\$ 27,472	\$ 56,192	\$ 113,898	\$ -

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Health TB Elimination Grant 8930	Emergency Rental Assst #2 8951	Health CHWs COVID Response 8952	Indiana Emergency Rental Assst. 8953
Cash and cash equivalents	\$ -	\$ 131,166	\$ -	\$ -
Investments	-	36,897	-	-
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total assets	<u>\$ -</u>	<u>\$ 168,063</u>	<u>\$ -</u>	<u>\$ -</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ 100,268	\$ 1,042	\$ -
Accrued payroll	-	138	14,662	-
Due to other funds	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total liabilities	<u>-</u>	<u>100,406</u>	<u>15,704</u>	<u>-</u>
 Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	<hr/>	<hr/>	<hr/>	<hr/>
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	-	67,657	-	-
Unassigned	-	-	(15,704)	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total fund balances	<u>\$ -</u>	<u>\$ 67,657</u>	<u>\$ (15,704)</u>	<u>\$ -</u>
 Total liabilities, deferred inflows of resources, and fund balances				
	<u>\$ -</u>	<u>\$ 168,063</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

<u>Assets</u>	Health COVID Crisis CoAg 8954	Public Defender IV-E 8956	Local Health Services Grant 9101	Drug Free Comm. Council Grant 9102
Cash and cash equivalents	\$ 409,609	\$ 17,211	\$ 35,492	\$ 1,767
Investments	115,224	4,841	9,984	497
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	550,000	3,442	1,637	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 1,074,833</b>	<b>\$ 25,494</b>	<b>\$ 47,113</b>	<b>\$ 2,264</b>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ 397
Accrued payroll	-	-	2,286	-
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>-</b>	<b>2,286</b>	<b>397</b>
Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	1,074,833	25,494	44,827	1,867
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 1,074,833</b>	<b>\$ 25,494</b>	<b>\$ 44,827</b>	<b>\$ 1,867</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 1,074,833</b>	<b>\$ 25,494</b>	<b>\$ 47,113</b>	<b>\$ 2,264</b>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	2012 Problem Solving Grant 9104	Data Share Initiative Grant 9107	Adult Protective Services Grant 9108	Health Trust Fund 9111
Cash and cash equivalents	\$ 11,698	\$ 23	\$ 24,925	\$ 228,367
Investments	3,290	7	-	64,240
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	97,988	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total assets	<u>\$ 14,988</u>	<u>\$ 30</u>	<u>\$ 122,913</u>	<u>\$ 292,607</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 667	\$ -
Accrued payroll	-	-	16,258	2,784
Due to other funds	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total liabilities	<u>-</u>	<u>-</u>	<u>16,925</u>	<u>2,784</u>
 Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	14,988	30	105,988	289,823
Unassigned	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total fund balances	<u>\$ 14,988</u>	<u>\$ 30</u>	<u>\$ 105,988</u>	<u>\$ 289,823</u>
 Total liabilities, deferred inflows of resources, and fund balances				
	<u>\$ 14,988</u>	<u>\$ 30</u>	<u>\$ 122,913</u>	<u>\$ 292,607</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Court Interpreter Grant 9117	Polling Place ADA Compliance 9118	D.A.R.E 9122	S.U.D.S 9123
Cash and cash equivalents	\$ 257	\$ 154	\$ 34,244	\$ 1,541
Investments	-	43	9,633	433
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	5,875	-	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 6,132</b>	<b>\$ 197</b>	<b>\$ 43,877</b>	<b>\$ 1,974</b>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ -
Accrued payroll	-	-	-	-
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	6,132	197	43,877	1,974
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 6,132</b>	<b>\$ 197</b>	<b>\$ 43,877</b>	<b>\$ 1,974</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 6,132</b>	<b>\$ 197</b>	<b>\$ 43,877</b>	<b>\$ 1,974</b>

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

	<u>Real Services Grant 9124</u>	<u>Community Based Correction- Ducomb 9125</u>	<u>Comm. Transition Program - Ducomb 9126</u>	<u>Project Income- CBC/Ducomb 9127</u>
<u>Assets</u>				
Cash and cash equivalents	\$ -	\$ 3,731	\$ 10,781	\$ 480,027
Investments	-	1,050	3,033	135,032
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	9,050	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total assets	<u>\$ -</u>	<u>\$ 4,781</u>	<u>\$ 22,864</u>	<u>\$ 615,059</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ 5,453	\$ -	\$ 95
Accrued payroll	-	67,275	3,461	10,270
Due to other funds	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total liabilities	<u>-</u>	<u>72,728</u>	<u>3,461</u>	<u>10,365</u>
 Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	-	-	19,403	604,694
Unassigned	-	(67,947)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total fund balances	<u>\$ -</u>	<u>\$ (67,947)</u>	<u>\$ 19,403</u>	<u>\$ 604,694</u>
 Total liabilities, deferred inflows of resources, and fund balances				
	<u>\$ -</u>	<u>\$ 4,781</u>	<u>\$ 22,864</u>	<u>\$ 615,059</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	JJC- DOC Grant (CBC) 9129	JJC- Project Income (CTP) 9130	CASA Capacity Building Grant 9133	Cooking Healthy Program 9134
Cash and cash equivalents	\$ 42,240	\$ 29,187	\$ 49,525	\$ -
Investments	11,882	8,210	13,931	-
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	1,111	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total assets	<u>\$ 54,122</u>	<u>\$ 38,508</u>	<u>\$ 63,456</u>	<u>\$ -</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ 3,354	\$ 144	\$ -
Accrued payroll	3,890	-	1,851	-
Due to other funds	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total liabilities	<u>3,890</u>	<u>3,354</u>	<u>1,995</u>	<u>-</u>
Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	50,232	35,154	61,461	-
Unassigned	-	-	-	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total fund balances	<u>\$ 50,232</u>	<u>\$ 35,154</u>	<u>\$ 61,461</u>	<u>\$ -</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 54,122</u>	<u>\$ 38,508</u>	<u>\$ 63,456</u>	<u>\$ -</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Big Box Appeals Fund 9135	Veterans Court Grant 9137	Prosecutor/ IDOC Pretrial FY17 9139	Adult Prob./ IDOC- Pretrial FY17 9141
Cash and cash equivalents	\$ 56,622	\$ 1,577	\$ 41,285	\$ 19,743
Investments	15,928	444	11,613	5,553
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
<b>Total assets</b>	<b>\$ 72,550</b>	<b>\$ 2,021</b>	<b>\$ 52,898</b>	<b>\$ 25,296</b>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 27,248	\$ -
Accrued payroll	-	-	3,899	8,327
Due to other funds	-	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>-</b>	<b>31,147</b>	<b>8,327</b>
Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
<b>Total deferred inflows of resources</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	72,550	2,021	21,751	16,969
Unassigned	-	-	-	-
<b>Total fund balances</b>	<b>\$ 72,550</b>	<b>\$ 2,021</b>	<b>\$ 21,751</b>	<b>\$ 16,969</b>
<b>Total liabilities, deferred inflows of resources, and fund balances</b>	<b>\$ 72,550</b>	<b>\$ 2,021</b>	<b>\$ 52,898</b>	<b>\$ 25,296</b>

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

<u>Assets</u>	Pretrial Services- Adult Probation 9143	EMA Foundation Grants 9145	2018 Family Court Project/ JJC 9147	Discretionary Grant/JJC 9148
Cash and cash equivalents	\$ 8,631	\$ -	\$ 1,602	\$ 1,487
Investments	2,428	-	451	418
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	\$ 11,059	\$ -	\$ 2,053	\$ 1,905
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ -
Accrued payroll	4,955	-	-	-
Due to other funds	-	-	-	-
	4,955	-	-	-
Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	-	-	-	-
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	6,104	-	2,053	1,905
Unassigned	-	-	-	-
	\$ 6,104	\$ -	\$ 2,053	\$ 1,905
Total liabilities, deferred inflows of resources, and fund balances	\$ 11,059	\$ -	\$ 2,053	\$ 1,905

**St. Joseph County, Indiana**

**COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022**

<u>Assets</u>	CASA Triage Tool Pilot 9154	Justice Addictions Resp 9156	Court Security Grant 9157	Health Vector Program 9158
Cash and cash equivalents	\$ 551	\$ 42,358	\$ 634	\$ 9,185
Investments	155	11,916	178	2,583
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	\$ 706	\$ 54,274	\$ 812	\$ 11,768
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 715	\$ 25,000	\$ -	\$ -
Accrued payroll	-	-	-	-
Due to other funds	-	-	-	-
	715	25,000	-	-
 Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	-	-	-	-
 Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	-	29,274	812	11,768
Unassigned	(9)	-	-	-
	\$ (9)	\$ 29,274	\$ 812	\$ 11,768
 Total liabilities, deferred inflows of resources, and fund balances	\$ 706	\$ 54,274	\$ 812	\$ 11,768

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	2020 Family Recovery Court Grant 9159	Health National Birth Equity 9162	JJC DOC Grant (CBC) 9163	Health COVID Reimbursement 9164
Cash and cash equivalents	\$ 19,639	\$ 3,851	\$ 12,103	\$ -
Investments	5,524	1,083	3,404	-
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	-	-
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total assets	<u>\$ 25,163</u>	<u>\$ 4,934</u>	<u>\$ 15,507</u>	<u>\$ -</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ -	\$ -
Accrued payroll	-	-	-	-
Due to other funds	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total liabilities	-	-	-	-
Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total deferred inflows of resources	-	-	-	-
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	25,163	4,934	15,507	-
Unassigned	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total fund balances	<u>\$ 25,163</u>	<u>\$ 4,934</u>	<u>\$ 15,507</u>	<u>\$ -</u>
 Total liabilities, deferred inflows of resources, and fund balances				
	<u>\$ 25,163</u>	<u>\$ 4,934</u>	<u>\$ 15,507</u>	<u>\$ -</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Beacon Safety PIN Grant 9166	Health Trailblazer Planning 9167	Health Safety PIN Grant 9168	Health CHW Safety PIN 9169
Cash and cash equivalents	\$ -	\$ -	\$ -	\$ -
Investments	-	-	-	-
Receivables (net of allowances):				
Taxes	-	-	-	-
Accounts	-	-	3,601	15,753
Prepaid expense	-	-	-	-
Inventory	-	-	-	-
Due from other funds	-	-	-	-
Assets held for resale	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total assets	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,601</u>	<u>\$ 15,753</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 856	\$ -
Accrued payroll	-	-	2,730	3,534
Due to other funds	-	-	-	15,753
	<hr/>	<hr/>	<hr/>	<hr/>
Total liabilities	<u>-</u>	<u>-</u>	<u>3,586</u>	<u>19,287</u>
 Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ -
License excise tax	-	-	-	-
Unavailable revenue-income taxes	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	-	-	15	-
Unassigned	-	-	-	(3,534)
	<hr/>	<hr/>	<hr/>	<hr/>
Total fund balances	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 15</u>	<u>\$ (3,534)</u>
 Total liabilities, deferred inflows of resources, and fund balances				
	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,601</u>	<u>\$ 15,753</u>

COMBINING BALANCE SHEET  
NON-MAJOR SPECIAL REVENUE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Health NACCHO SPACECAT 9170	LJRAC Community Coordination 9171	Total
Cash and cash equivalents	\$ -	\$ 45,218	\$ 28,020,962
Investments	-	12,720	7,523,249
Receivables (net of allowances):			
Taxes	-	-	9,799,184
Accounts	-	1,000	5,531,103
Prepaid expense	-	-	426,435
Inventory	-	-	456,300
Due from other funds	-	-	113,073
Assets held for resale	-	-	2,015,556
	<hr/>	<hr/>	<hr/>
Total assets	\$ -	\$ 58,938	\$ 53,885,862
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
<u>Liabilities, deferred inflows of resources, and fund balances</u>			
Liabilities:			
Accounts payable	\$ -	\$ -	\$ 3,229,539
Accrued payroll	-	2,971	869,815
Due to other funds	-	-	442,963
	<hr/>	<hr/>	<hr/>
Total liabilities	-	2,971	4,542,317
	<hr/>	<hr/>	<hr/>
Deferred inflows of resources:			
Property taxes	\$ -	\$ -	\$ 6,029,594
License excise tax	-	-	48,435
Unavailable revenue-income taxes	-	-	3,721,155
	<hr/>	<hr/>	<hr/>
Total deferred inflows of resources	-	-	9,799,184
	<hr/>	<hr/>	<hr/>
Fund balances:			
Nonspendable	\$ -	\$ -	\$ 2,898,291
Restricted	-	55,967	36,899,274
Unassigned	-	-	(253,204)
	<hr/>	<hr/>	<hr/>
Total fund balances	\$ -	\$ 55,967	\$ 39,544,361
	<hr/>	<hr/>	<hr/>
Total liabilities, deferred inflows of resources, and fund balances	\$ -	\$ 58,938	\$ 53,885,862
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Jail Commissary 0003	JJC Probation User Fees 0007	Adult Probation User Fees 0014	Adult Probation Adm. Fees 0015
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	78,658	-	-
Fines and forfeitures	948,661	-	-	-
Other revenue	-	-	-	-
<b>Total revenues</b>	<b>948,661</b>	<b>78,658</b>	<b>-</b>	<b>-</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	-	-	-	-
Public safety	455,341	87,018	5,415	2,920
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
<b>Debt service:</b>				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>455,341</b>	<b>87,018</b>	<b>5,415</b>	<b>2,920</b>
Excess (deficiency) of revenues over (under) expenditures	493,320	(8,360)	(5,415)	(2,920)
<b>Other financing sources (uses):</b>				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net change in fund balance</b>	<b>493,320</b>	<b>(8,360)</b>	<b>(5,415)</b>	<b>(2,920)</b>
<b>Fund Balances - Beginning of year</b>	<b>475,513</b>	<b>25,785</b>	<b>5,415</b>	<b>2,920</b>
<b>Fund Balances - End of year</b>	<b>\$ 968,833</b>	<b>\$ 17,425</b>	<b>\$ -</b>	<b>\$ -</b>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Ducomb Resident Trust 0028	Accident Reports Sheriff 1101	Public Housing Authority 1103	Clerk's Record Perpetuation 1119
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	26,044	-	128,744
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	363,445	2,000	(372)	(4,883)
<b>Total revenues</b>	<b>363,445</b>	<b>28,044</b>	<b>(372)</b>	<b>123,861</b>
Expenditures:				
Current:				
General government	360,278	-	-	148,605
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>360,278</b>	<b>-</b>	<b>-</b>	<b>148,605</b>
Excess (deficiency) of revenues over (under) expenditures	3,167	28,044	(372)	(24,744)
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	(45,000)
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(45,000)</b>
Net change in fund balance	3,167	28,044	(372)	(69,744)
Fund Balances - Beginning of year	6,775	196,697	28,180	439,869
Fund Balances - End of year	\$ 9,942	\$ 224,741	\$ 27,808	\$ 370,125

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Animal License Fee (Dog Tax) <u>1129</u>	County Disclosure Fees <u>1131</u>	Drug Free Community <u>1148</u>	Local Emergency Planning <u>1152</u>
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	14,536
Charges for services	-	65,390	120,272	-
Fines and forfeitures	-	-	-	-
Other revenue	(467)	(1,428)	(1,646)	(878)
	<u>(467)</u>	<u>(1,428)</u>	<u>(1,646)</u>	<u>(878)</u>
 Total revenues	 <u>(467)</u>	 <u>63,962</u>	 <u>118,626</u>	 <u>13,658</u>
 Expenditures:				
Current:				
General government	-	119,680	-	-
Public safety	-	-	60,719	817
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total expenditures	 <u>-</u>	 <u>119,680</u>	 <u>60,719</u>	 <u>817</u>
 Excess (deficiency) of revenues over (under) expenditures	 <u>(467)</u>	 <u>(55,718)</u>	 <u>57,907</u>	 <u>12,841</u>
 Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total other financing sources (uses)	 <u>-</u>	 <u>-</u>	 <u>-</u>	 <u>-</u>
 Net change in fund balance	 <u>(467)</u>	 <u>(55,718)</u>	 <u>57,907</u>	 <u>12,841</u>
 Fund Balances - Beginning of year	 <u>35,366</u>	 <u>159,106</u>	 <u>74,266</u>	 <u>53,782</u>
 Fund Balances - End of year	 <u>\$ 34,899</u>	 <u>\$ 103,388</u>	 <u>\$ 132,173</u>	 <u>\$ 66,623</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Enhanced Access Fee/IT 1154	Remote Enhanced Access Laredo 1155	Firearms Training & Police Education 1156	County Health 1159
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ 1,227,483
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	3,568,188
Charges for services	-	118,183	139,805	7,306
Fines and forfeitures	-	-	-	-
Other revenue	(50)	(11,684)	(2,814)	(49,266)
Total revenues	<u>(50)</u>	<u>106,499</u>	<u>136,991</u>	<u>4,753,711</u>
Expenditures:				
Current:				
General government	11,070	-	-	-
Public safety	-	-	84,428	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	3,616,204
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	45,796
Interest on long-term debt	-	-	-	7,821
Capital outlay	-	-	-	-
Total expenditures	<u>11,070</u>	<u>-</u>	<u>84,428</u>	<u>3,669,821</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(11,120)</u>	<u>106,499</u>	<u>52,563</u>	<u>1,083,890</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	735,010
Transfers out	-	-	-	-
Total other financing sources (uses)	<u>-</u>	<u>-</u>	<u>-</u>	<u>735,010</u>
Net change in fund balance	<u>(11,120)</u>	<u>106,499</u>	<u>52,563</u>	<u>1,818,900</u>
Fund Balances - Beginning of year	<u>14,879</u>	<u>775,807</u>	<u>132,997</u>	<u>1,858,454</u>
Fund Balances - End of year	<u>\$ 3,759</u>	<u>\$ 882,306</u>	<u>\$ 185,560</u>	<u>\$ 3,677,354</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Identification Security Protection 1160	County Highway 1173/1176	County Misdemeanant Fund 1175	Omitted Property Tax Audits 1177
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ 15,278
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	8,612,051	177,919	-
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	32,937	1,873,556	(3,967)	(1,624)
<b>Total revenues</b>	<b>32,937</b>	<b>10,485,607</b>	<b>173,952</b>	<b>13,654</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	-	-	-	-
Public safety	-	-	49,667	-
Highways and streets	-	10,455,412	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
<b>Debt service:</b>				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	134,534	-	-
<b>Total expenditures</b>	<b>-</b>	<b>10,589,946</b>	<b>49,667</b>	<b>-</b>
Excess (deficiency) of revenues over (under) expenditures	32,937	(104,339)	124,285	13,654
<b>Other financing sources (uses):</b>				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net change in fund balance</b>	<b>32,937</b>	<b>(104,339)</b>	<b>124,285</b>	<b>13,654</b>
Fund Balances - Beginning of year	226,364	2,009,370	172,328	107,797
Fund Balances - End of year	\$ 259,301	\$ 1,905,031	\$ 296,613	\$ 121,451

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Park Nonreverting Operating 1179	Plat Book Maintenance 1181	JJC Rental Income Fund 1182	Cumulative Reassessment (2017) 1188
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ 1,555,702
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	13,692
Charges for services	450,346	120,960	702,500	-
Fines and forfeitures	-	-	-	-
Other revenue	(1,639)	(3,880)	(10,364)	(1,019)
<b>Total revenues</b>	<b>448,707</b>	<b>117,080</b>	<b>692,136</b>	<b>1,568,375</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	-	119,208	471,004	1,105,880
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	322,126	-	-	-
<b>Debt service:</b>				
Principal	-	-	-	10,870
Interest on long-term debt	-	-	-	1,184
Capital outlay	18,076	-	-	-
<b>Total expenditures</b>	<b>340,202</b>	<b>119,208</b>	<b>471,004</b>	<b>1,117,934</b>
<b>Excess (deficiency) of revenues over (under) expenditures</b>	<b>108,505</b>	<b>(2,128)</b>	<b>221,132</b>	<b>450,441</b>
<b>Other financing sources (uses):</b>				
Lease proceeds	-	-	-	47,372
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>47,372</b>
<b>Net change in fund balance</b>	<b>108,505</b>	<b>(2,128)</b>	<b>221,132</b>	<b>497,813</b>
<b>Fund Balances - Beginning of year</b>	<b>465,999</b>	<b>289,141</b>	<b>552,045</b>	<b>1,629,657</b>
<b>Fund Balances - End of year</b>	<b>\$ 574,504</b>	<b>\$ 287,013</b>	<b>\$ 773,177</b>	<b>\$ 2,127,470</b>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Recorder Perpetuation 1189	Surveyor's Corner 1202	Special Vehicle Inspection 1208	GAL/CASA Program 1213
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	166,159
Charges for services	575,099	152,525	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(28,256)	(50,535)	2,305	(6,074)
<b>Total revenues</b>	<b>546,843</b>	<b>101,990</b>	<b>2,305</b>	<b>160,085</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	288,672	110,056	-	159,098
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
<b>Debt service:</b>				
Principal	-	5,932	-	-
Interest on long-term debt	-	2	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>288,672</b>	<b>115,990</b>	<b>-</b>	<b>159,098</b>
Excess (deficiency) of revenues over (under) expenditures	258,171	(14,000)	2,305	987
<b>Other financing sources (uses):</b>				
Lease proceeds	-	29,330	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>29,330</b>	<b>-</b>	<b>-</b>
<b>Net change in fund balance</b>	<b>258,171</b>	<b>15,330</b>	<b>2,305</b>	<b>987</b>
Fund Balances - Beginning of year	1,991,592	355,431	15,466	447,962
Fund Balances - End of year	<u>\$ 2,249,763</u>	<u>\$ 370,761</u>	<u>\$ 17,771</u>	<u>\$ 448,949</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Ineligible Deductions 1216	County Elected Officials Training 1217	Park and Recreation 1219	County Offender Transportation 1220
Revenue:				
Taxes	\$ -	\$ -	\$ 2,138,300	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	36,370	-	-
Fines and forfeitures	-	-	-	3,625
Other revenue	16,647	(3,663)	(13,927)	(303)
Total revenues	<u>16,647</u>	<u>32,707</u>	<u>2,124,373</u>	<u>3,322</u>
Expenditures:				
Current:				
General government	19,819	8,873	-	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	1,875,361	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	210,835	-
Total expenditures	<u>19,819</u>	<u>8,873</u>	<u>2,086,196</u>	<u>-</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(3,172)</u>	<u>23,834</u>	<u>38,177</u>	<u>3,322</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
Total other financing sources (uses)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balance	<u>(3,172)</u>	<u>23,834</u>	<u>38,177</u>	<u>3,322</u>
Fund Balances - Beginning of year	<u>11,996</u>	<u>252,561</u>	<u>1,029,491</u>	<u>19,316</u>
Fund Balances - End of year	<u>\$ 8,824</u>	<u>\$ 276,395</u>	<u>\$ 1,067,668</u>	<u>\$ 22,638</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Statewide 911 1222	Abandoned Vehicle 1223	Opioid Restricted 1237	Opioid Unrestricted 1238
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	2,154,276	-	1,260,261	384,532
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	6,001	(132)	495,727	120,322
Total revenues	<u>2,160,277</u>	<u>(132)</u>	<u>1,755,988</u>	<u>504,854</u>
Expenditures:				
Current:				
General government	-	-	-	-
Public safety	3,493,969	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
Total expenditures	<u>3,493,969</u>	<u>-</u>	<u>-</u>	<u>-</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(1,333,692)</u>	<u>(132)</u>	<u>1,755,988</u>	<u>504,854</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	10,000	-	-
Transfers out	-	-	-	-
Total other financing sources (uses)	<u>-</u>	<u>10,000</u>	<u>-</u>	<u>-</u>
Net change in fund balance	<u>(1,333,692)</u>	<u>9,868</u>	<u>1,755,988</u>	<u>504,854</u>
Fund Balances - Beginning of year	<u>2,145,946</u>	<u>-</u>	<u>-</u>	<u>-</u>
Fund Balances - End of year	<u>\$ 812,254</u>	<u>\$ 9,868</u>	<u>\$ 1,755,988</u>	<u>\$ 504,854</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Ineligible Deduction - 7/1/13 1300	Adult Probation Fees 2000	Juvenile Probation Fees 2050	Problem Solving Court Fee/CSAP 2501
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	93,731	47,184	13,145
Fines and forfeitures	-	-	-	-
Other revenue	(69)	(3,756)	(3,562)	(1,346)
	(69)	89,975	43,622	11,799
<b>Total revenues</b>				
<b>Expenditures:</b>				
<b>Current:</b>				
General government	7,445	-	-	2,576
Public safety	-	17,973	15,192	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
<b>Debt service:</b>				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
	7,445	17,973	15,192	2,576
<b>Total expenditures</b>				
Excess (deficiency) of revenues over (under) expenditures	(7,514)	72,002	28,430	9,223
<b>Other financing sources (uses):</b>				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
	-	-	-	-
<b>Total other financing sources (uses)</b>				
Net change in fund balance	(7,514)	72,002	28,430	9,223
Fund Balances - Beginning of year	12,708	209,210	241,505	91,925
Fund Balances - End of year	\$ 5,194	\$ 281,212	\$ 269,935	\$ 101,148

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Alcohol & Drug Service Program 2502	Veteran's Court Fees/CSAP 2503	Health MIH Initiatives 2504	Portage Manor 4019
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	192,196	4,500	27,143	2,306,995
Fines and forfeitures	-	-	-	-
Other revenue	<u>(3,066)</u>	<u>(212)</u>	<u>(104)</u>	<u>(10,645)</u>
 Total revenues	 <u>189,130</u>	 <u>4,288</u>	 <u>27,039</u>	 <u>2,296,350</u>
Expenditures:				
Current:				
General government	110,338	-	-	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	19,374	2,583,461
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	4,058
Interest on long-term debt	-	-	-	-
Capital outlay	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total expenditures	 <u>110,338</u>	 <u>-</u>	 <u>19,374</u>	 <u>2,587,519</u>
Excess (deficiency) of revenues over (under) expenditures	 <u>78,792</u>	 <u>4,288</u>	 <u>7,665</u>	 <u>(291,169)</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total other financing sources (uses)	 <u>-</u>	 <u>-</u>	 <u>-</u>	 <u>-</u>
Net change in fund balance	 <u>78,792</u>	 <u>4,288</u>	 <u>7,665</u>	 <u>(291,169)</u>
Fund Balances - Beginning of year	<u>174,208</u>	<u>12,095</u>	<u>-</u>	<u>1,258,006</u>
Fund Balances - End of year	<u>\$ 253,000</u>	<u>\$ 16,383</u>	<u>\$ 7,665</u>	<u>\$ 966,837</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Park & Rec Gift & Grant 4100	County Special Gifts/Misc 4101	Special Gifts - Sheriff 4104	Special Gifts - Prosecutor 4106
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	20,888	533	1,457	-
<b>Total revenues</b>	<b>20,888</b>	<b>533</b>	<b>1,457</b>	<b>-</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	-	-	-	-
Public safety	-	-	9,882	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	3,646	-	-	-
<b>Debt service:</b>				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>3,646</b>	<b>-</b>	<b>9,882</b>	<b>-</b>
Excess (deficiency) of revenues over (under) expenditures	17,242	533	(8,425)	-
<b>Other financing sources (uses):</b>				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net change in fund balance</b>	<b>17,242</b>	<b>533</b>	<b>(8,425)</b>	<b>-</b>
Fund Balances - Beginning of year	101,449	4,479	16,744	25
<b>Fund Balances - End of year</b>	<b>\$ 118,691</b>	<b>\$ 5,012</b>	<b>\$ 8,319</b>	<b>\$ 25</b>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Portage Manor Gifts/Donations 4109	Gifts/Donations - Veteran's 4110	Special Gifts - Pros. H.E.R.O 4111	AM General Allocation Area 4401
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ 613,026
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	151	(12)	(238)	(24,241)
Total revenues	151	(12)	(238)	588,785
Expenditures:				
Current:				
General government	-	-	6,223	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	532,283
Health and welfare	5,998	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
Total expenditures	5,998	-	6,223	532,283
Excess (deficiency) of revenues over (under) expenditures	(5,847)	(12)	(6,461)	56,502
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
Total other financing sources (uses)	-	-	-	-
Net change in fund balance	(5,847)	(12)	(6,461)	56,502
Fund Balances - Beginning of year	35,644	915	23,606	3,625,333
Fund Balances - End of year	\$ 29,797	\$ 903	\$ 17,145	\$ 3,681,835

