

TOWN OF ST. JOHN LAKE COUNTY INDIANA
RESOLUTION NUMBER 05-08-18B

A RESOLUTION OF THE ST. JOHN TOWN COUNCIL TO APPROVE A
FISCAL PLAN AND POLICY FOR PROPOSED VOLUNTARY
ANNEXATION OF PARCELS OF REAL PROPERTY TO THE TOWN OF ST.
JOHN, LAKE COUNTY, INDIANA

WHEREAS, the Town Council of the Town of St. John, Lake County, Indiana is the
duly elected legislative body of the Town of St. John, a unit of local government; and

WHEREAS, the Town Council of the Town of St. John Lake County Indiana has
received a petition for voluntary annexation into the Town of St. John from BLB ST. JOHN,
LLC; RMT FARMS, LLC; RST, LLC; BJ, LLC; and CORNELIUS A. KUIPER and KAREN S.
KUIPER whom are 100% of the landowners of certain contiguous territory to the existing
municipal boundaries as required by the provisions of I.C. §36-4-3-5.1 as amended from time to
time; and

WHEREAS, the Town Council of the Town of St. John, Lake County, Indiana has
reviewed said Petition for Annexation to the Town of St. John and is advised that said petition
satisfies the requirements of the provisions of I.C. §36-4-3-5.1, above, as amended from time to
time; and

WHEREAS, the referenced Petition for Annexation to the Town of St. John seeks
annexation of approximately Seven Hundred (700) Acres to the Town of St. John, Lake County,
Indiana as part of a specific planned unit development and subdivision project; and

WHEREAS, the Town of St. John, Lake County, Indiana has determined that the town is
capable of providing all necessary and customary municipal services to the territory being
requested for annexation; and

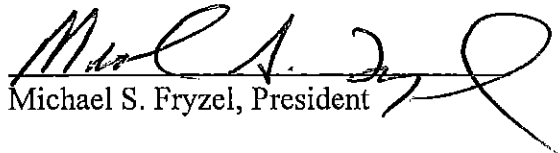
WHEREAS, the Town Council of the Town of St. John, Lake County, Indiana has
received a fiscal plan and policy for the proposed territory under consideration which fiscal plan
is adopted herein by reference as if fully set out herein.

NOW THEREFORE IT RESOLVED BY THE TOWN COUNCIL OF THE TOWN OF
ST. JOHN LAKE COUNTY INDIANA AS FOLLOWS:

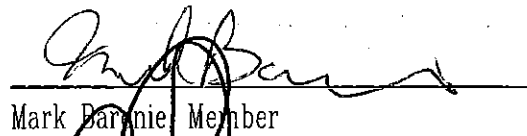
SECTION 1. That the Town Council of the Town of St. John, Lake County, Indiana
hereby adopts the fiscal plan for the proposed Town of St. John annexation, adopted herein by
reference as if fully set out herein, as part of the voluntary annexation of the subject territory and
parcel of real property into the Town of St. John as petitioned for by the petitioners herein.

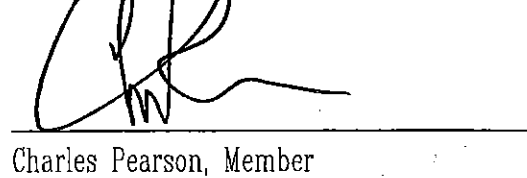
ALL OF WHICH IS RESOLVED THIS 24TH DAY OF AUGUST, 2005 BY THE TOWN COUNCIL OF THE TOWN OF ST. JOHN, LAKE COUNTY, INDIANA BY A VOTE OF 3 AYES AND 1 NAYS. *& 1 abstention by Ms Teibel pp*

TOWN OF ST. JOHN, LAKE COUNTY,
INDIANA, TOWN COUNCIL


Michael S. Fryzel, President

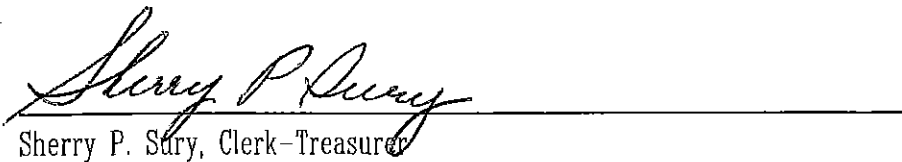
Jeri A. Teibel, Vice-President


Mark Baranie, Member


Charles Pearson, Member

Gregory J. Volk, Member

ATTEST:


Sherry P. Sury, Clerk-Treasurer

FISCAL PLAN FOR THE ANNEXATION OF
850 ACRES MORE OR LESS
TO THE
TOWN OF ST. JOHN, INDIANA

Prepared by:
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Attorney at Law
3235 - 45th Street, Suite 304
Highland, Indiana 46322

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1 INTRODUCTION

The following Fiscal Plan, developed through the cooperative efforts of the Town of St. John Town Council, Town Manager, Clerk-Treasurer, Police Department, Fire Department, Building & Planning Department, Public Works Department, Board of Zoning Appeals, Plan Commission, Police Commission, Sanitary District and Waterworks Districts Board, Park Board, represents the Town's policy and procedure for the annexation of the property by the Town pursuant to Indiana Code §36-4-3-4 and legally described on Exhibit A (the "Annexation Area"), commonly known as the Gates of St. John. One hundred percent (100%) of the landowners holding title to a smaller segment of the Annexation Area have filed their own annexation petition seeking to annex that smaller segment to the Town (the "Landowner Petition"). All of the property sought to be annexed through the Landowner Petition is situated within the Annexation Area.

1.01 Effective Date

After an annexation ordinance is adopted, it must be published in the manner prescribed by IC 5-3-1. In the absence of remonstrance and appeal, the ordinance takes effect at least ninety (90) days after its publication and upon the filing in various county offices as required by Ind.Code §36-4-3-22. Ind.Code §36-4-3-7(a). For annexations petitioned by 100% of the landowners, if no contiguity appeal is filed, the ordinance takes effect at least thirty (30) days after its publication and upon the filing in the various county offices. Ind.Code §36-4-3-7(f).

2 DESCRIPTION OF THE ANNEXATION AREA

2.01 Location

The Annexation Area is shown in Exhibit B.

2.02 Zoning

The Annexation Area is currently zoned A-1 Agricultural and R-3 Residential and, upon annexation, will be changed to various Zoning Districts consistent with the Gates of St. John Development Plan prepared by Linden Lenet Land Design drawn by V3 dated May 31, 2005 (the "Development Plan"), which is on file with the Clerk-Treasurer of the Town.

2.03 Property Owners

KEY NUMBER	OWNER OF RECORD	OWNER ADDRESS	PROPERTY ADDRESS
03-07-0029-0001	RMT Farms, LLC	P.O. Box 1313, Lafayette, IN 47902 46307	10319 Cline Ave., Crown Point, IN
05-06-0001-0002	Wachter, Anna	7250 Arthur Blvd., Merrillville, IN 46410	8705 W. 101st Ave., Crown Point, IN 46307
05-06-0001-0003	RR & BJ Partnership	PO Box 1313, Lafayette, IN 47902	8330 W. 109th Ave., Crown Point, IN 46307
05-06-0001-0004	RMT Farms, LLC/RST, LLC	PO Box 1313, Lafayette, IN 47902	10318 Cline Ave., Crown Point, IN 46307
05-06-0001-0005	RR & BJ Partnership	PO Box 1313, Lafayette, IN 47902	8330 W. 109th Ave., Crown Point, IN 46307
05-06-0001-0005	BLB St. John LLC	P.O. box 445, Lansing, IL 60438	8330 W. 109th Ave., Crown Point, IN 46307
05-06-0001-0005	BLB St. John LLC	P.O. Box 445, Lansing, IL 60438	10318 Cline Ave., Crown Point, IN 46307
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05-06-0001-0005	BLB St. John LLC	P.O.Box 445, Lansing, IL 60438	8330 W. 109th Ave., Crown Point, IN 46307
05-06-0001-0005	BLB St. John LLC	P.O. Box 445, Lansing, IL 60438	8330 W. 109th Ave., Crown Point, IN 46307
05-06-0001-0006	RMT Farms LLC	P.O. Box 1313, Lafayette, IN 47902	10318 Cline, Crown Point, IN

05-06-0001-0007	RR & BJ Partnership	P.O. Box 1313, Lafayette, IN 47902	46307 8330 W. 109th, Crown Point, IN 46307
05-06-0001-0008	RR & BJ Partnership	P.O. Box 1313, Lafayette, IN 47902	8330 W. 109th Ave., Crown Point, IN 46307
05-06-0001-0009	RR & BJ Partnership	P.O. Box 1313, Lafayette, IN 47902	8330 W. 109th Ave., Crown Point, IN 46307
05-06-0008-0003	Lake County Trust No. 5272	8700 S. Chicago Ave., Chicago, IL 60617	Cedar Lake, IN 46303
09-11-0025-0010	Kuiper, Cornelius A.	3126 Lake Side Dr., Highland, IN 46322	9409 W. 101st Ave., St. John, IN 46373
09-11-0025-0016	Kuiper, Cornelius A.	3127 Lake Side Dr., Highland, IN 46322	PT OF 9409 W. 101st, St. John Township
09-11-0025-0018	Kuiper, Cornelius A.	3128 Lake Side Dr., Highland, IN 46322	PT OF 9409 W. 101st., St. John Township, IN
09-11-0025-0021	Wachter, Anna	7250 Arthur Blvd, Apt. 156, M'ville, IN 46410	8705 W. 101st Ave., St. John, IN 46373

2.04 Land Use

There are approximately 850 acres of land within the boundaries of the Annexation Area, expected to be developed into a total of 1,450 units consisting of 866 single family units, 328 cottage home units, and 255 townhome units. The remainder of the Annexation Area includes several non-residential uses, denominated "Pods," including two non-profit uses: POD 16, which is identified for use as a church or school and is not expected to generate property tax revenue and POD 18, which is designated as a retirement or assisted living facility and is provided an R-4/PUD zoning designation in compliance with the St. John Zoning Ordinance. There will be no other multi-family use, duplex, townhome, cottage home, apartment or other multi-family/attached housing allowed in POD 18. The owner of POD 18 has agreed to bear the expense of maintaining POD 18. Pods 17 and 19 are to be developed as commercial developments and are expected to generate property tax revenues and business opportunities. Excluding POD 18, the density of the Annexation Area as a whole will not exceed one thousand four hundred (1,450) units and will not exceed a global residential density of 2.3 units per acre based upon total acreage of seven hundred two (702) acres of which six hundred forty five (645) acres are designated for residential development.

