

The Town Council of the Town of Burns Harbor, Porter County, Indiana, met for a special meeting on Monday, October 27, 2025, in the Town Hall and streamed electronically with YouTube. The meeting was called to order by Council President Jennifer McHargue at 7:00 p.m.

The Pledge of Allegiance to the American Flag was recited.

**Roll Call:** Councilwoman Roseann Bozak ----- Present  
 Councilwoman Lisa Draves -----Absent  
 Councilwoman Toni Biancardi-----Present  
 Councilman John (Jack) McGraw -----Present  
 Councilwoman Jennifer McHargue --- Present

Clerk-Treasurer Nick Loving was present. A quorum was attained.

## **2026 Budget**

### **Adoption- Resolution 2025-17**

Councilwoman Biancardi made a motion to approve Resolution 2025-17 2026 Budget Resolution. Councilwoman Bozak seconded the motion. Councilwoman Biancardi- Aye, Councilman McGraw- Aye, Councilwoman Bozak- Aye, Councilwoman Draves- Absent, Councilwoman McHargue- Aye. Motion passed.

Clerk-Treasurer Loving stated this will be signed by all Town Council members, and then I will submit it into Gateway. All the other items will then be submitted at the same time, and that is all. Councilwoman Biancardi asked if the only thing being waited on was Form 1782. Clerk-Treasurer Loving stated that is correct. It must be submitted by November 1<sup>st</sup>; they will review it and then let us know.

Clerk-Treasurer Loving stated these are the actual numbers. We added 15% in order to advertise that it was 15% heavy, which gave you all leeway in case any budgets needed to be increased. The numbers that get submitted are the actual numbers. Councilwoman Biancardi asked when the 1782 comes back, is there a potential for them to reduce it? Clerk-Treasurer Loving stated that it is possible, and I will let you all know right away.

Councilwoman Biancardi asked Clerk-Treasurer Loving if he was taking care of the additional appropriation for PERF for the Building Commissioner. Their budget is short for PERF, which happened when he was moved up to full-time earlier this year. Clerk-Treasurer Loving stated yes, I put together the additional appropriation, and you will see it at the November meeting. Councilwoman Biancardi asked where we are with electronic payment to vendors. Clerk-Treasurer Loving stated we just need to get dialed in with Horizon. I haven't been able to get in touch with our contact to get it all figured out.

Councilwoman Biancardi stated the Park Department's furnace is not working. They do have a quote from Buck's. Do we need three quotes for this situation? The furnace is not working, we cannot rent it out because there is no heat, and I would hate the pipes to freeze with colder temperatures coming. The quote is about \$4,200. I do not know if this can wait until the November meeting. Clerk-Treasurer Loving stated I strongly recommend you have them reach out to two other companies and ask for a quote. I would then have the Parks Department do a PO and put it on the table for three signatures. Councilwoman Biancardi stated they do not have the money in their budget, so it's going to need to come from CCD or CDIT 1. Councilwoman Biancardi made a motion that when the PO is submitted from the Park Department, it be paid through CCD funds, not to exceed \$6,000. Councilwoman Bozak seconded the motion. Councilwoman Biancardi- Aye, Councilman McGraw- Aye, Councilwoman Bozak- Aye, Councilwoman Draves- Absent, Councilwoman McHargue- Aye. Motion passed.

Councilwoman Biancardi stated that the other thing we have is our insurance premiums. They suggested that we go with a 10% increase, but it came back at 11.2%, which is still good. I asked them to give us some proposals for some options. If we do nothing, the renewal plan goes from \$18,500 per month to \$20,700, which is a \$26,000 annual increase. We have two additional options, and those are highlighted in yellow to see what the monthly premium would be. Both are saving overall annually. We can discuss this at the November meeting, but we really need to know by December what we want to do. I would like the department heads to look at this and talk with the staff. The insurance

company said everything would need to be in place in December, so the new plan could take effect in January 2026.

Councilwoman Biancardi asked who the Title 6 program manager was. Councilwoman McHargue stated I thought we appointed Councilwoman Draves in 2024. I don't have any record of re-appointing anyone in 2025. Councilwoman Biancardi stated that we received an online complaint, but did we receive a paper copy? I believe it says it can be submitted online, but then a paper copy needs to be turned in as well to trigger the program manager to investigate. Councilwoman Biancardi stated we need to find out if that was turned in because we have a legal obligation that is written out in the Town Code on what happens next. As soon as the form is received, it should be sent to the program manager.

Councilwoman Biancardi made a motion to adjourn. Councilwoman Bozak seconded the motion. Councilwoman Biancardi- Aye, Councilman McGraw – Aye, Councilwoman Bozak – Aye, Councilwoman Draves- Absent, Councilwoman McHargue –Aye. Motion passed.

There being no further business to discuss, the meeting concluded at 7:20 p.m.

TOWN COUNCIL OF THE  
TOWN OF BURNS HARBOR

\_\_\_\_\_  
Jennifer McHargue, President

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Roseann Bozak, Vice-President

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Lisa Draves

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John (Jack) McGraw

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Toni Biancardi

ATTEST:

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Nick Loving  
Clerk-Treasurer