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	County Poor Relief Bond 4604	D.R.C.B. Fee 4900	Alternate Dispute Resolution 4901	Cont. Education Fund/Sheriff 4903
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	2,688	17,790	-
Fines and forfeitures	-	-	-	-
Other revenue	(2,615)	(447)	(816)	21,246
<b>Total revenues</b>	<b>(2,615)</b>	<b>2,241</b>	<b>16,974</b>	<b>21,246</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	-	2,143	10,549	-
Public safety	-	-	-	12,266
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
<b>Debt service:</b>				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>-</b>	<b>2,143</b>	<b>10,549</b>	<b>12,266</b>
Excess (deficiency) of revenues over (under) expenditures	(2,615)	98	6,425	8,980
<b>Other financing sources (uses):</b>				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net change in fund balance</b>	<b>(2,615)</b>	<b>98</b>	<b>6,425</b>	<b>8,980</b>
Fund Balances - Beginning of year	198,165	33,312	54,847	53,572
Fund Balances - End of year	\$ 195,550	\$ 33,410	\$ 61,272	\$ 62,552

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Portage Manor Farm Operation 4906	County Owned Tax Sale 4908	Drug Testing Fees/JJC 4909	Adult Drug Testing Fees 4910
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	9,434	8,456	-
Fines and forfeitures	-	-	-	-
Other revenue	(365)	(4,230)	(1,474)	(60)
<b>Total revenues</b>	<b>(365)</b>	<b>5,204</b>	<b>6,982</b>	<b>(60)</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	-	860,020	-	-
Public safety	-	-	39,999	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	499	-	-	-
Culture and recreation	-	-	-	-
<b>Debt service:</b>				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>499</b>	<b>860,020</b>	<b>39,999</b>	<b>-</b>
Excess (deficiency) of revenues over (under) expenditures	(864)	(854,816)	(33,017)	(60)
<b>Other financing sources (uses):</b>				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net change in fund balance</b>	<b>(864)</b>	<b>(854,816)</b>	<b>(33,017)</b>	<b>(60)</b>
Fund Balances - Beginning of year	28,163	1,171,128	103,946	4,554
Fund Balances - End of year	\$ 27,299	\$ 316,312	\$ 70,929	\$ 4,494

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Community Development 4911	Federal D.E.A./ Sheriff Fund 4912	Sheriff D.E.A. Fund 4913	Prosecutor D.E.A. Fund 4914
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	29,966	-	-
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(192)	(2,233)	(94)	(152)
Total revenues	<u>(192)</u>	<u>27,733</u>	<u>(94)</u>	<u>(152)</u>
Expenditures:				
Current:				
General government	-	-	-	-
Public safety	-	43,986	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
Total expenditures	<u>-</u>	<u>43,986</u>	<u>-</u>	<u>-</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(192)</u>	<u>(16,253)</u>	<u>(94)</u>	<u>(152)</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
Total other financing sources (uses)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balance	<u>(192)</u>	<u>(16,253)</u>	<u>(94)</u>	<u>(152)</u>
Fund Balances - Beginning of year	<u>14,565</u>	<u>186,005</u>	<u>7,135</u>	<u>11,482</u>
Fund Balances - End of year	<u>\$ 14,373</u>	<u>\$ 169,752</u>	<u>\$ 7,041</u>	<u>\$ 11,330</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Federal D.E.A./ Prosecutor Fund 4915	Healthwin 4916	Recorder's Escrow Fund 4917	Public Defender's Fees 4919
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	-	1,536,903	31,631
Fines and forfeitures	1,125	-	-	-
Other revenue	(117)	98,049	(1,459)	(3,058)
Total revenues	1,008	98,049	1,535,444	28,573
Expenditures:				
Current:				
General government	-	-	1,362,707	20,283
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	14,035	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
Total expenditures	-	14,035	1,362,707	20,283
Excess (deficiency) of revenues over (under) expenditures	1,008	84,014	172,737	8,290
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
Total other financing sources (uses)	-	-	-	-
Net change in fund balance	1,008	84,014	172,737	8,290
Fund Balances - Beginning of year	7,769	828,374	(167,404)	223,389
Fund Balances - End of year	\$ 8,777	\$ 912,388	\$ 5,333	\$ 231,679

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Co. Emergency Command Center Control 4920	Misc. State Monies Trust Fund 4924	Adult Probation Admin Fee 4925	Dispatch Operating 4930
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ 10,182,107
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	-	34,349	26,899
Fines and forfeitures	-	-	-	-
Other revenue	(6)	(15)	(2,476)	16,945
	(6)	(15)	31,873	10,225,951
Total revenues				
Expenditures:				
Current:				
General government	-	-	-	-
Public safety	-	-	-	6,093,261
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	1,945,394
Interest on long-term debt	-	-	-	197,639
Capital outlay	-	-	-	1,696,145
	-	-	-	9,932,439
Total expenditures				
Excess (deficiency) of revenues over (under) expenditures	(6)	(15)	31,873	293,512
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	(661,776)
	-	-	-	(661,776)
Total other financing sources (uses)				
Net change in fund balance	(6)	(15)	31,873	(368,264)
Fund Balances - Beginning of year	485	1,112	153,261	3,853,823
Fund Balances - End of year	\$ 479	\$ 1,097	\$ 185,134	\$ 3,485,559

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Coroner Non- Reverting Fund 4934	Prosecutor Investigator Interlocal 4935	Local Ordinance Violations 4936	Sheriff Sex/Offender Fee 4937
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	13,410	117,890	-	18,300
Charges for services	-	-	-	-
Fines and forfeitures	-	-	101,230	-
Other revenue	(575)	-	(8,897)	(1,144)
	<u>12,835</u>	<u>117,890</u>	<u>92,333</u>	<u>17,156</u>
Total revenues				
Expenditures:				
Current:				
General government	-	273,022	-	-
Public safety	-	-	-	14,619
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
	<u>-</u>	<u>273,022</u>	<u>-</u>	<u>14,619</u>
Total expenditures				
Excess (deficiency) of revenues over (under) expenditures	<u>12,835</u>	<u>(155,132)</u>	<u>92,333</u>	<u>2,537</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total other financing sources (uses)				
Net change in fund balance	<u>12,835</u>	<u>(155,132)</u>	<u>92,333</u>	<u>2,537</u>
Fund Balances - Beginning of year	<u>30,143</u>	<u>(2,189)</u>	<u>580,901</u>	<u>82,860</u>
Fund Balances - End of year	<u>\$ 42,978</u>	<u>\$ (157,321)</u>	<u>\$ 673,234</u>	<u>\$ 85,397</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Pros. High Tech Crime Unit 4941	State Drug Forfeitures 7120	Pretrial Diversion Fees - Prosecutor 7398	User Fees - Law Enforcement 7399
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	415,289	-	-	-
Charges for services	-	-	119,981	-
Fines and forfeitures	-	34,159	-	-
Other revenue	(612)	(1,109)	(2,418)	(6,032)
	414,677	33,050	117,563	(6,032)
Total revenues				
Expenditures:				
Current:				
General government	180,752	-	220,410	-
Public safety	-	10,502	-	8,154
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	5,004	-
Interest on long-term debt	-	-	96	-
Capital outlay	-	-	-	-
	180,752	10,502	225,510	8,154
Total expenditures				
Excess (deficiency) of revenues over (under) expenditures	233,925	22,548	(107,947)	(14,186)
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
	-	-	-	-
Total other financing sources (uses)				
Net change in fund balance	233,925	22,548	(107,947)	(14,186)
Fund Balances - Beginning of year	-	66,158	292,699	464,469
Fund Balances - End of year	\$ 233,925	\$ 88,706	\$ 184,752	\$ 450,283

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Prosecutor P.C.A. 8099	Federal Grant Fund 8100	S.T.O.P. Violence Against Women 8106	Victims of Crime Act - Assist 8117
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	53,036	-	191,524	31,854
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(111)	(58)	-	-
Total revenues	52,925	(58)	191,524	31,854
Expenditures:				
Current:				
General government	57,449	-	173,146	198,991
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
Total expenditures	57,449	-	173,146	198,991
Excess (deficiency) of revenues over (under) expenditures	(4,524)	(58)	18,378	(167,137)
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
Total other financing sources (uses)	-	-	-	-
Net change in fund balance	(4,524)	(58)	18,378	(167,137)
Fund Balances - Beginning of year	19,435	4,372	22,445	192,454
Fund Balances - End of year	\$ 14,911	\$ 4,314	\$ 40,823	\$ 25,317

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	F.I.M.R. Program/SJC Health 8129	Health Immunization CoAg Grant 8131	Cyber Crimes Against Children 8133	Health P.H.E.P.C.A. Grant 8134
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	227,704	-	33,106
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(16)	-	(15)	-
<b>Total revenues</b>	<b>(16)</b>	<b>227,704</b>	<b>(15)</b>	<b>33,106</b>
Expenditures:				
Current:				
General government	-	-	-	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	6,354	234,416	-	36,386
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>6,354</b>	<b>234,416</b>	<b>-</b>	<b>36,386</b>
Excess (deficiency) of revenues over (under) expenditures	(6,370)	(6,712)	(15)	(3,280)
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net change in fund balance</b>	<b>(6,370)</b>	<b>(6,712)</b>	<b>(15)</b>	<b>(3,280)</b>
Fund Balances - Beginning of year	6,354	21,074	1,170	(5,393)
Fund Balances - End of year	<u>\$ (16)</u>	<u>\$ 14,362</u>	<u>\$ 1,155</u>	<u>\$ (8,673)</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Federal Grants Public Works 8138	Cybercrimes ND Grant 8144	Health IN Cares Echo 8145	PM Transpo Mobility Grant 8146
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	2,399,069	90,076	-	40,501
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	-	-	-	-
Total revenues	2,399,069	90,076	-	40,501
Expenditures:				
Current:				
General government	-	-	-	-
Public safety	-	73,633	-	-
Highways and streets	1,075,228	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	25,216	1,649
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
Total expenditures	1,075,228	73,633	25,216	1,649
Excess (deficiency) of revenues over (under) expenditures	1,323,841	16,443	(25,216)	38,852
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
Total other financing sources (uses)	-	-	-	-
Net change in fund balance	1,323,841	16,443	(25,216)	38,852
Fund Balances - Beginning of year	(1,161,062)	2,698	25,216	(20,908)
Fund Balances - End of year	\$ 162,779	\$ 19,141	\$ -	\$ 17,944

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Domestic Violence Grant 8147	EMA Fed Foundation Grants 8148	93.563 Title IV-D Incentive 8895	Title IV-D Pros. Incentive 8897
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	91,457
Intergovernmental receipts	128,771	3,882	117,535	85,668
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	<u>(1,661)</u>	<u>(5)</u>	<u>(3,520)</u>	<u>(5,169)</u>
 Total revenues	 <u>127,110</u>	 <u>3,877</u>	 <u>114,015</u>	 <u>171,956</u>
 Expenditures:				
Current:				
General government	-	-	128,710	122,682
Public safety	39,832	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	4,287	-
Interest on long-term debt	-	-	453	-
Capital outlay	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total expenditures	 <u>39,832</u>	 <u>-</u>	 <u>133,450</u>	 <u>122,682</u>
 Excess (deficiency) of revenues over (under) expenditures	 <u>87,278</u>	 <u>3,877</u>	 <u>(19,435)</u>	 <u>49,274</u>
 Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total other financing sources (uses)	 <u>-</u>	 <u>-</u>	 <u>-</u>	 <u>-</u>
 Net change in fund balance	 <u>87,278</u>	 <u>3,877</u>	 <u>(19,435)</u>	 <u>49,274</u>
 Fund Balances - Beginning of year	 <u>56,841</u>	 <u>(3,500)</u>	 <u>335,214</u>	 <u>428,569</u>
 Fund Balances - End of year	 <u>\$ 144,119</u>	 <u>\$ 377</u>	 <u>\$ 315,779</u>	 <u>\$ 477,843</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Title IV-D Clerk Incentive 8899	Police COVID Supp Grant 8901	PM COVID HRSA Relief Phase 3 8908	Emergency Rental Assist (#1) 8909
Revenue:				
Taxes	\$ -	\$ 37,333	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	117,535	-	-	9,825
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(21,845)	(493)	(79)	-
<b>Total revenues</b>	<b>95,690</b>	<b>36,840</b>	<b>(79)</b>	<b>9,825</b>
Expenditures:				
Current:				
General government	59,592	-	-	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	334,920
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>59,592</b>	<b>-</b>	<b>-</b>	<b>334,920</b>
Excess (deficiency) of revenues over (under) expenditures	<b>36,098</b>	<b>36,840</b>	<b>(79)</b>	<b>(325,095)</b>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Net change in fund balance	<b>36,098</b>	<b>36,840</b>	<b>(79)</b>	<b>(325,095)</b>
Fund Balances - Beginning of year	1,652,316	-	6,021	325,095
Fund Balances - End of year	<u>\$ 1,688,414</u>	<u>\$ 36,840</u>	<u>\$ 5,942</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Health COVID Vaccine Support 8911	VOCA Formula Grant 8926	Health COVID Vaccinations 8928	Community Connections Grant 8929
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	27,663	301,310	683,220	69,028
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(191)	-	-	-
<b>Total revenues</b>	<u>27,472</u>	<u>301,310</u>	<u>683,220</u>	<u>69,028</u>
Expenditures:				
Current:				
General government	-	176,279	-	69,028
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	221,597	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<u>-</u>	<u>176,279</u>	<u>221,597</u>	<u>69,028</u>
Excess (deficiency) of revenues over (under) expenditures	<u>27,472</u>	<u>125,031</u>	<u>461,623</u>	<u>-</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balance	<u>27,472</u>	<u>125,031</u>	<u>461,623</u>	<u>-</u>
Fund Balances - Beginning of year	<u>-</u>	<u>(74,610)</u>	<u>(349,800)</u>	<u>-</u>
Fund Balances - End of year	<u>\$ 27,472</u>	<u>\$ 50,421</u>	<u>\$ 111,823</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Health TB Elimination Grant 8930	Emergency Rental Assst #2 8951	Health CHWs COVID Response 8952	Indiana Emergency Rental Assst. 8953
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	23,438	3,883,217	829,677	3,311,136
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	-	(2,248)	-	-
<b>Total revenues</b>	<b>23,438</b>	<b>3,880,969</b>	<b>829,677</b>	<b>3,311,136</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	-	-	-	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	46,779	4,929,390	832,607	4,512,971
Culture and recreation	-	-	-	-
<b>Debt service:</b>				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>46,779</b>	<b>4,929,390</b>	<b>832,607</b>	<b>4,512,971</b>
Excess (deficiency) of revenues over (under) expenditures	(23,341)	(1,048,421)	(2,930)	(1,201,835)
<b>Other financing sources (uses):</b>				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net change in fund balance</b>	<b>(23,341)</b>	<b>(1,048,421)</b>	<b>(2,930)</b>	<b>(1,201,835)</b>
Fund Balances - Beginning of year	23,341	1,116,078	(12,774)	1,201,835
Fund Balances - End of year	\$ -	\$ 67,657	\$ (15,704)	\$ -

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Health COVID Crisis CoAg 8954	Public Defender IV-E 8956	Local Health Services Grant 9101	Drug Free Comm. Council Grant 9102
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	1,100,000	25,789	81,449	15,179
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(7,019)	(295)	(608)	(30)
Total revenues	<u>1,092,981</u>	<u>25,494</u>	<u>80,841</u>	<u>15,149</u>
Expenditures:				
Current:				
General government	-	-	-	20,656
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	18,148	-	69,094	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
Total expenditures	<u>18,148</u>	<u>-</u>	<u>69,094</u>	<u>20,656</u>
Excess (deficiency) of revenues over (under) expenditures	<u>1,074,833</u>	<u>25,494</u>	<u>11,747</u>	<u>(5,507)</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
Total other financing sources (uses)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balance	<u>1,074,833</u>	<u>25,494</u>	<u>11,747</u>	<u>(5,507)</u>
Fund Balances - Beginning of year	<u>-</u>	<u>-</u>	<u>33,080</u>	<u>7,374</u>
Fund Balances - End of year	<u>\$ 1,074,833</u>	<u>\$ 25,494</u>	<u>\$ 44,827</u>	<u>\$ 1,867</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	2012 Problem Solving Grant 9104	Data Share Initiative Grant 9107	Adult Protective Services Grant 9108	Health Trust Fund 9111
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	8,000	-	532,957	93,657
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(200)	-	-	(3,913)
<b>Total revenues</b>	<b>7,800</b>	<b>-</b>	<b>532,957</b>	<b>89,744</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	6,651	-	-	-
Public safety	-	-	528,449	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	25,329
Culture and recreation	-	-	-	-
<b>Debt service:</b>				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>6,651</b>	<b>-</b>	<b>528,449</b>	<b>25,329</b>
Excess (deficiency) of revenues over (under) expenditures	1,149	-	4,508	64,415
<b>Other financing sources (uses):</b>				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net change in fund balance</b>	<b>1,149</b>	<b>-</b>	<b>4,508</b>	<b>64,415</b>
Fund Balances - Beginning of year	13,839	30	101,480	225,408
Fund Balances - End of year	\$ 14,988	\$ 30	\$ 105,988	\$ 289,823

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Court Interpreter Grant 9117	Polling Place ADA Compliance 9118	D.A.R.E 9122	S.U.D.S 9123
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	21,870	-	-	-
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	-	(3)	10,955	(26)
	<u>21,870</u>	<u>(3)</u>	<u>10,955</u>	<u>(26)</u>
Total revenues				
Expenditures:				
Current:				
General government	11,025	-	-	-
Public safety	-	-	10,922	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
	<u>11,025</u>	<u>-</u>	<u>10,922</u>	<u>-</u>
Total expenditures				
Excess (deficiency) of revenues over (under) expenditures	<u>10,845</u>	<u>(3)</u>	<u>33</u>	<u>(26)</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total other financing sources (uses)				
Net change in fund balance	<u>10,845</u>	<u>(3)</u>	<u>33</u>	<u>(26)</u>
Fund Balances - Beginning of year	<u>(4,713)</u>	<u>200</u>	<u>43,844</u>	<u>2,000</u>
Fund Balances - End of year	<u>\$ 6,132</u>	<u>\$ 197</u>	<u>\$ 43,877</u>	<u>\$ 1,974</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Real Services Grant 9124	Community Based Correction- Ducomb 9125	Comm. Transition Program - Ducomb 9126	Project Income- CBC/Ducomb 9127
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	75,000	2,402,904	53,400	742,868
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	-	(64)	(185)	(8,226)
Total revenues	<u>75,000</u>	<u>2,402,840</u>	<u>53,215</u>	<u>734,642</u>
Expenditures:				
Current:				
General government	105,171	-	-	-
Public safety	-	2,347,881	30,096	689,349
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	88,406
Interest on long-term debt	-	-	-	3,897
Capital outlay	-	-	-	-
Total expenditures	<u>105,171</u>	<u>2,347,881</u>	<u>30,096</u>	<u>781,652</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(30,171)</u>	<u>54,959</u>	<u>23,119</u>	<u>(47,010)</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
Total other financing sources (uses)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balance	<u>(30,171)</u>	<u>54,959</u>	<u>23,119</u>	<u>(47,010)</u>
Fund Balances - Beginning of year	<u>30,171</u>	<u>(122,906)</u>	<u>(3,716)</u>	<u>651,704</u>
Fund Balances - End of year	<u>\$ -</u>	<u>\$ (67,947)</u>	<u>\$ 19,403</u>	<u>\$ 604,694</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	JJC- DOC Grant (CBC) 9129	JJC- Project Income (CTP) 9130	CASA Capacity Building Grant 9133	Cooking Healthy Program 9134
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	174,232	-	55,169	-
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(724)	17,349	(849)	-
<b>Total revenues</b>	<b>173,508</b>	<b>17,349</b>	<b>54,320</b>	<b>-</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	-	-	41,128	-
Public safety	133,018	15,829	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	355
<b>Debt service:</b>				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>133,018</b>	<b>15,829</b>	<b>41,128</b>	<b>355</b>
Excess (deficiency) of revenues over (under) expenditures	40,490	1,520	13,192	(355)
<b>Other financing sources (uses):</b>				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net change in fund balance</b>	<b>40,490</b>	<b>1,520</b>	<b>13,192</b>	<b>(355)</b>
<b>Fund Balances - Beginning of year</b>	<b>9,742</b>	<b>33,634</b>	<b>48,269</b>	<b>355</b>
<b>Fund Balances - End of year</b>	<b>\$ 50,232</b>	<b>\$ 35,154</b>	<b>\$ 61,461</b>	<b>\$ -</b>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Big Box Appeals Fund 9135	Veterans Court Grant 9137	Prosecutor/ IDOC Pretrial FY17 9139	Adult Prob./ IDOC- Pretrial FY17 9141
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	98,085	195,850
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	<u>(970)</u>	<u>(27)</u>	<u>(707)</u>	<u>(338)</u>
 Total revenues	 <u>(970)</u>	 <u>(27)</u>	 <u>97,378</u>	 <u>195,512</u>
 Expenditures:				
Current:				
General government	-	-	-	213,696
Public safety	-	-	122,189	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total expenditures	 <u>-</u>	 <u>-</u>	 <u>122,189</u>	 <u>213,696</u>
 Excess (deficiency) of revenues over (under) expenditures	 <u>(970)</u>	 <u>(27)</u>	 <u>(24,811)</u>	 <u>(18,184)</u>
 Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total other financing sources (uses)	 <u>-</u>	 <u>-</u>	 <u>-</u>	 <u>-</u>
 Net change in fund balance	 <u>(970)</u>	 <u>(27)</u>	 <u>(24,811)</u>	 <u>(18,184)</u>
 Fund Balances - Beginning of year	 <u>73,520</u>	 <u>2,048</u>	 <u>46,562</u>	 <u>35,153</u>
 Fund Balances - End of year	 <u>\$ 72,550</u>	 <u>\$ 2,021</u>	 <u>\$ 21,751</u>	 <u>\$ 16,969</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Pretrial Services- Adult Probation 9143	EMA Foundation Grants 9145	2018 Family Court Project/ JJC 9147	Discretionary Grant/JJC 9148
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	143,325	-	-	-
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	<u>(148)</u>	<u>11,630</u>	<u>(27)</u>	<u>(25)</u>
Total revenues	<u>143,177</u>	<u>11,630</u>	<u>(27)</u>	<u>(25)</u>
Expenditures:				
Current:				
General government	145,593	-	-	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total expenditures	<u>145,593</u>	<u>-</u>	<u>-</u>	<u>-</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(2,416)</u>	<u>11,630</u>	<u>(27)</u>	<u>(25)</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total other financing sources (uses)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balance	<u>(2,416)</u>	<u>11,630</u>	<u>(27)</u>	<u>(25)</u>
Fund Balances - Beginning of year	<u>8,520</u>	<u>(11,630)</u>	<u>2,080</u>	<u>1,930</u>
Fund Balances - End of year	<u>\$ 6,104</u>	<u>\$ -</u>	<u>\$ 2,053</u>	<u>\$ 1,905</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	CASA Triage Tool Pilot 9154	Justice Addictions Resp 9156	Court Security Grant 9157	Health Vector Program 9158
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(9)	(726)	(11)	(157)
	<u>(9)</u>	<u>(726)</u>	<u>(11)</u>	<u>(157)</u>
Total revenues	<u>(9)</u>	<u>(726)</u>	<u>(11)</u>	<u>(157)</u>
Expenditures:				
Current:				
General government	26,515	65,000	-	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	-	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total expenditures	<u>26,515</u>	<u>65,000</u>	<u>-</u>	<u>-</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(26,524)</u>	<u>(65,726)</u>	<u>(11)</u>	<u>(157)</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total other financing sources (uses)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balance	<u>(26,524)</u>	<u>(65,726)</u>	<u>(11)</u>	<u>(157)</u>
Fund Balances - End of year	<u>26,515</u>	<u>95,000</u>	<u>823</u>	<u>11,925</u>
Fund Balances - End of year	<u>\$ (9)</u>	<u>\$ 29,274</u>	<u>\$ 812</u>	<u>\$ 11,768</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	2020 Family Recovery Court Grant 9159	Health National Birth Equity 9162	JJC DOC Grant (CBC) 9163	Health COVID Reimbursement 9164
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	25,500	-	104,539	-
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	(337)	(66)	(207)	-
<b>Total revenues</b>	<b>25,163</b>	<b>(66)</b>	<b>104,332</b>	<b>-</b>
Expenditures:				
Current:				
General government	-	-	-	-
Public safety	-	-	115,993	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	-	15,000	-	-
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
<b>Total expenditures</b>	<b>-</b>	<b>15,000</b>	<b>115,993</b>	<b>-</b>
Excess (deficiency) of revenues over (under) expenditures	25,163	(15,066)	(11,661)	-
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	(735,010)
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(735,010)</b>
Net change in fund balance	25,163	(15,066)	(11,661)	(735,010)
Fund Balances - Beginning of year	-	20,000	27,168	735,010
Fund Balances - End of year	\$ 25,163	\$ 4,934	\$ 15,507	\$ -