Residential units erected on PODS 1 through 15 are required to meet minimum building standards. Further, to avoid the appearance of "tract" housing throughout the residential portions of the Annexation Area, minor architectural details such as brick color, brick style, color, siding, roof styles and color, and other cosmetic exterior modifications will be varied within each block or POD, excluding townhomes and cottage homes. The Town has also placed limits on the number of different architectural styles, floor plans, elevations and models to be used in any one residential POD. The Town has imposed a restriction against construction of residential dwelling units greater than two stories in height, has required that each residence have at least two (2) bedrooms and two (2) bathrooms, and has required that each residential unit meet specified square footage requirements, construction values, and market values requirements. The Town has required the installation of coach or lantern style street lights for residential units within PODS 1, 2, and 4 through 6 and has required that all remaining lighting shall be in conformity with the requirements of the St. John Subdivision Control Ordinance and be of a decorative nature. The Town has required that the residential units erected on PODS 1 through 15 be sold only to owner/occupants, that all of the landscaped common areas within the Annexation Area be irrigated by POD, by the Property Owners Association of each respective POD or, in the event of project wide common areas, by the Master Property Owners Association.

2.05 Projected Population

According to 2000 U.S. Census data, the Town consisted of a population of 8,382, occupying 2,847 housing units in total area of 6.77 square miles (4,333 square acres) in 2000. Based on the

Town's issuance of building and occupancy permits, it is estimated that the Town has grown by an additional 1,200 people since the 2000 Census, resulting in a 2004 estimated population of 9,500 and households numbering 4,200. The Town's 2005 Comprehensive Plan estimates that the incorporated Town boundaries currently comprise 5,362 acres.

Applying EPA average population estimate of 3.5 persons occupying single family detached homes, it is estimated that 3,031 persons will occupy the single family detached units. Applying a lesser average population estimate of 2.5 persons occupying the cottage homes and townhomes, it is estimated that 1,458 persons will occupy the cottage homes and townhomes, for a total estimated population of 4,489 upon full development in 2016.

Alternatively, applying the 2000 U.S. Census average of 2.944 persons per residential unit in the Town of St. John, the total estimated population upon full development into 1450 residential units in 2016 is 4,269 persons. For purposes of developing this Fiscal Plan, the Town has used the average of these two estimates for an estimated Annexation Area population of 4,379 upon full development in the year 2016.

3 ANNEXATION CRITERIA

3.01 Statutory Requirements

A territory to be annexed is "contiguous" if "at least one-eighth (1/8) of the aggregate external boundaries of the territory coincides with the boundaries of the annexing municipality," not considering strips of land less than one hundred fifty (150) feet wide that connect the annexing municipality to the territory. Ind.Code §36-4-3-1.5. For annexations not petitioned by 100% of the landowners, if (1) the resident population density is not at least 3 persons per acre; (2) 60% of the territory is not subdivided; or (3) the territory is not zoned for commercial, business or industrial use, then 1/4 (instead of 1/8) of the aggregate external boundaries must coincide and the territory must be "needed" and useable for development in the near future. Ind.Code §36-4-3-13(a)-(e)(2)(C).

3.02 Contiguity

Using measurements derived from the legal description of the Annexation Area, the Landowner Petition, and copies of Town Ordinances documenting the Town's corporate boundaries, the Town has determined that both annexations satisfy statutory contiguity requirements. The land sought to be annexed through the Landowner Petition coincides with the existing Town boundary along 6,627 feet of its aggregate estimated boundary of 42,712 feet, which is approximately 16% and therefore meets the one-eighth (1/8 or 12.5%) requirement for petitions by 100% of landowners. Ind.Code §36-4-3-1.5. The boundary of the Annexation Area coincides with the existing Town boundary along 7,900 feet of its aggregate estimated boundary of 31,000 feet, which is approximately 25%. The Annexation Area therefore meets the statutory contiguity requirement. Ind.Code §36-4-3-13(a)-(e)(2)(C).

3.03 Need for Future Development

This property is needed for future development due to recent explosive growth in the Town, in order to maintain high quality, quiet residential neighborhoods and to fund an expansion of infrastructure needed presently to keep pace with the current population.

The Town's Comprehensive Plan has identified this area as a projected growth area for annexation, considering current zoning and land use conditions, population growth, and environmental and infrastructure policies. The Annexation Area can and will be used for development in the near future, as reflected in the development plan proposed by the Developer of the property in the Annexation Area.

4 GENERAL RELATIONSHIP TO TOWN SERVICES

The Town currently provides no services to the Annexation Area. The Annexation Area currently receives fire protection from the Lake Hills Fire Department and Cedar Lake Volunteer Fire Department under contract with the St. John Township Trustee and Hanover Township Trustee, respectively. Upon annexation, the Town will provide this service. Several Town parks are easily accessible to the Annexation Area. Annexation of this area is a logical extension of the Town's corporate boundaries.

5 COST OF SERVICES METHODOLOGY

The cost estimates in this fiscal plan are based on an analysis of Town budgets and expenditures as well as estimates provided by the various municipal departments, based on the current level of services available to areas within the municipal boundary.

The capital services within the Annexation Area were evaluated to determine what new infrastructure is needed to provide services to the area in the same manner as those services are provided to other areas within the Town's corporate boundaries. Each capital service was assessed and, where required, specific improvements have been identified. The findings and proposed improvements for each capital service are detailed in the following sections.

Non-capital services, which are delivered to the area without requiring installation of capital infrastructure in the area, were assessed in consultation with the administrators in charge of the various services. The requirements and cost of these new services were determined by review of population data, Town budgets, and Town salary ordinances and by consultation with the department heads for the department in charge of each service based on factors explained below. In each case, it is shown below that service will be provided to the area to be annexed in a manner equivalent in standard and scope to the services being provided to other areas within the Town's corporate boundaries.

Estimates for capital services and non-capital services have been increased by applying an inflation adjustment (the "Inflation Adjustment"), estimating future increases in the price of government-provided goods and services through the use of independently derived, objective historical price information, combined with the assumption that recent trends in price changes will continue into the future. In determining the Inflation Adjustment factor, the Town has incorporated the Municipal Cost Index (MCI), developed and published by the American City & County organization to show the effects of inflation on the cost of providing municipal services. The MCI, like the better-known Consumer Price Index, is used to track the change in prices for a "market basket" of goods over time. The MCI "market basket" tracks items such as cement, construction machinery, gasoline, office machines, paper, tires, and other similar items used in the provision of municipal services. The MCI draws on the monthly statistical data collected by the U.S. Departments of Commerce and Labor as well as independently compiled data to project a composite cost picture for municipal budgets. Costs of labor, materials and contract services are all factored into the composite MCI. Major indicators of these items used for the MCI include the Consumer Price Index, the Producer Price Index and the construction cost indexes

published by the U.S. Department of Commerce. The following chart provides the MCI information used:

MUNICIPAL COST INDEX - 10-YEAR AVERAGE			
Year	Municipal Cost Index	Percentage Change	Cumulative Average
1995	140		
1996	143.5	2.50%	2.50%
1997	147.8	3.00%	2.75%
1998	148.2	0.27%	1.92%
1999	150.2	1.35%	1.78%
2000	156.1	3.93%	2.21%
2001	159.9	2.43%	2.25%
2002	161.4	0.94%	2.06%
2003	165.5	2.54%	2.12%
2004	173.7	4.95%	2.43%
<u>2005</u>	<u>182.4</u>	<u>5.01%</u>	<u>2.69%</u>
AVG		2.69%	

Based on the above data, the Town has used an annual Inflation Adjustment of 2.69% as the best estimate of future inflation to determine the cost of providing government goods and services after 2006.

6 PROVISION OF SERVICES

The planned services of a noncapital nature, including police protection, fire protection, street and road maintenance, and other services normally provided within the corporate boundaries, will be provided to the annexed territory within one (1) year after the effective date of annexation and will be provided in a manner equivalent in standard and scope to those noncapital services provided to areas within the corporate boundaries regardless of similar topography, patterns of land use, and population density.

Services of a capital improvement nature, including street construction, street lighting, sewer facilities, and potable water facilities will be provided to the annexed territory within three (3) years after the effective date of the annexation in the same manner as those services are provided to areas within the corporate boundaries, regardless of similar topography, patterns of land use, and population density, and in a manner consistent with federal, state, and local laws, procedures, and planning criteria. The anticipated plan for extension of such services, cost estimates, and the method of financing the expansion of services for each department are detailed in the following paragraphs.