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Beacon Safety PIN Grant 9166	Health Trailblazer Planning 9167	Health Safety PIN Grant 9168	Health CHW Safety PIN 9169
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ -
Licenses and permits	-	-	-	-
Intergovernmental receipts	9,196	-	52,213	72,375
Charges for services	-	-	-	-
Fines and forfeitures	-	-	-	-
Other revenue	-	-	-	-
Total revenues	<u>9,196</u>	<u>-</u>	<u>52,213</u>	<u>72,375</u>
Expenditures:				
Current:				
General government	-	-	-	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	-
Health and welfare	9,148	4,029	52,198	75,909
Culture and recreation	-	-	-	-
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
Total expenditures	<u>9,148</u>	<u>4,029</u>	<u>52,198</u>	<u>75,909</u>
Excess (deficiency) of revenues over (under) expenditures	<u>48</u>	<u>(4,029)</u>	<u>15</u>	<u>(3,534)</u>
Other financing sources (uses):				
Lease proceeds	-	-	-	-
Transfers in	-	-	-	-
Transfers out	-	-	-	-
Total other financing sources (uses)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balance	<u>48</u>	<u>(4,029)</u>	<u>15</u>	<u>(3,534)</u>
Fund Balances - Beginning of year	<u>(48)</u>	<u>4,029</u>	<u>-</u>	<u>-</u>
Fund Balances - End of year	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 15</u>	<u>\$ (3,534)</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR SPECIAL REVENUE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Health NACCHO SPACECAT 9170	LJRAC Community Coordination 9171	Total
<b>Revenue:</b>			
Taxes	\$ -	\$ -	\$ 15,769,229
Licenses and permits	-	-	91,457
Intergovernmental receipts	19,391	100,000	35,962,980
Charges for services	-	-	7,040,439
Fines and forfeitures	-	-	1,088,800
Other revenue	-	(775)	2,763,342
	<u>19,391</u>	<u>99,225</u>	<u>62,716,247</u>
<b>Expenditures:</b>			
<b>Current:</b>			
General government	-	-	7,600,023
Public safety	-	-	14,613,319
Highways and streets	-	-	11,530,640
Economic development	-	-	546,318
Health and welfare	19,391	43,258	17,739,325
Culture and recreation	-	-	2,201,488
<b>Debt service:</b>			
Principal	-	-	2,109,747
Interest on long-term debt	-	-	211,092
Capital outlay	-	-	2,059,590
	<u>19,391</u>	<u>43,258</u>	<u>58,611,542</u>
Excess (deficiency) of revenues over (under) expenditures	<u>-</u>	<u>55,967</u>	<u>4,104,705</u>
<b>Other financing sources (uses):</b>			
Lease proceeds	-	-	76,702
Transfers in	-	-	745,010
Transfers out	-	-	(1,441,786)
	<u>-</u>	<u>-</u>	<u>(620,074)</u>
Net change in fund balance	<u>-</u>	<u>55,967</u>	<u>3,484,631</u>
Fund Balances - Beginning of year	<u>-</u>	<u>-</u>	<u>36,059,730</u>
Fund Balances - End of year	<u>\$ -</u>	<u>\$ 55,967</u>	<u>39,544,361</u>

COMBINING BALANCE SHEET  
NON-MAJOR CAPITAL PROJECTS FUNDS  
DECEMBER 31, 2022

	2021 Ducomb US Bank Escrow 0030	GO Highway Bond Issuance Fees 0032	Cumulative Bridge 1135	Cumulative Capital Development 1138
<u>Assets</u>				
Cash and cash equivalents	\$ 128,331	\$ 46,561	\$ 1,308,585	\$ 1,162,169
Investments	-	-	357,531	290,987
Receivables (net of allowances):				
Taxes	-	-	1,007,264	3,531,873
Accounts	-	-	-	-
Prepaid expenses	-	-	-	156,657
Inventory	-	-	-	-
Assets held for resale	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total assets	<u>\$ 128,331</u>	<u>\$ 46,561</u>	<u>\$ 2,673,380</u>	<u>\$ 5,141,686</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 3,461	\$ 221,621
Due to other funds	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total liabilities	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,461</u>	<u>\$ 221,621</u>
 Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ 999,782	\$ 3,505,647
License excise tax	-	-	7,482	26,226
	<hr/>	<hr/>	<hr/>	<hr/>
Total deferred inflows of resources	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,007,264</u>	<u>\$ 3,531,873</u>
 Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ 156,657
Restricted	128,331	46,561	1,662,655	1,231,535
Unassigned	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total fund balances	<u>\$ 128,331</u>	<u>\$ 46,561</u>	<u>\$ 1,662,655</u>	<u>\$ 1,388,192</u>
 Total liabilities, deferred inflows of resources, and fund balances				
	<u>\$ 128,331</u>	<u>\$ 46,561</u>	<u>\$ 2,673,380</u>	<u>\$ 5,141,686</u>

COMBINING BALANCE SHEET  
NON-MAJOR CAPITAL PROJECTS FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	General Drain Improvement 1158	Local Roads and Streets 1169	Major Cumulative Bridge 1171	Local Major Moves Construction 1172
Cash and cash equivalents	\$ -	\$ 5,801,742	\$ 4,680,087	\$ 280,259
Investments	-	1,632,033	1,280,580	78,837
Receivables (net of allowances):				
Taxes	-	-	3,531,873	-
Accounts	-	499,079	-	-
Prepaid expenses	-	-	-	-
Inventory	-	3,605	-	-
Assets held for resale	-	-	-	-
 Total assets	 <u>\$ -</u>	 <u>\$ 7,936,459</u>	 <u>\$ 9,492,540</u>	 <u>\$ 359,096</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ 4,769,057	\$ 125,261	\$ 14,716
Due to other funds	-	-	-	-
 Total liabilities	 <u>\$ -</u>	 <u>\$ 4,769,057</u>	 <u>\$ 125,261</u>	 <u>\$ 14,716</u>
Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ 3,505,647	\$ -
License excise tax	-	-	26,226	-
 Total deferred inflows of resources	 <u>\$ -</u>	 <u>\$ -</u>	 <u>\$ 3,531,873</u>	 <u>\$ -</u>
Fund balances:				
Nonspendable	\$ -	\$ 3,605	\$ -	\$ -
Restricted	-	3,163,797	5,835,406	344,380
Unassigned	-	-	-	-
 Total fund balances	 <u>\$ -</u>	 <u>\$ 3,167,402</u>	 <u>\$ 5,835,406</u>	 <u>\$ 344,380</u>
 Total liabilities, deferred inflows of resources, and fund balances	 <u>\$ -</u>	 <u>\$ 7,936,459</u>	 <u>\$ 9,492,540</u>	 <u>\$ 359,096</u>

COMBINING BALANCE SHEET  
NON-MAJOR CAPITAL PROJECTS FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Park & Recreation Capital 1178	HAVA 102 1215	Drainage Maintenance 2700	Wyatt Economic Dev Area #1 4300
Cash and cash equivalents	\$ 146,611	\$ 251	\$ 1,494,927	\$ 271,290
Investments	41,242	71	420,524	76,314
Receivables (net of allowances):				
Taxes	-	-	-	24
Accounts	978	-	2,905	-
Prepaid expenses	-	-	-	-
Inventory	-	-	-	-
Assets held for resale	-	-	-	-
Total assets	<u>\$ 188,831</u>	<u>\$ 322</u>	<u>\$ 1,918,356</u>	<u>\$ 347,628</u>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ -	\$ 54,877	\$ 1,894
Due to other funds	-	-	46,432	-
Total liabilities	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 101,309</u>	<u>\$ 1,894</u>
Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ 24
License excise tax	-	-	-	-
Total deferred inflows of resources	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 24</u>
Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ -
Restricted	188,831	322	1,817,047	345,710
Unassigned	-	-	-	-
Total fund balances	<u>\$ 188,831</u>	<u>\$ 322</u>	<u>\$ 1,817,047</u>	<u>\$ 345,710</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 188,831</u>	<u>\$ 322</u>	<u>\$ 1,918,356</u>	<u>\$ 347,628</u>

COMBINING BALANCE SHEET  
NON-MAJOR CAPITAL PROJECTS FUNDS  
DECEMBER 31, 2022

	New Carlisle Development AA#2 4301	New Carlisle Development AA#1 4302	Capital Fund - Special Tax Distribution Bond 2016 4303	Redev. Commission General Fund 4403
<u>Assets</u>				
Cash and cash equivalents	\$ 3,792,439	\$ 3,181,120	\$ -	\$ 316,649
Investments	1,066,815	894,851	-	89,073
Receivables (net of allowances):				
Taxes	13,146	324,925	-	-
Accounts	-	-	-	-
Prepaid expenses	-	-	-	-
Inventory	-	-	-	-
Assets held for resale	606,375	1,461,954	3,241,125	-
	<u>\$ 5,478,775</u>	<u>\$ 5,862,850</u>	<u>\$ 3,241,125</u>	<u>\$ 405,722</u>
<u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ 92,940	\$ 21,487	\$ 813
Due to other funds	-	-	-	-
	<u>\$ -</u>	<u>\$ 92,940</u>	<u>\$ 21,487</u>	<u>\$ 813</u>
Deferred inflows of resources:				
Property taxes	\$ 13,146	\$ 324,925	\$ -	\$ -
License excise tax	-	-	-	-
	<u>\$ 13,146</u>	<u>\$ 324,925</u>	<u>\$ -</u>	<u>\$ -</u>
Fund balances:				
Nonspendable	\$ 606,375	\$ 1,461,954	\$ 3,241,125	\$ -
Restricted	4,859,254	3,983,031	-	404,909
Unassigned	-	-	(21,487)	-
	<u>\$ 5,465,629</u>	<u>\$ 5,444,985</u>	<u>\$ 3,219,638</u>	<u>\$ 404,909</u>
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 5,478,775</u>	<u>\$ 5,862,850</u>	<u>\$ 3,241,125</u>	<u>\$ 405,722</u>

COMBINING BALANCE SHEET  
NON-MAJOR CAPITAL PROJECTS FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	2022 GO Highway Bond Cap 4606	Local Highway User Tax Projects 4923	Dispatch Capital Non- Reverting 4931	Total
Cash and cash equivalents	\$ 4,351,388	\$ 2,201,801	\$ -	\$ 29,164,210
Investments	1,224,048	619,368	-	8,072,274
Receivables (net of allowances):				
Taxes	-	-	-	8,409,105
Accounts	-	356,647	-	859,609
Prepaid expenses	-	-	-	156,657
Inventory	-	-	-	3,605
Assets held for resale	-	-	-	5,309,454
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total assets	<u>\$ 5,575,436</u>	<u>\$ 3,177,816</u>	<u>\$ -</u>	<u>\$ 51,974,914</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ -	\$ 895,614	\$ -	\$ 6,201,741
Due to other funds	-	-	-	46,432
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total liabilities	<u>\$ -</u>	<u>\$ 895,614</u>	<u>\$ -</u>	<u>\$ 6,248,173</u>
 Deferred inflows of resources:				
Property taxes	\$ -	\$ -	\$ -	\$ 8,349,171
License excise tax	-	-	-	59,934
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total deferred inflows of resources	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 8,409,105</u>
 Fund balances:				
Nonspendable	\$ -	\$ -	\$ -	\$ 5,469,716
Restricted	5,575,436	2,282,202	-	31,869,407
Unassigned	-	-	-	(21,487)
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Total fund balances	<u>\$ 5,575,436</u>	<u>\$ 2,282,202</u>	<u>\$ -</u>	<u>\$ 37,317,636</u>
 Total liabilities, deferred inflows of resources, and fund balances				
	<u>\$ 5,575,436</u>	<u>\$ 3,177,816</u>	<u>\$ -</u>	<u>\$ 51,974,914</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR CAPITAL PROJECTS FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	2021 Ducomb US Bank Escrow 0030	GO Highway Bond Issuance Fees 0032	Cumulative Bridge 1135	Cumulative Capital Development 1138
Revenue:				
Taxes	\$ -	\$ -	\$ 875,149	\$ 3,085,260
Special assessments	-	-	-	-
Intergovernmental receipts	-	-	76,375	711
Charges for services	-	-	-	-
Other revenue	8	-	(21,779)	(17,726)
	<u>8</u>	<u>-</u>	<u>929,745</u>	<u>3,068,245</u>
Total revenues				
Expenditures:				
Current:				
General government	-	103,439	-	1,798,488
Public safety	26,678	-	-	-
Highways and streets	-	-	82,165	-
Economic development	-	-	-	-
Debt service:				
Principal	-	-	18,427	499,677
Interest on long-term debt	-	-	6	36,166
Capital outlay	41,272	-	-	837,150
	<u>67,950</u>	<u>103,439</u>	<u>100,598</u>	<u>3,171,481</u>
Total expenditures				
Excess (deficiency) of revenues over (under) expenditures	<u>(67,942)</u>	<u>(103,439)</u>	<u>829,147</u>	<u>(103,236)</u>
Other financing sources (uses):				
Face value of debt issued	-	150,000	-	-
Lease proceeds	-	-	-	-
	<u>-</u>	<u>150,000</u>	<u>-</u>	<u>-</u>
Total other financing sources (uses)				
Net change in fund balance	<u>(67,942)</u>	<u>46,561</u>	<u>829,147</u>	<u>(103,236)</u>
Fund Balances - Beginning of year	<u>196,273</u>	<u>-</u>	<u>833,508</u>	<u>1,491,428</u>
Fund Balances - End of year	<u>\$ 128,331</u>	<u>\$ 46,561</u>	<u>\$ 1,662,655</u>	<u>\$ 1,388,192</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR CAPITAL PROJECTS FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	General Drain Improvement 1158	Local Roads and Streets 1169	Major Cumulative Bridge 1171	Local Major Moves Construction 1172
Revenue:				
Taxes	\$ -	\$ -	\$ 2,827,288	\$ -
Special assessments	-	-	-	-
Intergovernmental receipts	-	3,668,655	239,193	-
Charges for services	-	-	-	138
Other revenue	-	(73,016)	(78,007)	(4,802)
<b>Total revenues</b>	<b>-</b>	<b>3,595,639</b>	<b>2,988,474</b>	<b>(4,664)</b>
Expenditures:				
Current:				
General government	-	-	-	-
Public safety	-	-	-	-
Highways and streets	-	-	851,172	-
Economic development	-	-	-	-
Debt service:				
Principal	-	22,567	-	-
Interest on long-term debt	-	7	-	-
Capital outlay	896	5,038,411	465,401	126,363
<b>Total expenditures</b>	<b>896</b>	<b>5,060,985</b>	<b>1,316,573</b>	<b>126,363</b>
Excess (deficiency) of revenues over (under) expenditures	(896)	(1,465,346)	1,671,901	(131,027)
Other financing sources (uses):				
Face value of debt issued	-	-	-	-
Lease proceeds	-	231,801	-	-
<b>Total other financing sources (uses)</b>	<b>-</b>	<b>231,801</b>	<b>-</b>	<b>-</b>
Net change in fund balance	(896)	(1,233,545)	1,671,901	(131,027)
Fund Balances - Beginning of year	896	4,400,947	4,163,505	475,407
Fund Balances - End of year	\$ -	\$ 3,167,402	\$ 5,835,406	\$ 344,380

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR CAPITAL PROJECTS FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	Park & Recreation Capital 1178	HAVA 102 1215	Drainage Maintenance 2700	Wyatt Economic Dev Area #1 4300
Revenue:				
Taxes	\$ -	\$ -	\$ -	\$ 23,040
Special assessments	-	-	906,067	-
Intergovernmental receipts	-	-	46,432	-
Charges for services	10,518	-	-	-
Other revenue	10,079	(4)	(14,051)	(4,649)
	<u>20,597</u>	<u>(4)</u>	<u>938,448</u>	<u>18,391</u>
Total revenues				
Expenditures:				
Current:				
General government	-	-	1,007,445	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	-	-	-	86,595
Debt service:				
Principal	-	-	-	-
Interest on long-term debt	-	-	-	-
Capital outlay	-	-	-	-
	<u>-</u>	<u>-</u>	<u>1,007,445</u>	<u>86,595</u>
Total expenditures				
Excess (deficiency) of revenues over (under) expenditures	<u>20,597</u>	<u>(4)</u>	<u>(68,997)</u>	<u>(68,204)</u>
Other financing sources (uses):				
Face value of debt issued	-	-	-	-
Lease proceeds	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total other financing sources (uses)				
Net change in fund balance	<u>20,597</u>	<u>(4)</u>	<u>(68,997)</u>	<u>(68,204)</u>
Fund Balances - Beginning of year	<u>168,234</u>	<u>326</u>	<u>1,886,044</u>	<u>413,914</u>
Fund Balances - End of year	<u>\$ 188,831</u>	<u>\$ 322</u>	<u>\$ 1,817,047</u>	<u>\$ 345,710</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR CAPITAL PROJECTS FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	New Carlisle Development AA#2 4301	New Carlisle Development AA#1 4302	Capital Fund - Special Tax Distribution Bond 2016 4303	Redev. Commission General Fund 4403
Revenue:				
Taxes	\$ 2,776,081	\$ 2,349,124	\$ -	\$ -
Special assessments	-	-	-	-
Intergovernmental receipts	-	-	-	-
Charges for services	-	-	13,053	71,797
Other revenue	(64,986)	(54,510)	-	410,574
	<u>2,711,095</u>	<u>2,294,614</u>	<u>13,053</u>	<u>482,371</u>
Total revenues				
Expenditures:				
Current:				
General government	-	-	-	-
Public safety	-	-	-	-
Highways and streets	-	-	-	-
Economic development	510,945	1,683,694	-	212,957
Debt service:				
Principal	-	520,000	-	-
Interest on long-term debt	-	239,250	-	-
Capital outlay	-	431,171	-	-
	<u>510,945</u>	<u>2,874,115</u>	<u>-</u>	<u>212,957</u>
Total expenditures				
Excess (deficiency) of revenues over (under) expenditures	<u>2,200,150</u>	<u>(579,501)</u>	<u>13,053</u>	<u>269,414</u>
Other financing sources (uses):				
Face value of debt issued	-	-	-	-
Lease proceeds	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total other financing sources (uses)				
Net change in fund balance	<u>2,200,150</u>	<u>(579,501)</u>	<u>13,053</u>	<u>269,414</u>
Fund Balances - Beginning of year	<u>3,265,479</u>	<u>6,024,486</u>	<u>3,206,585</u>	<u>135,495</u>
Fund Balances - End of year	<u>\$ 5,465,629</u>	<u>\$ 5,444,985</u>	<u>\$ 3,219,638</u>	<u>\$ 404,909</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR CAPITAL PROJECTS FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	2022 GO Highway Bond Cap 4606	Local Highway User Tax Projects 4923	Dispatch Capital Non- Reverting 4931	Total
<b>Revenue:</b>				
Taxes	\$ -	\$ -	\$ -	\$ 11,935,942
Special assessments	-	-	-	906,067
Intergovernmental receipts	-	3,034,156	-	7,065,522
Charges for services	-	-	-	95,506
Other revenue	(74,564)	(37,729)	-	(25,162)
<b>Total revenues</b>	<b>(74,564)</b>	<b>2,996,427</b>	<b>-</b>	<b>19,977,875</b>
<b>Expenditures:</b>				
<b>Current:</b>				
General government	-	-	-	2,909,372
Public safety	-	-	-	26,678
Highways and streets	-	2,747,563	-	3,680,900
Economic development	-	-	-	2,494,191
<b>Debt service:</b>				
Principal	-	-	102,527	1,163,198
Interest on long-term debt	-	-	86,242	361,671
Capital outlay	-	-	-	6,940,664
<b>Total expenditures</b>	<b>-</b>	<b>2,747,563</b>	<b>188,769</b>	<b>17,576,674</b>
Excess (deficiency) of revenues over (under) expenditures	(74,564)	248,864	(188,769)	2,401,201
<b>Other financing sources (uses):</b>				
Face value of debt issued	5,650,000	-	-	5,800,000
Lease proceeds	-	-	-	231,801
<b>Total other financing sources (uses)</b>	<b>5,650,000</b>	<b>-</b>	<b>-</b>	<b>6,031,801</b>
<b>Net change in fund balance</b>	<b>5,575,436</b>	<b>248,864</b>	<b>(188,769)</b>	<b>8,433,002</b>
Fund Balances - Beginning of year	-	2,033,338	188,769	28,884,634
Fund Balances - End of year	<u>\$ 5,575,436</u>	<u>\$ 2,282,202</u>	<u>\$ -</u>	<u>\$ 37,317,636</u>

COMBINING BALANCE SHEET  
NON-MAJOR DEBT SERVICE FUNDS  
DECEMBER 31, 2022

	NW Cleveland Road Dev Area 4402	2019 Red. Bond Debt Service 4404	2017 Energy Savings Debt 4603	2022 GO Highway Bond 4605
<u>Assets</u>				
Cash and cash equivalents	\$ 297,796	\$ 135,213	\$ 136,896	\$ 87,915
Investments	83,770	38,035	29,337	24,731
Receivables (net of allowances):				
Taxes	3,667	-	818,347	-
 Total assets	 <u>\$ 385,233</u>	 <u>\$ 173,248</u>	 <u>\$ 984,580</u>	 <u>\$ 112,646</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>				
Liabilities:				
Accounts payable	\$ 13,268	\$ -	\$ -	\$ -
 Total liabilities	 <u>\$ 13,268</u>	 <u>\$ -</u>	 <u>\$ -</u>	 <u>\$ -</u>
Deferred inflows of resources:				
Unavailable revenue-property taxes	\$ 3,667	\$ -	\$ 812,204	\$ -
Unavailable revenue-license excise tax	-	-	6,143	-
 Total deferred inflows of resources	 <u>\$ 3,667</u>	 <u>\$ -</u>	 <u>\$ 818,347</u>	 <u>\$ -</u>
Fund balances:				
Restricted	\$ 368,298	\$ 173,248	\$ 166,233	\$ 112,646
 Total liabilities, deferred inflows of resources, and fund balances	 <u>\$ 385,233</u>	 <u>\$ 173,248</u>	 <u>\$ 984,580</u>	 <u>\$ 112,646</u>

COMBINING BALANCE SHEET  
NON-MAJOR DEBT SERVICE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	<u>Dispatch Bond 4932</u>	<u>Total</u>
Cash and cash equivalents	\$ -	\$ 657,820
Investments	-	175,873
Receivables (net of allowances):		
Taxes	<u>2,238,762</u>	<u>3,060,776</u>
 Total assets	 <u>\$ 2,238,762</u>	 <u>\$ 3,894,469</u>
 <u>Liabilities, deferred inflows of resources, and fund balances</u>		
Liabilities:		
Accounts payable	\$ -	\$ 13,268
Total liabilities	<u>\$ -</u>	<u>\$ 13,268</u>
Deferred inflows of resources:		
Unavailable revenue-property taxes	\$ 2,238,762	\$ 3,054,633
Unavailable revenue-license excise tax	<u>-</u>	<u>6,143</u>
Total deferred inflows of resources	<u>\$ 2,238,762</u>	<u>\$ 3,060,776</u>
Fund balances:		
Restricted	\$ -	\$ 820,425
Total liabilities, deferred inflows of resources, and fund balances	<u>\$ 2,238,762</u>	<u>\$ 3,894,469</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR DEBT SERVICE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	NW Cleveland Road Dev Area 4402	2019 Red. Bond Debt Service 4404	2017 Energy Savings Debt 4603	GO Highway Bond 4605
Revenue:				
Taxes	\$ 425,810	\$ -	\$ 824,426	\$ -
Intergovernmental receipts	-	-	56,027	-
Other revenue	(5,103)	(2,317)	(1,787)	112,646
<b>Total revenues</b>	<b>420,707</b>	<b>(2,317)</b>	<b>878,666</b>	<b>112,646</b>
Expenditures:				
Current:				
Public safety	-	-	-	-
Economic development	42,916	624	-	-
Debt service:				
Principal	225,000	-	685,000	-
Interest on long-term debt	75,600	270,938	190,700	-
<b>Total expenditures</b>	<b>343,516</b>	<b>271,562</b>	<b>875,700</b>	<b>-</b>
Excess (deficiency) of revenues over (under) expenditures	77,191	(273,879)	2,966	112,646
Other financing sources (uses):				
Face value of debt issued	-	-	-	-
Transfers in	-	-	-	-
<b>Net change in fund balance</b>	<b>77,191</b>	<b>(273,879)</b>	<b>2,966</b>	<b>112,646</b>
Fund Balances - Beginning of year	291,107	447,127	163,267	-
<b>Fund Balances - End of year</b>	<b>\$ 368,298</b>	<b>\$ 173,248</b>	<b>\$ 166,233</b>	<b>\$ 112,646</b>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
NON-MAJOR DEBT SERVICE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Dispatch Bond 4932	Total
Revenue:		
Taxes	\$ -	\$ 1,250,236
Intergovernmental receipts	-	56,027
Other revenue	-	103,439
Total revenues	-	1,409,702
Expenditures:		
Current:		
Public safety	550	550
Economic development	-	43,540
Debt service:		
Principal	495,000	1,405,000
Interest on long-term debt	191,956	729,194
Total expenditures	687,506	2,178,284
Excess (deficiency) of revenues over (under) expenditures	(687,506)	(768,582)
Other financing sources (uses):		
Debt proceeds	-	-
Transfers in	661,776	661,776
Net change in fund balance	(25,730)	(106,806)
Fund Balances - Beginning of year	25,730	927,231
Fund Balances - End of year	\$ -	\$ 820,425

COMBINING STATEMENT OF NET POSITION  
INTERNAL SERVICE FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	County Health Insurance 4700 & 4709	Worker Comp/Casualty Insurance 4702	Interlocal Groups Health Insurance 4703-4708	Total
Cash and cash equivalents	\$ 5,509,765	\$ 212,860	\$ 1,386,810	\$ 7,109,435
Investments	1,549,900	59,877	390,111	1,999,888
Accounts receivable	349,664	-	-	349,664
Prepaid expenses	-	340,600	-	340,600
Total assets	<u>\$ 7,409,329</u>	<u>\$ 613,337</u>	<u>\$ 1,776,921</u>	<u>\$ 9,799,587</u>
<u>Liabilities</u>				
Accounts payable	\$ 107,862	\$ 1,061,152	\$ 10,529	\$ 1,179,543
Accrued payroll	-	4,135	-	4,135
Incurred but not reported claims	2,871,226	3,023,874	238,361	6,133,461
Total liabilities	<u>\$ 2,979,088</u>	<u>\$ 4,089,161</u>	<u>\$ 248,890</u>	<u>\$ 7,317,139</u>
<u>Net Position</u>				
Unrestricted	<u>\$ 4,430,241</u>	<u>\$ (3,475,824)</u>	<u>\$ 1,528,031</u>	<u>\$ 2,482,448</u>

**St. Joseph County, Indiana**

**COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
INTERNAL SERVICE FUNDS  
YEAR ENDED DECEMBER 31, 2022**

	County Health Insurance 4700 & 4709	Worker Comp/Casualty Insurance 4702	Interlocal Groups Health Insurance 4703-4708	Total
Operating revenues:				
Employee/employer contributions	\$ 22,311,790	\$ 1,986,999	\$ 2,361,771	\$ 26,660,560
Other revenue	(94,413)	(3,647)	(23,764)	(121,824)
<b>Total operating revenues</b>	<b>22,217,377</b>	<b>1,983,352</b>	<b>2,338,007</b>	<b>26,538,736</b>
Operating expenses:				
Insurance claims and expenses	19,435,954	5,255,586	2,380,349	27,071,889
<b>Total operating expenses</b>	<b>19,435,954</b>	<b>5,255,586</b>	<b>2,380,349</b>	<b>27,071,889</b>
Operating income (loss)	2,781,423	(3,272,234)	(42,342)	(533,153)
Total net position - beginning	1,648,818	(203,590)	1,570,373	3,015,601
Total net position - ending	\$ 4,430,241	\$ (3,475,824)	\$ 1,528,031	\$ 2,482,448

COMBINING STATEMENT OF CASH FLOWS  
INTERNAL SERVICE FUNDS  
YEAR ENDED DECEMBER 31, 2022

	County Health Insurance 4700 & 4709	Worker Comp/Casualty Insurance 4702	Interlocal Groups Health Insurance 4703-4708	Total
Cash flows from operating activities:				
Receipts from customers and users	\$ 22,509,662	\$ 1,983,352	\$ 2,338,007	\$ 26,831,021
Payments to suppliers	(18,759,436)	(2,186,038)	(2,337,870)	(23,283,344)
Net cash provided by (used in) operating activities	3,750,226	(202,686)	137	3,547,677
Cash flows from investing activities:				
Net change in investments	(603,344)	76,102	118,080	(409,162)
Net cash used in investing activities	(603,344)	76,102	118,080	(409,162)
Net increase (decrease) in cash and cash equivalents	3,146,882	(126,584)	118,217	3,138,515
Cash and cash equivalents, January 1	2,362,883	339,444	1,268,593	3,970,920
Cash and cash equivalents, December 31	\$ 5,509,765	\$ 212,860	\$ 1,386,810	\$ 7,109,435
Reconciliation of operating income to net cash provided by (used in) operating activities:				
Operating income	\$ 2,781,423	\$ (3,272,234)	\$ (42,342)	\$ (533,153)
Adjustments to reconcile operating income to net cash provided by (used in) operating activities:				
(Increase) decrease:				
Accounts receivable	292,285	-	-	292,285
Prepaid expenses	-	(340,600)	-	(340,600)
Accrued payroll	-	288	-	288
Accounts payable	(82,201)	1,022,053	(16,993)	922,859
Incurred but not reported claims	758,719	2,387,807	59,472	3,205,998
Total adjustments	968,803	3,069,548	42,479	4,080,830
Net cash provided by (used in) operating activities	\$ 3,750,226	\$ (202,686)	\$ 137	\$ 3,547,677

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	After Settlement Collections 0001	Sheriff's Inmate Trust 0002	JCC Detention Fund 0004	JCC Equipment Reimbursement 0005
Cash and cash equivalents	\$ 4,074,394	\$ 103,541	\$ 1,085	\$ 1,871
Receivables (net of allowances):				
Accounts	-	-	-	-
Taxes	21,812,466	-	-	-
Trust	-	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	1,166,111	-	-	-
Total assets	<u>\$ 27,052,971</u>	<u>\$ 103,541</u>	<u>\$ 1,085</u>	<u>\$ 1,871</u>
<u>Liabilities</u>				
Due to Governmental funds	\$ -	\$ -	\$ -	\$ -
Accounts payable	-	-	-	-
Trust payable	5,240,505	103,541	1,085	1,871
Total liabilities	<u>\$ 5,240,505</u>	<u>\$ 103,541</u>	<u>\$ 1,085</u>	<u>\$ 1,871</u>
<u>Deferred inflows of resources</u>				
Unavailable revenue-property taxes	<u>\$ 21,812,466</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
<u>Net Position</u>				
Restricted	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

	JCC Restitution 0006	Clerk Support Checkbook 0009	Clerk Odyssey Fund 0011	Clerk Mishawaka Cashbook 0012
<u>Assets</u>				
Cash and cash equivalents	\$ 16,344	\$ 88,844	\$ 5,720,686	\$ 37,881
Receivables (net of allowances):				
Accounts	-	-	-	-
Taxes	-	-	-	-
Trust	-	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	-	-	-	-
	<u>\$ 16,344</u>	<u>\$ 88,844</u>	<u>\$ 5,720,686</u>	<u>\$ 37,881</u>
<u>Liabilities</u>				
Due to Governmental funds	\$ -	\$ -	\$ -	\$ -
Accounts payable	-	-	-	-
Trust payable	16,344	88,844	5,720,686	37,881
	<u>\$ 16,344</u>	<u>\$ 88,844</u>	<u>\$ 5,720,686</u>	<u>\$ 37,881</u>
<u>Deferred inflows of resources</u>				
Unavailable revenue-property taxes	\$ -	\$ -	\$ -	\$ -
<u>Net Position</u>				
Restricted	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

	Clerk Trust & Investment 0013	Portage Manor Resident Trust 0017	Sheriff Unclaimed and Unearned 0021	Clerk Quest System 0022
<u>Assets</u>				
Cash and cash equivalents	\$ -	\$ 124,938	\$ 770,338	\$ 157,443
Receivables (net of allowances):				
Accounts	-	-	-	-
Taxes	-	-	-	-
Trust	-	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	<u>4,752,802</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total assets	 <u>\$ 4,752,802</u>	 <u>\$ 124,938</u>	 <u>\$ 770,338</u>	 <u>\$ 157,443</u>
<u>Liabilities</u>				
Due to Governmental funds	\$ -	\$ -	\$ -	\$ -
Accounts payable	-	-	-	-
Trust payable	<u>4,752,802</u>	<u>124,938</u>	<u>770,338</u>	<u>157,443</u>
 Total liabilities	 <u>\$ 4,752,802</u>	 <u>\$ 124,938</u>	 <u>\$ 770,338</u>	 <u>\$ 157,443</u>
<u>Deferred inflows of resources</u>				
Unavailable revenue-property taxes	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
<u>Net Position</u>				
Restricted	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Sheriff Civil & Records Collections 0031	Tax Sale Clearing 1108	City/Town Court Costs 1116	Co-Police Pension 1193
Cash and cash equivalents	\$ 57,454	\$ -	\$ 453,978	\$ 31,238
Receivables (net of allowances):				
Accounts	-	-	3,672	27,331
Taxes	-	-	-	-
Trust	-	-	-	-
Due from Governmental funds	-	-	-	1,853
Investments at fair value	-	-	127,704	8,787
 Total assets	 \$ 57,454	 \$ -	 \$ 585,354	 \$ 69,209
 <u>Liabilities</u>				
Due to Governmental funds	\$ 57,454	\$ -	\$ -	\$ -
Accounts payable	-	-	-	-
Trust payable	-	-	585,354	69,209
 Total liabilities	 \$ 57,454	 \$ -	 \$ 585,354	 \$ 69,209
 <u>Deferred inflows of resources</u>				
Property taxes	\$ -	\$ -	\$ -	\$ -
 <u>Net Position</u>				
Restricted	\$ -	\$ -	\$ -	\$ -

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	Surplus Tax 1201	Tax Sale Redemption 1204	Tax Sale Surplus 1205	Mishawaka Sports Complex 4926
Cash and cash equivalents	\$ 940,062	\$ 19,207	\$ 10,781,889	\$ 1,879,929
Receivables (net of allowances):				
Accounts	-	-	54,875	134,528
Taxes	-	-	-	-
Trust	-	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	<u>264,440</u>	<u>5,403</u>	<u>3,032,951</u>	<u>528,825</u>
 Total assets	 <u>\$ 1,204,502</u>	 <u>\$ 24,610</u>	 <u>\$ 13,869,715</u>	 <u>\$ 2,543,282</u>
 <u>Liabilities</u>				
Due to Governmental funds	\$ -	\$ -	\$ -	\$ -
Accounts payable	480,912	15,214	265,502	-
Trust payable	<u>723,590</u>	<u>9,396</u>	<u>13,604,213</u>	<u>2,543,282</u>
 Total liabilities	 <u>\$ 1,204,502</u>	 <u>\$ 24,610</u>	 <u>\$ 13,869,715</u>	 <u>\$ 2,543,282</u>
 <u>Deferred inflows of resources</u>				
Property taxes	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
 <u>Net Position</u>				
Restricted	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

	<u>Potawatomi Zoo Capital 4927</u>	<u>Payroll Clearing 5100</u>	<u>Sherriff Pension Withholding 5359</u>	<u>Settlement Fund 6000</u>
<u>Assets</u>				
Cash and cash equivalents	\$ 608,194	\$ -	\$ -	\$ -
Receivables (net of allowances):				
Accounts	67,264	-	-	-
Taxes	-	-	-	256,111,298
Trust	-	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	<u>171,085</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total assets	 <u>\$ 846,543</u>	 <u>\$ -</u>	 <u>\$ -</u>	 <u>\$ 256,111,298</u>
 <u>Liabilities</u>				
Due to Governmental funds	\$ -	\$ -	\$ -	\$ -
Accounts payable	-	-	-	-
Trust payable	<u>846,543</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Total liabilities	 <u>\$ 846,543</u>	 <u>\$ -</u>	 <u>\$ -</u>	 <u>\$ -</u>
 <u>Deferred inflows of resources</u>				
Property taxes	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 256,111,298</u>
 <u>Net Position</u>				
Restricted	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

	County Wheel Tax 6020	CVET Fund 6023	Excise Surtax Fund 6024	Sewage Liens Collections 6042
<u>Assets</u>				
Cash and cash equivalents	\$ -	\$ -	\$ -	\$ -
Receivables (net of allowances):				
Accounts	19,104	-	719,861	-
Taxes	-	-	-	-
Trust	3,782	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	-	-	-	-
	\$ 22,886	\$ -	\$ 719,861	\$ -
<u>Liabilities</u>				
Due to Governmental funds	\$ 547	\$ -	\$ -	\$ -
Accounts payable	22,339	-	719,861	-
Trust payable	-	-	-	-
	\$ 22,886	\$ -	\$ 719,861	\$ -
<u>Deferred inflows of resources</u>				
Property taxes	\$ -	\$ -	\$ -	\$ -
<u>Net Position</u>				
Restricted	\$ -	\$ -	\$ -	\$ -

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
 CUSTODIAL FUNDS  
 DECEMBER 31, 2022

	Financial Institutions Taxes 6051	LIT - Property Tax Replacement 6203	Excise Tax 6230	State Fines/Forfeitures (Common School) 7101
<u>Assets</u>				
Cash and cash equivalents	\$ -	\$ 2,932,662	\$ 2,858,896	\$ 5,452
Receivables (net of allowances):				
Accounts	-	-	3,507,380	1,407
Taxes	-	24,824,240	-	-
Trust	-	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	-	824,960	804,209	1,534
<b>Total assets</b>	<b>\$ -</b>	<b>\$ 28,581,862</b>	<b>\$ 7,170,485</b>	<b>\$ 8,393</b>
<u>Liabilities</u>				
Due to Governmental funds	\$ -	\$ -		\$ -
Accounts payable	-	-	-	-
Trust payable	-	3,757,622	7,170,485	8,393
<b>Total liabilities</b>	<b>\$ -</b>	<b>\$ 3,757,622</b>	<b>\$ 7,170,485</b>	<b>\$ 8,393</b>
<u>Deferred inflows of resources</u>				
Property taxes	\$ -	\$ 24,824,240	\$ -	\$ -
<u>Net Position</u>				
Restricted	\$ -	\$ -	\$ -	\$ -

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

	Infraction Judgements 7102	Special Death Benefit 7104	Sales Disclosure- State Share 7105	Coroner Training and Cont Education 7106
<u>Assets</u>				
Cash and cash equivalents	\$ 1,562	\$ 667	\$ 4,367	\$ 3,033
Receivables (net of allowances):				
Accounts	6,623	715	360	106
Taxes	-	-	-	-
Trust	-	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	439	187	1,228	853
 Total assets	\$ 8,624	\$ 1,569	\$ 5,955	\$ 3,992
 <u>Liabilities</u>				
Due to Governmental funds	\$ -	\$ -	\$ -	\$ -
Accounts payable	-	-	-	-
Trust payable	8,624	1,569	5,955	3,992
 Total liabilities	\$ 8,624	\$ 1,569	\$ 5,955	\$ 3,992
 <u>Deferred inflows of resources</u>				
Property taxes	\$ -	\$ -	\$ -	\$ -
 <u>Net Position</u>				
Restricted	\$ -	\$ -	\$ -	\$ -

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

	Adult/Juv. Interstate Compact 7107	Mortgage Recording Fee- State Share 7108	Sex/Violent Offender Reg Fees 7111	Child Restraint Violations Fines 7113
<u>Assets</u>				
Cash and cash equivalents	\$ 563	\$ 1,304	\$ -	\$ 20
Receivables (net of allowances):				
Accounts	-	1,618	-	275
Taxes	-	-	-	-
Trust	-	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	158	367	-	5
 Total assets	\$ 721	\$ 3,289	\$ -	\$ 300
<u>Liabilities</u>				
Due to Governmental funds	\$ -	\$ -	\$ -	\$ -
Accounts payable	-	-	-	-
Trust payable	721	3,289	-	300
 Total liabilities	\$ 721	\$ 3,289	\$ -	\$ 300
<u>Deferred inflows of resources</u>				
Property taxes	\$ -	\$ -	\$ -	\$ -
<u>Net Position</u>				
Restricted	\$ -	\$ -	\$ -	\$ -

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

	<u>Inheritance Tax 7202</u>	<u>Education Plate Fees Distribution 7301</u>	<u>Riverboat Revenue Sharing 7303</u>	<u>Hotel/Motel Tax 7304</u>
<u>Assets</u>				
Cash and cash equivalents	\$ 13,814	\$ 15	\$ -	\$ 4,807,479
Receivables (net of allowances):				
Accounts	-	375	-	672,641
Taxes	-	-	-	-
Trust	-	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	<u>3,886</u>	<u>4</u>	<u>-</u>	<u>1,352,347</u>
 Total assets	 <u>\$ 17,700</u>	 <u>\$ 394</u>	 <u>\$ -</u>	 <u>\$ 6,832,467</u>
<u>Liabilities</u>				
Due to Governmental funds	\$ -	\$ -	\$ -	\$ -
Accounts payable	-	300	-	-
Trust payable	<u>17,700</u>	<u>94</u>	<u>-</u>	<u>6,832,467</u>
 Total liabilities	 <u>\$ 17,700</u>	 <u>\$ 394</u>	 <u>\$ -</u>	 <u>\$ 6,832,467</u>
<u>Deferred inflows of resources</u>				
Property taxes	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
<u>Net Position</u>				
Restricted	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

	Professional Sports Dev 7306	LIT Certified Shares 7330	LIT Public Safety 7331	LIT Economic Development 7332
<u>Assets</u>				
Cash and cash equivalents	\$ -	\$ -	\$ -	\$ -
Receivables (net of allowances):				
Accounts	245,396	-	-	-
Taxes	-	13,674,633	5,201,017	9,777,542
Trust	-	-	-	35,850
Due from Governmental funds	-	-	-	-
Investments at fair value	-	-	-	-
	\$ 245,396	\$ 13,674,633	\$ 5,201,017	\$ 9,813,392
<u>Liabilities</u>				
Due to Governmental funds		\$ -	\$ -	\$ -
Accounts payable	245,396	-	-	35,850
Trust payable	-	-	-	-
	\$ 245,396	\$ -	\$ -	\$ 35,850
<u>Deferred inflows of resources</u>				
Property taxes	\$ -	\$ 13,674,633	\$ 5,201,017	\$ 9,777,542
<u>Net Position</u>				
Restricted	\$ -	\$ -	\$ -	\$ -

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

	LIT Special Distribution 7333	County Tourism Development 7402	Morris PAC Capital 7403	Tourism Cap Improvement 7404
<u>Assets</u>				
Cash and cash equivalents	\$ -	\$ 30,492	\$ 402,432	\$ 1,089,893
Receivables (net of allowances):				
Accounts	-	-	67,264	134,528
Taxes	-	-	-	-
Trust	-	-	-	-
Due from Governmental funds	-	-	-	-
Investments at fair value	-	8,577	113,204	306,587
 Total assets	 \$ -	 \$ 39,069	 \$ 582,900	 \$ 1,531,008
<u>Liabilities</u>				
Due to Governmental funds	\$ -	\$ -		
Accounts payable	-	-	-	-
Trust payable	-	39,069	582,900	1,531,008
 Total liabilities	 \$ -	 \$ 39,069	 \$ 582,900	 \$ 1,531,008
<u>Deferred inflows of resources</u>				
Property taxes	\$ -	\$ -	\$ -	\$ -
<u>Net Position</u>				
Restricted	\$ -	\$ -	\$ -	\$ -

COMBINING STATEMENT OF FIDUCIARY NET POSITION  
CUSTODIAL FUNDS  
DECEMBER 31, 2022

<u>Assets</u>	<u>Total</u>
Cash and cash equivalents	\$ 38,021,967
Receivables (net of allowances):	
Accounts	5,665,323
Taxes	331,401,196
Trust	39,632
Due from Governmental funds	1,853
Investments at fair value	<u>13,476,653</u>
 Total assets	 <u>\$ 388,606,624</u>
 <u>Liabilities</u>	
Due to Governmental funds	\$ 58,001
Accounts payable	1,785,374
Trust payable	<u>55,362,053</u>
 Total liabilities	 <u>\$ 57,205,428</u>
 <u>Deferred inflows of resources</u>	
Property taxes	<u>\$ 331,401,196</u>
 <u>Net Position</u>	
Restricted	<u><u>\$ -</u></u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	After Settlement Collections 0001	Sheriff's Inmate Trust 0002	JCC Detention Fund 0004	JCC Equipment Reimbursement 0005
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ 5,382,574	\$ -	\$ -	\$ -
Fines/fees/restitution	-	1,419,150	1,542	48
Other revenue	(71,034)	-	-	-
Total additions	<u>5,311,540</u>	<u>1,419,150</u>	<u>1,542</u>	<u>48</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ 5,311,540	\$ -	\$ -	\$ -
Payments to individuals and organizations	-	1,419,150	1,542	48
Total deductions	<u>5,311,540</u>	<u>1,419,150</u>	<u>1,542</u>	<u>48</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	JCC Restitution 0006	Clerk Support Checkbook 0009	Clerk Odyssey Fund 0011	Clerk Mishawaka Cashbook 0012
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ -	\$ -	\$ -	\$ -
Fines/fees/restitution	16,489	1,996,949	20,340,913	-
Other revenue	-	-	-	-
Total additions	<u>16,489</u>	<u>1,996,949</u>	<u>20,340,913</u>	<u>-</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ -	\$ -	\$ -	\$ -
Payments to individuals and organizations	16,489	1,996,949	20,340,913	-
Total deductions	<u>16,489</u>	<u>1,996,949</u>	<u>20,340,913</u>	<u>-</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Clerk Trust & Investment 0013	Portage Manor Resident Trust 0017	Sheriff Unclaimed and Unearned 0021	Clerk Quest System 0022
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ 1,701,060	\$ -	\$ -	\$ -
Fines/fees/restitution	-	248,211	185,053	223,952
Other revenue	-	-	-	-
Total additions	<u>1,701,060</u>	<u>248,211</u>	<u>185,053</u>	<u>223,952</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ 1,701,060	\$ -	\$ -	\$ -
Payments to individuals and organizations	-	248,211	185,053	223,952
Total deductions	<u>1,701,060</u>	<u>248,211</u>	<u>185,053</u>	<u>223,952</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	-	-	-	-
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Sheriff Civil & Records Collections 0031	Tax Sale Clearing 1108	City/Town Court Costs 1116	Co-Police Pension 1193
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ -	\$ 15,281,436	\$ -	\$ -
Fines/fees/restitution	9,226,650	-	47,465	305,766
Other revenue	-	-	(7,779)	(535)
Total additions	<u>9,226,650</u>	<u>15,281,436</u>	<u>39,686</u>	<u>305,231</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ -	\$ 15,281,436	\$ -	\$ -
Payments to individuals and organizations	9,226,650	-	39,686	305,231
Total deductions	<u>9,226,650</u>	<u>15,281,436</u>	<u>39,686</u>	<u>305,231</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	-	-	-	-
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Surplus Tax 1201	Tax Sale Redemption 1204	Tax Sale Surplus 1205	Mishawaka Sports Complex 4926
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ 818,846	\$ 1,854,306	\$ 15,018,256	\$ 1,160,870
Fines/fees/restitution	-	-	-	-
Other revenue	(16,108)	(329)	(184,754)	(32,214)
Total additions	<u>802,738</u>	<u>1,853,977</u>	<u>14,833,502</u>	<u>1,128,656</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ 802,738	\$ 1,853,977	\$ 14,833,502	\$ 1,128,656
Payments to individuals and organizations	-	-	-	-
Total deductions	<u>802,738</u>	<u>1,853,977</u>	<u>14,833,502</u>	<u>1,128,656</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	-	-	-	-
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Potawatomi Zoo Capital 4927	Payroll Clearing 5100	Sherriff Pension Withholding 5359	Settlement Fund 6000
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ 580,435	\$ 1,359	\$ 5,040	\$ 324,032,570
Fines/fees/restitution	-	-	-	-
Other revenue	(10,422)			-
Total additions	570,013	1,359	5,040	324,032,570
<u>Deductions</u>				
Payments of tax to other governments	\$ 570,013	\$ 1,359	\$ 5,040	\$ 324,032,570
Payments to individuals and organizations	-	-	-	-
Total deductions	570,013	1,359	5,040	324,032,570
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	-	-	-	-
Net position - ending	\$ -	\$ -	\$ -	\$ -

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	County Wheel Tax 6020	CVET Fund 6023	Excise Surtax Fund 6024	Sewage Liens Collections 6042
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ 174,005	\$ 2,166,811	\$ 3,088,418	\$ 49,680
Fines/fees/restitution	-	-	-	-
Other revenue	-	-	-	-
Total additions	<u>174,005</u>	<u>2,166,811</u>	<u>3,088,418</u>	<u>49,680</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ 174,005	\$ 2,166,811	\$ 3,088,418	\$ 49,680
Payments to individuals and organizations	-	-	-	-
Total deductions	<u>174,005</u>	<u>2,166,811</u>	<u>3,088,418</u>	<u>49,680</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	-	-	-	-
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Financial Institutions Taxes 6051	LIT - Property Tax Replacement 6203	Excise Tax 6230	State Fines/Forfeitures (Common School) 7101
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ 524,858	\$ 46,477,134	\$ 33,307,988	\$ -
Fines/fees/restitution	-	-	-	29,828
Other revenue	-	(50,253)	(48,989)	(93)
Total additions	<u>524,858</u>	<u>46,426,881</u>	<u>33,258,999</u>	<u>29,735</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ 524,858	\$ 46,426,881	\$ 33,258,999	\$ -
Payments to individuals and organizations	-	-	-	29,735
Total deductions	<u>524,858</u>	<u>46,426,881</u>	<u>33,258,999</u>	<u>29,735</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	-	-	-	-
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Infraction Judgements 7102	Special Death Benefit 7104	Sales Disclosure- State Share 7105	Coroner Training and Cont Education 7106
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ -	\$ -	\$ -	\$ -
Fines/fees/restitution	118,049	10,625	65,320	45,545
Other revenue	(27)	(11)	(75)	(52)
Total additions	<u>118,022</u>	<u>10,614</u>	<u>65,245</u>	<u>45,493</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ -	\$ -	\$ -	\$ -
Payments to individuals and organizations	118,022	10,614	65,245	45,493
Total deductions	<u>118,022</u>	<u>10,614</u>	<u>65,245</u>	<u>45,493</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Adult/Juv. Interstate Compact 7107	Mortgage Recording Fee- State Share 7108	Sex/Violent Offender Reg Fees 7111	Child Restraint Violations Fines 7113
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ -	\$ -	\$ -	\$ -
Fines/fees/restitution	3,625	24,793	2,034	2,475
Other revenue	(10)	(22)	-	-
Total additions	<u>3,615</u>	<u>24,771</u>	<u>2,034</u>	<u>2,475</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ -	\$ -	\$ -	\$ -
Payments to individuals and organizations	3,615	24,771	2,034	2,475
Total deductions	<u>3,615</u>	<u>24,771</u>	<u>2,034</u>	<u>2,475</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Inheritance Tax 7202	Education Plate Fees Distribution 7301	Riverboat Revenue Sharing 7303	Hotel/Motel Tax 7304
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ -	\$ -	\$ 344,072	\$ 5,804,350
Fines/fees/restitution	-	3,600	-	-
Other revenue	(237)	-	-	(82,379)
Total additions	(237)	3,600	344,072	5,721,971
<u>Deductions</u>				
Payments of tax to other governments	\$ -	\$ -	\$ 344,072	\$ 5,721,971
Payments to individuals and organizations	(237)	3,600	-	-
Total deductions	(237)	3,600	344,072	5,721,971
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	-	-	-	-
Net position - ending	\$ -	\$ -	\$ -	\$ -

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	Professional Sports Dev 7306	LIT Certified Shares 7330	LIT Public Safety 7331	LIT Economic Development 7332
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ 2,062,480	\$ 17,230,583	\$ 12,103,633	\$ 17,120,333
Fines/fees/restitution	-	-	-	-
Other revenue	-	-	-	-
Total additions	<u>2,062,480</u>	<u>17,230,583</u>	<u>12,103,633</u>	<u>17,120,333</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ 2,062,480	\$ 17,230,583	\$ 12,103,633	\$ 17,120,333
Payments to individuals and organizations	-	-	-	-
Total deductions	<u>2,062,480</u>	<u>17,230,583</u>	<u>12,103,633</u>	<u>17,120,333</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	-	-	-	-
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**St. Joseph County, Indiana**

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	LIT Special Distribution 7333	County Tourism Development 7402	Morris PAC Capital 7403	Tourism Cap Improvement 7404
<u>Additions</u>				
Collections:				
Taxes for other governments	\$ 2,786,430	\$ -	\$ 580,435	\$ 1,160,870
Fines/fees/restitution	-	-	-	-
Other revenue	-	-	(6,896)	(18,676)
Total additions	<u>2,786,430</u>	<u>-</u>	<u>573,539</u>	<u>1,142,194</u>
<u>Deductions</u>				
Payments of tax to other governments	\$ 2,786,430	\$ -	\$ 573,539	\$ 1,142,194
Payments to individuals and organizations	-	-	-	-
Total deductions	<u>2,786,430</u>	<u>-</u>	<u>573,539</u>	<u>1,142,194</u>
Net increase (decrease) in fiduciary net position	-	-	-	-
Net position - beginning	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net position - ending	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

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COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
CUSTODIAL FUNDS  
YEAR ENDED DECEMBER 31, 2022

	<u>Total</u>
<u>Additions</u>	
Collections:	
Taxes for other governments	\$ 510,818,832
Fines/fees/restitution	34,318,082
Other revenue	<u>(530,895)</u>
 Total additions	 <u>544,606,019</u>
 <u>Deductions</u>	
Payments of tax to other governments	\$ 510,296,778
Payments to individuals and organizations	<u>34,309,241</u>
 Total deductions	 <u>544,606,019</u>
 Net increase (decrease) in fiduciary net position	 -
 Net position - beginning	 <u>-</u>
 Net position - ending	 <u>\$ -</u>

# **STATISTICAL SECTION**

# STATISTICAL SECTION

This part of the annual comprehensive financial report presents detailed information as context for understanding what the information in the financial statements, note disclosures, and required supplementary information says about the County's overall financial health.

The statistical section is organized into the following main categories:

## **Financial trends**

These schedules contain trend information to help the reader understand how the government's financial performance and well-being have changed over time.

## **Revenue capacity**

These schedules contain information to help the reader assess the government's most significant local revenue sources, including property taxes, local income taxes, and wheel/surtag.

## **Debt capacity**

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

## **Demographic and economic information**

These schedules help the reader understand the environment within which the government's financial activities take place.