6.01 Sanitary Sewer Service

Current Service: Within the existing corporate boundaries, public sewers located in easements or public rights-of-way provide sanitary sewer service. The Town previously installed a 24" interceptor sewer, with the sewer main located at the intersection of Joliet Street and Parrish Avenue. Local sanitary sewers are installed at developer expense at the time of development or,

in areas where sanitary sewers were not installed at the time of development, sanitary sewers may be installed at the expense of the property owners to be served by the extensions under the Subdivision Control Ordinance of the Town of St. John and the standards of service for the St. John Sanitary District.

St. John Ordinance No. 1350 imposes a System Development Charge at the time of connection, ranging from \$1,000 to \$50,000. The Town also charges residents monthly user fees to fund expenses of operation and maintenance, provide a sinking fund (including a sufficient amount to pay principal and interest on bonds), to provide adequate working capital, and provide adequate money for improving and replacing the works.

Plan for Organization and Extension of Services: Sanitary sewer service will be installed at Developer expense at the time of development according to the standards of service for the St. John Sanitary District. The St. John Sanitary District will also make itself available for permit and inspection services for all sewer facilities installed in the Annexation Area.

The Developer will install a well, a water filtration plant, a one-million gallon water storage tower, and a second sewage transmission main from 85th Avenue to the Schererville wastewater treatment plant in the Annexation Area. The Developer will also install a local sanitary interceptor sewer through the approximate center of the Annexation Area, starting at the approximate intersection of Parrish Avenue and West 101st Street to an existing sanitary interceptor sewer and shall terminate at 109th Street (a/k/a State Road 231) approximately one-half mile east of its intersection with Parrish Avenue within three (3) years after annexation. The Developer will install a three-mile sewer transmission line connecting an existing manhole at Alexander and 85th Street north to a flow monitoring facility owned and operated by the Town of St. John at the Schererville Waste Water Treatment Plant.

These large-scale capital improvements allow this large development to be constructed without adversely affecting the Town's ability to provide water and sewer services to current customers and residents. The proposed capital improvements are also being sized to allow for corporate and utility district expansion in accordance with the Town's Comprehensive Plan.

Cost Estimate and Method of Financing: The cost of infrastructure to provide sanitary sewer services to the Annexation Area will be borne entirely by the Developer of the Annexation Area. Any expense of individual connections will be funded by connection fees paid by individual property owners seeking to connect. Except for soft administrative costs, the infrastructure will cause no expense to the Town.

The cost of maintaining the sewers and providing sanitary sewer service to residents will be financed through standard user fees and charges. Sewer fees currently average \$163.4 per household. Projected utility revenues from the Annexation Area are estimated in the table below. As illustrated, by 2016, the addition of an estimated 1450 households in the Annexation Area will generate an additional \$237,162 annually in user fees, estimated without including an

adjustment for inflationary fee increases. These fees will amply finance the cost of sewer service and maintenance for the Annexation Area.

	2006	2008	2010	2012	2014	2016
Projected Households	0	290	580	870	1160	1450
Projected Fee Revenue	\$0	\$47,432	\$94,865	\$142,297	\$189,730	\$237,162

The Town is allowing the Developer sewer reimbursements for each residential connection to the sewers installed by the Developer in the Annexation Area and service area, derived from the fees paid by new users upon connecting to the Town's sewers. The Town will pay all soft costs of the sewer transmission line such as engineering, surveying, land acquisition, permitting, and administrative costs, to be funded through the sewer cumulative fund or building and improvement funds.

6.02 Water Distribution

Current Service: Within the corporate boundary, water service is provided by the Town itself and is drawn from three wells. Newer developments include water lines and service. In some neighborhoods, water lines were not required at the time of development and do not exist. They are generally added later at the expense of the property owner.

St. John Ordinance No. 1349 imposes a Connection Fee and Water System Development Fee ranging from \$1,000 to \$50,000. The Town also charges residents user fees to pay all the legal and other necessary expenses incident to the operation of the St. John Waterworks District.

Plan for Organization and Extension of Services: The Annexation Area is within the St. John Waterworks District services area, but there are no customers currently being served in the Annexation Area. Water lines will be installed by the Developer as construction progresses. Property owners may obtain water service at property owners' expense for connection and main extension (if required) in accordance with the St. John Municipal Code and the St. John Waterworks District Board rules and standards of service. The Developer will pay all costs associated with expanding the water distribution system, including installation of water mains, both on-site and off-site, necessary to comply with the Town's water distribution master plan.

The Developer will install necessary water line extensions and will donate land for an elevated water tower storage facility and production well and water iron filtration facility of approximately one and three quarters (1¾) in the northeast corner of POD 1. The Developer will install a million-gallon water tower storage facility on that land, with construction to begin within three (3) years after annexation unless a decrease in water pressure requires that it be installed sooner. The Developer will also install a production well and a water iron filtration facility on the land, within three (3) years after annexation unless the Town's water demands require that it be installed sooner.

Cost Estimate and Method of Financing: As the Annexation Area is developed, all infrastructure necessary for the provision of water service will be installed by the Developer, at the expense of the Developer, at a level that meets or exceeds the level of facilities to other areas within the

Town's corporate boundaries. The Town will not incur any significant infrastructure costs for water facilities as a result of this annexation.

The cost of maintaining the waterworks and providing water service to residents will be financed through standard user fees and charges. Water fees currently average \$89 per household. As reflected on the table below, the addition of an estimated 1450 households in the Annexation Area will generate an additional \$128,760 in user fees, estimated without adjusting for inflationary fee increases. These fees will amply finance the cost of water service and maintaining the waterworks for the Annexation Area.

	2006	2008	2010	2012	2014	2016
Projected Households	0	290	580	870	1160	1450
Projected Fee Revenue	\$0	\$25,752	\$51,504	\$77,256	\$103,008	\$128,760

The Town is allowing the Developer reimbursements for each residential connection to the waterworks system, derived from the fees paid by new users upon connecting to the waterworks. The Town has agreed to escrow the Water System Development Fee (\$1,000) paid by residents in the Annexation Area. Upon completion and acceptance of the water line, the elevated water tower storage facility, and the completion of the production well and water iron filtration facility, all of funds in the water escrow fund will be paid to the Developer. Thereafter, Water System Development Fees paid by users in the Annexation Area will be forwarded monthly to the Developer.

6.03 Fire Hydrants

Current Service: Within the corporate boundary, public fire hydrants are installed according to the Waterworks District rules. Fire hydrants are installed by developers at the time of improvements are installed, at developer expense.

Plan for Organization and Extension of Services: There are currently no fire hydrants in the Annexation Area. Fire hydrant coverage will be provided to the Annexation Area in a manner equivalent to other areas within the corporate boundaries. As development progresses, fire hydrants will be added on a schedule to assure that the Annexation Area at all times complies with Waterworks District rules, St. John Ordinances, and the National Fluid Power Association guidelines for fire hydrants.

Cost Estimate and Method of Financing: Any initial capital expense of installing fire hydrants will be borne by the Developer. Expenses of maintaining publicly-owned hydrants are paid through property tax revenues held in the general fund. The Town charges a private fire hydrant rental fee for the private use of fire hydrants.

6.04 Storm Water Drainage

Current Service: Storm water drainage within the corporate boundaries varies by type from curb to gutter to side ditches. Design for new construction with the Town of St. John is required to include curbs, gutters, and inlets to collect storm water runoff, constructed at the Developer or

property owner's expense.

Drainage problems are addressed by the St. John Sanitary District. The Sanitary District takes storm water drainage complaints from customers, assesses the problem, and determines the appropriate solution and implements the solution according to the St. John Sanitary District board rules. Storm water inlets, culverts and ditches in public rights of way are cleaned out on an as-needed basis. The cost of managing storm water drainage is included in resident charges for sanitary sewer service, through user fees charged monthly and paid to the Clerk-Treasurer.

Plan for Organization and Extension of Services: Storm water drainage within the Annexation Area generally consists of natural drainage to Beaver Dam Ditch and St. John Lateral Sewer #2, which are both legal drains. The Lake County Drainage Board has evaluated the Developer's proposals for storm water drainage in the area and determined that the proposed drainage plan for the Annexation Area is at least equivalent in standard and scope to the drainage in other areas within the Town's corporate boundaries. At the time of development, each area will be further evaluated by the St. John Plan Commission and will be required to conform with the St. John Stormwater Ordinance requiring that stormwater facilities, pipes, and detention be designed and constructed to meet a one hundred (100) year storm event.

Cost Estimate and Method of Financing: No capital expenditures for drainage infrastructure will be required as a result of this annexation. The initial cost of drainage infrastructure will be borne by the Developer, and the cost of maintaining detention ponds and drainage in the Annexation Area will be borne by residents through property owners' association fees.

6.05 Street And Road Construction.

Current Service: The St. John Department of Streets and Sanitation, a division of the Public Works Department, provides capital improvements (road building and resurfacing) and ongoing infrastructure maintenance (patching) to public streets in the Town in order to provide a sound transportation infrastructure to the community.

Plan for Organization and Extension of Services: The Developer will be installing 80,100 lineal feet (15.17 miles) of streets and roads, along with the requisite curbs and sidewalks. The Department of Streets and Sanitation has reviewed the Developer's proposal for installation of streets and roads within the Annexation Area and has determined that the proposed streets and roads are at least equivalent in standard and scope to the streets and roads in other areas within the Town's corporate boundaries.