## **Operating information**

These schedules contain service and infrastructure data to help the reader understand how the information in the government's financial report relates to the services the government provides and the activities it performs.

Sources: Unless otherwise noted, the information in these schedules is derived from the County's budgets and financial statements for the relevant year.

# **FINANCIAL TRENDS**

These schedules contain trend information to help the reader understand how the County's financial performance and well-being have changed over time.

**St. Joseph County, Indiana**

**NET POSITION BY COMPONENT  
LAST TEN FISCAL YEARS\***

	<b>As of December 31</b>			
	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Governmental activities</b>				
Net investment in capital assets	\$ 429,364,519	\$ 437,642,485	\$ 453,323,411	\$ 486,624,916
Restricted	76,544,657	85,884,928	86,585,855	126,624,363
Unrestricted	(113,423,434)	(135,927,538)	(73,598,432)	(110,038,225)
<b>Total net position</b>	<b>\$ 392,485,742</b>	<b>\$ 387,599,875</b>	<b>\$ 466,310,834</b>	<b>\$ 503,211,054</b>
<b>Total government</b>				
Net investment in capital assets	\$ 429,364,519	\$ 437,642,485	\$ 453,323,411	\$ 486,624,916
Restricted	76,544,657	85,884,928	86,585,855	126,624,363
Unrestricted	(113,423,434)	(135,927,538)	(73,598,432)	(110,038,225)
<b>Total net position</b>	<b>\$ 392,485,742</b>	<b>\$ 387,599,875</b>	<b>\$ 466,310,834</b>	<b>\$ 503,211,054</b>

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 St. Joseph County using a full accrual basis of accounting. St. Joseph County operates no business-type activities. The amounts above include the St. Joseph County Solid Waste Management District, St. Joseph County Airport Authority, St. Joseph County Public Library, and Mishawaka-Penn-Harris Public Library component units. Excludes prior period adjustments.

Source: St. Joseph County, Indiana GAAP financial reports.

\* Available for only 2019 through 2022. Prior financial reports used the non-GAAP regulatory basis of accounting.

St. Joseph County, Indiana

	CHANGES IN NET POSITION LAST TEN FISCAL YEARS*			
	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
<b>Expenses</b>				
<b>Primary government:</b>				
Governmental activities:				
General Government	\$ 93,763,833	\$ 98,142,297	\$ 115,393,694	\$ 125,792,477
Public Safety	51,254,638	47,260,911	46,076,206	51,483,235
Highways and Streets	31,023,735	31,009,091	28,704,151	30,793,642
Economic Development	5,283,968	2,704,629	4,393,988	3,067,087
Health and Welfare	11,878,868	13,012,970	21,733,701	29,909,746
Culture and Recreation	2,781,100	2,463,122	2,458,975	2,550,063
Interest on Long-Term Debt	1,113,022	1,548,092	1,469,837	1,888,151
<b>Total primary government expenses</b>	<b><u>197,099,164</u></b>	<b><u>196,141,112</u></b>	<b><u>220,230,552</u></b>	<b><u>245,484,401</u></b>
<b>Component Units:</b>				
<b>Total component unit expenses</b>	<b><u>19,485,099</u></b>	<b><u>17,162,081</u></b>	<b><u>61,648,680</u></b>	<b><u>43,639,379</u></b>
<b>Total government expenses</b>	<b><u>216,584,263</u></b>	<b><u>213,303,193</u></b>	<b><u>281,879,232</u></b>	<b><u>289,123,780</u></b>
<b>Program revenue</b>				
<b>Primary government:</b>				
Governmental activities:				
Charges for services:				
General Government	\$ 8,341,038	\$ 6,551,875	\$ 9,207,381	\$ 11,666,021
Public Safety	8,945,158	8,946,243	9,305,316	9,683,351
Highways and Streets	1,559,774	447,270	125,000	-
Economic Development	40,937	2,300	88,401	52,267
Health and Welfare	4,130,745	3,920,776	3,843,186	1,311,271
Culture and Recreation	293,284	219,615	379,860	276,642
Operating Grants and Contributions	59,712,227	69,240,112	75,335,435	97,521,734
<b>Total primary government program revenue</b>	<b><u>83,023,163</u></b>	<b><u>89,328,191</u></b>	<b><u>98,284,579</u></b>	<b><u>120,511,286</u></b>
<b>Component units:</b>				
<b>Total component units program revenue</b>	<b><u>13,409,245</u></b>	<b><u>20,311,051</u></b>	<b><u>34,113,894</u></b>	<b><u>32,193,765</u></b>
<b>Total government program revenue</b>	<b><u>96,432,408</u></b>	<b><u>109,639,242</u></b>	<b><u>132,398,473</u></b>	<b><u>152,705,051</u></b>

St. Joseph County, Indiana

CHANGES IN NET POSITION  
LAST TEN FISCAL YEARS\*

**General Revenue and Other Changes in Net Position**

**Primary government:**

Governmental activities:

Taxes:

Property taxes	\$ 56,461,796	\$ 58,774,545	\$ 59,532,100	\$ 62,157,159
Local Income taxes	32,498,581	32,908,040	32,898,669	38,771,928
Commercial Vehicle Excise Tax	392,384	373,166	381,872	394,743
Financial Institutions Tax	99,126	107,636	132,969	150,256
Auto excise tax	4,231,337	4,539,066	4,335,161	4,177,087
Unrestricted Investment earnings	3,892,913	2,088,154	1,494,424	4,359,998
Miscellaneous and refunds and reimbursements	3,126,603	10,617,088	25,275,312	22,443,898
Gain/(loss) on disposition of assets	(4,235)	(6,817)	(1,225,685)	(1,466,698)
<b>Total primary government general revenue</b>	<b>100,698,505</b>	<b>109,400,878</b>	<b>122,824,822</b>	<b>130,988,371</b>

**Component Units:**

Property taxes	2,585,031	3,318,073	38,796,011	20,739,974
Local Income taxes	437,652	-	2,931,081	2,424,214
Other taxes	251,064	792,325	2,489,304	2,260,499
Unrestricted Investment earnings	441,422	124,024	128,429	503,238
Miscellaneous and refunds and reimbursements	5,353,557	604,032	20,878,443	4,346,837
Gain/(loss) on disposition of assets	-	-	-	(2,698,049)
<b>Total component units general revenue</b>	<b>9,068,726</b>	<b>4,838,454</b>	<b>65,223,268</b>	<b>27,576,713</b>
<b>Total government general revenue</b>	<b>109,767,231</b>	<b>114,239,332</b>	<b>188,048,090</b>	<b>158,565,084</b>

**Change in Net Position:**

Primary government	(13,377,496)	2,587,957	878,849	6,015,256
Component units:	3,538,872	7,987,424	37,688,482	16,131,099
<b>Total government change in net position</b>	<b>\$ (9,838,624)</b>	<b>\$ 10,575,381</b>	<b>\$ 38,567,331</b>	<b>\$ 22,146,355</b>

Changes in net assets is defined as the incremental difference between total assets and total liabilities as a result of operations during the fiscal year. Excludes prior period adjustments.

Source: St. Joseph County, Indiana GAAP Financial Reports.

\*Available for only 2019 through 2022. Prior to that, the financial report was prepared on the non-GAAP regulatory basis of accounting.

**St. Joseph County, Indiana**

**FUND BALANCES – GOVERNMENTAL FUNDS  
LAST TEN FISCAL YEARS\***

	As of December 31			
	2019	2020	2021	2022
<b>General fund</b>				
Nonspendable	\$ -	\$ -	\$ -	\$ 147,752
Assigned	954,255	9,025,973	2,892,361	3,093,241
Unassigned	20,351,514	22,617,607	26,592,174	24,718,605
<b>Total general fund</b>	<b>21,305,769</b>	<b>31,643,580</b>	<b>29,484,535</b>	<b>27,959,598</b>
<b>Other governmental funds:</b>				
Nonspendable	4,075,575	5,182,856	5,182,856	10,545,643
Restricted	50,342,292	52,017,674	63,612,637	70,388,688
Committed	1,259,140	609,448	188,769	-
Assigned	14,744,743	6,731,621	8,034,545	5,384,411
Unassigned	(1,281,400)	(652,527)	(1,940,653)	(274,691)
<b>Total other governmental funds</b>	<b>69,140,350</b>	<b>63,889,072</b>	<b>75,078,154</b>	<b>86,044,051</b>
<b>Total governmental funds</b>	<b>\$ 90,446,119</b>	<b>\$ 95,532,652</b>	<b>\$ 104,562,689</b>	<b>\$ 114,003,649</b>

Source: St. Joseph County Annual GAAP Financial Reports.

\*Available for 2019 through 2022 only. Prior to that, the financial report was prepared on the non-GAAP regulatory basis of accounting.

**St. Joseph County, Indiana**

**CHANGES IN FUND BALANCES – GOVERNMENTAL FUNDS  
LAST TEN FISCAL YEARS\***

	<b>As of December 31</b>			
	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Revenue</b>				
Taxes	\$ 89,325,533	\$ 90,985,241	\$ 94,682,872	\$ 101,107,793
Special assessments	526,868	560,780	867,921	906,067
Licenses and permits	48,545	413,941	218,510	331,352
Intergovernmental receipts	37,808,162	47,384,117	52,907,523	70,367,683
Charges for services	23,310,936	19,389,992	22,032,610	21,569,400
Fines and forfeitures	82,623	284,146	698,024	1,088,800
Other revenue	7,457,168	10,617,088	25,275,312	22,565,722
<b>Total revenue</b>	<b>158,559,835</b>	<b>169,635,305</b>	<b>196,682,772</b>	<b>217,936,817</b>
<b>Expenditures</b>				
General government	66,226,281	64,207,223	81,201,408	86,298,877
Public safety	46,570,801	43,112,885	44,765,303	45,679,510
Highways and streets	18,365,691	18,391,873	16,594,299	18,727,376
Economic development	5,098,900	2,578,908	4,388,769	3,084,049
Health and welfare	11,338,537	12,639,503	24,820,302	29,798,768
Culture and recreation	2,352,073	2,097,452	2,223,404	2,321,021
Debt service interest	1,206,349	1,548,092	1,480,470	1,418,765
Debt service principal	2,432,604	5,725,268	5,489,309	5,886,256
Capital outlay	18,742,962	15,314,713	7,631,323	21,475,015
<b>Total expenditures</b>	<b>172,334,198</b>	<b>165,615,917</b>	<b>188,594,587</b>	<b>214,689,637</b>
<b>Excess (Deficiency) of Revenue Over (Under) Expenditures</b>	<b>(13,774,363)</b>	<b>4,019,388</b>	<b>8,088,185</b>	<b>3,247,180</b>
<b>Other financing sources (uses):</b>				
Debt issued	9,508,859	-	-	5,800,000
Lease proceeds	8,093,389	748,069	941,852	393,780
Transfers in	1,725,303	1,950,684	488,758	1,451,786
Transfers out	(1,725,303)	(1,950,684)	(488,758)	(1,451,786)
<b>Total other financing sources (uses)</b>	<b>17,602,248</b>	<b>748,069</b>	<b>941,852</b>	<b>6,193,780</b>
<b>Net change in fund balance</b>	<b>\$ 3,827,885</b>	<b>\$ 4,767,457</b>	<b>\$ 9,030,037</b>	<b>\$ 9,440,960</b>
 Debt service as a percentage of noncapital expenditures (1)	 2.07%	 4.41%	 3.97%	 3.53%

(1) Formula = Debt service payments (principal and interest) / (Total governmental fund expenditures - governmental fund capital changes per reconciliation).

Source: St. Joseph County GAAP Annual Financial Reports.

\*Available for 2019 through 2022 only. Prior to that, the financial report was prepared using the regulatory basis of accounting.

## **REVENUE CAPACITY**

These schedules contain information to help the reader assess the County's most significant local revenue source, the property tax, and other major revenue sources.

**St. Joseph County, Indiana**

**PROPERTY TAXES LEVIES AND COLLECTIONS  
LAST TEN FISCAL YEARS  
DECEMBER 31, 2022**

<b>Levy/Collection Year</b>	<b>Assessed Valuation</b>	<b>Gross Tax Levy</b>	<b>Circuit Breaker</b>	<b>Net Tax Levy</b>	<b>Collected During Current Year</b>	<b>Collected as Percent of Gross Tax Levy</b>	<b>Collected as a Percent of Net Tax Levy</b>	<b>Estimated Delinquent Tax Balance at Year End</b>
2012/2013	7,671,151,787	51,634,523	(6,994,563)	44,639,960	44,232,345	85.66%	99.09%	8,492,686
2013/2014	7,514,198,242	53,035,210	(7,191,331)	45,843,879	45,375,898	85.56%	98.98%	6,767,343
2014/2015	7,864,008,472	53,994,283	(7,720,780)	46,273,503	45,839,606	84.90%	99.06%	6,671,642
2015/2016	7,906,760,026	55,141,744	(7,711,191)	47,430,553	47,501,986	86.15%	100.15%	5,593,313
2016/2017	8,201,203,024	56,998,362	(7,838,731)	49,159,631	49,155,543	86.24%	99.99%	5,843,865
2017/2018	8,478,762,714	58,571,294	(8,439,187)	50,132,107	50,364,599	85.99%	100.46%	4,702,985
2018/2019	8,836,637,638	58,675,273	(8,838,334)	49,836,939	50,561,736	86.17%	101.45%	4,234,573
2019/2020	9,386,302,045	63,667,289	(12,157,553)	51,509,736	51,412,646	80.75%	99.81%	5,081,377
2020/2021	9,833,605,785	66,288,337	(12,670,488)	53,617,849	54,642,117	82.43%	101.91%	4,042,887
2021/2022	10,534,325,712	69,252,656	(13,747,112)	55,505,544	55,955,076	80.80%	100.81%	4,140,031

Delinquent property tax collections and balances are not broken out by individual taxing unit. Therefore, total property tax collections may exceed 100% in a year as delinquent tax amounts are included in the current year collections. Circuit breaker is an unfunded credit to taxpayers and will not be collected by local units of governments in Indiana. Collections excludes tax increment financing funds and personal property tax collections by Tax Management Associates. Only regular County funds are included in this schedule, not Tax Increment Financing (TIF) funds.

Source: Cender & Company, LLC, St. Joseph County Auditor's office, and Department of Local Government Finance (DLGF) budget orders

St. Joseph County, Indiana

DIRECT AND OVERLAPPING PROPERTY TAX RATES  
 LAST TEN FISCAL YEARS  
 (RATE PER \$100 OF NET ASSESSED VALUE)

Tax Year/Collection Year	County Direct Tax Rates									Overlapping Tax Rates							
	General Fund	Cumulative Bridge Fund	Cumulative Capital Development Fund	County Health	Major Cumulative Bridge	Cumulative Reassessment	Parks/ Recreation	Jail Bonds	Energy Savings Bond	Total Direct Tax Rates	City/Town	Townships	Schools	Libraries	Special Districts	Total Indirect Tax Rates	Total Overlapping Tax Rates
2012/2013	0.5327	0.0098	0.0199	0.0168	0.0199	0.0115	0.0215	0.0410	-	<b>0.6731</b>	3.1108	0.0453	1.3493	0.3227	0.1971	<b>5.0252</b>	<b>5.6983</b>
2013/2014	0.5641	0.0098	0.0199	0.0104	0.0199	0.0119	0.0232	0.0466	-	<b>0.7058</b>	3.3913	0.0505	1.3577	0.3309	0.1849	<b>5.3153</b>	<b>6.0211</b>
2014/2015	0.5472	0.0098	0.0191	0.0213	0.0191	0.0114	0.0171	0.0416	-	<b>0.6866</b>	3.4314	0.0500	1.2940	0.3207	0.2125	<b>5.3086</b>	<b>5.9952</b>
2015/2016	0.5530	0.0098	0.0190	0.0220	0.0190	0.0114	0.0247	0.0385	-	<b>0.6974</b>	3.4778	0.0512	1.2682	0.3549	0.2224	<b>5.3745</b>	<b>6.0719</b>
2016/2017	0.5640	0.0098	0.0185	0.0124	0.0185	0.0109	0.0240	0.0369	-	<b>0.6950</b>	3.5168	0.0527	1.2049	0.3372	0.1822	<b>5.2938</b>	<b>5.9888</b>
2017/2018	0.5610	0.0098	0.0183	0.0182	0.0183	0.0117	0.0239	0.0185	0.0111	<b>0.6908</b>	3.5514	0.0527	1.1685	0.3309	0.1907	<b>5.2942</b>	<b>5.9850</b>
2018/2019	0.5532	0.0098	0.0180	0.0192	0.0180	0.0135	0.0237	-	0.0086	<b>0.6640</b>	3.5522	0.0522	1.1184	0.3278	0.1853	<b>5.2359</b>	<b>5.8999</b>
2019/2020	0.5368	0.0098	0.0333	0.0191	0.0333	0.0138	0.0237	-	0.0085	<b>0.6783</b>	3.3656	0.0502	1.0414	0.3196	0.1548	<b>4.9316</b>	<b>5.6099</b>
2020/2021	0.5310	0.0095	0.0332	0.0198	0.0333	0.0154	0.0238	-	0.0081	<b>0.6741</b>	3.3483	0.0149	1.4505	0.3177	0.1558	<b>5.2872</b>	<b>5.9613</b>
2021/2022	0.5120	0.0095	0.0333	0.0213	0.0333	0.0170	0.0232	-	0.0078	<b>0.6574</b>	3.2925	-	1.4148	0.3013	0.1530	<b>5.1616</b>	<b>5.8190</b>

Total overlapping tax rates will vary based on the city/town and township that a resident lives in. Assumes the taxpayer lives in Portage Township and the City of South Bend for this illustration. Other areas of the County will have lower rates. Special districts include South Bend Redevelopment Commission (Hall of Fame), South Bend Transportation (Transpo) and South Bend Regional Airport.

Source: St. Joseph County Auditor's Office & Department of Local Government Budget Orders

**St. Joseph County, Indiana**

**DETAIL OF NET ASSESSED VALUE  
(ASSESSED IN 2021 FOR TAXES PAYABLE IN 2022)**

	<b>Amount</b>
Gross Value of Land	\$ 3,238,209,580
Gross Value of Improvements	15,285,357,800
<b>Total Goss Value of Real Estate</b>	<b>18,523,567,380</b>
Less: Mortgage, Veterans, Blind, Age 65 & Other Exemptions	6,241,516,722
Other Residential & Farmland (2%)	114,269,825
Non-Residential Real Property (3%)	1,341,249,502
Tax Increment Financing (TIF)	1,764,713,823
<b>Net Assessed Value of Real Estate</b>	<b>9,061,817,508</b>
Gross Business Personal Property	2,320,034,010
Less: Deductions & Exemptions	596,285,126
Tax Increment Financing (TIF)	163,989,067
<b>Net Assessed Value of Personal Property</b>	<b>1,559,759,817</b>
<b>Total Taxable Net Assessed Value (1)</b>	<b>\$ 10,621,577,325</b>

Source: St. Joseph County Auditor's Office and Cender & Company, LLC

(1) The Total Taxable Net Assessed Value as reported on the St. Joseph County Abstract does not necessarily equal the Certified Net Assessed Value as reported by the Department of Local Government Finance (DLGF). The difference between the two reports are due to value revisions, property tax appeals and other corrections after certification.

**St. Joseph County, Indiana**

**ASSESSED VALUE AND ACTUAL VALUE OF TAXABLE PROPERTY  
LAST TEN FISCAL YEARS**

<b>Tax Year/ Collection Year</b>	<b>Gross Assessed Values</b>				<b>Less: Non-Taxed Property (1)</b>	<b>Total Net Taxable Value</b>	<b>County Tax Rate</b>	<b>Percent Taxable</b>
	<b>Real Property</b>	<b>Personal Property</b>	<b>Utilities Property (2)</b>	<b>Total Value</b>				
2012/2013	\$14,150,845,970	\$1,269,687,560	\$307,136,360	\$15,727,669,890	-\$7,973,702,703	\$7,753,967,187	\$0.6731	49.30%
2013/2014	13,822,505,183	1,290,999,300	301,488,220	15,414,992,703	(7,802,458,081)	7,612,534,622	0.7058	49.38%
2014/2015	14,019,035,920	1,382,570,102	296,988,600	15,698,594,622	(7,834,586,150)	7,864,008,472	0.6866	50.09%
2015/2016	14,173,710,000	1,389,983,880	291,559,950	15,855,253,830	(7,948,493,804)	7,906,760,026	0.6974	49.87%
2016/2017	14,608,498,730	1,381,465,710	327,483,090	16,317,447,530	(8,116,244,506)	8,201,203,024	0.6950	50.26%
2017/2018	15,030,113,255	1,450,942,023	317,615,530	16,798,670,808	(8,319,908,094)	8,478,762,714	0.6908	50.47%
2018/2019	15,982,811,592	1,446,172,100	335,128,435	17,764,112,127	(8,927,474,489)	8,836,637,638	0.6640	49.74%
2019/2020	16,656,911,854	1,655,268,114	382,194,280	18,694,374,248	(9,185,151,654)	9,509,222,594	0.6783	50.87%
2020/2021	17,536,135,740	2,213,182,520	-	19,749,318,260	(9,784,704,291)	9,964,613,969	0.6741	50.46%
2021/2022	18,523,567,380	2,320,034,010	-	20,843,601,390	(10,222,024,065)	10,621,577,325	0.6574	50.96%

- (1) Non-taxed property includes tax exempt property, tax increment financing property, tax abatements, and adjustments for deductions and exemptions.  
(2) Utility Property is included with Real Property on the Cender/Dalton, LLC reports.

Source: Cender/Dalton, LLC. (2016 - 2022), Baker Tilly (2011 - 2015), derived from St. Joseph County Auditor's office records. DLGF Budget Orders.

**St. Joseph County, Indiana**

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**NET ASSESSED VALUE OF TAXABLE PROPERTY  
LAST TEN FISCAL YEARS**

<b>Tax Year/ Collection Year</b>	<b>Net Assessed Value</b>	<b>Percent Change</b>
2012/2013	\$7,753,967,187	-4.49%
2013/2014	7,612,534,622	-1.82%
2014/2015	7,864,008,472	3.30%
2015/2016	7,906,760,026	0.54%
2016/2017	8,201,203,024	3.72%
2017/2018	8,478,762,714	3.38%
2018/2019	8,836,637,638	4.22%
2019/2020	9,509,222,594	7.61%
2020/2021	9,964,613,969	4.79%
2021/2022	10,621,577,325	6.59%

Source: St. Joseph County Auditor's Office & Cender/Dalton Reports

St. Joseph County, Indiana

PROPERTY TAX COLLECTIONS – CASH BASIS  
LAST TEN FISCAL YEARS

Fund Name	Fund No.	2013 Actual	2014 Actual	2015 Actual	2016 Actual	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Actual
<b>Regular County Funds</b>											
General Fund	1000	\$ 34,723,095	\$ 35,943,229	\$ 36,209,639	\$ 37,372,285	\$ 39,252,404	\$ 40,595,650	\$ 42,028,863	\$ 40,395,996	\$ 42,919,350	\$ 43,448,879
Cumulative Bridge	1135	638,795	624,517	648,406	662,294	687,900	709,362	744,681	738,278	768,406	806,911
Cumulative Capital Development (2)	1138	1,297,146	1,268,153	1,263,730	1,284,039	1,298,586	1,324,641	1,367,375	2,512,429	2,684,660	2,827,287
County Health	1159	1,095,078	662,753	1,409,291	1,486,782	1,207,334	1,317,384	1,458,531	1,437,511	1,600,299	1,808,089
Major Cumulative Bridge (2)	1171	1,297,146	1,268,153	1,263,730	1,284,039	1,298,586	1,324,641	1,367,375	2,512,429	2,692,766	2,827,287
Omitted Personal Property Tax Audits	1177	-	-	-	-	-	109,705	277,640	308,947	30,800	15,278
Reassessment Fund	1187	-	-	-	-	-	-	-	-	-	-
Cumulative Reassessment	1188	749,607	758,342	754,268	770,423	765,113	847,095	1,025,903	1,039,043	1,245,237	1,442,390
Parks & Recreation	1219	1,401,439	1,478,449	1,131,403	1,669,250	1,684,653	1,729,301	1,800,330	1,784,664	1,924,428	1,969,804
Jail Bonds (1)	4600	3,030,039	3,372,301	3,159,138	2,972,875	2,960,966	1,572,259	-	-	-	-
Energy Savings Program	4603	-	-	-	-	-	944,267	768,678	787,697	806,972	824,425
<b>Total - Regular County Funds</b>		<b>44,232,345</b>	<b>45,375,898</b>	<b>45,839,606</b>	<b>47,501,986</b>	<b>49,155,543</b>	<b>50,474,304</b>	<b>50,839,376</b>	<b>51,516,993</b>	<b>54,672,917</b>	<b>55,970,350</b>
<b>Redevelopment Commission Funds</b>											
Wyatt Economic Development Area	4300	85,592	101,189	70,360	50,640	49,068	49,351	40,268	38,928	26,883	23,040
New Carlisle Development Area #2	4301	-	-	-	-	-	-	1,145,135	1,182,300	1,718,172	2,348,857
New Carlisle Development Area #1	4302	1,163,102	974,129	1,117,894	1,138,419	1,483,972	1,889,471	2,036,941	2,173,560	2,128,659	2,776,081
AM General Allocation Area	4401	2,271,399	1,492,290	1,170,302	1,348,196	1,310,005	1,139,702	898,946	569,791	1,451,916	613,026
Northwest Cleveland Road Allocation Area	4402	-	-	-	-	7,804	287,370	346,662	356,799	407,277	425,799
<b>Total - Redevelopment Commission Funds</b>		<b>3,520,093</b>	<b>2,567,609</b>	<b>2,358,556</b>	<b>2,537,255</b>	<b>2,850,850</b>	<b>3,365,895</b>	<b>4,467,953</b>	<b>4,321,377</b>	<b>5,732,907</b>	<b>6,186,803</b>
<b>Grand Total</b>		<b>\$ 47,752,438</b>	<b>\$ 47,943,506</b>	<b>\$ 48,198,162</b>	<b>\$ 50,039,240</b>	<b>\$ 52,006,392</b>	<b>\$ 53,840,199</b>	<b>\$ 55,307,329</b>	<b>\$ 55,838,370</b>	<b>\$ 60,405,824</b>	<b>\$ 62,157,153</b>

- (1) Final Jail Bond payment was made in 2018 which results in the elimination to the dedicated property tax levy in 2019.
- (2) Reestablish Cumulative Capital Development and Major Cumulative Bridge funds property tax rates effective for 2020.

Property tax collections on this schedule include personal property tax collections from Tax Management Associates. These amounts are not included in DLGF and Cender/Dalton reports.

Source: St. Joseph County Accounting Records

**St. Joseph County, Indiana**

**PRINCIPAL PROPERTY TAXPAYERS – CURRENT AND NINE YEARS AGO  
DECEMBER 31, 2022**

Taxpayer	Type of Business	2022			2013		
		Net Assessed Value (2)	Rank	Percent of Total	Net Assessed Value (1)	Rank	Percent of Total
American Electric Power Company (AEP)	Utility	\$ 323,719,500	1	3.05%	\$ 122,146,170	2	1.58%
University of Notre Dame	Private university	161,065,096	2	1.52%	57,280,861	6	0.74%
Edward Rose of Indiana	Apartments and Real Estate	135,220,390	3	1.27%	136,531,590	1	1.76%
I/N Tek - I/N Kote	Steel company	95,683,900	4	0.90%	83,956,900	3	1.08%
St. Joseph Energy/Shared Assets	Utility	84,024,055	5	0.79%	-		
Toscana Realty LLC	Apartments, Commercial, Health Care	68,446,380	6	0.64%	-		
Air Wisconsin	Airline	66,174,810	7	0.62%			
Honeywell International, Inc	Manufacturing	55,920,560	8	0.53%	51,266,270	8	0.66%
Northern Indiana Public Service Company (NIPSCO)	Gas and electric utility	45,923,100	9	0.43%	54,831,660	7	0.71%
Steel Warehouse Co./Lock Joint Tube LLC	Steel processing	42,380,000	10	0.40%	-		
AM General Corporation, LLC	Automotive Manufacturer	-			108,330,371	3	1.40%
AT&T	Utility	-			82,662,980	5	1.07%
Schottenstein Stores Corporation	Shopping center	-			47,501,670	9	0.61%
Wal-Mart Stores East, Inc./Sam's Club	Retail Stores/Consumers Cub	-			37,881,470	10	0.49%
<b>Total Net Assessed Value - Ten Largest Taxpayers</b>		<b>\$ 1,078,557,791</b>		<b>10.15%</b>	<b>\$ 782,389,942</b>		<b>10.09%</b>
<b>Total Net Assessed Value</b>		<b>\$ 10,621,577,325</b>		<b>100.00%</b>	<b>\$ 7,753,967,187</b>		<b>100.00%</b>

- (1) Assessed 2012/pay 2013 information (information not available prior to this period)
- (2) Assessed 2020/pay 2021 information

Source: Baker Tilly and Cender/Dalton, LLC with information provided by the St. Joseph County Auditor's office and the Indiana Department of Local Government Finance (DLGF)

**St. Joseph County, Indiana**

**LOCAL INCOME TAX REVENUE – CASH BASIS  
LAST TEN YEARS**

<b>Year</b>	<b>LIT - Economic Development</b>	<b>LIT - Certified Shares</b>	<b>LIT - Public Safety</b>	<b>LIT - PSAP 911 Center</b>	<b>Total Local Income Taxes</b>	<b>Percent Change</b>
2013	\$ 9,000,415	\$ 8,460,191	\$ 4,138,448	\$ -	\$ 21,599,054	25.00%
2014	9,658,566	9,314,201	4,531,577	-	23,504,344	8.82%
2015	10,079,331	9,611,416	4,635,422	-	24,326,169	3.50%
2016	10,302,238	9,983,016	4,791,181	-	25,076,435	3.08%
2017	11,251,153	10,908,099	5,245,328	-	27,404,580	9.28%
2018	12,661,276	12,801,247	5,941,194	-	31,403,717	14.59%
2019	12,947,102	13,123,775	6,322,171	-	32,393,048	3.15%
2020	13,181,645	13,666,070	6,451,239	-	33,298,954	2.80%
2021	13,014,066	13,371,015	6,513,688	-	32,898,769	-1.20%
2022	12,632,636	9,572,072	6,385,113	10,182,107	38,771,928	17.85%

Local income tax revenue consists of three parts--LIT Economic Development (.4% of salaries), LIT Certified Shares (.6%), and LIT Public Safety (.25%). LIT Economic Development and LIT Certified Shares can be used for any legitimate public purpose. LIT Certified Shares is deposited into the General Fund, while LIT Economic Development is deposited into a separate fund. LIT Public Safety must be used for public safety operating and capital expenses. The County uses LIT Public Safety for expenditures related to the operation of the Sheriff's Department, County Jail and Juvenile Justice Center. Local income revenue has generally increased during the past ten years due to an improving economy and wage growth. A supplemental distribution of local income tax revenue was made to the County and other local units of government during 2018 to 2022 due to a high local income trust balances being held by the State. The State distributes local income taxes to the County every month and the County distributes the money to each local governmental unit based on a report prepared by the Indiana Department of Local Government. The amounts represented above are the County's share of local income taxes. In 2022, the County Council and City of Mishawaka voted to carve out a piece of the local income tax to fund the County's 911 call center. This action provided \$10.2 million dollars in local income to fund the center rather than requiring assessments paid by the County, City of Mishawaka and City of South Bend.

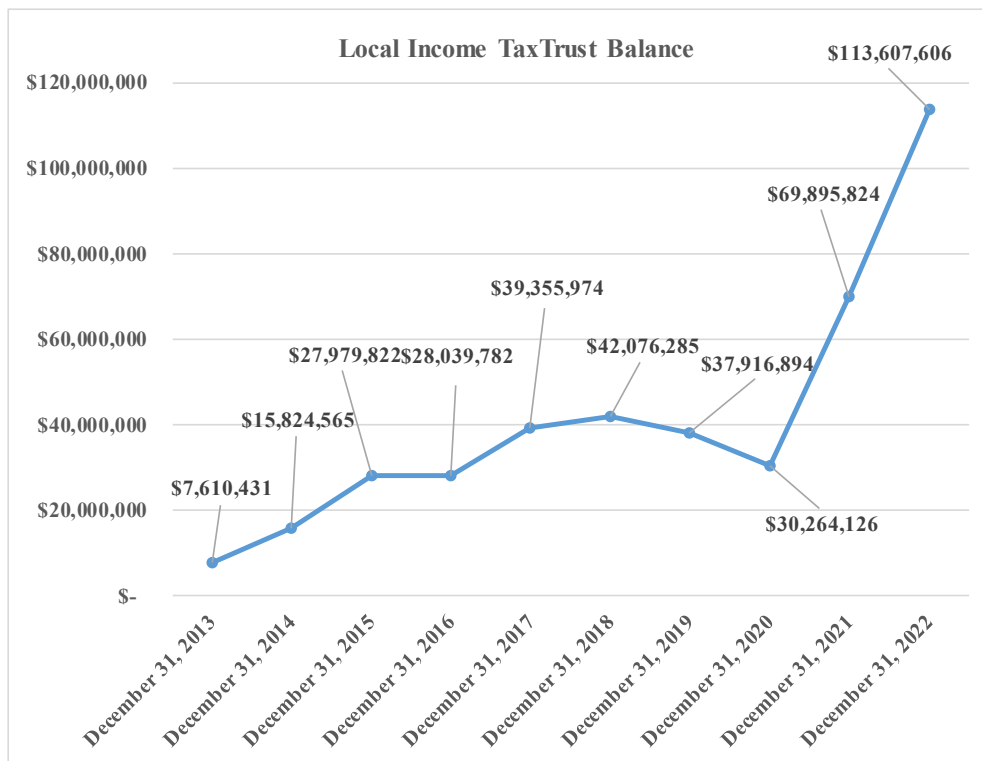
Source: State of Indiana Department of Local Government Finance Local Income Tax Distribution Reports

**St. Joseph County, Indiana**

**LOCAL INCOME TAX TRUST BALANCE WITH THE STATE OF INDIANA – CASH BASIS  
LAST TEN YEARS**

<u>Year</u>	<u>Cash Balance</u>	<u>Amount Change</u>	<u>Percent Change</u>
December 31, 2013	\$ 7,610,431	\$ 7,842,271	3382.6%
December 31, 2014	15,824,565	8,214,134	107.9%
December 31, 2015	27,979,822	12,155,257	76.8%
December 31, 2016	28,039,782	59,960	0.2%
December 31, 2017	39,355,974	11,316,192	40.4%
December 31, 2018	42,076,285	2,720,311	6.9%
December 31, 2019	37,916,894	(4,159,391)	-9.9%
December 31, 2020	30,264,126	(7,652,768)	-20.2%
December 31, 2021	69,895,824	39,631,698	131.0%
December 31, 2022	113,607,606	43,711,782	62.5%

St. Joseph County and other local government units share in a local income tax trust balance maintained by the State of Indiana. The trust balance represents local income taxes that have been withheld from wages by employers and paid to the State that have not been distributed to local units. All local governments share in the fund in proportion to their local income tax distribution amounts. The County share is approximately 24% of the total trust fund balance. A reserve balance of 15% of annual certified distributions (approximately \$18,863,291) must be retained in the trust fund.



Source - State of Indiana Department of Local Government Finance Website - Trust Balance Report

**St. Joseph County, Indiana**

**GASOLINE TAX COLLECTIONS – CASH BASIS  
LAST TEN FISCAL YEARS  
DECEMBER 31, 2022**

<u>Year</u>	<u>LR&amp;S Fund</u>	<u>Highway Restricted Fund</u>	<u>Highway Unrestricted Fund</u>	<u>Total Gas Tax</u>	<u>% Change</u>
2013	\$ 1,475,035	\$ -	\$ 5,302,178	\$ 6,777,213	9.48%
2014	1,498,190	-	6,511,215	8,009,405	18.18%
2015	1,538,228	-	6,515,231	8,053,459	0.55%
2016	1,537,961	-	6,475,204	8,013,165	-0.50%
2017	1,958,781	-	6,913,272	8,872,053	10.72%
2018	2,679,261	-	8,544,292	11,223,553	26.50%
2019	2,720,830	3,929,779	3,929,779	10,580,388	-5.73%
2020	2,601,778	3,737,523	3,737,523	10,076,824	-4.76%
2021	2,829,077	4,128,615	4,128,615	11,086,307	10.02%
2022	2,906,234	4,295,719	4,295,719	11,497,672	3.71%

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 of Indiana. The formula takes into account population, road and street mileage and other factors. Gas tax revenue increased in 2012 - 2015 due to an improving economy. Gas tax remained consistent in 2016. Legislation passed by the Indiana General Assembly in 2017 to increase the gas tax caused large increase seen in 2018. Beginning in 2019, the Highway Fund was required by State law to be separated into two funds-- Highway Restricted and Highway Unrestricted. The restricted fund may only be used for highway construction, reconstruction and preservation purposes. The restricted fund may not be used for regular operating expenditures such as salaries and maintenance. In addition, some changes in the distribution formula have resulted in less gas tax revenue to the County. The gas tax revenue did increase in 2021 and 2022 as a bounce back from COVID-19 in 2020.

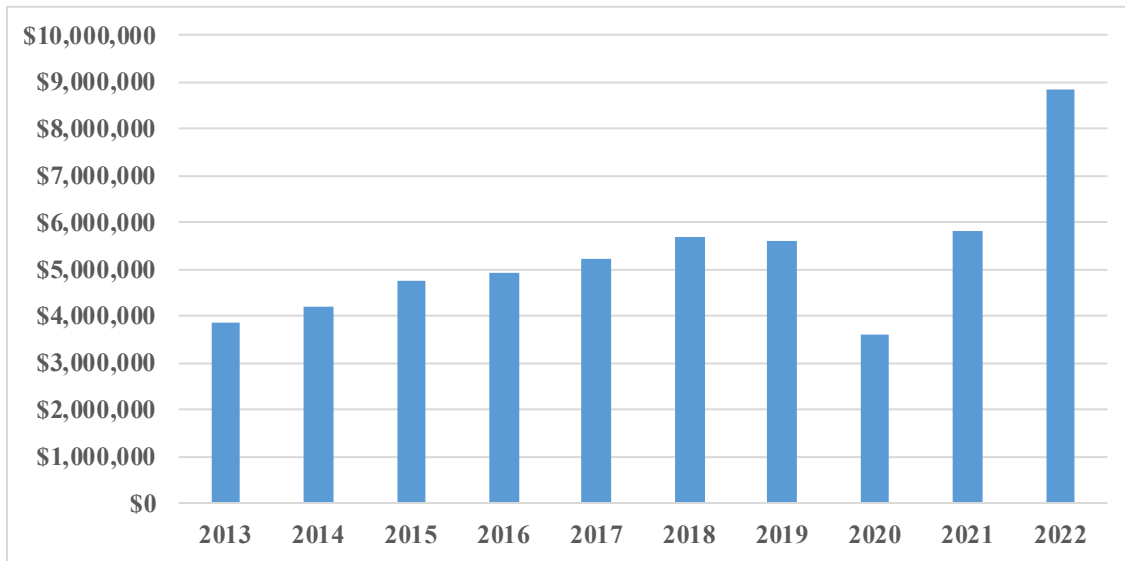
Source: St. Joseph County Accounting Records

**St. Joseph County, Indiana**

**HOTEL/MOTEL TAX COLLECTIONS – CASH BASIS  
LAST TEN FISCAL YEARS  
DECEMBER 31, 2022**

<b>Year</b>	<b>Total Amount</b>	<b>Percent Change</b>
2013	\$ 3,852,302	6.12%
2014	4,179,467	8.49%
2015	4,749,836	13.65%
2016	4,930,183	3.80%
2017	5,239,133	6.27%
2018	5,679,728	8.41%
2019	5,600,831	-1.39%
2020	3,619,880	-35.37%
2021	5,818,371	60.73%
2022	8,816,030	51.52%

St. Joseph County collects and accounts for hotel/motel tax revenue per a tax authorized by the State of Indiana on hotel and other accommodations of less than 30 days. This tax is also referred to as the innkeepers tax. The tax rate was increased from 6% to 8% effective October 31, 2022. The County collects the tax in a custodial relationship for the Hotel/Motel Tax Board of Managers, which is independent of the County, but has some members appointed by the County Council and Commissioners. The tax revenue is used to support local tourism and convention business in the County. Revenue decreased in 2020 due to COVID but has rebounded in 2021 and 2022. Tax revenue has increased in recent years due to youth sports and college football.



Source: St. Joseph County Accounting Records

**St. Joseph County, Indiana**

**WHEEL AND EXCISE SURTAX COLLECTIONS - CASH BASIS  
LAST TEN YEARS**

<b>Year</b>	<b>Excise Surtax</b>	<b>Wheel Tax</b>	<b>Total Amount</b>	<b>Percent Change</b>
2013	\$ 2,802,433	\$ 207,331	\$ 3,009,764	18.10%
2014	2,213,365	197,185	2,410,550	-19.91%
2015	2,931,308	211,638	3,142,946	30.38%
2016	2,746,665	202,966	2,949,631	-6.15%
2017	2,742,820	232,829	2,975,649	0.88%
2018	2,882,217	273,805	3,156,022	6.06%
2019	2,776,505	247,884	3,024,389	-4.17%
2020	2,822,993	162,053	2,985,046	-1.30%
2021	2,925,381	155,041	3,080,422	3.20%
2022	2,863,459	175,659	3,039,118	-1.34%

Effective January 1, 2004, St. Joseph County enacted a wheel tax and annual license excise surtax as allowed by Indiana State law to provide additional funding for road maintenance and repair. Indiana 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. Wheel and surtax revenue has been relatively flat in recent years.

Source: St. Joseph County Accounting Records

## **DEBT CAPACITY**

These schedules contain information to help the reader assess the affordability of the County's current levels of outstanding debt and the County's ability to issue additional debt in the future.

**St. Joseph County, Indiana**

**COMPUTATION OF LEGAL DEBT MARGIN  
DECEMBER 31, 2022**

**County**

Net Assessed Valuation (2021 pay 2022) of Taxable Property	\$	10,621,577,325
Debt limit: 2% of one third thereof		70,810,516
Less Bonds subject to limitation:		
General Obligation (Guaranteed Energy Savings) Bonds, Series 2017		7,275,000
General Obligation (Highway Bond Series 2022)		5,800,000
Economic Development (PSAP) Income Tax Revenue Bonds of 2014		5,495,000
<b>Issuance Margin</b>	<b>\$</b>	<b>52,240,516</b>
Percentage of Debt to Debt Limit		26.22%

**Redevelopment District**

Net Assessed Valuation (2021 pay 2022) of Taxable Property	\$	10,621,577,325
Debt limit: 2% of one third thereof		70,810,516
Less Bonds subject to limitation:		
Redevelopment Special Taxing Bonds, Series 2019		9,375,000
Redevelopment Special Taxing Bonds, Series 2016		6,650,000
<b>Issuance Margin</b>	<b>\$</b>	<b>54,785,516</b>
Percentage of Debt to Debt Limit		22.63%

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.

Source: St. Joseph County Auditor's Office

**St. Joseph County, Indiana**

**LEGAL DEBT MARGIN INFORMATION  
LAST TEN FISCAL YEARS**

	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
<b>Net Assessed Value</b>	<b>\$ 7,753,967,187</b>	<b>\$ 7,612,534,622</b>	<b>\$ 7,864,008,472</b>	<b>\$ 7,906,760,026</b>	<b>\$ 8,201,203,024</b>	<b>\$ 8,478,762,714</b>	<b>\$ 8,836,637,638</b>	<b>\$ 9,509,222,594</b>	<b>\$ 9,964,613,969</b>	<b>\$ 10,621,577,325</b>
<b>County</b>										
Debt Limit (1)	\$ 51,693,115	\$ 50,750,231	\$ 52,426,723	\$ 52,711,734	\$ 54,674,687	\$ 56,525,085	\$ 58,910,918	\$ 63,394,817	\$ 66,430,760	\$ 70,810,516
Total Net Debt Applicable To Limit	<u>8,675,000</u>	<u>16,430,000</u>	<u>25,910,000</u>	<u>23,685,000</u>	<u>25,315,000</u>	<u>18,620,000</u>	<u>17,010,000</u>	<u>15,360,000</u>	<u>13,950,000</u>	<u>18,570,000</u>
Debt Margin	43,018,115	34,320,231	26,516,723	29,026,734	29,359,687	37,905,085	41,900,918	48,034,817	52,480,760	52,240,516
Percentage of Debt Limit	<b>16.78%</b>	<b>32.37%</b>	<b>49.42%</b>	<b>44.93%</b>	<b>46.30%</b>	<b>32.94%</b>	<b>28.87%</b>	<b>24.23%</b>	<b>21.00%</b>	<b>26.22%</b>
<b>Redevelopment District</b>										
Debt Limit (1)	\$ 51,693,115	\$ 50,750,231	\$ 52,426,723	\$ 52,711,734	\$ 54,674,687	\$ 56,525,085	\$ 58,910,918	\$ 63,394,817	\$ 66,430,760	\$ 70,810,516
Total Net Debt Applicable To Limit	<u>12,800,000</u>	<u>8,665,000</u>	<u>5,875,000</u>	<u>2,995,000</u>	<u>9,730,000</u>	<u>8,730,000</u>	<u>17,540,000</u>	<u>17,050,000</u>	<u>16,545,000</u>	<u>16,025,000</u>
Debt Margin	38,893,115	42,085,231	46,551,723	49,716,734	44,944,687	47,795,085	41,370,918	46,344,817	49,885,760	54,785,516
Percentage of Debt Limit	<b>24.76%</b>	<b>17.07%</b>	<b>11.21%</b>	<b>5.68%</b>	<b>17.80%</b>	<b>15.44%</b>	<b>29.77%</b>	<b>26.89%</b>	<b>24.91%</b>	<b>22.63%</b>

(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.

St. Joseph County, Indiana

RATIOS OF OUTSTANDING DEBT BY TYPE  
LAST TEN FISCAL YEARS

Fiscal Year	Governmental Activities					Total Primary Government	2020 Census Population (1)	Debt Per Capita	County Estimated Personal Income (2)	County Debt Percent of Income
	General Obligation Bonds	Revenue Bonds	Mortgage Bonds	Notes/Loans Payable	Leases Payable					
2013	\$ 8,675,000	\$ 13,358,793	\$ 12,400,000	\$ -	\$ 2,079,292	\$ 36,513,085	\$ 267,054	\$ 137	\$ 8,537,254,173	0.43%
2014	7,275,000	22,225,000	9,400,000	-	3,065,642	41,965,642	267,848	157	8,537,254,173	0.49%
2015	5,880,000	27,641,301	9,025,000	-	4,371,122	46,917,423	268,361	175	8,537,254,173	0.55%
2016	4,340,000	34,528,569	6,130,000	-	2,814,934	47,813,503	269,862	177	8,537,254,173	0.56%
2017	13,315,000	30,021,275	3,125,000	-	4,087,206	50,548,481	270,057	187	8,537,254,173	0.59%
2018	11,220,000	26,813,874	-	-	5,646,076	43,679,950	270,972	161	8,537,254,173	0.51%
2019	10,070,000	27,660,953	-	-	18,810,387	56,541,340	271,828	208	8,537,254,173	0.66%
2020	8,890,000	26,462,469	-	-	16,211,672	51,564,141	272,912	189	8,728,544,496	0.59%
2021	7,960,000	25,228,985	-	13,809,157	451,453	47,449,595	272,912	174	8,728,544,496	0.54%
2022	13,075,000	23,981,548	-	10,646,872	343,489	48,046,909	272,234	176	8,864,483,508	0.54%
<b>Percent</b>	<b>27.21%</b>	<b>49.91%</b>	<b>0.00%</b>	<b>22.16%</b>	<b>0.71%</b>	<b>100.00%</b>				

Sources: St. Joseph County Accounting Records and Annual Comprehensive Financial Report (primary government only. Excludes component units) Baker Tilly Annual Continuing Disclosure Reports. Cender & Dalton Financial Advisers.

(1) U.S. Census Bureau, 2010 Census information for 2012-2019; 2020 Census information for 2020-2022.

(2) County Estimated Personal Income - Census Population x Per Capita Annual Personal Income.

St. Joseph County, Indiana

COMPUTATION OF DIRECT AND OVERLAPPING DEBT  
DECEMBER 31, 2022

	Gross Debt	Percentage Applicable to County	Amount Applicable to County	Debt Per Capita	Ratio of Debt/ Net Assessed Value	Ratio of Debt/ Personal Income
<b>Direct Debt:</b>						
<b>St Joseph County</b>						
General Obligation Bonds	\$ 13,075,000	100.00%	\$ 13,075,000			
<b>Total Direct Debt</b>	<b>13,075,000</b>		<b>13,075,000</b>	<b>\$ 48</b>	<b>0.12%</b>	<b>0.08%</b>
<b>Overlapping Debt</b>						
Redevelopment District Special Taxing Bonds of 2019	9,375,000	100.00%	9,375,000			
Redevelopment District Special Taxing Bonds of 2016	6,115,000	100.00%	6,115,000			
South Bend Redevelopment Commission	50,350,000	100.00%	50,350,000			
St. Joseph Airport	5,800,000	100.00%	5,800,000			
John Glenn School Corporation	10,834,280	67.66%	7,330,474			
School City of Mishawaka	36,310,791	100.00%	36,310,791			
New Prairie United School Corporation	52,015,000	35.69%	18,564,154			
Penn-Harris-Madison School Corporation	61,365,092	100.00%	61,365,092			
South Bend Community School Corporation	63,034,971	100.00%	63,034,971			
Union North United School Corporation	20,795,000	52.01%	10,815,480			
St. Joseph County Public Library	15,665,000	100.00%	15,665,000			
Mishawaka Public Library	4,175,000	100.00%	4,175,000			
New Carlisle Public Library	990,000	100.00%	990,000			
Walkerton Public Library	415,000	100.00%	415,000			
City of South Bend	73,920,000	100.00%	73,920,000			
Town of New Carlisle	1,010,000	100.00%	1,010,000			
Town of Walkerton	1,973,781	100.00%	1,973,781			
Olive Township	915,267	100.00%	915,267			
Madison Township	366,220	100.00%	366,220			
Penn Township	3,205,344	100.00%	3,205,344			
Warren Township	18,352,144	100.00%	18,352,144			
Union Township	1,775,000	100.00%	1,775,000			
<b>Total Overlapping Debt and Lease Obligations</b>	<b>438,757,890</b>		<b>391,823,717</b>	<b>\$ 1,439</b>	<b>3.69%</b>	<b>2.37%</b>
<b>Total Direct and Overlapping and Underlying Debt and Lease Obligation Debt</b>	<b>\$ 451,832,890</b>		<b>\$ 404,898,717</b>	<b>\$ 1,487</b>	<b>3.81%</b>	<b>2.45%</b>

**Ratio Factors**

Net Assessed Valuation (2021 payable 2022)	\$ 10,621,577,325
County Population - 2022 Census (1)	272,234
County Per Capita Annual Income 2022 (2)	60,627
Estimated County Personal Income (1 x 2)	\$ 16,504,730,718

Sources:

- (1) U.S. Census Bureau, 2022 estimate
- (2) U.S. Census Bureau
- (3) Cender/Dalton, LLC for overlapping debt information

RATIO OF ANNUAL DEBT SERVICE EXPENDITURES FOR GENERAL OBLIGATION  
 BONDED DEBT TO TOTAL GOVERNMENTAL EXPENDITURES  
 LAST TEN FISCAL YEARS\*  
 DECEMBER 31, 2022

Fiscal Year	Principal	Interest	Total Debt Service	Total Governmental Fund Expenditures	Ratio of Debt Service To Governmental Fund Expenditures
2019	\$ 1,150,000	\$ 265,399	\$ 1,415,399	\$ 172,334,198	0.82%
2020	1,180,000	237,050	1,417,050	165,546,701	0.86%
2021	930,000	208,075	1,138,075	188,594,587	0.60%
2022	685,000	190,700	875,700	214,689,637	0.41%

Source: St. Joseph County Annual GAAP Financial Report.

\*Information is available for 2019 through 2022. Prior to that, the County’s Annual Financial Report was prepared on the non-GAAP regulatory basis of accounting.

Debt -2017 General Obligation Bonds (Guaranteed Energy Savings)

RATIO OF NET GENERAL OBLIGATION BONDED DEBT TO NET ASSESSED VALUATION  
AND NET BONDED DEBT PER CAPITA  
LAST TEN FISCAL YEARS

<u>Tax Year/ Collection Year</u>	<u>Population (1)</u>	<u>Net Assessed Value</u>	<u>Gross General Obligation Bonded Debt</u>	<u>Debt Service Monies Available</u>	<u>Net General Obligation Bonded Debt</u>	<u>Percent of Net GO Bonded Debt To Net Assessed Value</u>	<u>Net GO Bonded Debt Per Capita</u>
2012/2013	266,931	\$ 7,753,967,187	\$ 8,675,000	\$ -	\$ 8,675,000	0.11%	32.50
2013/2014	266,931	7,612,534,622	7,275,000	-	7,275,000	0.10%	27.25
2014/2015	266,931	7,864,008,472	5,880,000	-	5,880,000	0.07%	22.03
2015/2016	266,931	7,906,760,026	4,340,000	-	4,340,000	0.05%	16.26
2016/2017	266,931	8,201,203,024	13,315,000	-	13,315,000	0.16%	49.88
2017/2018	266,931	8,478,762,714	11,220,000	-	11,220,000	0.13%	42.03
2018/2019	266,931	8,836,637,638	10,070,000	156,160	9,913,840	0.11%	37.73
2019/2020	272,912	9,509,222,594	8,890,000	134,512	8,755,488	0.09%	32.57
2020/2021	272,212	9,964,613,969	7,960,000	130,662	7,829,338	0.08%	29.24
2021/2022	272,234	10,621,577,325	13,075,000	249,567	12,825,433	0.12%	47.11

Source

(1) U.S. Census Bureau, 2010 Census (2012 - 2019); Census Bureau Projections (2020 - 2022)

2017 General Obligation (Energy Savings) Bonds  
2022 General Obligation (Highway Garage) Bonds

# **DEMOGRAPHIC AND ECONOMIC INFORMATION**

These schedules offer demographic and economic indicators to help the reader understand the environment within which the City's financial activities take place.