Cost Estimate and Method of Financing: No capital expenditures for streets and roads will be required as a result of this annexation. All of such expenses will be paid by the Developer.

6.06 Non-Infrastructure Street And Road Services, Street Signs, Street Lights, Pavement Markings And Traffic Signals

Current Service: Street signs, pavement markings and traffic signals in the Town are installed on

public streets according to Town policy regarding the location and installation of traffic control and street signs. The Town policy on street signs fulfills the requirements contained in the "Indiana Manual on Uniform Traffic Control Devices" and in the St. John Municipal Code. Both of these sources describe conditions under which each type of sign is to be installed.

Within the corporate boundary, streetlights are installed by petition, consistent with the requirements set forth in Indiana Code §36-9-9-1 et seq. Petitions are evaluated in relation to traffic, crime statistics, illumination levels, and availability of funds. The Board of Public Works of the Town of St. John is responsible for the installation of public streetlights.

Within the corporate boundary, public streets are maintained at a level to ensure transportation safety. Streets are swept at least once per year. The Public Works Department collects tree branches once a month, twice a month in April and October. The Public Works Department provides leaf collection services during two separate weeks in April and in the fall from Oct. 11 through Dec. 2. Snow removal is provided on an as-needed basis.

Plan for Organization and Extension of Services: Street signs, pavement markings, and traffic signals will be installed according to existing policies for incorporated areas in St. John and will be installed by the Developer as development of the Annexation Area occurs.

Streetlights will be installed according to existing policies for incorporated areas in St. John and will be installed by the Developer as development of the Annexation Area occurs. After the development is complete, the opportunity to petition for streetlights will be available to the annexed area, if the property owners so choose, in the same manner as within the current municipal boundaries. Non-infrastructure street and road services will be provided through the St. John Department of Public Works.

Cost Estimate and Method of Financing: No capital expenditures for street signs, pavement markings, traffic signals, or street lights will be required as a result of this annexation. All of such expenses will be paid by the Developer. The cost of maintaining street signs, pavement markings, and traffic signals, the cost of maintaining the streets and roads, and the cost of operating and maintaining street lights will be financed either through the Local Roads and Streets revenues or from general property tax revenues.

6.07 Sidewalks

Current Service: Within the corporate boundary, plans for new development require the inclusion of sidewalks and curbs. In many existing established neighborhoods, sidewalks were not required and do not exist. They may be added later either at the expense of the property owner or occasionally at the Town's expense when pedestrian traffic warrants.

In general, the construction and maintenance of sidewalks is not the responsibility of the Town, but that of the property owner. Curbs are generally constructed by the developer for a life of 20 or more years and require minimal maintenance. Sidewalks and curbs are available in about 50%

of the areas within the corporate boundary.

Plan for Organization and Extension of Services: Sidewalks will be provided in the Annexation Area consistent with existing Town policies regarding the provision of sidewalks as part of the subdivision process.

Cost Estimate and Method of Financing: The costs associated with the installation of sidewalks will be borne by the Developer.

6.08 Police Protection and Ordinance And Nuisance Enforcement Services

Current Service: The St. John Police Department currently operates from a police station, with 15 full-time officers, seven reserve officers, 16 vehicles, and two canine units. The St. John Police Department employs a chief, assistant chief, two sergeants, four corporals, and seven non-ranked officers to serve the 5,362 acres of Town property, estimated 9,500 residents and 4,200 residential housing units, in addition to commercial and business enterprises. St. John also has a five member Police Commission.

The St. John Police Department, with the support of various municipal boards and administrators, also provides enforcement of the St. John Municipal Code. Nuisance enforcement involves issues such as weeds, trash, and other types of nuisances on both a regular patrol and complaint basis.

The Police Department operating budget for 2004 was \$1,465,750. For the three (3) years ending December 2004, the cost of police services averaged \$148 per resident and \$331 per household, as shown below:

COST OF POLICE SERVICES ANNUALLY				
	2002	2003	2004	AVERAGE
Estimated Population	8,630	9,065	9,500	
Estimated Households	3,900	4,050	4,200	
Number of Calls	3,944	4,036	4,737	
Calls per Person	0.46	0.45	0.50	0.47
Calls per Household	1.01	1.00	1.13	1.05
Police Operating Budget	\$1,250,948	\$1,313,495	\$1,465,750	
Cost per Person	\$144.95	\$144.90	\$154.29	\$148.05
Cost per Household	\$320.76	\$324.32	\$348.99	\$331.35

Plan for Organization and Extension of Services: Immediately upon the effective date of the annexation, the Police Department will extend services to the Annexation Area in the same standard and scope as provided to other areas in the Town. The full development of the Annexation Area, as projected for 2016, is expected to increase Police Department calls by 1,780 per year, based on the averages shown in the table below.

PROJECTED INCREASE IN NUMBER OF POLICE CALLS ANNUALLY

	2006	2008	2010	2012	2014	2016
Projected Population Increase	0	876	1,752	2,628	3,504	4,380
Projected Household Increase	0	290	580	870	1,160	1,450
Projected Call Increase	0	356	712	1068	14,242	1,780

The Police Department Chief proposes that time needed for calls from the Annexation Area be provided by hiring an additional officer and by requiring overtime from current officers.

Cost Estimate and Method of Financing: Increased call volume is projected to require additional operating expenses of \$564,454 by the year 2016. Adjusting for inflation, this amount will be \$716,293 by the year 2016, upon full development of the Annexation Area.

	2006	2008	2010	2012	2014	2016
Projected Call Increase	0	356	712	1068	1424	1780
Projected Expense Increase	\$0	\$112,891	\$225,782	\$338,673	\$451,564	\$564,454
With 2.69% Inflation Adjustment	\$0	\$118,964	\$250,076	\$393,334	\$548,740	\$716,293

The Town has projected that full development of the Annexation Area will eventually require the addition of two new patrol vehicles, at an estimated cost of \$45,000 each, for a total of \$90,000 in capital expenditures for the Police Department.

6.09 Fire Protection

Current Service: The St. John Volunteer Fire Department responds to almost 500 calls each year, consisting primarily of ambulance and medical calls to the fire station at 11055 W. 93rd Avenue. The Town's two fire stations are operated 24 hours a day, 365 days per year by volunteer staff as well as paid full-time firefighters and paid "on call" firefighters. Fire department calls average one call for every twenty people and one call for every eighth household annually. The Fire Department Operating Budget for 2004 was \$458,436. For the three years ending December 2004, the operating cost of the fire department averaged \$39.59 per person and \$88.00 per household, as reflected below:

	2002	2003	2004	AVERAGE FOR 2002-2004
Total Fire Incidents	423	515	503	
Incidents Per Capita	0.05	0.06	0.05	0.05
Incidents Per Unit	0.11	0.13	0.12	0.12
Acreage	4333	4848	5362	
Population	8,630	9,065	9,500	
Residential Units	3,900	4,050	4,200	
Fire Operating Budget	\$207,022	\$421,844	\$458,436	
Cost per Person	\$23.99	\$46.54	\$48.26	\$39.59
Cost per Household	\$53.08	\$104.16	\$109.15	\$88.80

Plan for Organization and Extension of Services: Immediately upon the effective date of the annexation, the Fire Department will extend services to the Annexation Area in the same standard and scope as provided to other areas in the Town. A small fire station, equipped with one ambulance and possibly one engine will serve as the primary station responding to calls within the Annexation Area. The Annexation Area will be served by existing stations as well. Personnel for the responses to the Annexation Area will be provided from all available volunteers and by paid firefighters working full-time or on an "on call" basis. The projected increases in service will improve the fire protection class throughout the Town, resulting in insurance savings to residents.

The Developer will donate one acre of land for a fire station/emergency services facility in the northeast corner of POD 1 and will install a two (2) bay masonry construction fire/emergency services facility on that land, construction to commence within five (5) years after annexation but shall commence earlier if the assisted living facility is granted a permit for construction in POD 18.

The full development of the Annexation Area, as projected for 2016, will have an estimated population of 4,379 and residential units of 1,450. The Annexation area is expected to increase Fire Department calls gradually as reflected in the table below:

	2006	2008	2010	2012	2014	2016
Projected Call Increase	0	39	77	116	154	193

Cost Estimate and Method of Financing: The annexation is expected to increase significantly the services required of the fire department and emergency medical service and will require increased funding as shown below:

	2006	2008	2010	2012	2014	2016
Projected Expense Increase	\$0	\$30,218	\$60,435	\$90,653	\$120,870	\$151,088
With 2.69% Inflation Adjustment	\$0	\$31,843	\$66,938	\$105,284	\$146,882	\$191,731

Service will be provided using existing staff and equipment to make the runs anticipated in the Annexation Area in order to provide the same standard and scope as other areas within the corporate boundaries.

In addition, the Fire Department is expected to require capital expenditures, including an anticipated payment of \$250,000 toward the cost of the fire station (after Developer contribution), a fire engine with extrication tools at a cost of \$325,000, and an ambulance costing approximately \$150,000, for total estimated capital expenditures of \$725,000 for the Fire Department.