**St. Joseph County, Indiana**

**DEMOGRAPHIC STATISTICS  
LAST TEN YEARS**

<b>Year</b>	<b>St. Joseph County Est. Population (1)</b>	<b>Percent Increase/ (Decrease)</b>	<b>St. Joseph County Median Family Income (2)</b>	<b>Percent Increase/ (Decrease)</b>	<b>St. Joseph County Total Housing Units (3)</b>	<b>Number Increase/ (Decrease)</b>	<b>St. Joseph County Median Home Value (4)</b>	<b>Percent Increase/ (Decrease)</b>	<b>St. Joseph County Median Age (5)</b>	<b>St. Joseph County Unemployment Rate (6)</b>	<b>St. Joseph County Poverty Rate (7)</b>
2013	267,054	0.21%	\$40,978	-9.44%	\$103,404	1,791	\$104,200	-10.56%	36.9	8.5%	20.4%
2014	267,848	0.30%	46,388	13.20%	101,296	(2,108)	112,800	8.25%	36.5	6.5%	17.2%
2015	268,361	0.19%	46,881	1.06%	98,835	(2,461)	122,600	8.69%	36.2	5.0%	16.9%
2016	269,862	0.56%	48,960	4.43%	97,071	(1,764)	126,900	3.51%	36.5	4.5%	16.3%
2017	270,057	0.07%	52,188	6.59%	98,705	1,634	126,600	-0.24%	36.9	3.5%	15.9%
2018	270,972	0.34%	54,674	4.76%	107,730	9,025	136,500	7.82%	37.0	3.5%	13.0%
2019	271,828	0.32%	53,881	-1.45%	105,250	(2,480)	136,800	0.22%	36.9	3.5%	15.7%
2020	272,912	0.40%	54,896	1.88%	105,250	-	136,800	0.00%	36.9	8.4%	15.7%
2021	272,912	0.00%	58,400	6.38%	118,288	13,038	142,300	4.02%	36.9	4.2%	14.3%
2022	272,234	-0.25%	60,627	3.81%	118,490	202	165,700	16.44%	36.8	3.4%	13.2%

Sources:

- (1) U.S. Census Bureau, <https://datacensus.gov>.
- (2) Economic Research. Fred Economic Data. <fred.stlouisfed.org> (2011 to 2019). Information for 2020 is not available. U.S. Census Bureau data as presented on <https://worldpopulationreview.com> (2021-2022)
- (3) U.S. Census Bureau, <https://datacensus.gov>. Total occupied housing units includes homeowners and renters.
- (4) U.S. Census Bureau, <https://datacensus.gov>.
- (5) U.S. Census Bureau, <https://datacensus.gov>.
- (6) Economic Research. Fred Economic Data. <fred.stlouisfed.org> (2011 to 2019 and 2021 - 2022). U.S. Census Bureau, <https://datacensus.gov> for 2020.
- (7) U.S. Census Bureau, <https://datacensus.gov>.

# St. Joseph County, Indiana

## EMPLOYMENT BY TYPE AND INDUSTRY LAST TEN YEARS

Description	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Total employment</b>	165,629	168,314	171,852	175,721	176,231	178,811	181,357	169,239	171,164	177,318
<b>By Type:</b>										
Wage and salary employment	136,105	138,475	141,683	144,810	145,127	146,253	148,194	136,296	137,352	140,035
Proprietors employment	29,524	29,839	30,169	30,911	31,104	32,558	33,163	32,943	33,812	37,283
Farm proprietors employment	1,310	1,303	1,295	1,292	1,277	1,210	1,212	1,200	1,190	1,156
Nonfarm proprietors employment	28,214	28,536	28,874	29,619	29,827	31,348	31,951	31,743	32,622	36,127
<b>By Industry:</b>										
<b>Farm employment</b>	<b>1,692</b>	<b>1,686</b>	<b>1,690</b>	<b>1,674</b>	<b>1,633</b>	<b>1,620</b>	<b>1,620</b>	<b>1,559</b>	<b>1,530</b>	<b>1,520</b>
<b>Nonfarm employment</b>	<b>163,937</b>	<b>166,628</b>	<b>170,162</b>	<b>174,047</b>	<b>174,598</b>	<b>177,191</b>	<b>179,737</b>	<b>167,680</b>	<b>169,634</b>	<b>175,798</b>
Private nonfarm employment	147,148	150,006	153,455	157,232	157,803	160,477	162,993	151,379	153,688	160,101
Forestry, fishing, and related activities	287	(D)	(D)	(D)	(D)	(D)	323	(D)	(D)	(D)
Mining	173	(D)	(D)	(D)	(D)	(D)	93	(D)	(D)	(D)
Utilities	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)
Construction	6,811	6,827	7,341	7,736	8,216	8,308	8,581	8,393	8,614	8,802
Manufacturing	17,139	17,523	18,098	18,444	18,670	18,422	17,983	16,359	16,159	16,338
Wholesale trade	6,870	7,265	7,477	7,678	7,064	6,978	7,300	6,998	7,128	7,564
Retail trade	17,612	17,735	17,912	18,186	17,968	17,794	17,848	17,077	17,237	17,482
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)
Information	2,265	2,266	2,147	2,053	1,993	2,001	1,872	1,658	1,773	2,027
Finance and insurance	6,212	6,055	6,143	6,188	6,668	6,435	6,761	6,786	6,985	7,699
Real estate and rental and leasing	6,064	6,271	6,225	6,502	6,423	6,621	6,724	(D)	6,816	7,868
Professional, scientific, and technical services	7,411	7,419	7,805	(D)	8,149	8,412	8,731	8,538	8,724	9,320
Management of companies and enterprises	2,194	2,331	2,390	(D)	2,801	2,761	2,802	(D)	2,803	(D)
Administrative and waste management services	7,785	8,142	8,169	8,657	8,442	8,432	8,716	(D)	8,213	(D)
Educational services	(D)	(D)	(D)	15,284	(D)	15,575	(D)	(D)	(D)	12,583
Health care and social assistance	(D)	(D)	(D)	23,679	(D)	23,654	(D)	(D)	(D)	23,834
Arts, entertainment, and recreation	2,809	2,749	2,742	2,852	3,132	4,118	4,070	3,347	3,685	3,925
Accommodation and food services	12,189	12,348	12,811	13,248	13,200	13,880	13,512	11,409	11,970	12,914
Other services, except government	9,939	10,316	10,385	10,569	10,512	10,516	10,858	9,775	9,797	10,458
<b>Government and government enterprises</b>	<b>16,789</b>	<b>16,622</b>	<b>16,707</b>	<b>16,815</b>	<b>16,795</b>	<b>16,714</b>	<b>16,744</b>	<b>16,301</b>	<b>15,946</b>	<b>15,697</b>
Federal, civilian	1,010	962	944	952	972	953	952	987	918	891
Military	990	1,002	1,023	1,005	972	932	937	884	883	818
State and local	14,789	14,658	14,740	14,858	14,851	14,829	14,829	14,430	14,145	13,988
State government	3,272	3,096	3,077	3,109	3,128	2,822	3,158	3,063	2,950	2,802
Local government	11,517	11,562	11,663	11,749	11,723	(D)	11,697	11,367	11,195	11,186

Source: Bureau of Local Economic Analysis (<https://www.bea.gov>) - South Bend - Mishawaka Metropolitan Statistical Area

(D) - information not shown on Bureau of Local Economic Analysis website to avoid disclosure of confidential information. Estimates are included in higher-level totals.

St. Joseph County, Indiana

PRINCIPAL EMPLOYERS – CURRENT AND NINE YEARS AGO  
DECEMBER 31, 2022

Employer	Type of Business	2022			2013		
		Number of Employees	Percent of Total	Rank	Number of Employees	Percent of Total	Rank
University of Notre Dame	Higher education	7,000	4.50%	1	5,000	3.30%	1
Beacon Health System (Memorial)	Health care	5,200	3.34%	2	4,000	2.64%	2
South Bend Community School Corp	Public schools	3,500	2.25%	3	3,672	2.42%	3
City of South Bend	Government	3,000	1.93%	4	1,388	0.92%	7
Press Ganey Associates, Inc.	Health care	3,000	1.93%	5	-	-	
Saint Joseph Regional Medical Center Inc.	Health care	3,000	1.93%	6	2,500	1.65%	4
Air Wisconsin Airlines, LLC	Regional Airline	1,500	0.96%	7	-	-	
St. Joseph County	Government	1,287	0.83%	8	1,239	0.82%	9
The South Bend Clinic LLP	Health care	1,000	0.64%	9	-	-	
AM General Corporation	Manufacturing/Assembly	1,000	0.64%	10	2,000	1.32%	5
Indiana University South Bend	Higher education	-	-		1,445	0.95%	6
St. Joseph County	Government	-	-		1,248	0.82%	8
Penn-Harris-Madison School Corporation	Public schools	-	-		1,179	0.78%	10
<b>Total Number of Employees</b>		<b>29,487</b>	<b>18.95%</b>		<b>23,671</b>	<b>15.63%</b>	
<b>Total Area Employment</b>		<b>155,614</b>	<b>100.00%</b>		<b>151,440</b>	<b>100.00%</b>	

Source - Baker Tilly LLC (2013); South Bend-Elkhart Regional Partnership (southbendelkhart.org)

Source - Bureau of Local Economic Analysis (https://www.bea.gov) - GDP & Personal Income St. Joseph County, IN

Source - St. Joseph County Payroll Records

St. Joseph County, Indiana

FINANCIAL INSTITUTIONS  
DECEMBER 31, 2022

Year	Banks/Savings Institutions		Credit Unions		Total Local Branches	Total Deposits	Percent Increase (Decrease)
	Local Branches	Deposits	Local Branches	Deposits			
2013	71	\$ 5,007,675	35	\$ 2,884,548	106	7,892,223	7.94%
2014	70	3,813,374	35	2,915,353	105	6,728,727	-14.74%
2015	72	3,754,435	35	3,139,034	107	6,893,469	2.45%
2016	70	4,050,616	36	3,291,315	106	7,341,931	6.51%
2017	66	4,418,344	36	3,481,335	102	7,899,679	7.60%
2018	66	4,801,604	37	3,225,192	103	8,026,796	1.61%
2019	62	4,661,605	37	4,068,187	99	8,729,792	8.76%
2020	54	4,513,427	37	4,984,324	91	9,497,751	8.80%
2021	53	5,207,377	38	6,064,638	91	11,272,015	18.68%
2022	62	5,643,606	39	6,385,983	101	12,029,589	6.72%

Banks		Credit Unions			
1st Source Bank	\$ 3,000,974	53.17%	Everwise (Teacher's Credit Union)	\$ 4,174,276	65.37%
Lake City Bank	491,671	8.71%	Notre Dame Federal Credit Union	878,014	13.75%
PNC Bank	531,246	9.41%	Community Wide Credit Union	609,194	9.54%
JP Morgan Chase Bank	446,900	7.92%	INOVA	533,520	8.35%
Key Bank	237,426	4.21%	AAA Federal Credit Union	69,120	1.08%
Northwest Bank	227,393	4.03%	Policemen's Federal Credit Union	70,656	1.11%
Fifth Third Bank	236,871	4.20%	South Bend Firefighters Federal Credit Union	41,817	0.65%
Old National Bank	186,987	3.31%	South Bend Transit Federal Credit Union	3,402	0.05%
Others	284,138	5.03%	Others	5,984	0.09%
<b>Total</b>	<b>\$ 5,643,606</b>	<b>100.00%</b>		<b>\$ 6,385,983</b>	<b>100.00%</b>

Sources:  
Federal Deposit Insurance Corporation Website (www.fdic.gov). Analysis. FDIC Quarterly Banking Profile. Summary of Deposits. Indiana. St. Joseph County. Inside of Market.

National Credit Union Association Website (www.ncua.gov). Research a Credit Union. Enter City (South Bend). Select View for each credit union. Call Report. Select Year End Date (December 31). Download Call Report Form 5300. Total Shares and Deposits is on page 3. View Branch Information. Count number of local branches in St. Joseph County and Elkhart County.  
Number of credit union branches is estimated for 2020 and prior years.

## **OPERATING INFORMATION**

These schedules contain service and infrastructure data to help the reader understand how the information in the County's financial report relates to the services the County provides and the activities it performs.

**St. Joseph County, Indiana**

**CAPITAL ASSET AND INFRASTRUCTURE STATISTICS BY FUNCTION/PROGRAM  
LAST TEN FISCAL YEARS**

<b>Function/program</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Police</b>										
Stations	3	3	3	3	3	3	3	3	3	3
Number of Vehicles (marked & unmarked)	186	186	186	186	186	187	187	195	198	198
<b>Solid Waste</b>										
Collection Sites	1	1	1	1	1	2	2	2	2	2
<b>Public Works</b>										
Streets (miles)	1,159	1,159	1,146	1,142	1,140	1,140	1,140	1,132	1,132	1,132
Streetlights	41	41	41	41	41	41	41	41	41	41
Traffic signals	36	36	36	36	36	36	36	37	37	37
Vehicles	106	103	117	122	115	135	92	100	100	100
<b>Parks and recreation</b>										
Acreage Owned	1,630	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258
Number of Parks	10	9	9	9	9	9	9	9	9	9
Playgrounds	6	6	6	6	6	6	6	6	6	6

Sources: Various County departments (information for Public Works not available for 2022)

**St. Joseph County, Indiana**

**OPERATING INDICATORS BY FUNCTION/PROGRAM  
LAST TEN FISCAL YEARS**

Function/ Program	As of December 31									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Police</b>										
Physical arrests	4,680	4,180	4,314	4,783	5,088	6,133	6,289	5,122	6,076	6,151
Traffic violations	5,260	4,675	3,562	3,800	2,746	1,705	3,836	2,280	2,523	n/a
<b>Solid Waste</b>										
Household hazardous waste collected (lbs)	537,756	724,447	756,372	997,253	1,031,435	1,259,641	1,464,801	1,343,366	1,384,438	n/a
<b>Public Works</b>										
Street resurfacing (miles)	32	30	35	25	32	25	26	26	25	n/a
Potholes repaired (tonnage)	n/a	2,115	2,481	1,704	2,058	1,992	2,404	2,028	1,643	n/a
<b>Probate Court - CASA Program (Court Appointed Special Advocates)</b>										
Number of CASA Volunteers	135	137	125	143	142	144	142	149	149	n/a
Number of children served by CASA	286	288	292	291	431	484	560	895	871	n/a
<b>Superior Court</b>										
Number of jury trials (1)	130	120	127	132	128	137	122	50	37	n/a
<b>Health Department</b>										
Number of programs	54	56	58	59	65	68	69	74	78	78
Number of vital records provided (i.e. birth certificate, death certificate)	27,929	26,500	33,000	31,645	32,998	34,564	34,320	27,910	37,580	33,379
<b>Parks and Recreation:</b>										
Miles of unpaved hiking trails	-	-	-	-	-	-	-	-	30	30
Miles of paved hiking trails	-	-	-	-	-	-	-	-	2	2

Sources: Various County departments (information not available from Public Works for 2022)

(1) Jury trials much lower during 2020 and 2021 due to the COVID-19 pandemic.

**St. Joseph County, Indiana**

**NUMBER OF COUNTY GOVERNMENT EMPLOYEES BY DEPARTMENT  
LAST TEN FISCAL YEARS**

Department Name	As of December 31									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Clerk	69	66	65	65	57	57	56	55	52	50
County Auditor (7)	21	23	23	23	25	28	28	27	32	21
County Treasurer	12	11	11	11	11	11	10	10	10	9
County Recorder	6	5	6	6	6	6	6	6	6	6
County Police (1)	180	180	165	165	159	166	175	176	181	172
County Jail	118	119	124	149	140	130	143	145	121	118
Purdue Extension	3	2	2	3	3	2	2	3	2	3
Emergency Management Agency	3	3	3	3	5	4	5	3	3	2
Archives	6	5	6	5	5	6	5	4	5	5
County Coroner	5	5	5	4	5	7	7	6	5	6
County Assessor	30	27	32	34	34	35	33	36	36	36
PSAP 911 Center (1)	-	-	-	69	72	78	80	71	71	72
Information Technology	-	-	-	-	-	-	-	-	-	8
Prosecuting Attorney	80	84	85	84	82	83	85	87	81	85
Circuit Court	12	13	14	13	15	14	13	13	13	13
Superior Court	28	29	32	33	37	36	37	36	35	37
County-City Bldg. Maintenance	33	33	32	35	34	34	35	25	23	28
County Engineer (2) (3)	17	15	14	15	13	14	-	-	-	-
Adult Probation	35	35	34	36	39	38	38	41	41	42
Juvenile & Probate Court (4)	58	53	55	55	57	57	52	36	34	38
Soil & Water Conservation	3	3	3	3	3	3	2	3	3	3
Voter Registration	7	7	8	6	5	5	8	8	8	6
County Jail Maintenance	7	7	7	7	6	6	6	7	6	6
Portage Manor	52	50	48	47	51	47	47	48	38	48
Weights & Measures	2	2	2	2	2	2	2	2	3	3
Area Plan Commission (3)	7	5	8	8	6	10	-	-	-	0
NIHS Museum	3	3	3	3	3	3	3	3	3	3

**St. Joseph County, Indiana**

NUMBER OF COUNTY GOVERNMENT EMPLOYEES BY DEPARTMENT  
LAST TEN FISCAL YEARS

Department Name	As of December 31									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Commissioners (1)	22	26	87	23	21	21	17	21	20	21
County Council	11	11	11	11	11	11	11	11	11	11
Public Defenders	32	32	32	32	32	32	32	33	33	33
Historic Preservation (5)	2	2	1	2	2	-	-	-	-	-
Courthouse Maintenance	3	3	3	3	2	2	3	4	4	4
Juvenile Probation (4)	-	-	-	-	-	-	-	26	25	20
Solid Waste Management (6)	-	-	-	-	-	-	-	7	6	7
Prosecutor Title IV-D	40	40	38	42	43	41	38	38	34	37
Juvenile Justice Center	86	75	75	70	70	69	71	85	77	78
Domestic Relations	9	7	8	6	6	6	6	6	6	6
Health Department	51	45	48	46	47	48	50	52	75	70
CSAP	15	15	14	14	15	14	14	12	12	12
Parks & Recreation	41	43	43	62	55	43	42	42	41	41
Highway Department	77	73	73	83	89	88	70	57	50	57
Infrastructure, Planning, Growth (3)	-	-	-	-	-	-	27	27	25	23
Ducomb Center	47	51	50	51	56	53	51	45	41	37
Penn Township Assessor	6	6	7	5	6	6	7	7	7	7
	-	-	-	-	-	-	-	-	-	-
	<b>1,239</b>	<b>1,214</b>	<b>1,277</b>	<b>1,334</b>	<b>1,330</b>	<b>1,316</b>	<b>1,317</b>	<b>1,324</b>	<b>1,279</b>	<b>1,287</b>

Source - County Payroll Records - Final pay date of each year (includes full-time, part-time and temporary positions)

- (1) Dept 005, 034, 013** St Joseph Cty 911 dispatch was paid out of Dept 5, County Police from 2011 thru 2014. Starting January 1, 2015, all dispatch centers in St Joseph County, City of South Bend and City of Mishawaka were combined and paid out of Dept 34, Commissioners. The 911 Center started its own Dept 13 on January 1, 2016. South Bend and Mishawaka are assessed an annual fee to help support the combined 911 Dispatch Center.
- (2) Dept 022, 023, 007** Dept 22 County Drainage and Dept 07 Surveyor/Drainage Board are paid out of Dept 23 County Engineer.
- (3) Dept 023, 032** Dept 23, Engineer and Dept 32 joined newly established Dept 70 Infrastructure, Planning and Growth (IPG) on January 1, 2019
- (4) Dept 025, 039** Dept 39 Juvenile Probation was paid from Dept 25 Juvenile & Probate Court from 2011 thru 2019. Starting January 1, 2020, Juvenile Probation was moved to a separate department.
- (5) Dept 037** Dept 37 Historic Preservation moved to the City of South Bend under an interlocal agreement on January 1, 2018.
- (6) Dept 041** Dept 41 the Solid Waste Management District accounting and payroll were performed by St Joseph County under an interlocal agreement on January 1, 2020..Solid Waste is reported as a discrete component unit in the County's Annual Audited Financial Report
- (7) Dept 002** A consolidation of departmental Information Technology employees and expenditures occurred under the Auditor's Office effective January 1, 2017.

**INSURANCE COVERAGE  
DECEMBER 31, 2022**

<u>Type of Coverage</u>		<u>Limits of Liability</u>	<u>Estimated Annual Premium</u>
<b>Liability</b>	1/1/22-7/1/23		
Retention/Deductible		\$1,000,000	
Comprehensive General Liability		\$5,000,000	\$374,125 - Premium
Police Professional Liability		\$5,000,000	Included
Auto Liability		\$5,000,000	Included
Premises Liability		\$5,000,000	Included
<b>Cyber Liability (1)</b>	12/20/22 -12/20/23	\$1,000,000 \$25,000 deductible	\$41,529 - Premium
<b>Crime</b>			
Public Employee Dishonesty	8/1/22-8/1/23	\$1,000,000	\$10,618 - Premium
<b>Property</b>	7/1/22-7/1/23		
All risk blanket building & contents		\$332,573,377	\$238,683 - Premium
Business Income/Extra Expense		\$5,000,000	Included in above
Machinery Breakdown		Included in above	Included in above
Fine Arts		\$100,000	Included in above
Valuable Papers & Records		\$250,000	Included in above
Contractors Equipment		Self Insured	NA
Flood Insurance Flood Zone A	7/1/22-7/1/23	\$2,500,000	Included in above
<b>Other</b>	8/31/22-7/1/23		
Workers Compensation		Statutory	Self-Insured
Third Party Fee		Statutory	\$90,500 - Annual Fee
Excess Over Self-insured		Statutory	\$95,802 - Premium
\$450,000 Retention Each Accident			
<b>Med Mal</b>	9/7/22-9/7/23	\$500,000	\$72,485 - Premium
<b>AJG Risk Management Fee</b>	1/1/22-1/1/23		\$10,000 - Premium

**(1) County did not have Cyber coverage in 2022.**

Source: Gallagher (the County's insurance broker and adviser)




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# **St. Joseph County**

## **Single Audit Report**

For the Year Ended December 31, 2022

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# St. Joseph County

December 31, 2022

## Contents

Schedule of Expenditures of Federal Awards .....	1
Notes to Schedule of Expenditures of Federal Awards.....	3
Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with <i>Government Auditing Standards</i> - Independent Auditor's Report .....	4
Report on Compliance for Each Major Federal Program; Report on Internal Control Over Compliance; and Report on Schedule of Expenditures of Federal Awards Required by Uniform Guidance - Independent Auditor's Report.....	6
Schedule of Findings and Questioned Costs.....	10
Summary Schedule of Prior Audit Findings.....	14

# St. Joseph County

## Schedule of Expenditures of Federal Awards

### Year Ended December 31, 2022

Federal Grantor Agency Cluster Title/Program Title/Project Title	Pass-Through Entity or Direct Grant	Federal Assistance Listing Number	Pass-Through Entity (or Other) Identifying Number	Pass-Through To Subrecipient	Total Federal Awards Expended
<b><u>U.S. DEPARTMENT OF AGRICULTURE</u></b>					
<b>Child Nutrition Cluster</b>					
School Breakfast Program	Indiana Department of Education	10.553	12345	\$ -	\$ 55,967
National School Lunch Program	Indiana Department of Education	10.555	12345	-	109,677
National School Lunch Program	Indiana Department of Education	10.555	12345	-	7,450
<b>Total Child Nutrition Cluster</b>				-	173,094
<b>Total U.S. Department Of Agriculture</b>				-	173,094
<b><u>U.S. DEPARTMENT OF COMMERCE</u></b>					
<b>Employment Service Cluster</b>					
Investments for Public Works and Economic Development Facilities	Indiana Department of Economic Development	11.300	06-01-06128;URI112523	-	35,070
<b>Total Economic Development Cluster</b>				-	35,070
<b>Total U.S. Department Of Commerce</b>				-	35,070
<b><u>U.S. DEPARTMENT OF TRANSPORTATION</u></b>					
<b>Highway Planning and Construction Cluster</b>					
Highway Planning and Construction	Indiana Department of Transportation	20.205	Des. 1593056	-	61,965
Highway Planning and Construction	Indiana Department of Transportation	20.205	Des. 1400296	-	205,301
Highway Planning and Construction	Indiana Department of Transportation	20.205	Des. 1900448	-	42,480
Highway Planning and Construction	Indiana Department of Transportation	20.205	Des. 1702832	-	16,143
Highway Planning and Construction	Indiana Department of Transportation	20.205	Des. 1400638	-	45,957
Highway Planning and Construction	Indiana Department of Transportation	20.205	Des. 1400639	-	341,870
Highway Planning and Construction	Indiana Department of Transportation	20.205	Des. 2100024	-	62,471
<b>Total Highway Planning and Construction Cluster</b>				-	776,187
<b>Total U.S. Department of Transportation</b>				-	776,187
<b><u>U.S. DEPARTMENT OF JUSTICE</u></b>					
Crime Victim Assistance	Indiana Criminal Justice Institute	16.575	VOCA-2020-00086, VOCA-2022-0003	-	91,099
Crime Victim Assistance	Indiana Criminal Justice Institute	16.575	2018-V2-GX-0031, 2019-V2-GX-001	-	141,571
Crime Victim Assistance	Indiana Criminal Justice Institute	16.575	2020-V2-GX-0011	-	32,565
				-	265,235
Equitable Sharing - Sheriff Federal DEA	Direct Grant	21.016	Direct Grant	-	58,463
Economic, High-tech, and Cyber Crime Prevention	University of Notre Dame	16.752	2019-DF-B X-K004	-	79,117
Domestic Violence Grant	Indiana Criminal justice Institute	16.050	2020-V3-GX-0042	-	37,803
STOP Violence Against Women Act	Indiana Criminal Justice Institute	16.588	VOCA2020-00086, VOCA-2022-0003	-	173,146
<b>Total U.S. Department of Justice</b>				-	613,764

(Continued)

# St. Joseph County

## Schedule of Expenditures of Federal Awards

### Year Ended December 31, 2022

Federal Grantor Agency Cluster Title/Program Title/Project Title	Pass-Through Entity or Direct Grant	Federal Assistance Listing Number	Pass-Through Entity (or Other) Identifying Number	Pass-Through To Subrecipient	Total Federal Awards Expended
<b><u>U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES</u></b>					
Public Health Emergency Preparedness	Indiana State Department of Health	93.069	NU90TP92 2052	\$ -	\$ 38,900
COVID-19 Immunization Cooperative Agreements	Indiana State Department of Health	93.268	NH23IP922 631	-	582,215
COVID-19 Cooperative Agreement for Emergency Resposne: Public Health Crisis Resposne	Indiana State Department of Health	93.354	NU90TP922179	-	18,148
COVID-19 Community Health Workers for Public Health Response and Resilient	CDC	93.495	1NU58DP00 7002-01-00	-	829,677
Child Support Enforcement	Indiana Department of Child Services	93.563	1904INCE ST	-	4,463,925
<b>Total U.S. Department of Health and Human Services</b>				<u>-</u>	<u>5,932,865</u>
<b><u>U.S. DEPARTMENT OF THE TREASURY</u></b>					
COVID-19 Emergency Rental Assistance Program	Direct Grant	21.023	Direct Grant	60,887	336,077
COVID-19 Emergency Rental Assistance Program	Direct Grant	21.023	Direct Grant	1,850,046	1,850,046
COVID-19 Emergency Rental Assistance Program	Indiana Housing and Community Development Authority (IHCD)	21.023	ERA-1-004	31,078	1,531,959
				<u>1,942,011</u>	<u>3,718,082</u>
COVID-19 State and Local Fiscal Recovery Funds	Direct Grant	21.027	Direct Grant	7,889,022	16,906,680
COVID-19 State and Local Fiscal Recovery Funds	Direct Grant	21.027	Direct Grant	-	27,475
				<u>7,889,022</u>	<u>16,934,155</u>
<b>Total U.S. Department Of The Treasury</b>				<u>9,831,033</u>	<u>20,652,237</u>
<b><u>U.S. Department of Transit</u></b>					
PM Transportation Mobility Grant	South Bend Public Transportation Corporation	20.513	Unknown	-	21,562
<b>Total U.S. Department of Transit</b>				<u>-</u>	<u>21,562</u>
<b><u>U.S. Department of Homeland Security</u></b>					
Emergency Management Performance Grants	Indiana Department of Homeland Security	97.042	FY 2021 EMPG Program	-	46,432
Voluntary Home Buy-out Program	Indiana Department of Transportation	97.047	PDMC-PJ-05-IN-2018-001	-	284,839
Homeland Security Grant Program	Indiana Department of Homeland Security	97.067	IHSFG-2021-AED	-	3,882
<b>Total U.S. Department of Homeland Security</b>				<u>-</u>	<u>335,153</u>
<b><u>U.S. Department of Housing &amp; Urban Development</u></b>					
Community Development Block Grants/State's Program and Non-Entitlement Grants in Hawai	Office of Community and Rural Affairs (OCRA)	14.228	A192-21-FSSA-CV2-211	-	69,028
<b>Total U.S. Department of Housing &amp; Urban Development</b>				<u>-</u>	<u>69,028</u>
<b><u>Center for Disease Control</u></b>					
Health TB Elimination	Indiana Department of Health	93.116	6NU52PS910179-01-03	-	46,779
<b>Total Center for Disease Control</b>				<u>-</u>	<u>46,779</u>
<b>Total Expenditures of Federal Awards</b>				<u>\$ 9,831,033</u>	<u>\$ 28,655,739</u>

The accompanying notes are an integral part of the Schedule of Expenditures of Federal Awards.