6.10 Animal Control

Current Service: St. John serves the community with regular patrol, investigation of complaints,

education, and emergency services. Animal control is presently provided within the boundaries of the Town through a contract with the Town of Dyer for joint provision of animal control services. The animal control costs are paid pro-rata by each town depending on the number of animal control calls. St. John calls comprised 40% of the \$90,000 budget, which can be analyzed as follows:

2004 Animal Control Costs	
	2004
Estimated Acreage	5362
Estimated Population	9500
Estimated Households	4200
	2004
Cost of Animal Control	\$36,000
Cost Per Acre	\$6.71
Cost Per Capita	\$3.79
Cost Per Unit	\$8.57

Plan for Organization and Extension of Services: Immediately upon the effective date of the annexation, Tri-Town Animal Control will extend service to the Annexation Area in the same standard and scope as provided to other areas in the Town. The Town will annually adjust its contract to include services to the Annexation Area at a level that meets or exceeds the level of facilities to other areas within the Town's corporate boundaries.

Cost Estimate and Method of Financing: The Town's pro rata share of animal control costs will increase proportionately as population in the Annexation Area increases. The Town projects the following incremental increases in the animal control contract costs:

	PROJECTED INCREASES IN ANIMAL CONTROL					
	2006	2008	2010	2012	2014	2016
	\$1,902	\$3,787	\$5,671	\$7,556	\$9,441	\$11,325
With 2.69% Inflation Adj.	\$1,953	\$3,991	\$6,282	\$8,776	\$11,472	\$14,372

These additional animal control services will be financed by additional property tax revenues generated from the Annexation Area.

6.11 Refuse Collection

Current Service: Refuse service is currently provided by scavenger services contracted by the Town at a reduced rate to residents and funded by property tax revenues at a cost of \$9.53 per month per household, or \$114.36 annually to the Town.

Plan for Organization and Extension of Services: Immediately upon the effective date of the annexation, scavenger refuse collection will be available to property owners within the Annexation Area in the same standard and scope as provided to other areas in the Town.

Cost Estimate and Method of Financing: Upon full development in 2016, the Annexation Area will require the expenditure of an additional \$17,536 for refuse collection, including the Inflation Adjustment. Additional costs will be paid from property tax revenues generated from the Annexation Area.

	2006	2008	2010	2012	2014	2016
Projected Household Increase	0	290	580	870	1,160	1,450
Projected Expense Increase	\$0	\$2,764	\$5,527	\$8,291	\$11,055	\$13,818
With 2.69% Inflation Adjustment	\$0	\$2,912	\$6,122	\$9,629	\$13,434	\$17,536

6.12 Park Department

Current Service: The Town currently has approximately 148 acres of park land, including three community parks, averaging 25-30 acres each and including playing fields and sport facilities. It also has fifteen neighborhood park facilities and three undeveloped park properties, ranging in size from 1-14 acres. In addition to park maintenance, the St. John Park Department, through the St. John Park Board offers a variety of organized activities, including programs for youth and seniors. Some activities are free and some require a fee. All Park Department activities are available to residents of unincorporated areas, but generally require payment of a higher fee. There is no residency requirement or higher fee for use of park areas, with the exception of fee-supported facilities such as park pavilions.

The Annexation Area is located within close proximity to several existing Town parks offering a wide range of recreation opportunities. Civic Memorial Park is a large park situated within one mile of the Annexation Area and offers two pavilions, picnic tables, barbeque grills, basketball courts, volleyball court, two horseshoe pits, three baseball fields, a concession stand and playground equipment.

The Park Department's 2005 operating budget was \$248,000. Based on the current population, number of households and acres of land within Town boundaries, Park Department spending can be analyzed as follows:

2005 Park Operating Budget	\$248,000
Dollars Per Acre	\$57.24
Dollars Per Capita	\$26.11
Dollars Per Unit	\$59.05

Plan for Organization and Extension of Services: As part of the annexation, the Developer has agreed to dedicate approximately sixty (60) acres of property to the St. John Park and Recreation Board for park use and designated green belts or open space. Property owners associations, funded by assessments on residential units within the Annexation Area, will be established to maintain all common areas, water areas, or other common amenities of the development, excluding PODS 16, 18, and 19 and excluding parks dedicated to the St. John Park and Recreation Board.

The public parks identified in the Development Plan will be conveyed to the St. John Park &

Recreation Board at the time of secondary (final) plat approval. The Developer has agreed that any park, open space amenity or detention system will be developed, completed, graded and seeded by the owner or developer within twelve (12) months of primary approval or zoning approval of the land on which such facilities are located. The Town plans to build at least one park and a walking path to support additional population from the Annexation Area.

Cost Estimate and Method of Financing: Immediately upon the effective date of the annexation, additional amounts will be budgeted incrementally to the Park Department to enable it to offer the Annexation Area park department services in the same standard and scope as provided to other areas in the Town. Other common areas will be under the jurisdiction of "The Gates Master Property Owners Association" which will charge landowners within the Annexation Area a maintenance fee and dues sufficient to cover the cost of maintenance, insurance, replacement, additional improvements, and irrigation. The Town projects the following operating expense increases for park services provided to residents in the Annexation Area:

PROJECTED INCREASE IN EXPENSES FOR PARK DEPARTMENT						
2006	2008	2010	2012	2014	2016	
\$13,457	\$27,298	\$42,869	\$59,818	\$78,143	\$97,846	

These additional services will be financed by additional property tax revenues generated from the Annexation Area.

In addition, between 2006 and 2016, the Annexation is expected to require capital expenditures of approximately \$135,000, consisting of \$50,000 for the purchase of equipment and fixtures for parks donated by the Developer, \$50,000 for construction of a walking path, and \$35,000 for the purchase of upgraded office equipment necessitated by the Annexation. These capital expenses will be financed through property tax revenues generated from the Annexation Area.

6.13 Planning, Zoning, Plan Review And Plan Compliance

Current Service: The five-member St. John Town Council is the Town legislative body with primary responsibility for Town government. The St. John Plan Commission was established to promote orderly town growth by enforcing the Town's Zoning Ordinance, especially as it applies to new development within the corporate boundaries. The Plan Commission consists of seven members who hold a regular monthly meeting and a monthly study session, if necessary.

The St. John Board of Zoning Appeals handles appeals of rulings of the Plan Commission concerning the enforcement of provisions of the Town's Zoning Ordinance. They may authorize (by permit) variations of the application of use and area district regulations based on their findings. The BZA consists of five members who hold a regular monthly meeting.

The current combined operating expenses of the Town Council, Plan Commission and the BZA are:

	2005 TOWN MANAGEMENT EXPENSES	
2005 Town Council Budget		\$1,496,705

2005 Planning & Zoning Budget
 TOTAL TOWN MANAGEMENT BUDGET

\$258,100
\$1,754,805

The Town imposes development fees at the rate of 1.5% of the cost of improvements on all new development, in addition to application fees for subdivision approval, zoning, and board of zoning appeals.

Plan for Organization and Extension of Services: Immediately upon the effective date of the annexation, the Town Council, Plan Commission and the BZA will extend planning, zoning, plan review and plan compliance services to the Annexation Area.

Cost Estimate and Method of Financing: It is projected that the operating expenses of the Town Council, the Plan Commission, and the BZA will increase proportionately with increases in population, acreage, and number of households, as estimated below with an Inflation Adjustment:

2006	2008	2010	2012	2014	2016
\$95,220	\$193,158	\$303,336	\$423,260	\$552,929	\$692,343

Any costs that exceed development fees, application fees, and permit fees charged to persons requiring these Town services will be paid through additional property tax revenues generated from the Annexation Area.

6.14 Administrative Services

Current Service: Town administration and operations include departments that are not directly involved in the provision of the capital and non-capital services addressed previously. The Town is currently involved in a Town Hall expansion project, independent of this annexation.

The expense of operating the Clerk-Treasurer's office is the only significant administrative expense not allocated specifically to another department. The Clerk-Treasurer's budget is currently \$172,433, analyzed as follows:

2005 Clerk Treas Budget	\$172,433
Cost Per Acre	\$32
Cost Per Capita	\$17
Cost Per Household	\$40

Plan for Organization and Extension of Services: The Annexation Area, with an estimated 4,379 people upon full development in 2016, represents a 44% increase in the Town's population of 9,500. The administrative departments are staffed by salaried personnel, so they will not immediately require additional staff resources to serve any increase in demand for services from the Annexation Area. Immediately upon annexation, these departments will provide relevant services upon request to the same standard and scope as those provided to other areas within the Town's boundary. The Town Manager estimates, however, that an additional administrative secretary at an estimated annual cost of \$45,000, including salary and benefits, will be required

upon full development of the Annexation Area. The Town Hall expansion currently in progress will provide additional office space, making no additional changes necessary for anticipated additional staffing.

Cost Estimate and Method of Financing: It is projected that the administrative expenses, consisting primarily of the expense of operating the Clerk-Treasurer's Office, will increase proportionately to increases in population and number of households, as estimated below with an Inflation Adjustment:

PROJECTED INCREASE IN ADMINISTRATIVE EXPENSES					
2006	2008	2010	2012	2014	2016
\$9,357	\$18,980	\$29,807	\$41,591	\$54,333	\$68,032

This increased expense will be financed through additional property tax revenues generated from the Annexation Area. Other administrative services provided by the Town are self-supporting through municipal fees charged to residents at the time such services are rendered.

6.15 Other Town Functions

This Plan outlines all Town services that will be impacted by the inclusion of the Annexation Area within the Town's corporate boundaries. The effect of including the Annexation Area within the Town's limits will have minimal impact on services not previously mentioned.

Any services not specifically addressed in this Plan have not been omitted for lack of consideration. Rather, their absence indicates that provision of these services to the Annexation Area will be provided in the same manner that such services are provided to other areas within the Town's corporate boundaries without the expenditure of additional funds.

Immediately upon annexation, any non-capital services not previously addressed in this Plan will be made available in the same manner to the Annexation Area as it is currently available to areas within the municipal boundary.

7 FUNDING

Funding for the planned services is derived from various sources including those listed below.

7.01 General Property Tax.

The principal source of revenue for the Town is through local property tax. True Tax Valuations (TTV) are based on information provided by the Lake County Auditor's Office. The 2003 payable in 2004 Town net tax rate was \$0.6686/100 TTV. The 2004 payable in 2005 Town net tax rate was \$0.6522/100 and was used for revenue estimates, with annual inflation increases of five percent (5%) for each year thereafter, as shown below. The estimated True Tax Value of improvements upon full development of the Annexation Area is expected to be \$255,623,000 for the residential land and structures. Based on a Metrovision Study, it is presumed that the residential improvements will be added at the rate of 10% per year, over a 10-year period. The estimates below are conservative in that they do not attempt to estimate or include property taxes from the commercial improvements in Pods 17 and Pod 19.

2016 PROJECTED TOTAL TTV

\$255,623,000

(excluding commercial TTV and tax-exempt TTV)

PROJECTED TAX REVENUES

	UNITS	TOTAL TTV	2006	2008	2010	2012	2014	2016
Tax Rate			\$0.6848	\$0.7550	\$0.8324	\$0.9177	\$1.0118	\$1.1155
TOTALS	1450	\$255,623,000	\$0	\$600,789	\$1,103,950	\$1,703,947	\$2,415,345	\$2,958,797

7.02 Population-Based Revenues.

The Town receives population-based tax revenues from various sources, including cigarette and alcohol sales and riverboat gaming revenues. As the Annexation Area becomes populated, the Town will gain additional tax revenue from these sources. It must be noted that some of these types revenues are based on population as certified by the decennial census or special census only, and do not automatically adjust annually. Estimates of population-based tax revenues are shown below:

PROJECTED POPULATION-BASED REVENUES FROM ANNEXATION AREA

	2010	2020
Riverboat Gaming	\$39,914	\$88,085
Local Road and Street Fund	\$23,358	\$51,548
Cable TV	\$12,423	\$27,416
Park Rentals/T-Mobile/Nextel	\$7,038	\$15,533
Alcohol Tax	\$6,614	\$14,597
Auto Excise Tax	\$6,413	\$14,153
Ordinance Violations/Tickets/CountyReimb	\$5,206	\$11,489
Cigarette Tax	\$1,841	\$4,063
Wheel Tax	\$188	\$414
State Reimbursements	\$67	\$148

7.02.01 Riverboat Gaming Fund Revenues.

Municipalities that do not have a casino within their borders and are less likely to derive direct financial benefit from riverboat gaming within the State receive a distribution of riverboat gaming funds based on the population of the municipality. The municipality is permitted to use these funds at its discretion for any municipal purpose. In 2003, the Town received a total of \$179,148 in riverboat gaming funds from the State. The income from riverboat gaming from the population increase in the Annexation Area is projected to be approximately \$88,000 annually upon full development and occupancy of the Annexation Area.

7.02.01.01 Local Road and Street Fund.

Federal distributions and state reimbursements for local roads and streets were \$104,839.34 for

2003. The income from state and federal local road and street reimbursements from the Annexation Area upon full development and occupancy of the Annexation Area is projected in the chart above.

7.02.02 Cable TV.

Cable TV receipts were \$55,758.75 for 2003. The income from cable TV receipts upon full development and occupancy of the Annexation Area is projected as reflected in the chart above.

7.02.03 Park Rentals/T-Mobile/Nextel.

Receipts for park rentals and T-Mobile/Nextel receipts totaled \$31,591.50 for 2003 and are projected as shown in the chart above upon full development and occupancy of the Annexation Area.

7.02.04 Alcohol Tax and Cigarette Tax.

Cigarette tax and alcoholic beverage commission (ABC) gallonage taxes are collected and distributed by the State based on Town population. These funds are determined by the total cigarette and alcohol sales in the State, with a proportionate distribution to towns and cities based on a formula that includes total population. Based on the estimated population increase of 4,379 resulting from the annexation, the Town should expect to generate an increases in annual alcohol tax revenues and annual cigarette tax revenues as shown above upon full development of the Annexation Area.

7.02.05 Auto Excise Tax.

Income from automobile excise taxes is projected as shown above annually upon full development and occupancy of the Annexation Area.

7.02.06 Ordinance Violations/Tickets/County Reimbursements.

Income from ordinance violations, tickets, and county reimbursement is projected as shown above upon full development and occupancy of the Annexation Area.

7.02.07 Wheel Tax.

Additional income from wheel taxes will be received upon full development and occupancy of the Annexation Area, as reflected in the chart above.

7.02.08 State Reimbursements.

Additional income from state reimbursements is projected to be approximately \$140 annually upon full development and occupancy of the Annexation Area.

7.03 Revenues Based on Street Mileage.

The Town receives revenue from various sources based on the number of miles of road within the municipality. The Town currently has ___ miles of road and receives revenue per mile from these sources as reflected below:

7.03.01 Federal MVH Distribution.

The Federal Motor Vehicle Highway Fund distribution for 2003 was \$308,250.55 for 2003. Based on projected street additions, annual revenue from the Federal Motor Vehicle Highway Fund is projected to be \$128,724 upon the full installation of streets and roads in the Annexation Area.

7.04 Household-Based Revenues.

7.04.01 Residential User Fees.

The following anticipated utility-based revenues are not part of the general fund or town budget and are derived from sewer and water monthly billing for user fees:

	2016 Projection
Minimum Monthly Water Revenues	
\$7.40 per month per residence - 1,450 homes @ \$88.80 per year	\$128,760
Minimum Monthly Sewer Revenues	
\$13.63 per month per residence - 1,450 homes @ \$163.56 per year	\$237,162
Total Projected Minimum Annual Utility Revenues	\$365,922

7.04.02 Connection Fees.

Connection fees are collected when a property applies to connect to the municipal sewer and water systems. Because these revenues depend on connection of homes and businesses to these systems, the revenues will be collected as the units are developed. The Town has entered into a reimbursement agreement with the Developer by which the Water Connection Fees and Water System Development Fees will be paid to the Developer. Therefore, that fee has not been included in these revenue estimates.

Sewer Capacity Fees	\$1,379 per structure
<u>Sewer System Fees</u>	<u>\$1,000 per structure</u>
Connection Fees per Residential Structure	\$2,379 per structure
1,450 residential structures @ minimum \$3,679 per structure	
Total Utility Connection Fees for 10-year Development Period	\$3,449,550

7.04.03 Building Permits and Impact Fees

Building permits fees are determined based on the construction cost of the proposed building, in addition to nominal administrative fees. For the year 2004, the average building permit fee was \$7,350. Using that average, it is estimated that the Town will collect building permit fees averaging \$1,065,750 annually from the Annexation Area, for a total of \$10,657,500 over the ten-year development period. Applying the Inflation Adjustment increases the building permit fees to \$12,234,277 over the ten-year development period, as reflected below:

	2006	2008	2010	2012	2014	2016	TOTAL
Avg Bldg Permit Fees (2004)	\$7,350	\$1,065,750	\$1,065,750	\$1,065,750	\$1,065,750	\$1,065,750	\$10,657,500
W/Inflation Adjustment	\$0	\$1,123,087	\$1,180,425	1,237,762	\$1,295,099	\$1,352,437	\$12,234,277

Impact fees are currently assessed to new residents at an annual rate of \$834. These fees will bring the Town an additional \$120,930 annually from the Annexation Area for a total of \$1,209,300 over the ten-year development period. Applying the Inflation Adjustment increases the impact fees to \$1,388,216 over the ten-year development period, as shown below:

	2006	2008	2010	2012	2014	2016
Impact Fees Per Household	\$834	\$0.00	\$120,930	\$120,930	\$120,930	\$120,930
TOTAL:	\$1,209,300					
W/ 2.69% Inflation Adjustment	\$0.00	\$127,436	\$133,942	\$140,448	\$146,954	\$153,460
TOTAL:	\$1,388,216					

8 SUMMARY OF FINANCING SOURCES

The following summary reflects methods of financing for various costs of annexation

SOURCES OF FUNDING FOR SERVICES TO ANNEXATION AREA

	CAPITAL COSTS	NON-CAPITAL COSTS
Sanitary Sewer Service	Developer w/partial reimb	User Fees
Water Distribution	Developer w/partial reimb	User Fees
Fire Hydrants	Developer	Property Taxes
Storm Water Drainage	Developer	Property Taxes
Streets and Roads	Developer	Gas Tax Revenues
Sidewalks	Developer	Property Taxes
Police Protection/Ordinance Enf	Property Taxes	Property Taxes
Fire Protection	Developer/Property Taxes	Property Taxes
Animal Control	None	Property Taxes
Refuse Collection	None	Property Taxes
Park Department	Developer	Property Taxes
Planning & Zoning	None	Property Taxes/User Fees
Administrative Services	None	Property Taxes/User Fees
Other Town Functions		Property Taxes/User Fees