**St. Joseph County**  
**Notes to Schedule of Expenditures of Federal Awards**  
**Year Ended December 31, 2022**

***Notes to Schedule***

1. The accompanying schedule of expenditures of federal awards (Schedule) includes the federal award activity of St. Joseph County, Indiana (County) under programs of the federal government for the year ended December 31, 2022. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of the County, it is not intended to and does not present the financial position, changes in net position or cash flows of the County.

Expenditures reported on the Schedule are reported on the cash basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance or other applicable regulatory guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement. For reimbursement grants passed through the State of Indiana, in accordance with Uniform Guidance, the award is deemed to be expended when evidence of approval is received from the State.

2. The County has elected not to use the 10% de minimis indirect cost rate allowed under the Uniform Guidance.
3. The County had no federal loans they were administering as of December 31, 2022.
4. The accompanying Schedule does not include expenditures related to federal awards administered by discretely presented component units of the County because their federal awards programs are reported upon separately.



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## **Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards***

### **Independent Auditor's Report**

Board of Commissioners  
St. Joseph County, Indiana  
South Bend, Indiana

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States (*Government Auditing Standards*), the governmental activities, the aggregate discretely presented component units, each major fund and the aggregate remaining fund information of St. Joseph County, Indiana (County), as of and for the year ended December 31, 2022, and the related notes to the financial statements, which collectively comprise the County's basic financial statements, and have issued our report thereon dated December 22, 2023, which contained an emphasis of matter paragraph related to the correction of an error.

#### ***Report on Internal Control Over Financial Reporting***

In planning and performing our audit of the financial statements, we considered the County's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the County's internal control. Accordingly, we do not express an opinion on the effectiveness of the County's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies, and therefore, material weaknesses or significant deficiencies may exist that were not identified. We identified a certain deficiency in internal control, described in the accompanying schedule of findings and questioned costs as item 2022-001 that we consider to be a material weakness.

## ***Report on Compliance and Other Matters***

As part of obtaining reasonable assurance about whether the County's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

## ***County's Response to Findings***

*Government Auditing Standards* requires the auditor to perform limited procedures on the County's response to the findings identified in our audit and described in the accompanying schedule of findings and questioned costs. The County's response was not subjected to the other auditing procedures applied in the audit of the financial statements, and accordingly, we express no opinion on the response.

## ***Purpose of This Report***

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

**FORVIS,LLP**

Fort Wayne, Indiana  
December 22, 2023



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## **Report on Compliance for Each Major Federal Program; Report on Internal Control Over Compliance; and Report on Schedule of Expenditures of Federal Awards Required by Uniform Guidance**

### **Independent Auditor's Report**

Board of Commissioners  
St. Joseph County  
South Bend, Indiana

#### **Report on Compliance for Each Major Federal Program**

##### ***Opinion on Each Major Federal Program***

We have audited the County's (County) compliance with the types of compliance requirements identified as subject to audit in the *OMB Compliance Supplement* that could have a direct and material effect on each of the County's major federal programs for the year ended December 31, 2022. The County's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the County complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2022.

##### ***Basis for Opinion on Each Major Federal Program***

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*); and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the "Auditor's Responsibilities for the Audit of Compliance" section of our report.

We are required to be independent of the County and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the County's compliance with the compliance requirements referred to above.

##### ***Responsibilities of Management for Compliance***

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the County's federal programs.

## ***Auditor's Responsibilities for the Audit of Compliance***

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the County's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the County's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the County's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the County's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the County's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

### ***Other Matters***

The results of our auditing procedures disclosed instances of noncompliance which are required to be reported in accordance with the Uniform Guidance and which are described in the accompanying schedule of findings and questioned costs as items 2022-002 and 2022-003. Our opinion on each major federal program is not modified with respect to these matters.

*Government Auditing Standards* requires the auditor to perform limited procedures on the County's response to the noncompliance findings identified in our audit described in the accompanying schedule of findings and questioned costs. The County's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response. The County is responsible for preparing a corrective action plan to address each audit finding included in our auditor's report. The County's corrective action plan was not subjected to the auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on it.

## Report on Internal Control Over Compliance

Our consideration of internal control over compliance was for the limited purpose described in the “Auditor’s Responsibilities for the Audit of Compliance” section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance and therefore, material weaknesses or significant deficiencies may exist that were not identified. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, as discussed below, we did identify certain deficiencies in internal control over compliance that we consider to be significant deficiencies.

*A deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance. We consider the deficiencies in internal control over compliance described in the accompanying schedule of findings and questioned costs as items 2022-002 and 2022-003, to be significant deficiencies.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

*Government Auditing Standards* requires the auditor to perform limited procedures on the County’s response to the internal control over compliance findings identified in our audit described in the accompanying schedule of findings and questioned costs. The County’s response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response. The County is responsible for preparing a corrective action plan to address each audit finding included in our auditor’s report. The County’s corrective action plan was not subjected to the auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on it.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

***Report on Schedule of Expenditures of Federal Awards Required by the Uniform Guidance***

We have audited the financial statements of the governmental activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of the County, as of and for the year ended December 31, 2022, and the related notes to the financial statements, which collectively comprise the County's basic financial statements. We have issued our report thereon dated December 22, 2023, which contained unmodified opinions on those financial statements and an emphasis of matter paragraph related to the correction of an error. Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the basic financial statements. The accompanying schedule of expenditures of federal awards is presented for purposes of additional analysis as required by the Uniform Guidance and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated in all material respects in relation to the basic financial statements as a whole.

**FORVIS,LLP**

Fort Wayne, Indiana  
December 22, 2023

**St. Joseph County**  
**Schedule of Findings and Questioned Costs**  
**Year Ended December 31, 2022**

**Section I – Summary of Auditor’s Results**

*Financial Statements*

1. The type of report the auditor issued on whether the financial statements audited were prepared in accordance with (GAAP):  
 Unmodified       Qualified       Adverse       Disclaimer
  
2. Internal control over financial reporting:  
 Significant deficiency(ies) identified?       Yes       None reported  
 Material weakness(es) identified?       Yes       No
  
3. Noncompliance material to the financial statements noted?       Yes       No

*Federal Awards*

4. Internal control over major federal awards programs:  
 Significant deficiency(ies) identified?       Yes       None reported  
 Material weakness(es) identified?       Yes       No
  
5. Type of auditor’s report issued on compliance for major federal programs:  
 Unmodified       Qualified       Adverse       Disclaimer
  
6. Any audit findings disclosed that are required to be reported by 2 CFR 200.516(a)?       Yes       No
  
7. Identification of major federal programs:

<b>Assistance Listing Number</b>	<b>Name of Federal Program or Cluster</b>
21.023	COVID-19 Emergency Rental Assistance
21.027	COVID-19 Coronavirus State and Local Fiscal Recovery Funds

8. Dollar threshold used to distinguish between Type A and Type B programs was: \$859,672.
  
9. The County qualified as a low-risk auditee?       Yes       No

**St. Joseph County**  
**Schedule of Findings and Questioned Costs (Continued)**  
**Year Ended December 31, 2022**

**Section II – Financial Statement Findings**

Reference Number	Finding
2022-001	<p><b>Criteria</b> – Pursuant to GASB Statement No. 34, <i>Basic Financial Statements - and Management's Discussion and Analysis - for State and Local Governments</i>, management is responsible for establishing and maintaining effective internal controls over financial reporting.</p> <p><b>Condition</b> – Adjustments were required to be made to accounts payable and expenses to the original 2022 trial balances presented.</p> <p><b>Cause</b> – There was a lack of detailed supervisory review of the 2022 financial statements and related supporting schedules.</p> <p><b>Effect</b> – The County was required to record adjustments to accounts payable and expenses within the aggregate remaining funds in order to ensure its financial statements were in conformity with accounting principles generally accepted in the United States of America.</p> <p><b>Recommendation</b> – Management should implement an additional level of review and consideration of closing entries.</p> <p><b>Views of Responsible Officials</b> – The County agrees with the audit adjustments required and will implement additional internal procedures as it relates to financial reporting.</p> <p><i>Persons responsible for implementing:</i> Abby Doyle, Chief Deputy Auditor</p> <p><i>Anticipated completion date:</i> Completed.</p>

**Section III – Federal Award Findings and Questioned Costs**

Reference Number	Finding
2022-002	<p><b>Federal Agency:</b> U.S. Department of Treasury</p> <p><b>Federal Program Title:</b> COVID-19 Coronavirus State and Local Fiscal Recovery Funds</p> <p><b>Assistance Listing Number:</b> 21.027</p> <p><b>Federal Award Program Year:</b> January 1, 2022 – December 31, 2022</p> <p><b>Pass-Through Agency:</b> Indiana Finance Authority</p> <p><b>Pass-Through Number:</b> Unknown</p> <p><b>Type of Finding:</b></p> <ul style="list-style-type: none"> <li>• Significant Deficiency</li> </ul> <p><b>Criteria or Specific Requirement – Procurement, Suspension and Debarment:</b> Pursuant to 31 CFR § 19.300, non-Federal entities are prohibited from contracting with or making subawards under covered transactions to parties that are suspended and debarred or whose principals are suspended or debarred. The non-Federal entity must verify that the contracted entity is not suspended or debarred or otherwise excluded.</p>

**St. Joseph County**  
**Schedule of Findings and Questioned Costs (Continued)**  
**Year Ended December 31, 2022**

<b>Reference Number</b>	<b>Finding</b>
	<p>In addition, pursuant to 2 CFR 200.303, which states in part, the non-Federal entity must establish and maintain an effective internal control over the Federal awards that provides reasonable assurance that the non-Federal entity is managing the Federal award in compliance with Federal statutes, regulations, and the terms and conditions of the Federal award. These internal controls should be in compliance with guidance in “Standards for Internal Control in the Federal Government” issued by the Comptroller General of the United States or the “Internal Control Integrated Framework”, issued by the Committee of Sponsoring Organizations of the Treadway Commission.</p> <p><b>Condition:</b> The County could not provide support that it had reviewed the “List of Parties Excluded from Federal Procurement and Nonprocurement Programs” during their procurement procedures on a consistent basis. The County had not properly designed or implemented a system of internal controls, that would likely be effective in preventing, detecting and correcting, noncompliance.</p> <p><b>Questioned Costs:</b> None</p> <p><b>Context:</b> It was noted that the two files selected for testing did not have documented evidence supporting that the County had determined that the contracted parties were not suspended or debarred. From a population of thirteen files, two were selected for testing. Our sample was not intended to be statistically valid.</p> <p><b>Effect:</b> The County was unable to support vendors were not suspended or debarred.</p> <p><b>Cause:</b> Failure to maintain sufficient procurement records.</p> <p><b>Identification as a Repeat Finding:</b> Yes</p> <p><b>Recommendation:</b> We recommend that the County maintain adequate documentation to ensure compliance with the suspension and debarment requirement. This documentation could include a print out from the Excluded Parties List System maintained by the General Services Administration, collection of a certification from the contracted party, or adding a clause or condition to the covered transaction with the contracted party.</p> <p><b>Views of Responsible Officials and Planned Corrective Action:</b> The County is aware of the compliance requirement and has implemented additional procedures, including certain of those identified in the recommendation above, to be able to support suspension and debarment processes are in place.</p> <p><i>Persons responsible for implementing:</i> Abby Doyle, Chief Deputy Auditor</p> <p><i>Anticipated completion date:</i> Completed.</p>

**St. Joseph County**  
**Schedule of Findings and Questioned Costs (Continued)**  
**Year Ended December 31, 2022**

Reference Number	Finding
2022-003	<p><b>Federal Agency:</b> U.S. Department of the Treasury</p> <p><b>Federal Program Title:</b> COVID-19 Coronavirus State and Local Fiscal Recovery Funds</p> <p><b>Assistance Listing Number:</b> 21.027</p> <p><b>Federal Award Program Year:</b> January 1, 2022 – December 31, 2022</p> <p><b>Pass-Through Agency:</b> Indiana Finance Authority</p> <p><b>Pass-Through Number:</b> Unknown</p> <p><b>Type of Finding:</b></p> <ul style="list-style-type: none"> <li>• Significant deficiency in internal control over compliance</li> <li>• Other matter</li> </ul> <p><b>Criteria or Specific Requirement – Subrecipient Monitoring:</b> Pursuant to 2 CFR § 200.331, non-Federal entities can award subawards for the purpose of carrying out a portion of a Federal award and creates a Federal assistance relationship with the subrecipient. In addition, pursuant to 2 CFR 200.332, the non-Federal entity must identify to the subrecipient as a subaward and includes the Federal award identification. The non-Federal entity must monitor the activities of the subrecipient as necessary to ensure that the subaward is used for authorized purposes, in compliance with Federal statutes, regulations, and the terms and conditions of the subaward.</p> <p><b>Condition:</b> The County could not provide support that it had sufficient review of the subrecipient during the year on a consistent basis. The County had not properly designed or implemented a system of internal controls that would likely be effective in preventing, detecting, and correcting, noncompliance.</p> <p><b>Questioned Costs:</b> None</p> <p><b>Context:</b> It was noted that the file selected for testing did not have documented evidence supporting that the County had sufficient monitoring and communication of the subrecipient. The file selected had a qualified opinion relating to their single audit that the County was unaware. From a population of ten files, one was selected for testing. Our sample was not intended to be statistically valid.</p> <p><b>Effect:</b> The County was unable to support that the subrecipients were being monitored.</p> <p><b>Cause:</b> Failure to maintain sufficient monitoring of the subrecipient.</p> <p><b>Identification as a Repeat Finding:</b> No</p> <p><b>Recommendation:</b> We recommend that the County maintain adequate communication and documentation with the subrecipients to ensure compliance with the subrecipients requirement. This documentation could include a quarterly communication and receipt of the audited financial statements and single audit report, if applicable.</p> <p><b>Views of Responsible Officials and Planned Corrective Action:</b> The County is aware of the compliance requirement and has implemented additional procedures, including certain of those identified in the recommendation above, to be able to support subrecipient monitoring processes are in place.</p> <p><i>Persons responsible for implementing:</i> Abby Doyle, Chief Deputy Auditor</p> <p><i>Anticipated completion date:</i> Completed.</p>

**St. Joseph County**  
**Summary Schedule of Prior Audit Findings**  
**Year Ended December 31, 2022**

Reference Number	Finding
2021-001	<p><b>Criteria or Specific Requirement - Reporting:</b> Pursuant to 45 CFR § 75.342, the County must submit performance reports at the interval required by the HHS awarding agency or pass-through entity.</p> <p>In addition, pursuant to 2 CFR 200.303, which states in part, the non-Federal entity must establish and maintain an effective internal control over the Federal awards that provides reasonable assurance that the non-Federal entity is managing the Federal award in compliance with Federal statutes, regulations, and the terms and conditions of the Federal award. These internal controls should be in compliance with guidance in “Standards for Internal Control in the Federal Government” issued by the Comptroller General of the United States or the “Internal Control Integrated Framework”, issued by the Committee of Sponsoring Organizations of the Treadway Commission.</p> <p><b>Condition:</b> The County was unable to provide certain reporting that was required to be submitted under the terms and conditions of the Emergency Rental Assistance (ERA) Program. The County had not properly designed or implemented a system of internal controls, which would include appropriate segregation of duties that would likely be effective in preventing, detecting, and correcting, noncompliance.</p> <p><b>Status:</b> Resolved</p>
2021-002	<p><b>Criteria or Specific Requirement – Procurement, Suspension and Debarment:</b> Pursuant to 31 CFR § 19.300, non-Federal entities are prohibited from contracting with or making subawards under covered transactions to parties that are suspended and debarred or whose principals are suspended or debarred. The non-Federal entity must verify that the contracted entity is not suspended or debarred or otherwise excluded.</p> <p>In addition, pursuant to 2 CFR 200.303, which states in part, the non-Federal entity must establish and maintain an effective internal control over the Federal awards that provides reasonable assurance that the non-Federal entity is managing the Federal award in compliance with Federal statutes, regulations, and the terms and conditions of the Federal award. These internal controls should be in compliance with guidance in “Standards for Internal Control in the Federal Government” issued by the Comptroller General of the United States or the “Internal Control Integrated Framework”, issued by the Committee of Sponsoring Organizations of the Treadway Commission.</p> <p><b>Condition:</b> The County could not provide support that it had reviewed the “List of Parties Excluded from Federal Procurement and Nonprocurement Programs” during their procurement procedures on a consistent basis. The County had not properly designed or implemented a system of internal controls, which would include appropriate segregation of duties that would likely be effective in preventing, detecting, and correcting, noncompliance.</p> <p><b>Cause:</b> Failure to maintain sufficient procurement records.</p> <p><b>Status:</b> Repeat finding for 2022 as this compliance matter was not identified as a finding until the completion of the 2021 audit, which occurred after the County’s year ended December 31, 2022.</p>

## ST. JOSEPH COUNTY AUDITOR

227 West Jefferson Boulevard  
County-City Building  
South Bend, Indiana 46601  
Telephone (574)235-9668  
Fax (574)235-5024

December 20, 2023

John H. Murphy  
Auditor

Abby Doyle  
Chief Deputy Auditor

### CORRECTIVE ACTION PLAN

#### ***FINDING 2022-001***

Contact Person Responsible for Corrective Action: Abby Doyle, Chief Deputy Auditor  
Contact Phone Number: (574) 235-9668

Views of Responsible Official: We concur with the audit finding with respect to double recordings certain accounts payable and expense transactions in the original 2022 trial balances. This occurred because in our financial system we designate the GAAP year to each invoice when submitted. For certain transactions where the account number was changed in 2023, we picked up both the original accounts payable transaction and the corrected accounts payable transactions.

#### Description of Corrective Action Plan:

To eliminate these errors moving forward, the Finance Director and County Auditor will review the accounts payable listing for double entries.

Completion Date: December 20, 2023

**ST. JOSEPH COUNTY AUDITOR**

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South Bend, Indiana 46601  
Telephone (574)235-9668  
Fax (574)235-5024

December 20, 2023

John H. Murphy  
Auditor

Abby Doyle  
Chief Deputy Auditor

**CORRECTIVE ACTION PLAN**

***FINDING 2022-002***

Contact Person Responsible for Corrective Action: Abby Doyle, Chief Deputy Auditor  
Contact Phone Number: (574) 235-9668

Views of Responsible Official: We concur with the audit finding with respect to the failure of having processes and procedures in place to prohibit from contracting with or making subawards under covered transactions to parties that are suspended and debarred or whose principals are suspended or debarred.

Description of Corrective Action Plan:

Currently, the County requires all new vendors to complete the attached "Vendor Registration Form". On page 5 the vendor acknowledges they have not or are currently not suspended and debarred. A new step that Procurement implemented as of July 14, 2023 was verification of vendor's status on sam.gov and attaching the screenshot to the LOW system. Procurement will update their vendor policy to specifically include this step January 9th, 2024.

On July 14, 2023, County Attorney issued a statement enforcing the following verbiage to be added to all contracts.

***Debarment and Suspension***

1. *Contractor certifies, by entering into this Agreement, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from or ineligible for participation in any Federal assistance program by and Federal department or agency, or by any department, agency, or political subdivision of the State of Indiana. The term "principal" for purposes of the Agreement means an officer, director, owner, partner, key employee, or the person with primary management or supervisory responsibilities, or a person who has a critical influence on or substantive control over the operation of the Contractor.*
2. *Contractor certifies, by entering into this Agreement, that is does not engage in investment activities in Iran as more particularly described in IC 5-22-16.5.*
3. *Contractor shall provide immediate written notice to County if, at any time after entering into this Agreement, Contractor learns that its certifications were erroneous when submitted, or*

*Contractor is debarred, suspended, proposed for debarment, declared ineligible, has been included on a list or received notice of intent to include on a list created pursuant to IC 5-22-16.5, voluntarily excluded from or becomes ineligible for participation in any Federal assistance program. Any such event shall be cause for termination of this agreement as provided herein.*

4. *Contractor shall not subcontract with any party which is debarred or suspended or is otherwise excluded from on ineligible for participation in any Federal assistance programs by any federal department or agency, or by any department, agency or political subdivision of the State of Indiana.*

Next, the County Attorney provided guidance to all departments to verify vendors prior to engaging in a contract. Below is the verbiage from the County Attorney to staff on July 14, 2023.

*The state has asked us to verify that the entity we are contracting with is not debarred by visiting the following websites and running a search:*

<https://sam.gov/content/exclusions>

<https://www.in.gov/idoa/procurement/supplier-resource-center/supplier-responsibilities/>

***Termination for Failure of Funding***

*Notwithstanding any other provision of this Agreement, if funds for the continued fulfillment of this Agreement by County are at any time insufficient or not forthcoming through a failure of any entity to appropriate funds or otherwise, then the County shall have the right to terminate this Agreement without penalty by giving written notice documenting the lack of funding, in which instance this Agreement shall terminate and become null and void on the last day of the fiscal period for which appropriations were received. County agrees to make its best efforts to obtain sufficient funds, including but not limited to, requesting in its budget for each fiscal period during the term hereof sufficient funds to meet its obligations hereunder in full.*

***For public works projects:***

***Compliance With E-Verify Program.***

*Pursuant to IC 22-5-1.7, Consultant shall enroll in and verify the work eligibility status of all newly hired employees of Consultant through the E-Verify Program ("Program"). Consultant is not required to verify the work eligibility status of all newly hired employees through the Program if the Program no longer exists.*

*Consultant and its subcontractors shall not knowingly employ or contract with an unauthorized alien or retain an employee or contract with a person that Consultant or its subcontractor subsequently learns is an unauthorized alien. If Consultant violates this Section, County shall require Consultant to remedy the violation not later than thirty (30) days after County notifies Consultant. If Consultant fails to remedy the violation within the thirty (30) day period, County shall terminate the contract for breach of contract. If County terminates the contract, Consultant shall, in addition to any other contractual remedies, be liable to County for actual damages. There is a rebuttable presumption that Consultant did not knowingly employ an unauthorized alien if Consultant verified the work eligibility status of the employee through the Program.*

*If Consultant employs or contracts with an unauthorized alien but County determines that terminating the contract would be detrimental to the public interest or public property, County may allow the contract to remain in effect until County procures a new contractor.*

*Consultant shall, prior to performing any work, require each subcontractor to certify to Consultant that the subcontractor does not knowingly employ or contract with an unauthorized alien and has enrolled in the Program. Consultant shall maintain on file a certification from each subcontractor throughout the duration of the Project. If Consultant determines that a subcontractor is in violation of this Section, Consultant may terminate its contract with the subcontractor for such violation.*

*Pursuant to IC 22-5-1.7 a fully executed affidavit affirming that the business entity does not knowingly employ an unauthorized alien and confirming Consultant's enrollment in the Program, unless the Program no longer exists, shall be filed with County prior to the execution of this Agreement. This Agreement shall not be deemed fully executed until such affidavit is filed with the County.*

Lastly, the Commissioner's Assistant will check incoming contracts from departments to ensure proper documentation is attached that verifies the vendor has been checked through sam.gov and in.gov. Once the contract has been approved by the Commissioners, the Auditor's office will then upload the contract and supporting documents onto Gateway.

Completion Date: December 20, 2023

**ST. JOSEPH COUNTY AUDITOR**

227 West Jefferson Boulevard  
County-City Building  
South Bend, Indiana 46601  
Telephone (574)235-9668  
Fax (574)235-5024

December 20, 2023

John H. Murphy  
Auditor

Abby Doyle  
Chief Deputy Auditor

**CORRECTIVE ACTION PLAN**

***FINDING 2022-003***

Contact Person Responsible for Corrective Action: Abby Doyle, Chief Deputy Auditor  
Contact Phone Number: (574) 235-9668

Views of Responsible Official: We concur with the audit finding with respect to the monitoring of subrecipients for the American Rescue Plan funding. The County monitored the subrecipient agreement for the 50% matching requirement, and the subrecipient was paid properly. However, we did not obtain quarterly progress reports on the program.

Description of Corrective Action Plan:

Effective January 1<sup>st</sup>, 2024, the County will obtain progress reports on a quarterly basis for all active subrecipient agreements.

Completion Date: December 20, 2023