9 **COMPARISON OF EXPENSES AND TAX REVENUES**

EXPENSE-REVENUE COMPARISON
for
CAPITAL AND NON-CAPITAL SERVICES FUNDED BY PROPERTY TAXES

Operating Expense Increases

	2006	2008	2010	2012	2014	2016
Fire Hydrants	Negligible	Negligible	Negligible	Negligible	Negligible	Negligible
Storm Water Drainage	Negligible	Negligible	Negligible	Negligible	Negligible	Negligible
Police	\$0.00	\$118,964	\$250,076	\$393,334	\$548,740	\$716,293
Fire Protection	\$0	\$31,843	\$66,938	\$105,284	\$146,882	\$191,731
Animal Control	\$1,953	\$4,044	\$6,394	\$8,952	\$11,718	\$14,692
Refuse Collection	\$0	\$2,912	\$6,122	\$9,629	\$13,434	\$17,536
Park Department	\$13,457	\$27,298	\$42,869	\$59,818	\$78,143	\$97,846
Planning & Zoning	\$14,005	\$28,410	\$44,615	\$62,254	\$81,326	\$101,831
Administrative Services	\$90,571	\$27,298	\$42,869	\$59,818	\$78,143	\$97,846
Other Town Functions	Negligible	Negligible	Negligible	Negligible	Negligible	Negligible
SUBTOTAL	\$119,987	\$240,771	\$459,884	\$699,089	\$958,386	\$1,237,775

Capital Costs - Amortized

		2006	2008	2010	2012	2014	2016
Fire Hydrants	Developer	\$0	\$0	\$0	\$0	\$0	\$0
Storm Water Drainage	Developer/Owners	\$0	\$0	\$0	\$0	\$0	\$0
Police	Town	\$0	\$18,000	\$18,000	\$18,000	\$18,000	\$18,000
Fire Protection	Town	\$0	\$145,000	\$145,000	\$145,000	\$145,000	\$145,000
Animal Control	None	\$0	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000
Refuse Collection	None	\$0	\$2,912	\$6,122	\$9,629	\$13,434	\$17,536
Park Department	Developer/Town	\$13,457	\$27,298	\$42,869	\$59,818	\$78,143	\$97,846
Planning & Zoning	None	\$14,005	\$28,410	\$44,615	\$62,254	\$81,326	\$101,831
Administrative Services	None	\$90,571	\$27,298	\$42,869	\$59,818	\$78,143	\$97,846
Other Town Functions	Negligible	\$0	\$0	\$0	\$0	\$0	\$0
SUBTOTAL		\$118,034	\$257,919	\$308,476	\$363,519	\$423,046	\$487,059

EXPENSE-REVENUE COMPARISON

	2006	2008	2010	2012	2014	2016
Total Town Expenses	\$238,021	\$498,690	\$768,360	\$1,062,607	\$1,381,432	\$1,724,834
Projected Annual Tax Revenues	\$0	\$609,494	\$1,119,945	\$1,728,635	\$2,450,340	\$3,001,666
TAX REVENUES LESS PROJECTED EXPENSES	-\$238,021	\$110,804	\$351,585	\$666,028	\$1,068,908	\$1,276,832

10 **LIST OF EXHIBITS**

Exhibit A - Legal Description of the Annexation Area

Exhibit B - Location Map Showing Annexation Area and Projected Land Use

EXHIBIT A

LEGAL DESCRIPTION OF THE ANNEXATION AREA

THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER ALSO THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER ALSO THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER, ALL IN SECTION 34, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN IN LAKE COUNTY, INDIANA.

ALSO:

THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER ALSO, ALL THAT PART OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER SOUTH OF THE OLD JOLIET ROAD ALL IN SECTION 34, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN IN LAKE COUNTY, INDIANA, AND ALSO, THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER AND ALSO THE NORTH ONE-HALF OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 3, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE 2ND PRINCIPAL MERIDIAN AND ALSO THAT PART OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER LYING SOUTH OF OLD JOLIET ROAD IN SECTION 34, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, EXCEPT THE EAST 577.20 FEET THEREOF IN LAKE COUNTY, INDIANA.

EXCEPTING THEREFROM THE FOLLOWING REAL PROPERTY CONVEYED BY DEED TO JOEL P. BEER AND NANCY L. BEER, HUSBAND AND WIFE ON OCTOBER 31, 1991

PART OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 34, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, MORE PARTICULARLY DESCRIBED AS COMMENCING AT THE SOUTHEAST CORNER OF SAID SECTION 34, THENCE WEST ALONG THE SOUTH LINE OF SECTION 34, 2657.43 FEET MORE OR LESS TO THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF SAID SECTION 34, THENCE NORTH ALONG THE WEST LINE OF SAID SOUTHEAST QUARTER 373.25 FEET TO THE POINT OF BEGINNING, THENCE CONTINUE NORTH ALONG SAID WEST LINE 526.74 FEET TO THE CENTER LINE OF 101 ST. AVENUE, THENCE SOUTHEASTERLY ALONG SAID CENTER LINE 495.00 FEET, THENCE SOUTH AND PARALLEL TO THE WEST LINE OF SAID SOUTHEAST QUARTER, 403.76 FEET, THENCE WEST AND PARALLEL TO THE SOUTH LINE OF SAID SOUTHEAST QUARTER 477.56 FEET TO THE POINT OF BEGINNING, CONTAINING 5.10 ACRES MORE OR LESS, ALL IN LAKE COUNTY, INDIANA.

ALSO KNOWN AS BEER ESTATES I PER PLAT THEREOF RECORDED AS DOCUMENT NUMBER 94081304 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

ALSO:

THE SOUTH HALF OF THE NORTHWEST QUARTER ALSO THE SOUTHWEST QUARTER AND ALSO THE SOUTHEAST QUARTER, LYING NORTH OF THE NORTH RIGHT OF WAY OF STATE ROAD #231, OF SECTION 3, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN IN LAKE COUNTY, INDIANA. EXCEPTING THEREFROM THE EAST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN AND ALSO EXCEPTING THEREFROM THE FOLLOWING DESCRIBED PARCEL:

PART OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN IN LAKE COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 1063.59 FEET WEST OF THE SOUTHEAST CORNER OF SAID SECTION 3, THENCE NORTH, AT RIGHT ANGLES, 570.0 FEET; THENCE WEST, AT RIGHT ANGLES, 480.0 FEET; THENCE SOUTH, AT RIGHT ANGLES, 570.0 FEET TO THE SOUTH LINE OF SAID SECTION 3; THENCE EAST, ALONG SAID SOUTH LINE, 480.0 FEET TO THE POINT OF BEGINNING.

ALSO:

THE SOUTH HALF OF THE NORTHEAST QUARTER AND THE SOUTH HALF OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 3, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL

MERIDIAN, IN LAKE COUNTY, INDIANA, EXCEPTING THEREFROM THE FOLLOWING DESCRIBED PARCELS:

EXCEPTION 1) PART OF THE SOUTH HALF OF THE NORTHEAST QUARTER OF SECTION 3, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN IN LAKE COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF SAID SOUTH HALF OF THE NORTHEAST QUARTER; THENCE WEST, ALONG THE SOUTH LINE OF SAID SOUTH HALF OF THE NORTHEAST QUARTER, A DISTANCE OF 300.0 FEET; THENCE NORTH, PARALLEL WITH THE EAST LINE OF SAID SECTION 3, A DISTANCE OF 200.0 FEET; THENCE EAST, PARALLEL WITH THE SOUTH LINE OF SAID SOUTH HALF OF THE NORTHEAST QUARTER, A DISTANCE OF 300.0 FEET TO THE EAST LINE OF SAID SECTION 3; THENCE SOUTH, 200.0 FEET TO THE POINT OF BEGINNING.

EXCEPTION 2) PART OF THE SOUTH HALF OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 3, TOWNSHIP 34 NORTH, MANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN IN LAKE COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EAST LINE OF SAID SECTION 3, WHICH POINT IS 30 FEET SOUTH OF THE NORTHEAST CORNER OF SAID SOUTH HALF OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER; THENCE SOUTH, ALONG THE EAST LINE OF SAID SECTION 3, A DISTANCE OF 217.80 FEET; THENCE WEST, AT RIGHT ANGLES WITH THE EAST LINE OF SAID SECTION 3, A DISTANCE OF 225.0 FEET; THENCE NORTH, PARALLEL WITH THE EAST LINE OF SAID SECTION 3, A DISTANCE OF 217.80 FEET; THENCE EAST, 225.0 FEET TO THE POINT OF BEGINNING.

ALSO:

PART OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 2, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN IN LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID NORTHWEST QUARTER, NORTHWEST QUARTER, THENCE SOUTH 89 DEGREES 21 MINUTES 06 SECONDS EAST ALONG THE NORTH LINE OF SAID NORTHWEST QUARTER, NORTHWEST QUARTER, A DISTANCE OF 685.77 FEET TO A POINT ON THE EAST LINE OF THE WEST 20 ACRES OF SAID NORTHWEST QUARTER, NORTHWEST QUARTER; THENCE SOUTH 00 DEGREES 15 MINUTES 29 SECONDS WEST ALONG SAID EAST LINE, A DISTANCE OF 1271.48 FEET; THENCE NORTH 89 DEGREES 09 MINUTES 11 SECONDS WEST A DISTANCE OF 685.78 FEET TO THE WEST LINE OF SAID NORTHWEST QUARTER, NORTHWEST QUARTER, THENCE NORTH 00 DEGREES 15 MINUTES 29 SECONDS EAST ALONG THE WEST LINE OF SAID NORTHWEST QUARTER, NORTHWEST QUARTER, A DISTANCE OF 1269.37 TO THE PLACE OF BEGINNING.

ALSO:

A PARCEL OF LAND IN THE SOUTH HALF OF SECTION 3, TOWNSHIP 34 NORTH, RANGE 9 WEST AND IN THE NORTH HALF OF SECTION 10, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, LAKE COUNTY, INDIANA BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID SECTION 10; THENCE NORTH 00 DEGREES 01 MINUTES 48 SECONDS WEST, 35.0 FEET ALONG THE WEST LINE OF THE SOUTHWEST QUARTER OF SAID SECTIQN 3 TO THE NORTH RIGHT OF WAY LINE OF STATE ROAD 231; THENCE SOUTH 89 DEGREES 27 MINUTES 42 SECONDS EAST (AN ASSUMED BEARING), 3784.47 FEET ALONG THE NORTH RIGHT OF WAY LINE OF SAID STATE ROAD 231; THENCE SOUTH 00 DEGREES 32 MINUTES 18 SECONDS WEST, 70.00 FEET TO THE SOUTH RIGHT OF WAY LINE OF STATE ROAD 231; THENCE NORTH 89 DEGREES 27 MINUTES 42 SECONDS WEST, 3783.78 FEET, MORE OR LESS, ALONG THE SOUTH RIGHT OF WAY LINE OF SAID STATE ROAD 231 TO THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 10; THENCE NORTH 00 DEGREES 01 MINUTES 48 SECONDS WEST, 35.00 FEET ALONG SAID WEST LINE TO THE PLACE OF BEGINNING. CONTAINING 6.08 ACRES, MORE OR LESS.

ALSO:

A PARCEL OF LAND IN THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 34 NORTH, RANGE 9 WEST AND IN THE NORTHEAST QUARTER OF SECTION 10, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, LAKE COUNTY, INDIANA BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 10; THENCE NORTH 89 DEGREES 27 MINUTES 42 SECONDS WEST (AN ASSUMED BEARING), 665.96 FEET ALONG THE NORTH LINE OF THE NORTHEAST QUARTER OF SAID SECTION 10 FOR

THE PLACE OF BEGINNING; THENCE SOUTH 00 DEGREES 00 MINUTES 36 SECONDS EAST, 35.00 FEET TO THE SOUTH RIGHT OF WAY LINE OF STATE ROAD 231; THENCE NORTH 89 DEGREES 27 MINUTES 42 SECONDS WEST, 397.96 FEET ALONG THE SOUTH RIGHT OF WAY LINE OF SAID STATE ROAD 231; THENCE NORTH 00 DEGREES 32 MINUTES 18 SECONDS EAST, 70.00 FEET TO THE NORTH RIGHT OF WAY LINE OF SAID STATE ROAD 231; THENCE SOUTH 89 DEGREES 27 MINUTES 42 SECONDS EAST, 397.29 FEET ALONG SAID NORTH RIGHT OF WAY LINE; THENCE SOUTH 00 DEGREES 00 MINUTES 36 SECONDS EAST 35.00 FEET TO THE PLACE OF BEGINNING. CONTAINING 0.639 ACRES, MORE OR LESS.

UNIT COURT		
SINGLE FAMILY STANDARD - 87' WIDE		984
SINGLE FAMILY LUXURY - 100' / 80' WIDE (10 - 80' WIDE LOTS)		141
SINGLE FAMILY 80' X 160'		18
SINGLE FAMILY COTTAGE HOMES		378
TOTAL SINGLE FAMILY UNITS		1261
TOTAL TOWNHOME UNITS		172
TOTAL COMMERCIAL/RESIDENTIAL MIXED USE		77
TOTAL UNITS		1480

RETRACT REQUIREMENTS				
PODS	FRONT YARD	REAR YARD	SIDE YARD**	SIDE YARD ON STREET (CORNER LOTS)
1	28'	30'	8'	16'
3	30'	30'	8'	20'
2, 4, 6 & 6	28'	30'	8'	16'
7 THROUGH 16	30'	30'	8'	20'

- * CALCULATED FROM BUILDING (NOT INCLUDING DECK) TO REAR LOT LINE. DECKS MAY ENCRoACH
 ** MINIMUM 12' BETWEEN HOMES
 *** MAXIMUM 40' FRONT YARD SETBACK
 **** INTERIOR SIDE YARD SETBACK AND SIDEYARD SETBACK FOR YARDS ADJACENT TO DETENTION AND OPEN SPACE.

- NOTES:
 1. DETENTION POND HIGH WATER LEVEL SHALL BE MINIMUM 8' FROM PROPERTY LINE. NO OTHER SETBACKS SHALL APPLY.
 2. GULCH-BAG LENGTHS SHALL BE ALLOWED AS SHOWN ON THIS PLAN.
 3. LIFE ESTATE IN POD 14 WILL REMAIN AND BE CONVERTED TO PARK IN FUTURE.

BUILDING SEPARATION REQUIREMENTS

PODS	SIDE TO SIDE	SIDE TO FRONT	SIDE TO REAR	REAR TO REAR
1	18'	40'	40'	60'

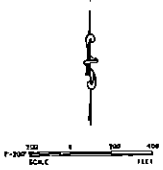
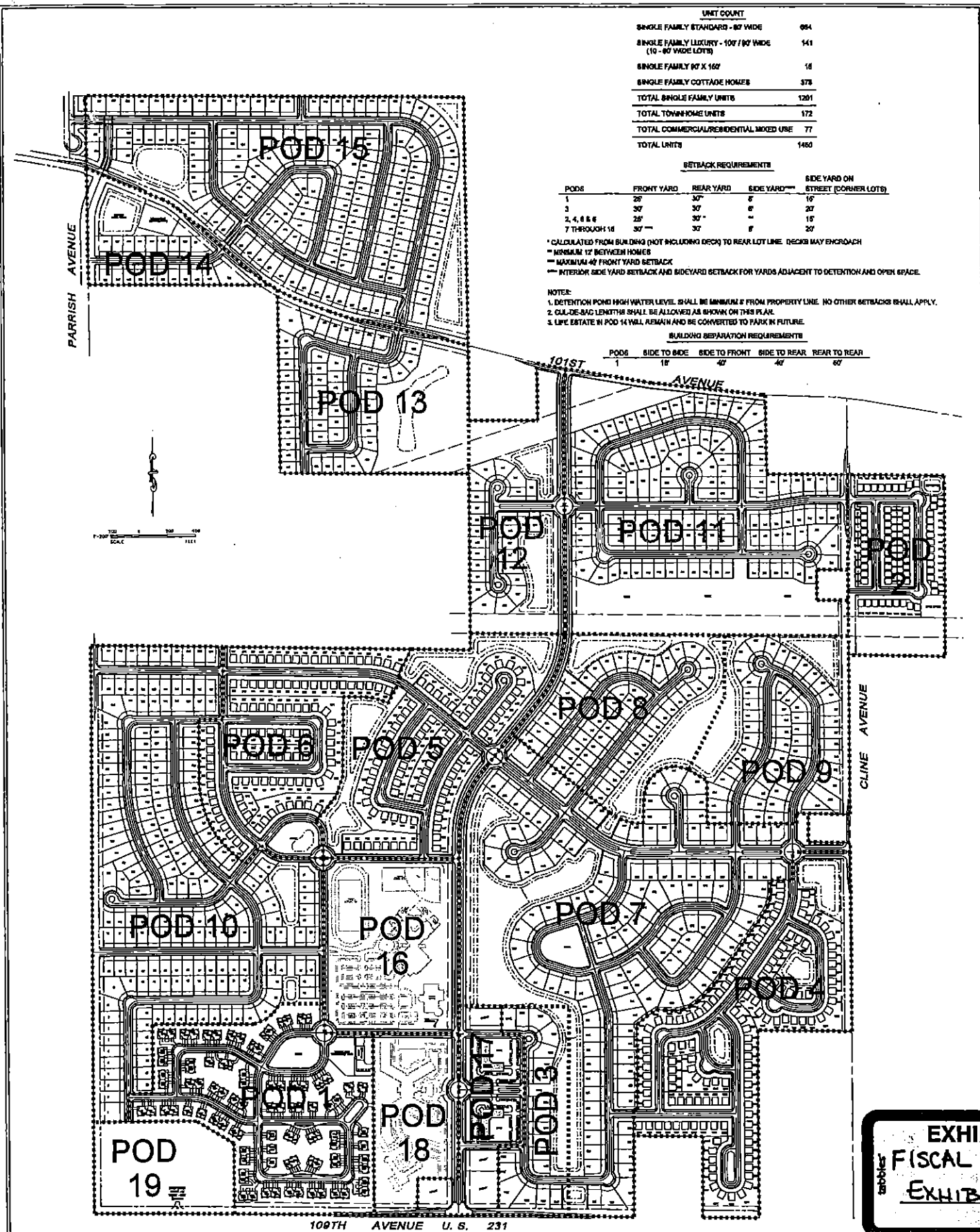
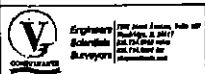


EXHIBIT
FISCAL PLAN
EXHIBIT B

100TH AVENUE U.S. 231



REVISIONS			
NO.	DATE	DESCRIPTION	BY

NO.	DATE	DESCRIPTION	BY

THE GATES
 ENGINEERING & SURVEYING
 11111 111th Ave
 Denver, CO 80231
 303.751.1111

OVERALL SITE PLAN
 EX-B